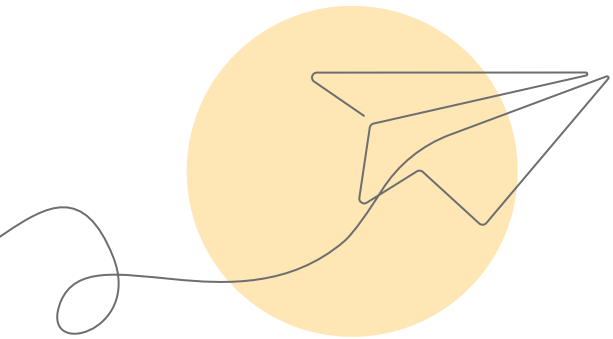


There is no single experience

VOICES FROM BAY AREA ADULT LEARNERS

NOVEMBER 2026

u·aspire



About uAspire

uAspire is a national nonprofit focused on improving the economic mobility of underrepresented students by creating financial solutions to diverse postsecondary pathways.

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Executive Summary

Adult learners are not a single population with a single set of needs. They are workers, parents, caregivers, immigrants, returning students, and people rebuilding or advancing their careers. They also bring substantial professional and life experience, resourcefulness, and persistence to postsecondary education. Yet many navigate systems designed primarily around students entering college directly from high school.

This study examined the experiences of thirty-two adult learners and nine practitioners in the San Francisco Bay Area to better understand what motivates adults to pursue postsecondary education, the barriers they encounter, and the policies and practices that help them persist. The region is a useful place to ask these questions: it is the only part of California where 70 percent of working-age adults already hold a credential, and it is home to 33 public colleges and universities. It is also one of the most expensive places in the country to live.

Participants' experiences varied considerably, but one pattern was consistent: barriers rarely occurred in isolation. Work, caregiving, finances, transportation, institutional policies, access to information, and belonging often interacted and compounded over time. To capture this dynamic, the report introduces the Adult Learner Compounding Barriers Framework. The framework begins with the circumstances, experiences, and strengths learners bring, then identifies three interconnected layers of barriers: social and cultural capital barriers, including access to knowledge, networks, and belonging; institutional barriers, including financial aid, re-enrollment, transfer credit, advising, and scheduling; and immediate barriers, such as childcare, transportation, housing, food, and unexpected expenses. What appears to be a single problem (an absence, an unpaid balance, or a stop-out) may reflect several underlying circumstances interacting at once.

The research also identified a Discovery Gap. Participants described supports that were difficult to find. One learned about a program from a flyer at an unemployment office. Another found one only after searching the exact phrase "free trade school for adults." A third discovered an adult learner program after getting lost on the way to another office and stopping in for directions. These experiences reflect a broader challenge: a review of 350 institutional websites found that two-thirds did not provide adult-specific admissions or financial aid information. And simply knowing that a resource existed was often not enough. Again and again, a trusted coach, advisor, navigator, faculty member, or peer helped participants translate information into action. Effective support was not only available; it was visible, accessible, connected, and human.

These findings point toward eight opportunities for action across the Bay Area and California, including strengthening proactive outreach and navigation, designing programs around adult learners' lives, expanding financial and basic-needs support, better supporting student parents, recognizing prior learning, creating opportunities for belonging and community, and connecting education to workforce pathways and wraparound supports.

Adult learners in this study did not lack motivation. Many had pursued education repeatedly despite interruptions and significant competing responsibilities. The challenge is not simply helping adults overcome individual barriers; it is building postsecondary systems capable of recognizing how those barriers compound and responding accordingly. When support no longer depends on finding the right person or resource by chance, returning to postsecondary education becomes a more accessible pathway for the adults who want it.

Introduction

Adult learners have long been part of postsecondary education. The question is whether postsecondary systems are designed for them. For the past two decades, adults age 25 and older have consistently represented 25 to 30 percent of undergraduates[1], with more than 3.9 million[2] enrolled in 2023 (some of whom may already hold a postsecondary credential). Nearly half of adult learners are parents, most are employed[3], and many balance caregiving and other responsibilities alongside school. Beyond those currently enrolled, 43.1 million[4] people have some college but no credential, including many who have already made substantial progress toward one and could return to complete it.

