



Adult Learner Use of Financial Aid and Degree Completion
Marianne Guidos and Michael J. Dooris
Office of Planning and Institutional Assessment
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Executive Summary

Adult learners at Penn State face a different environment than their traditional age counterparts. Family responsibilities, employment obligations, and other factors can affect their enrollment and persistence towards a degree. This study builds on a previous study which looked at degree completion for a cohort of traditional students and examines adult learners' use of financial aid and completion of degrees. The cohort included 1,269 adult learners who began their studies at Penn State in fall 1999. The major findings in the report include:

- Full-time students were more likely to be male, minority, younger, a veteran, and seeking a baccalaureate degree. In addition, full-time students were much more likely to apply for and receive financial aid.
- At Penn State, 78 percent of full-time students applied for aid during their first year, but only 49 percent of part-time students did so. Because many adult learners apply late for admission (44 percent of part-time students and 62 percent of full-time students applied by May 1, 1999, the deadline for state aid), fewer grant dollars are available. Part-time and full-time students who submitted their financial aid applications by May 1 received awards almost twice the amount received by those submitting their applications after the deadline.
- Overall, 73 percent of the cohort received financial aid during the six years covered by the study and full-time students received more aid. The average total aid amount for full-time students was \$30,594, compared to \$19,107 for part-time students. Full-time and part-time students carried similar debt loads, though, at almost \$17,000.
- Half of the cohort completed degrees within six years. This rate was somewhat lower than the 66 percent found for traditional age students at Penn State.
- Multivariate analysis for full-time and part-time adult learners found that higher grades earned in the first semester, advanced standing, and an associate degree-seeking status were associated with higher odds of degree completion for both part-time and full-time students.
- The most striking finding was that other than the fall grades, advanced standing, and an associate degree status, full-time and part-time students had completely different indicators associated with completion. For part-time students, higher income and greater loan amounts were related to higher odds of graduation. For full-time students, type of degree was the only significant predictor; adult learners seeking baccalaureate degrees had higher odds of completion compared to students starting out in a provisional status.
- The fact that family income and financial aid awarded in 1999-2000 were not related to degree completion for full-time students is surprising. However, the analysis is limited by the absence of extended data on adult learners which might help portray their situations better. Information on marital status, family responsibilities, employer tuition reimbursement and other factors which might affect persistence and completion are unavailable for most adult learners.

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Questions about this report may be directed to Marianne Guidos (meg105@psu.edu) or Michael J. Dooris (mjd1@psu.edu)

Adult Learners at Penn State

Recent interest in adult learners at Penn State, supported by reports from the Commission for Adult Learners and the Committee to Attract and Retain Adult Students at Penn State and the work of the Center for Adult Learner Services, has brought increased attention to the different experiences adult learners have at Penn State and how the University provides services to them. Adult learners have vastly different motivations, lifestyles, and interests than the traditional age student, with different levels of family and work obligations, community ties, and financial resources. Conflicts between employment demands and academic studies, responsibilities for home and family, and not having enough money to finance tuition are some of the most common reasons cited by adult students for not persisting in their studies (Wlodkowski, Mauldin and Campbell, 2002). These demands are experienced differently by traditional age students. One writer portrayed adult learners as “square pegs” because they attempt to fit into an educational system that is set up for the demands of traditional age students (Hagedorn, 2005). The needs of adult learners may require more flexibility in scheduling and delivery of classes, in providing support services, such as advising, and in providing financial assistance to adult students.

Changing demographic trends suggest fewer traditional age college students will be enrolling at most campuses at Penn State in the future. To counteract this trend, adult learners are being increasingly sought after to fill the void. The 2006-07 through 2008-09 Penn State strategic plan calls for more aggressive recruitment of adult student populations and enhancing services “to address the unique needs of nontraditional students at all campuses”. Understanding some of the factors associated with adult learners persisting to completion will benefit both the students and the University. This report examines patterns of degree completion for adult learners.

This report builds on an earlier research study which looked at completion rates of a more traditional cohort of full-time baccalaureate degree-seeking students (Dooris and Guidos, 2006). (Ninety-nine percent of this traditional age cohort was 21 or younger.) That study found 66 percent of the cohort had graduated within six years and higher degree completion rates associated with females, in-state residency, higher first semester grades, greater high school rank, higher family incomes, on-campus residency, and University Park students. The results of that study generated interest in looking at how academic ability and ability to pay are related to degree completion of adult learners.

