



LANA MUNIP

Stopping Out: It's Not About Academics

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Recognizing that adult learners are the backbone of the U.S. economy, CAEL helps forge a clear, viable connection between education and career success, providing solutions that promote sustainable and equitable economic growth. CAEL opens doors to opportunity in collaboration with workforce and economic developers; postsecondary educators; employers and industry groups; and foundations and other mission-aligned organizations. By engaging with these stakeholders, we foster a culture of innovative, lifelong learning that helps individuals and their communities thrive. A membership organization established in 1974, CAEL is Diversity, Equity, and Inclusion Workplace™ certified and is a part of Strada Collaborative, a mission-driven nonprofit. Learn more at cael.org and stradacollaborative.org.



Introduction

In a 2023 [report](#) by the National Student Clearinghouse, the “some college, no credential” population stood at 40.4 million in 2021, up 3.6 percent from a year earlier. Of this population, more than half (21 million, 52%) were 25 or older at the time of their last enrollment. One solution to this reality is to reengage this population and bring them back to postsecondary learning opportunities as adults, but a common criticism is that such “Comebackers” also do not have a good track record for persisting toward credential completion. For many adult learners, the path to a degree is often punctuated by breaks in enrollment. Taking on multiple roles (employee, parent, caregiver, student) can lead to slower progress, longer time to completion, and by extension, a more costly postsecondary experience.

More than half of all adult learners stop out after their first year. As National Student Clearinghouse [data](#) show, the persistence rate has consistently tracked below 50% for the past five years. Adult learners also take longer to complete their programs, with the [six year completion rate](#) (for any institution type) standing at 52%, compared to 62% for all students. Both these data points have underlying cost implications — stopping out before attaining a credential, or taking longer to complete a program, will make it harder for adult learners to advance in their careers even as they are shouldering the added costs related to that education.

While these are troubling statistics, it would be a mistake to write these individuals off as “not college material” or to use their persistence and completion rates to argue that college isn’t for everyone. The problem may be that our postsecondary institutions have more to do to be adult learner friendly — to find ways to meet adult learners where they are at this stage in their lives. It may also be the case that we need to consider that the typical ways in which we measure student outcomes for traditional age learners (e.g., first year persistence rate, six-year graduation rate) might be out of step with how adults engage with postsecondary learning.

A recent CAEL [study](#) on how adult learners finance their education also explored the topic of stop out patterns, among a group of adult learners having diverse backgrounds (35% were lower-income Pell Grant recipients, 71% were parents, and 41% were first-generation college students), races and ethnicities (14% Black, 8% Hispanic), and types of credentials they were pursuing or had recently completed (50% bachelor’s degrees, 28% associate degrees, and 22% short-term credentials). CAEL found the reasons for stopping out were far more likely to be related to health or personal issues, money, and time constraints than academic reasons. Notably, many adult learners viewed stopping out as **taking a break** rather than dropping out completely.

Key Findings

TAKING A BREAK IS A COMMON PRACTICE

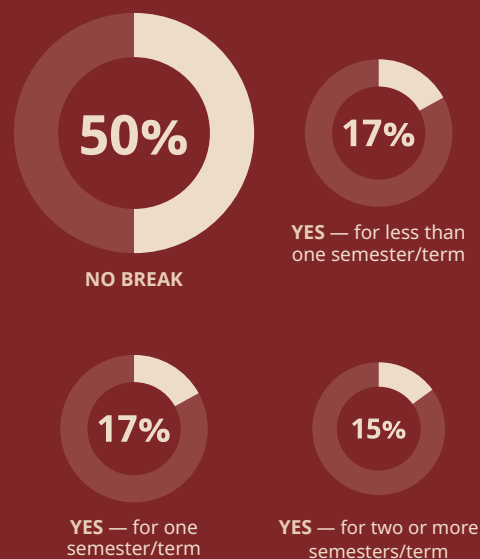
Close to half of the survey respondents stated that they had taken a break during their current college enrollment, with 15% stating that their break had lasted two semesters or more. Nearly one in ten respondents had previously attended one or more colleges prior to their most current enrollment and had not completed a credential (see Figure 1).