Adult learners come to education with a clear sense of purpose: new skills, greater earning potential, and a path to economic mobility for themselves and their families. The evidence supports them. Adults who pursue postsecondary education are more likely to experience upward mobility and increased earnings[5], and credentials are associated with substantially higher lifetime earnings[6], stronger employment, and lower unemployment. Those gains also produce public returns through higher tax contributions, reduced reliance on public assistance, and greater civic engagement. Nearly half of students in fields such as the construction trades, health professions, and mechanic and repair technologies are adult learners[7], a consideration as the country works to fill these high-demand occupations.

Adult learners: Individuals aged 25 and older who have no education beyond high school or who have earned some postsecondary credits without completing a credential. This includes learners who earned a credential outside the United States that is not recognized here.

California has been paying attention to adult learners. Recent statewide research has documented the economic benefits of increasing postsecondary attainment[8], explored what motivates adults to return and the barriers they face[9], examined the experiences of student parents[10], and tested strategies for re-engaging adults[11] who have stopped out. Yet less is understood about how barriers to postsecondary education may compound in a learner's life and why supports designed to help are so often difficult to find.

Adult learners return to education through many distinct pathways, yet they often navigate systems not built with their lives in mind. This report examines the experiences of adult learners in the San Francisco Bay Area, highlighting the barriers they encounter, the strengths they bring, and opportunities to build postsecondary systems that better support them. Two ideas emerging from the research organize what follows: the Adult Learner Compounding Barriers Framework, which illustrates how barriers can intersect and intensify one another, and the Discovery Gap, the distance between the supports that exist and the learners who need them.

This study explored these four questions:

- What is known about how effective California's policies and program practices are in meeting the needs of adult learners?
- What factors motivate adults to enroll or re-enroll in postsecondary education?
- What systemic and personal barriers do adult learners face in pursuing and completing postsecondary education?
- What policies and practices are effective in helping adult learners engage and persist through completion of a postsecondary credential?

Understanding the Bay Area Context



California is home to a large population of potential adult learners. More than 6 million Californians ages 25 to 54 hold a high school diploma but no college degree[12], and roughly half of them have earned some college credit before stopping out. Re-engaging these adults is central to California's postsecondary attainment goals. The state set a target of 70 percent postsecondary attainment by 2030[13]; roughly 56 percent of working-age Californians currently hold a credential.

California has made a range of investments and policy changes that can support adult learners in accessing and completing postsecondary education. The state has expanded financial aid, including a 2019 expansion providing up to $6,000 in additional Cal Grant support for student parents[14] and, in the 2026-27 budget,[15] a temporary five-year increase in the Cal Grant Transfer Entitlement age cap from 28 to 30, still below the median age of participants in this study. California has also invested in basic-needs services and, through AB 2881,[16] expanded student-parent supports, including priority registration. The state has streamlined transfer pathways and expanded access to credit for prior learning, allowing students to earn academic credit for knowledge and skills gained outside the classroom. These efforts complement programs such as the California Adult Education Program[17] and California Reconnect,[18] a statewide pilot that uses proactive outreach and coaching to re-engage adults who stopped out of college. An independent first-year evaluation [19]found that California Reconnect participants re-enrolled at about six times the national average. Although these policies and programs are not always designed specifically for adult learners, many address circumstances common among them, including parenting, financial pressures, prior work experience, nonlinear educational pathways, and the need for individualized navigation.

The Bay Area is the only region in California where 70 percent of working-age adults already hold a postsecondary credential,[20] yet this high level of regional attainment does not mean postsecondary education is equally accessible to all adults. The region has a dense postsecondary and workforce ecosystem[21], including 25 California Community Colleges, 5 California State Universities, and 3 University of California campuses. At the same time, adult learners navigate this educational landscape within one of the country's most expensive regions. Typical asking rent reached $3,071 per month in 2025[22], while Bay Area families with at least one child under three spend an average of $49,800 a year on childcare[23], the highest cost in California. An estimated 108,306 Bay Area adults without a bachelor's degree report that childcare is a major barrier to enrolling in college despite having a strong interest in pursuing higher education[24]. For many adult learners, the cost of meeting basic needs leaves little room to invest in education.