The cohort used in this study includes adult learners who were first-time degree-seeking undergraduate students in the fall 1999 semester. The cohort had 1,269 adult students, and included students who were 24 years or older in the fall 1999 semester or those with a specific veteran status¹ as defined by the Office of Veterans Programs. The cohort was followed for six years, through the beginning of the fall 2005 semester. The specific questions addressed in this report are:

- 1) How do adult learners use financial aid?
- 2) What are the six-year program completion rates for adult learners?
- 3) What factors are associated with adult learners’ ability to complete programs?

Degree-seeking adult learners at Penn State are a heterogeneous group. In the fall 1999 cohort, 62 percent were full-time students and about two-thirds were seeking baccalaureate degrees. (See Table 1.) Many adult learners in the cohort had already completed credits; almost half had advanced standing during their first semester as degree-seeking students. Some of this was due to credits earned at other institutions, while others had credits earned while in a previous non-degree status at Penn State. Fifty-six percent of the adult learners were younger than 30 years old and slightly less than one-third were veterans.

Among the adult learners, full-time and part-time students also differed in a number of characteristics. Full-time students were more likely to be male, minority, younger, and a veteran. Full-time students were also more likely to be enrolled in a baccalaureate degree program; only 29 percent of full-time students were in an associate degree program compared to 45 percent of part-time students. Equal proportions of

¹ Veterans included veterans and reservists, but did not include persons who received survivor’s benefits.

full-time and part-time students were in provisional standing in the fall semester. The proportion of advanced standing students also differed for full-time and part-time students. Over half (54 percent) of the part-time students had advanced standing in their first semester as a degree-seeking student at Penn State, while 39 percent of full-time students had advanced standing.

	TOTAL		Full-time/Part-time Status			
	N	%	Full-time		Part-time	
	N	%	N	%	N	%
TOTAL	1269	100%	789	100%	480	100%
AGE GROUP						
Under 24	191	15%	184	23%	7	1%
24 - 29	514	41%	350	44%	164	34%
30-39	353	28%	174	22%	179	37%
40-49	178	14%	72	9%	106	22%
50 and older	33	3%	9	1%	24	5%
GENDER						
Female	650	51%	345	44%	305	64%
Male	619	49%	444	56%	175	36%
MINORITY						
Unknown	68	5%	48	6%	20	4%
Minority	124	10%	97	12%	27	6%
Non-Minority	1077	85%	644	82%	433	90%
VETERAN						
Non-veteran	903	71%	475	60%	428	89%
Veteran	366	29%	314	40%	52	11%
DEGREE TYPE						
Associate	445	35%	231	29%	214	45%
Baccalaureate	549	43%	385	49%	164	34%
Provisional	275	22%	173	22%	102	21%
STANDING						
Advanced Standing	571	45%	311	39%	260	54%
First Year	698	55%	478	61%	220	46%
APPLIED FOR FINANCIAL AID 1999-00						
Yes	852	67%	615	78%	237	49%
No	417	33%	174	22%	243	51%

Use of Financial Aid

Adult learner knowledge and use of financial aid has been of some concern both at Penn State and nationally. Some adult learner advocates believe nontraditional students are not aware of the financial aid available to them and forgo applying for aid because they feel they are not eligible. One national study found that 30 percent of adult learners continuing their education did not realize financial aid might be available to them (Pusser, et. al, 2007). For this study, income and financial aid data was obtained from the Penn State Office of Student Aid. Income information is available from the Free Application for Federal Student Aid (FAFSA) that students submit for financial aid. Since not all students apply for financial aid, income information is only available for about 67 percent (852 of 1,269) of the adult learner population.

Students who attended part-time had higher incomes than students attending full-time (Table 2). Over half of the full-time students had incomes under \$20,000 compared to one-third of the part-time students. This is probably due to part-time students being employed full-time, but employment status is unavailable, so this assumption cannot be tested.