WORK, HEALTH, FAMILY NEEDS WERE COMMON REASONS FOR TAKING A BREAK

Respondents were asked to select up to three reasons for why they had stopped out from a list of 17 options. Of these, the most common reason for taking an extended break was to focus on work or increase hours worked (cited by 25% of respondents), which is consistent with [a recent study of community college students by New America](#), where “having to work” was the top reason cited by survey respondents for stopping out. The students CAEL interviewed illustrated what this looks like in real life. Barney, 51, an administrator in the health care sector, described how post-pandemic work obligations led him to take on a heavier workload, causing school to take a back seat, although he fully intended to return. Emotional stress/mental health was another reason cited by nearly one-quarter (23%) of survey respondents. Jody, 51, said in an interview that because she was both caring for a parent and working, her stress level caused her to stop out for a semester. Related to this, health care issues was another common reason cited by 18% of survey respondents. One survey respondent commented, “I was pregnant and working full-time, and just too tired.”

FIGURE 1

Percentage of respondents who did or did not take a break during their most current enrollment (n=495)



ACADEMIC ISSUES ARE THE LEAST MENTIONED REASONS FOR STOPPING OUT

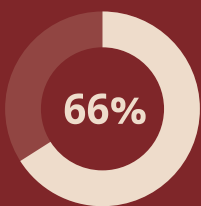
The list of 17 stopping out reasons, while extensive, can be grouped into four broad categories: **Health & Personal**, **Time**, **Money & Resources**, and **Academic**, with some reasons counting in multiple categories (see *Figure 2*). Recategorizing the reasons into these four groupings reveals how stopping out can be attributed in large part to various personal, often interrelated circumstances. Issues related to health or personal matters accounted for 66% of adult learners stopping out, time constraints accounted for 58%, and money and resources 56%. Academic issues are the least mentioned reasons for adult learners to stop out (19%) — underscoring that time and money are bigger barriers than academics. It's not that these adults can't handle learning, but rather that learning can't always be the top priority for learners juggling multiple responsibilities.

FIGURE 2

Grouping of Reasons for Stopping Out (n=493)



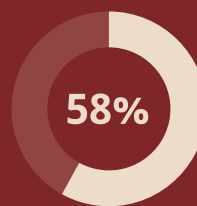
Health & Personal



- Emotional stress/mental health
- Health care issue (family member or self)
- Caring for other family members
- Child care responsibilities
- Housing issue



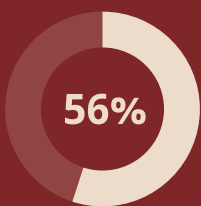
Money & Resources



- Other unexpected living expenses
- Ran out of savings
- Loan/scholarship didn't come through in time
- Loan/scholarship canceled/ stopped
- Transportation issue
- Lost job
- Loan/aid cap
- Employer tuition cap



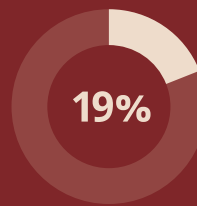
Time



- Need to focus on work/ increase work hours
- Too busy
- Caring for other family members
- Child care responsibilities



Academic

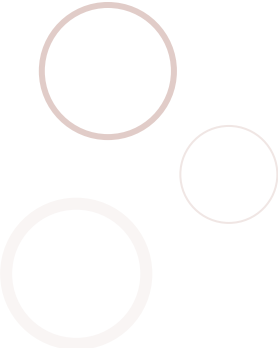


- Academic workload or performance
- Not a good fit/didn't like it

MONEY-RELATED REASONS WERE PREVALENT

Among the money-related reasons for stopping out were “other unexpected living expenses came up” (14%), “ran out of savings” (14%), and loan- or scholarship-related reasons (11% said that the scholarship did not come through in time, 10% said the scholarship was canceled). Several interviewees described how financial issues had delayed their progress. Jackie, 39, said that an outstanding balance on her student account had initially prevented her from reenrolling. Jackie eventually worked with an advisor who was able to help get the balance cleared and get reenrolled, and is now close to completing her degree program.

