



Executive Summary

The Western Governors University State Policy Playbook highlights specific barriers that impact working adult learners, with a focus on adults in low-income, low-resiliency jobs, who are referred to as rising and stranded talent. This playbook offers state-level policy recommendations that can help working adult learners succeed.

WGU believes that higher education should be:



Accessible



Accommodating



Achievable



Affordable



Applicable

This value proposition guides the policy recommendations in this playbook. The recommendations are designed around the unique post-secondary educational journey of the working adult learner. Each value is tailored to the distinctive policy needs of working adult learners so that, regardless of the realities learners face, states can tailor affordable and flexible options that provide rising and stranded talent with the opportunity to succeed and prepare them to meet current future workforce demands. Policymakers can use these recommendations to ensure that working adult learners have accessible, accommodating, achievable, affordable, and applicable pathways to higher education.

Introduction

Western Governors University (WGU) is unique in that, from the onset, it was designed to primarily serve working adult learners and was built with the needs of those learners in mind. They come to WGU seeking a path to opportunity that can fit in their lives, that can meet them where they are, that allows them to leverage their experience and move quickly when possible, and that will enable them to thrive—financially and otherwise.

Research indicates that adults enroll or re-enroll in postsecondary education to improve their socioeconomic circumstances. Motivations reported by working adult learners include seeking a career change, advancing in their current career, updating their skills, or desiring personal improvement.¹ Working adult learners are often married or divorced, and many have children at home. As a result, they face multiple competing demands when working to obtain higher education credentials, such as work schedules and course attendance.² Affordability is also a concern, as working adult learners must incorporate educational costs into their existing budgets, which include crucial expenses like housing, food, and health care.

Two segments of working adult learners—rising talent and stranded talent—have additional challenges that create barriers to success. Individuals in both groups primarily work in low-income positions with little job security. In addition, individuals in these groups may face difficulties such as disability, single parenthood, prior incarceration, or housing insecurity. Despite their hardships, these groups of working adult learners have unlimited potential for achievement if provided with fitting postsecondary pathways.

In addition to sharing the struggles of all working adult learners, rising and stranded talent may experience other barriers to education and training. These barriers may include the following:

- Low digital literacy and limited access to computers and high-speed internet
- Restricted physical access to educational institutions and training programs

- Unfamiliarity with college resources, support, and processes
- Lack of college preparation
- Lack of relevant skills for upskilling and reskilling
- Uncertainty of postsecondary education’s return on investment

Often, these barriers exist because institutions fail to provide targeted opportunities to the populations of rising and stranded talent.

While many opportunities abound for individuals in the rising talent group, they frequently need more resources and experience to take advantage of them. They do not have college degrees and often work in hourly positions. They seek new paths to opportunity but need more work experience in their fields of interest. Some rising talent individuals are academically ready for college, while others will require additional preparation before enrollment.

Like rising talent, working adults in the stranded talent group work in low-income, low-resiliency positions. Although they have completed a college degree, they are cut off from opportunities to progress. They either work in jobs that do not require college degrees or are employed in low-paying jobs within their fields of study. They have the motivation and desire to succeed, but they are stuck. They need new skill sets and additional resources to help them move forward.

The possibilities and promises of higher education have not benefited countless working adult learners, including those in the rising and stranded talent groups. However, given the proper support and direction, the opportunities for growth that college provides can be available to them. Policymakers can help ensure systems are designed to adapt to learners’ needs so that no matter the realities they face, they have affordable options that allow them to succeed. All working adult learners can benefit from policies that make education more accessible, accommodating, achievable, affordable, and applicable.



Higher Education Should Be Accessible

Policymakers can support policies that improve access to postsecondary education by removing technological and institutional barriers for working adult learners.

Online education is particularly attractive to working adult learners, rural learners, and people in education deserts, who are drawn to the flexibility and accessibility of online learning.³ Although online learning can remove common obstacles to college education, barriers still exist. Removing these barriers will help ensure that online education, the only workable option for many potential students, can be more affordable, accessible, and adaptable.

Working adult learners, specifically rising and stranded talent, invest a high percentage of their time and finances in their postsecondary education. Because of this, any barriers they encounter—no matter how small—may prove to be the tipping point for them to stop out or drop out. Higher education institutions and policymakers have an obligation to identify and remove technological and

institutional structures that currently block learners from their paths to success.