	Total	Part-time	Full-time
# of Students Reporting Income	852	237	615
Under \$10,000	21%	14%	24%
\$10,000-\$19,999	27%	19%	30%
\$20,000-\$29,999	20%	24%	19%
\$30,000-\$39,999	8%	14%	6%
\$40,000-\$49,999	7%	10%	6%
\$50,000-\$59,999	6%	8%	5%
\$60,000-\$69,999	4%	6%	3%
\$70,000-\$79,999	2%	3%	2%
\$80,000+	4%	3%	5%

In 1999, the two major federal and state grant programs (Pell and PHEAA) had different maximum award amounts for part-time and full-time students. The maximum Pell grant during that year was \$3,125 for full-time students, and was proportionally decreased for part-time students based on the number of credits they carried. The maximum PHEAA grant in 1999 for full-time students was \$3,100 and part-time students could receive up to half that amount. Both full-time and part-time students in their first year of school could receive up to \$3,625 in federal loans, and over their course of their school time, could use up to \$46,000 in loans if they were independent undergraduate students. Veteran's benefits are included in financial aid as gifts.

During their time at Penn State, financial aid played a bigger role for full-time students than part-time students.² The majority (78 percent) of full-time students applied for financial aid during their first year at Penn State, but only half of the part-time students did so. Of the part-time students, those most likely to apply for aid were students with six or more credits: 65 percent of these students applied for financial aid. Only 22 of the 156 part-time students with fewer than six credits applied for financial aid. Almost everyone who applied for aid received some type of aid in their first year. Ninety-nine percent of full-time and 90 percent of part-time students who applied for aid in their first year received either grants or loans.

Students who did not apply for financial aid during their first year at Penn State were also not likely to apply in subsequent years. Only 25 of the 189 students who were full-time in the fall 1999 semester and did not apply for aid in that year applied in a subsequent year. The remaining 164 students never applied for financial aid during any time during the six-year period. Of the part-time students, only 21 of the 249 students who did not apply for aid in the 1999-00 year applied afterwards.

Meeting Submission Deadlines in First Year

Financial aid for adult learners is also impacted by the timing of their enrollment, which does not always coincide with deadlines for financial aid applications. Adult learners tend to apply for admission and enroll for classes later than traditional age students. Only 44 percent of part-time students in the cohort and 62 percent of full-time students had applied for admission to Penn State by May 1, 1999. Almost one-third (31 percent) of the part-time students applied for admission after July 1, 1999 for the fall semester, as did 17 percent of the full-time students.

This later entrance into the admission process may affect the submission of the FAFSA form. There were basically two deadlines for financial aid in 1999. The first was a suggested deadline of February 15 for submission of the FAFSA form and a second deadline of May 1 in order to meet Pennsylvania financial aid award deadline. (Almost all financial aid applicants were Pennsylvania residents.)

² Financial aid in this study includes federal and state grants and scholarships which do not need to be repaid, subsidized and unsubsidized loans, work-study, institutional aid, including tuition waivers, private aid, and veteran's benefits.

Examination of the average first-year financial awards for students submitting financial aid applications before and after the submission deadlines found some differences for students. A t-test analysis was used to examine the average state award amounts, federal grant amounts, total loans, and total institutional aid for those submitting before and after the February and May deadlines.

February 15 Deadline - Most students did not meet the suggested February deadline. Only 8 percent of the 231 part-time students and 21 percent of the 530 full-time students who submitted FAFSA applications did so before February 15, 1999. (This compares to 17 percent of the traditional cohort of students who had submitted by the February deadline.) Full-time students who met the suggested deadline received more state aid and used fewer loans in their first year at Penn State. Students who submitted their FAFSA by February 15 received an average of \$2155 in 1999-00 state aid compared to \$1701 for those who did not (d.f. = 598, t-value = 2.50, p=.0129). Students who submitted by the suggested deadline of February 15 also used less loan money, \$2112 on average, compared to those who submitted later; they received \$2566 on average (d.f.=598, t-value=-2.17, p=.0307). No differences were found for total federal aid or total institutional aid, or for part-time students.

May 1 Deadline – Almost half (47 percent) of the part-time students and 72 percent of the full-time students applying for aid submitted their FAFSA by May 1, 1999. (These percentages include the students who submitted before the February deadline.) This is much lower than the 93 percent of the students in the traditional cohort who applied before May 1. A significant difference in the amount of 1999-00 state aid was found between students who submitted before the May 1 deadline and those who submitted afterwards. Both part-time and full-time applicants who submitted their FAFSA forms before May 1, 1999 received awards almost twice the amount received by applicants submitting their forms after the deadline. Full-time students who submitted their application before May 1 received an average of \$2,086 for 1999-00 while full-time students submitting after the deadline received an average of \$998 (d.f.=598, t-value = 7.21, p < .0001). For part-time students, the average awards were \$818 for those submitting before the deadline and \$335 for those submitting afterwards (d.f.=229, t-value=.24, p= <.0001). No significant difference existed in the amount of total federal aid, total institutional aid, or loan amounts between those students who met the FAFSA submission deadline and those who did not.