Despite the Bay Area's high overall educational attainment, many adults still face barriers to entering, returning to, and completing a credential. This study examines adult learners' experiences within this landscape.

For this study, the Bay Area refers to nine counties: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma.

Methods & Data

To explore the study questions and better understand the experiences of Bay Area adult learners, we designed an opt-in survey, a short pre-survey, and a set of interview and focus group questions. We reached out to organizations that serve adult learners in the Bay Area and asked them to share the research opportunity and opt-in survey with their students and alums. We then invited eligible individuals to sign up for an interview or a focus group based on their preference. Before each interview or focus group, participants completed a pre-survey, which helped gather additional context on their experiences and provided a preview of the topics to be discussed. The interviews and focus groups were conducted via Zoom, and all participants received a gift card as a thank-you for their time. In addition, we interviewed 9 practitioners from organizations that primarily serve adult learners in the Bay Area. We recorded each interview and focus group with participants' consent and reviewed the recordings and interviewer notes to identify key themes and trends.

Thirty-two adult learners participated in either an interview or focus group. As shown in Table 1, they represented a range of educational experiences. A total of 44% of participants were currently enrolled as part-time or full-time students in a certificate or degree program, 31% had completed a certificate or degree program as an adult learner, and 22% had some college but no credential. All participants were adult learners at the time of the experiences they described. Participants who had completed a certificate or degree did so after returning to education as adults. Participants ranged in age from 25 to 64, with a median age of 34. Over one-third of participants identified as Hispanic or Latino, 25% as white, and 19% as African-American or Black. Family responsibilities were common among participants: half were parents, and 19% reported caring for a family member other than their child.

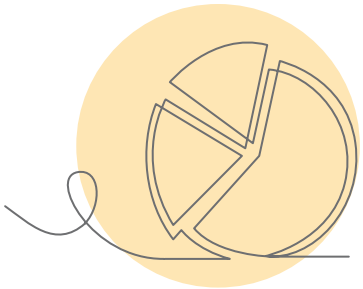
Table 1. Participant Demographics

Age Ranges	
25-34	18 (56%)
35-44	11 (34%)
45+	3 (10%)
Race/Ethnicity	
Hispanic or Latino	11 (34%)
White	8 (25%)
African American or Black	6 (19%)
Multiracial	4 (13%)
Asian/Asian American	2 (6%)
Other	1 (3%)
Gender Identity	
Woman	22 (69%)
Man	7 (22%)
Non-binary	2 (6%)
Gender Fluid	1 (3%)
Educational Status	
Completed a certificate or degree program as an adult learner	10 (31%)
Currently enrolled full-time in a certificate or degree program	11 (34%)
Currently enrolled part-time in a certificate or degree program	3 (10%)
Have attended college but haven't completed a certificate or degree program	7 (22%)
High school diploma/GED, never attended college	1 (3%)

Table 2. Parent and/or Caregiver

Self-identified as a Parent and/or Caregiver	
Parent	16 (50%)
Caregiver for a family member other than their child	6 (19%)

Note: Participants could select more than one family responsibility.



The pre-survey asked about the institutional and financial barriers participants had experienced. As shown in Table 3, managing logistics, including balancing work, family responsibilities, transportation, and class schedules, was the most frequently reported institutional barrier, identified by 66% of participants. Covering expenses beyond tuition and fees and needing to work while enrolled were financial barriers for 78% of participants.

Table 3. Barriers Reported in the Pre-Survey

Institutional Barriers	
Managing logistics (class schedules, transportation, work/family)	121 (66%)
Navigating admissions forms and requirements	18 (56%)
Registering for classes or managing class schedules	18 (56%)
Accessing advising or academic support services	18 (56%)
Understanding program requirements and next steps	16 (50%)
Understanding how to enroll or reenroll	15 (47 %)
Financial Barriers	
Covering expenses beyond tuition and fees (books, supplies, transportation, food, housing, childcare, etc.)	25 (78%)
Needing to work while enrolled	25 (78%)
Having enough financial aid to cover tuition and fees	21 (66%)
Financial issues preventing enrollment (unpaid balances, financial aid loss)	16 (50%)
Navigating the financial aid process (FAFSA/CADAA)	15 (47%)

Note: N=32. Participants could report more than one barrier; therefore, the percentages do not total 100%.