To thrive in online education, working adult learners must have the proper connections, equipment, and digital skills. Policymakers can propose that the costs of online learning (such as internet connectivity and equipment access) be eligible for financial aid or other student supports. Institutions and educational systems can partner with private corporations or public entities to make access to online learning more available and affordable. In addition, policies and programs that provide digital literacy support and training can help working adult learners succeed.

Technological Barriers

In today's environment, high-speed internet service is no longer a luxury; it's a necessity. Quality, high-speed internet service is necessary for Americans to do their jobs, participate equally in education, and stay connected. Online access is crucial for working adult learners in rural areas and education deserts, where access to a physical college campus is limited or nonexistent.

Unfortunately, the cost of internet access can prove burdensome. Many families go without high-speed internet because of the price, and some may cut back on other essentials to make their monthly internet service payments. In addition, rural communities are not only less connected but also have a higher price sensitivity for technology products.

Broadband access is critical in closing equity gaps in educational attainment for students with low socioeconomic status and for individuals of color. With the proliferation of high-quality online options for postsecondary education, the continued lack of access for individuals to basic broadband service can be the lone barrier to a student's education, career, and overall well-being.



Learner Profile

Kevin Ninkovich

Dupont, WA
B.S. Business Administration,
Healthcare Management

Kevin left college two semesters short of graduating and worked in the service industry as a bartender. After the pandemic shut down his employment in San Francisco, Kevin enrolled at WGU in healthcare management. Although he had positive experiences at two previous higher education institutions, it took finding WGU for him to finally complete his degree. He now works as a project manager for a large software development company.

Institutional Barriers

Higher education institutions can unintentionally hamper their learners from completion by creating both academic and nonacademic barriers.⁴

- Academic: Missing course requirements, missing institutional requirements, general academic challenges
- Nonacademic: Financial holds, transcript withholding, incomplete paperwork, missing learning consent

It is important to note that some academic barriers disproportionately affect students of color and Pell-eligible learners.⁵ Policies designed to clear the path would better serve learners to continue their education and understand the institutional requirements necessary to graduate.

Policy Recommendation

- Remove institutional barriers, such as transcript withholding.
- Reduce financial barriers for working adult learners by increasing their eligibility for grants and scholarships.
- Utilize, or create state supplements to, the Affordable Connectivity Program, which provides internet subsidies and computer discounts for low-income families.



Higher Education Should Be Accommodating

Policymakers can allocate funding for wraparound support services to accommodate educational success for working adult learners.

Working adult learners have different needs than traditional-aged students, and institutions can accommodate these learners by offering flexible, dynamic, and diverse services. Because working adult learners often manage multiple competing priorities, education and training programs must provide flexibility in accommodating students' schedules and family obligations while maximizing prior learning and providing a potentially shortened time to a degree at a lower cost.

Working adult learners are often caretakers and full- or part-time employees. They are also frequently unfamiliar with academic settings after pausing their studies.

Because of these additional life circumstances, policymakers can advocate for wraparound support services that address academic and nonacademic needs, which can be extremely valuable for working adult learners.⁶ State policies that support caretakers with financial aid beyond tuition can help alleviate the many demands on their time.



Learner Profile

Rosa Ballenilla Mateo

*Bronx, NY
B.A. Educational Studies*

At the age of five, Rosa emigrated from the Dominican Republic with her family and faced challenges including learning a new language and a new culture. Rosa uses her own experience as an immigrant to help others find their way. Her commitment to helping kids enter a path to success in education is her greatest strength. Rosa earned her bachelor's degree in educational studies in elementary education from WGU.

Policy Recommendation

- Develop policies to increase wraparound support, such as child care, transportation, and career advising.
- Support emergency financial aid programs, which provide small grants to assist with immediate needs.
- Increase resource visibility through websites, social media, and other messaging.



Higher Education Should Be Achievable

Policymakers can help working adult learners achieve by opening channels to competency-based education and quality short-term training programs.

Students at traditional universities are often held to a cadence of coursework guided by semesters, increasing the time and cost of completion rather than allowing learners to progress at their own pace. This particularly disadvantages working adult learners, for whom time is at a premium. Flexible learning modalities, such as short-term programs and competency-based education (CBE), help working adult learners move through education more rapidly.