Total Aid Received and Loan Debt

Overall, 73 percent of the cohort received some form of financial aid throughout the six years. Aid was more prevalent among full-time students, with 82 percent receiving aid, while only 59 percent of part-time students received aid at some point during the six years. Full-time students relied more heavily on aid: the average amount of aid (including both gifts and loans) received by full-time students was \$30,594 and the average amount for part-time students was \$19,107. Forty percent of full-time students received over \$25,000 in aid compared to 17 percent of part-time students who received this amount. Some of the high use of aid was explained by the use of veteran's benefits, which is included in financial aid as a gift. Almost half of veterans enrolled full-time received over \$25,000 in total aid over the six years compared to only 23 percent of non-veterans enrolled full-time.

Financial Aid as Gifts - Total aid was made up of both gifts and loans, and gifts are much more beneficial for students because they do not have to be paid back. About half (52 percent) of part-time students and 79 percent of full-time students received some gift aid during the six years. The average amount of total gift aid received by full-time students over the six years was \$16,601, double the average amount for part-time students (\$7,869). (This corresponds to the fact that, generally, maximum aid awards for part-time students are about half of the maximum for full-time students.) About one-third of veterans enrolled full-time in fall 1999 received over \$25,000 in gift aid over the six years, but very few other students did so (10 percent of full-time non-veterans, 10 percent of part-time veterans, and two percent of part-time non-veterans). Veterans, both full-time and part-time, received much more in gift aid than non-veterans, mainly due to veterans benefits being counted as gift aid. Full-time veterans had an average of \$21,547 in gift aid over the six years compared to \$12,568 for non-veterans, while part-time veterans received an average of \$12,767 compared to \$7,049 for non-veterans.

Financial Aid as Loans - To pay for their education, a large proportion of full-time students used loans. Seventy percent of full-time students and 42 percent of part-time students financed some portion of their tuition through loans over the six years. By 2005, 17 percent of the full-time students and 10 percent of the part-time students had a debt load of \$25,000 or more. The average debt load for full-time students was almost equal to part-time students, at \$16,890 and \$16,818, respectively. (The maximum that both full-time and part-time students could have received in loans was \$46,000, according to federal guidelines.) Even with their higher gift aid, veterans enrolled full-time were more likely to use loans: 76 percent of veterans enrolled full-time received a loan compared to 66 percent of full-time non-veterans. For part-time students, veterans were less likely to use loans than non-veterans.

Loan Debt for Completers and Non-completers – Overall, about half of the adult learners completed programs within the six years covered by this study. Completers and non-completers were about equally likely to receive aid and use loans, but non-completers received less in gifts and used smaller loans on average. (See Table 3.) About one-third of both completers and non-completers received no gift aid. Half of non-completers received less than \$10,000 while 27 percent of completers received over \$20,000 in gift aid. Completers and non-completers were almost equally likely to use loans, but non-completers had much less loan debt. Forty percent of non-completers had below \$10,000 in loans, while 34 percent of completers had \$20,000 or more in loans.

	Completers (N=666)	Non-completers (N=603)
Grant/Scholarship Aid		
None	30%	33%
Less than \$10,000	24%	51%
\$10,000 - \$20,000	19%	11%
Greater than \$20,000	27%	6%
Loan Debt		
None	39%	42%
Less than \$10,000	8%	40%
\$10,000 - \$20,000	19%	13%
Greater than \$20,000	34%	6%

Completion Rates

Overall, half of the cohort of adult learners completed degrees within six years and part-time students graduated at about the same rate as full-time students. Most of the students who did not complete degrees within six years were no longer enrolled at Penn State. Only eight percent of the students initially enrolled part-time were enrolled at Penn State in fall 2005 and four percent of the full-time students.

	Total	Full-time	Part-time
# Students	1269	480	789
% Graduating	52%	54%	51%

Students who started out full-time seeking a baccalaureate degree were most likely to graduate: 63 percent of these students completed programs in six years compared to just over half of full-time students seeking associate degrees (54 percent). Provisional students had the lowest completion rates. Only one of every three (32 percent) of these students completed programs within six years. For the part-time students, associate degree-seeking students had higher completion rates (59 percent) compared to 51 percent of baccalaureate students, and 32 percent of provisional students.