Limitations

This was an opt-in qualitative study of 32 adult learners, 22 of whom identified as women. It was designed to explore participants' experiences in depth, not to produce findings representative of all adult learners in the Bay Area. Participants were recruited through organizations serving adult learners, so all had connected with at least one program, and 31 of 32 had previously attended college. The findings therefore primarily reflect the experiences of adults returning to education who had already found some form of support.

Most participants were on the younger end of the study's age range: 18 were aged 25–34, and only three were 45 or older. Only two participants identified as Asian or Asian American. These characteristics should be considered when interpreting the findings. We also interviewed nine practitioners from organizations serving adult learners but did not interview college administrators, financial aid officers, registrars, or faculty. Institutional barriers are therefore described from the perspectives of learners and those who support them.

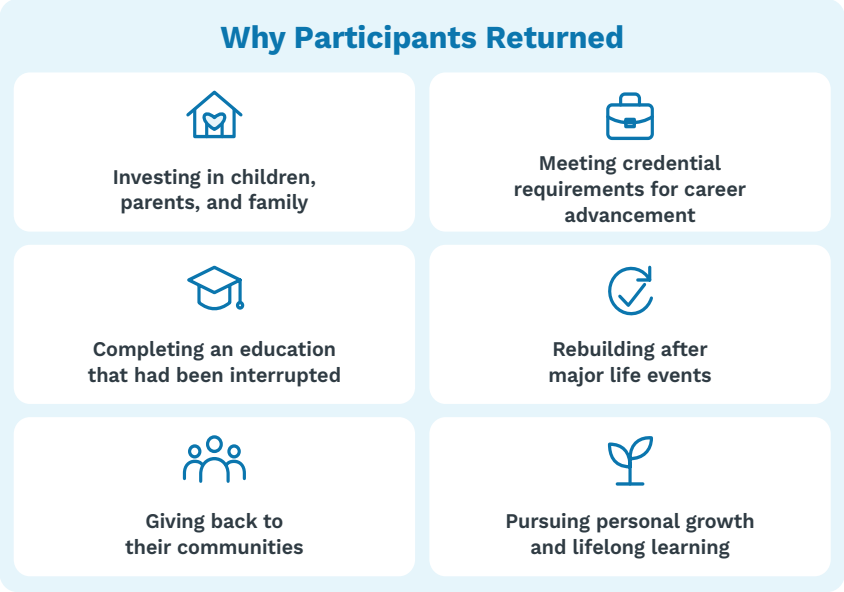
Findings are based on participants' accounts and were not linked to administrative data. The study therefore cannot estimate enrollment, persistence, or completion outcomes or determine whether specific policies or programs caused improvements in those outcomes.

Why Adult Learners Return to Postsecondary Education

Nearly all participants (97%) had prior postsecondary experience, and their decisions to return to education reflected overlapping motivations that shifted over time. Family was one of the strongest motivations. Participants wanted to create better opportunities for their children or achieve a goal their family had long believed was within reach. For many, returning was as much about the people they cared for as about themselves. Career advancement was another common motivation. As the labor market required credentials for jobs participants were already doing or qualified to do, returning to school became a way to keep pace with changing workforce requirements.

Not every motivation was tied to family or work. Some participants returned to prove to themselves, and sometimes to those who had doubted them, that they could succeed. Many saw returning as an opportunity to finish an education they had begun years earlier or rebuild after major life events. Participants also described a desire to give back to their communities or pursue dreams they had put aside but never abandoned.

Although the reasons for returning varied, one finding was consistent: participants did not return because they had suddenly become motivated. The desire to continue their education had never disappeared. What changed were their circumstances and their access to resources and opportunities, which made returning possible.



"Now I want to graduate from college and have my family attend and be a part of it…my mother is the reason why I started college in the first place, so I definitely want to do it for her as well."