Short-Term Learning

The popularity of short-term learning has exploded in the 21st century. Generally, these programs grant credit or noncredit certificates or credentials in less than one year. They can be especially attractive to rising and stranded talent, who may lack the time or financial resources to complete a bachelor's degree. Stranded talent, who already have college degrees, may seek short-term certification to reskill or upskill without starting a completely new program.

While short-term programs are abundant, program outcomes are mixed. Existing studies find that some short-term programs are more beneficial than others and that some groups of learners earn higher incomes and find greater career success.⁷ Suggestions for improving the success rates of short-term programs include engaging local employers in curriculum development, incorporating workforce experience into programs, and prioritizing programs that align with in-demand jobs.⁸ Credentials should also be stackable (built into other degree requirements) and portable (recognized at other institutions and in other states). Policymakers need to create pathways that bring educators and employers together to develop programs that have the most potential to improve lives.

Short-term programs are often seen as an affordable alternative to degree-length programs. However, some of the financial assistance available for degree programs may not be available to those seeking short-term credentials. Policymakers can improve affordability by developing

other funding options for short-term programs, such as state funds and privately funded scholarships and grants. States and counties should also reevaluate their guidelines for the Workforce Innovation and Opportunity Act (WIOA) to ensure that these funds can support all eligible students in programs that lead to resilient career opportunities. Policymakers can also support federal legislation that expands funding for short-term skills and job training.



Learner Profile

Jillene VanNostrand

Silver Spring, MD
B.S. Cybersecurity and
Information Assurance
MBA, IT Management

While studying Arabic as a linguist in the U.S. Army, Jillene developed a love for protecting others and learning. After 18 years as a stay-at-home mom to five children, she enrolled at WGU, where she applied her skills, passions, and life experience.

It only took Jillene nine months to earn her bachelor's degree, and she subsequently received an MBA in Information Technology Management.

WGU's competency-based program allowed Jillene to move at her own speed, and she attained short-term industry certifications while receiving her degrees. "The ability to customize my pace, and that flexibility that WGU offers has been really instrumental in my success," she said.

Competency-Based Education

Competency-based education (CBE) measures skills and learning rather than time spent in a classroom. Working adult learners can progress through courses as soon as they can prove they've mastered the material rather than advancing only when the semester or term ends. If a student can learn faster, spend more time on schoolwork, or lean on the knowledge they already have from previous work or school experience, they can accelerate through their courses.

Through this educational model, working adult learners can apply their life and college experiences to benefit them in their postsecondary journey. Policies that acknowledge competencies and knowledge already gained can save learners time and money.

This flexibility of CBE—with floating start and end dates and learners moving at the pace that works for them—makes it particularly advantageous to those balancing education with other priorities. However, that same flexibility means that CBE is frequently misunderstood and disadvantaged by outdated laws and institutional practices that focus on time instead of skills.

For example, increased credit articulation agreements and other public policy levers extending digitally across state lines can help learners gain and retain relevant credit for their time, effort, and cost. Many states have adopted laws and policies that require statewide transferability of lower-division courses and guaranteed transfer of associate degrees among public institutions within the state.

Policy Recommendation

- Improve the affordability of short-term programs by offering aid and scholarships.
- Develop quality short-term programs that provide training for in-demand professions.
- Improve credential portability and transparency.
- Improve transfer pathways for competency-based education.



Higher Education Should Be Affordable

Policymakers should tailor state aid programs to increase post-secondary educational affordability for working adult learners.

Affordability is crucial for working adult learners seeking higher education, including rising and stranded talent. Many of these individuals work in low-to-moderate-income positions and lack the personal funds to pay for college fully. Tuition is a significant expense, but it is just one of many college-related costs. Working adult learners must consider books, fees, and other course expenses. They must also balance college costs with their other expenses, including housing, food, childcare, and transportation. Student loans are often used to pay for these costs of living. Because of their obligations to work and family, these individuals can seldom attend college full-time, and they may have to cut back on work while in school. Working adult learners who are also parents “are likely to experience a reduction in earnings while in college, which can leave their families in dire straits.”¹⁰

Grants, scholarships, and other types of aid can be critical to the initial enrollment and ongoing educational success of working adult learners. Unfortunately, many state aid programs fail to address their needs, focusing instead on recent high-school graduates and full-time students.