Advanced standing also was associated with higher rates of completion: two-thirds (65 percent) of students with advanced standing completed programs within six years compared to only 42 percent of those who were truly first-time students. Female and male students graduated at about the same rate overall (54 percent and 51 percent, respectively) as did minority and non-minority students (53 percent and 52 percent, respectively). Veterans (48 percent) were slightly less likely to graduate than non-veterans (54 percent)

Factors Associated with Student Success

Since adult learners are such a diverse group with various goals, academic backgrounds, financial issues, and employment requirements which affect their enrollment, one intent of this research was to determine which factors led to greater completion of degrees. Previous research on this topic is limited; adult learners seem to be overlooked when it comes to assessments of completion for degree-seeking students at universities. Instead, much of the literature focuses on persistence (instead of completion) and is at the community college level. Research which has focused on persistence has found several factors associated with increased persistence. One review of the literature found: age was a determinant of persistence, with older students less persistent; gender may or may not be related to persistence, as some research found an association with females persisting longer, while other research found no association; ethnicity was related to persistence, with minorities having lower retention; and, financial aid may be a factor with more aid generally resulting in greater persistence (Wiggam, 2004).

To determine the factors associated with completion of programs, a logistic regression was conducted. The logistic regression model is used because it can predict a dichotomous variable, such as completing or not completing a program, based on a set of variables, which may be continuous, such as the amount of financial aid, or categorical, such as gender. Because full-time and part-time adult students differ in their gender and ethnic composition, veteran status, and use of financial aid, logistic regression models were developed separately for full-time and part-time students. The variables used to predict completion rates were: age, gender, minority status, veteran status, type of degree, advanced standing, fall 1999 grade point average, family income in 1998, total gifts received in 1999-2000, and total loans received in 1999-00. Because a number of students did not apply for financial aid, income data was missing for 250 part-time students and 206 full-time students. These students are not included in the logistic regression models. Regression results are shown in Tables 5 and 6.

Both the full-time and part-time models fit the data fairly well, with the model for the part-time students fitting the data slightly better. The models were able to correctly classify about 80 percent of the cases for part-time students and 78 percent of the full-time students into the correct categories of “completer” or “non-completer” based on the variables included in the model. The χ^2 (70.90 for part-time and 160.76 for full-time with 11 degrees of freedom) and Nagelkerke R^2 (.3538 for part-time and .3213 for full-time) for each of the models indicates the model is able to explain completion rates, at least partially.

For both full-time and part-time students, the grades they earned in the fall semester, whether or not they had advanced standing, and an associate degree status were associated with higher odds of completing programs. Students with higher grades in the fall had higher odds of graduating. For part-time students, each one point increase in grade point average (gpa) increased the odds of graduating by 57 percent, and students with advanced standing had three and a half times the odds of graduating compared to first-time students. Associate degree seeking adult learners had over twice the odds of graduating as provisional students. For full-time students, the effect of gpa was greater. Each one point increase in fall 1999 gpa led to a 169 percent increase in the odds of graduating for full-time students. Advanced standing for full-time students had a lesser effect on completion compared to part-time students. Full-time students with advanced standing had slightly more than two and a half times the odds of graduating, while those who were associate degree seeking students had over twice the odds of completing compared to provisional students.

The most striking finding was that other than the fall gpa, advanced standing, and associate degree status, full-time and part-time students had completely different indicators associated with completion. For part-time students, higher income and greater loan amounts were also significantly associated with

completing programs. Family income and aid received in the form of loans were associated with greater odds of graduating. Each \$10,000 increase in income raised the odds of graduating by 26 percent, while every \$1,000 increase in loans in 1999-2000 raised the odds by 23 percent. It appears that part-time students are relying on loans to finance their education.

Table 5 - Logistic Regression Results for Fall 1999 Part-time Adult Learners			
Variable	Coefficient	Wald χ^2	Odds Ratio
Age	0.00119	0.0030	1.001
Gender (female = 0)	-0.3345	0.8019	0.716
Minority Status (minority = 0)	-0.3634	0.2826	0.695
Veteran Status (veteran = 0)	0.3817	0.5010	1.465
Associate Degree (provisional = 0)	0.7963*	4.0466	2.217
Baccalaureate Degree (provisional = 0)	-0.1402	0.0707	0.869
Advanced Standing (first-time = 0)	1.1750**	9.1363	3.238
Fall 1999 GPA (0.00 – 4.00)	0.4297*	5.3272	1.537
1998 Income (in \$10,000s)	0.000023*	6.4025	1.257
1999-00 Total Financial Aid in Gifts (in \$1,000s)	0.000198	3.5688	1.219
1999-00 Total Financial Aid in Loans (in \$1,000s)	0.000199***	14.0003	1.220
Model $\chi^2 = 70.8967$ *** d.f. = 11 Nagelkerke $R^2 = 0.3538$ Concordant (predicted to observed) = 80.3%			* p<.05 ** p<.01 *** p<.001