The Adult Learner Compounding Barriers Framework

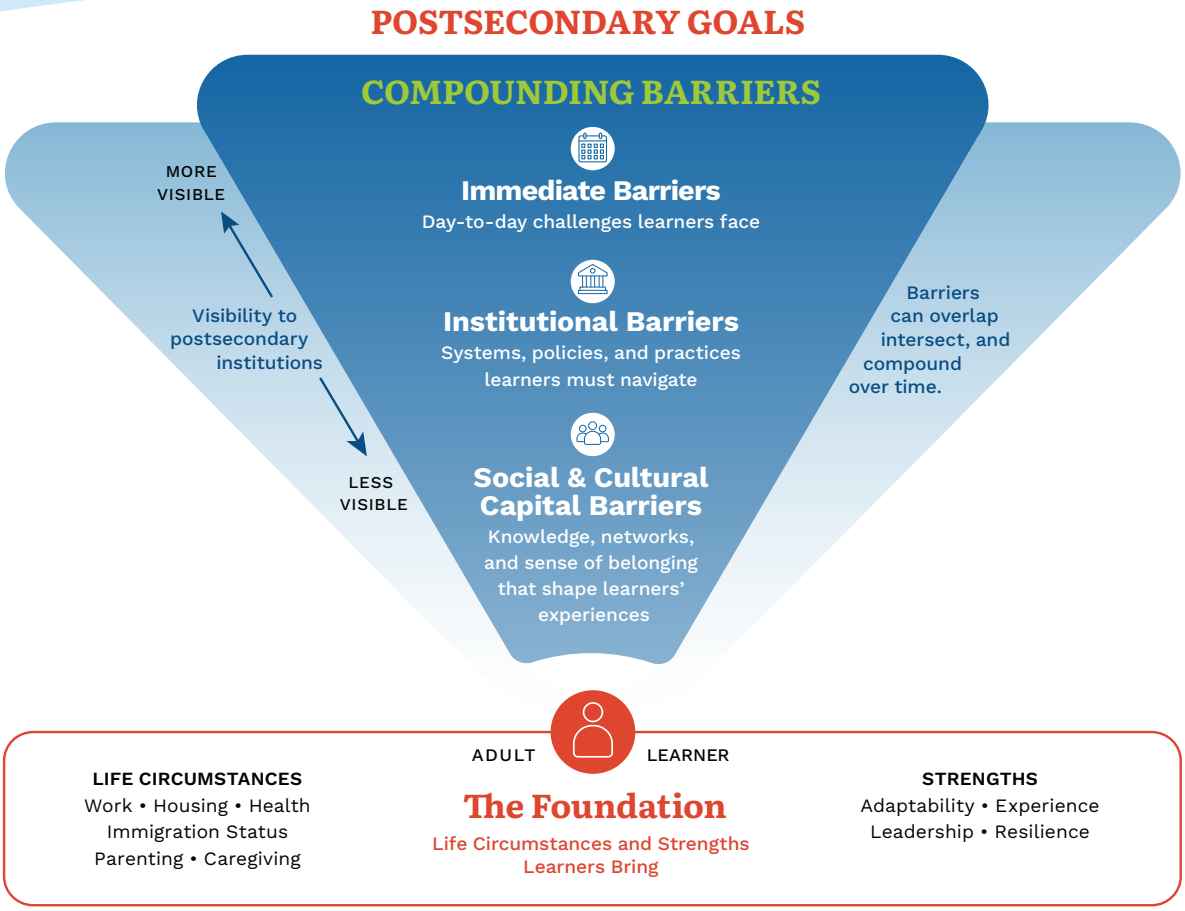
When it comes to pursuing and completing postsecondary education, adult learners rarely face just one barrier at a time. Their stories show barriers that overlap, reinforce one another, and change over time. Existing research[25] similarly shows that adult learners' participation and persistence are shaped by situational and institutional barriers[26], as well as access to information, relationships, and belonging.[27] Building on this research and the recurring patterns identified in our focus groups and interviews, we developed the Adult Learner Compounding Barriers Framework to illustrate how these factors interact in adult learners' educational journeys. The framework has a foundation, which represents what learners bring: their life circumstances, experiences, and strengths. Above the foundation are three interconnected layers of barriers that interact to shape educational decisions and persistence over time.