To make college more affordable, policymakers should revise state financial aid criteria to include more learners, such as part-time and adult students. This aid can be incorporated into existing programs, or states can create opportunities focusing on less-traditional students. State financial aid should also support course modalities and methods often utilized by working adult learners, such as online learning, competency-based education, and short-term credentials.



Learner Profile

Damien Mills

Tacoma, WA
B.A. Special Education

Damien’s original career path began with an associate degree in video production since he dreamed of creating magic behind the camera and producing inspirational videos. But an oversaturated market and the 2008 recession led him to begin a para-educator job at a local middle school.

Working one-on-one with students, Damien found his true gift: an ability to relate to and shape the lives of this generation, one smile at a time. One of the things that makes it so easy for Damien to relate to his students is that he has learning disabilities, too.

After depleting federal funds, WGU scholarships helped him bridge his financial gap. His perseverance paid off, and Damien is now a fully certified special education teacher.

Policy Recommendation

Create or expand financial aid opportunities for working adult learners. State financial aid is often available only to “traditional” aged, first-time, full-time students at specific types of institutions (such as institutions with a state-based physical location). Working adult learners also deserve state support to pursue education at institutions that best meet their needs in programs relevant to their careers that prepare them for the workforce. Policymakers should be aware that aid for working adult learners may need to cover costs beyond tuition and fees, such as living expenses like food, transportation, and housing.



Higher Education Should Be Applicable

Policymakers can support alignment between employers and higher education systems to ensure that credentials and degrees are applicable to state workforce needs.

Working adult learners in the rising and stranded talent groups are uniquely positioned to fill workforce gaps because many of them desire career advancement and need further training.¹¹ While taking postsecondary courses is an important step, it is not enough. As one report on working adult learners states, “A higher education experience that doesn’t help working adult students achieve better alignment with their career goals isn’t serving them.”¹²

To ensure that all learners are prepared for current and future job markets, policymakers must support efforts that align educational offerings with workforce needs. Successful programs for working adult learners, particularly rising and stranded talent, embed career connections into each step of the learning process.¹³ In-demand and job-specific skills are integrated into all courses, internships and apprenticeships give students hands-on training, and out-of-class support and resources are easily accessible. In addition, program elements are developed in tandem with employers and industry representatives who understand the skills and experiences needed in the workforce.



Learner Profile

Antonesha Lewis

Midwest City, OK
B.S. Nursing

Antonesha is a pediatric registered nurse. As a single mother, she knew that 43% of single mothers drop out of college, and only 31% of single mothers ages 25 and older have a bachelor’s degree. She beat those odds while also working two jobs, and she chose nursing because her daughter has epilepsy. An advocate for healthy families and higher education, Antonesha earned her B.S. in nursing from Western Governors University.

Policy Recommendation

- Create standard skills definitions that align with workforce needs.
- Develop public and private partnerships to increase workforce opportunities.
- Expand apprenticeship programs.

Closing Thoughts

Numerous studies¹⁴ have demonstrated that a college education improves personal income, job security, and well-being. Despite evidence linking education to individual and societal prosperity, millions of Americans lack higher education and crucial work skills.¹⁵ For working adult learners, including rising and stranded talent, who desire career growth, effective policies can remove barriers that prevent them from achieving their potential. These policies can have life-changing effects, but they also have broader impacts. Legislation and standards that smooth the way for working adult learners help foster a skilled workforce, strengthen the economy,

and create resilient communities. When higher education fulfills its purpose—providing pathways to opportunity—individuals and communities thrive.

Policy creation, however, is not the last stop on the journey to educational improvement. Policies become effective when state, local, and institutional leaders ensure that the individuals addressed by these policies understand the opportunities available to them and have the resources and support they need. WGU invites all state and local policymakers to join us as active partners in our pursuit to better serve today's working adult learners.

About WGU

WGU was established in 1997 by 19 U.S. governors with a mission to expand access to high-quality, affordable higher education. Driving innovation as the nation's leading competency-based university, WGU has been recognized by the White House, state leaders, employers, and students as a model that works in postsecondary education. The university has become a leading influence in changing the lives of individuals and families and preparing the workforce needed in today's rapidly evolving economy. As a leader in online pedagogy and competency-based education, WGU is frequently called upon to share expertise with government entities. This involvement includes providing congressional testimony, serving on the American Workforce Policy Advisory Board, and contributing to the National Conference of State Legislatures Higher Education Task Force. Learn more at wgu.edu.

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