Table 6 - Logistic Regression Results for Fall 1999 Full-time Adult Learners			
Variable	Coefficient	Wald χ^2	Odds Ratio
Age	-0.0170	1.1752	0.983
Gender (female = 0)	0.1981	0.8634	1.219
Minority Status (minority = 0)	-0.0448	0.0230	0.956
Veteran Status (veteran = 0)	0.4335	2.7445	1.543
Associate Degree (provisional = 0)	0.8852**	9.8182	2.423
Baccalaureate Degree (provisional = 0)	0.9340**	10.0958	2.545
Advanced Standing (first-time = 0)	0.9740***	16.0215	2.649
Fall 1999 GPA (0.00 – 4.00)	0.9914***	63.9111	2.695
1998 Income (in \$10,000s)	0.0000025	1.6001	1.026
1999-00 Total Financial Aid in Gifts (in \$1,000s)	0.000046	2.1341	1.047
1999-00 Total Financial Aid in Loans (in \$1,000s)	0.000023	0.4701	1.023
Model $\chi^2 = 160.7652$ *** d.f. = 11 Nagelkerke $R^2 = 0.3213$ Concordant (predicted to observed) = 78.0%			* p<.05 ** p<.01 *** p<.001

For full-time students, income and aid did not play a significant role in degree completion. Instead, the only significant variable was degree type. Students who started out in baccalaureate majors had much higher odds of graduating than students who started out in a provisional status. The lack of a relationship between financial aid, income, and degree completion for full-time students is surprising, since previous research studies had found links between financial aid and completion, and the previous Penn State study had found a relationship between income and completion for traditional age full-time students. Other forces which are not captured in available data, factors such as the availability of employer reimbursement, the amount of hours worked, or family responsibilities, may play more of a role in the persistence and completion of degrees for adult learners.

Conclusions

As more emphasis is placed on recruiting adult students, the success of adult learners in completing degrees is of substantial interest at Penn State. An important message from this study and the related study (Dooris and Guidos, 2006) is that all student groups are not alike. Adult learners differ substantially from traditional students in the factors relating to degree completion and even within the adult learner population, there are substantially different cohorts. In particular, the adult learners include both part-time and full-time students, who differ greatly in their makeup and use of financial aid. Full-time students were more likely to be male, minority, younger, a veteran, seeking a baccalaureate degree and more likely to apply for and receive financial aid.

Adult learners depended on both grants and loans to finance their education. Eight of every ten full-time students received aid during their time at Penn State, as did 59 percent of part-time students. The average full-time student received about \$30,000 in grant and scholarship aid, compared to \$19,000 for part-time students, but the groups had about the same debt load, about \$17,000, when they left. In contrast to traditional age students, many adult learners apply late in the year for admission to Penn State and may miss financial aid submission deadlines. In fact, students who missed a May 1 deadline received half the grant amounts as those who had applied for financial aid earlier in the year.

Overall, about half of full-time and part-time adult learners complete degrees within six years. The multivariate analysis used in this analysis examined the effects of a number of demographic, academic, and financial indicators on completion rates. The analysis found that higher grades, advanced standing, and an associate degree major were related to increased odds of graduating for both full-time and part-time adult learners. However, other characteristics related to completion differed for full-time and part-time students. For part-time students, higher income and greater loan amounts were also related to higher odds of graduation. For full-time students, type of degree was the only other significant predictor. Adult learners seeking baccalaureate degrees had higher odds of completion compared to students starting out in a provisional status.

It is surprising that degree completion appears statistically unrelated to family income and financial aid for full-time adult learners. The multivariate analysis included a number of variables related to academic, demographic, and financial indicators, all of which have previously been cited in previous research as being related to retention and completion, especially for traditional age students. It is likely that other indicators, which are not available for inclusion in the model, characteristics such as marital status, workload, and employer tuition reimbursement, play a bigger role for full-time students in their degree completion.

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