Although money-related issues were prevalent, survey respondents with lower incomes were not more likely to stop out. Pell Grant recipient status, often used as a proxy for low income, was not found to be significantly associated with stopping out.



“It was a \$3,500 balance that I never knew about. I had taken out student loans previously, and I never got any indication that there was something that was unpaid.”

Jackie, 39

on what stopped her from reenrolling in college

MEN ARE MORE LIKELY TO STOP OUT THAN WOMEN; PARENTS ARE MORE LIKELY TO STOP OUT THAN THOSE WITH NO CHILDREN

There were, however, some statistically significant demographic categories associated with stopping out. For example:

- 56% of male respondents stated that they had stopped out, compared with 44% of female respondents.
- 55% of respondents with one or more dependent children stated that they had stopped out,



Implications

Adult learners are on different timelines, with the path to a degree looking different depending on the life circumstances of those who are on it. As this brief revealed, the reasons for stopping out are many, but are mostly not related to academics. Adult learners contend with multiple roles, juggling work, family, and school responsibilities. Life will get in the way, and taking a break from college is often the course of action that makes the most sense. How can institutions provide better support for adult learners that will allow them to make a seamless transition back to school when they are ready? And for the 19% percent of students who do cite academic reasons for stopping out, how can institutions create an environment that allows adult learners to thrive in school?



Recommendations

Our [full report](#) listed numerous recommendations for institutions to consider, particularly those that help make the transition to returning to school as seamless as possible. In terms of lowering potential financial barriers, enrollment fees or transcript holds due to small amounts owed could be reduced or eliminated. Provisions could be made to establish funds for emergency aid or mini-grants. Financial aid counseling remains critically important. Structural changes made by institutions, such as the development of [comprehensive learner records](#) (CLR), will also play a role in supporting adult learners, particularly those who start and stop college multiple times.

Beyond these recommendations, however, there were two issues that emerged from this report that would benefit from greater institutional attention. The first is child care. As we discovered, parents are far more likely to stop out than adult learners with no children. Campus child care, referral services, or subsidies/ vouchers for child care could be important supports that help students persist. The second is mental health support. Our study showed that after work obligations, the single most important cause of adult learners to stop out is emotional stress/mental health. Campus counseling and psychological services should be accessible to all students. This may require holding later hours, or locating services in different parts of campus. Outreach should be conducted with adult learners/commuters so that they are aware of available services and know how to access them.

Changing the Narrative About Stopping Out

In addition to the various steps that institutions can take to make returning to college easier for adult learners, and to offer better support for their nonacademic needs while in school, it might also be time to change the narrative. When less than half of adult learners continue on immediately to their second year of college, and only about half go on to graduate within six years, it doesn't make sense to view their progress through the lens of a traditional-age student. Having a demonstrated commitment to pursuing a credential; the capability to juggle work, home life, and school; and the maturity to understand when taking a break needs to happen are all factors that contribute to adult learner success and should be celebrated.

APPENDIX

Survey methodology: Hanover Research administered an online survey in fall 2022, and respondents were recruited via a panel. The analysis includes a total of 996 respondents following data cleaning and quality control. Respondents were U.S. adults aged 25-64 at time of matriculation at their current/latest postsecondary institution and either currently enrolled in postsecondary education (bachelor's degree or lower) or recently completed a bachelor's degree or lower in the last 12 months. Pearson's chi-square tests were used to identify differences in stopping out behaviors based on adult learner characteristics (Pell grant recipient status, gender, and parental status).