- **Social and Cultural Capital Barriers:** learners' access to knowledge, networks, and sense of belonging
- **Immediate Barriers:** day-to-day challenges learners face and the barriers institutions are most likely to notice first
- **Institutional Barriers:** the systems, policies, and practices learners must navigate

Rather than viewing these layers as unrelated challenges, the framework recognizes that each layer influences and intersects with the others. A learner struggling to attend class may seem to have a scheduling problem, but that difficulty may actually stem from caregiving responsibilities and rigid institutional policies. What appears to be a single barrier is often the result of multiple interconnected circumstances.

By shifting the focus from individual barriers to the broader context of learners' lives, the framework encourages institutions to move beyond asking, "What barrier is this learner facing?" and instead ask, "What combination of circumstances is this learner facing?" This perspective recognizes that the same visible barrier may result from several underlying circumstances and may therefore require different forms of support. The sections that follow describe each barrier layer based on participants' interviews and focus groups. Each layer includes a complete list of barriers participants raised.

How we ordered the layers:
The layers are arranged by how visible each set of barriers is likely to be to postsecondary institutions, based on participant and practitioner accounts. Social and cultural capital barriers may leave no record at all: a learner who never finds a program is not visible to it. Institutional barriers may surface more slowly. Immediate barriers often leave visible signals such as a hold, an unpaid balance, or a pattern of absences.



The Foundation | The Realities Learners Bring With Them

No two adult learners begin education and training from the same starting point. They arrive carrying multiple roles and circumstances at once. One learner may be a parent trying to study after a full day of work and childcare; another may be the primary caregiver for a family member; another may be rebuilding after being impacted by the justice system. Most participants were navigating more than one reality at the same time.

> **"Life doesn't stop because you're in school."**

Adult learners also bring experiences and strengths developed through their lives, work, and interactions with families and communities. Participants described managing competing responsibilities, drawing on years of professional and life experience, navigating unfamiliar systems, and continuing their education through significant interruptions. They brought leadership, resourcefulness, persistence, and a clear sense of why they wanted to pursue education or training.

Together, these circumstances, experiences, and strengths create the foundation from which adult learners navigate postsecondary education. This foundation is not a barrier; instead, these realities shape how learners experience the barriers they face. A rigid course schedule, for example, has different consequences for someone balancing work and caregiving. A complicated enrollment process adds to the demands on someone already managing multiple responsibilities.

Rather than putting their lives on hold to earn a credential, participants continually adapted their educational plans as their circumstances changed. As a result, stopping out rarely reflected a lack of motivation. More often, it was a practical response to changing life circumstances and systems that did not offer enough flexibility to accommodate them.

Foundational life circumstances

- Balancing work and education
- Parenting and caregiving
- Financial responsibilities and access to financial capital
- Physical and mental health
- Housing circumstances
- Immigration-related circumstances
- Being impacted by the justice system
- Varying levels of family and community support

Strengths

- Adaptability
- Managing competing priorities
- Professional and lived experience
- Leadership and responsibility
- Navigation and self-advocacy
- Cultural and community knowledge
- Resourcefulness and problem-solving
- Persistence and resilience

KEY INSIGHT

Every learner begins from a different starting point, bringing life circumstances, experiences, and strengths that shape how they encounter postsecondary systems. These realities are not barriers themselves. Barriers emerge when systems fail to account for the realities of learners' lives.

Social and Cultural Capital Barriers | Learners' access to knowledge, networks, and sense of belonging

Social and cultural capital refers to the networks, knowledge and sense of belonging that can help learners access information and navigate postsecondary education. Participants entered postsecondary education with different levels of access to these resources, yet systems often assumed they already knew where to begin, how to find programs aligned with their interests or goals, and who to turn to for guidance. For those who were the first in their family to pursue education beyond high school or had few people they could turn to for advice, these assumptions created additional barriers. Again and again, participants described discovering opportunities by chance rather than through systems intentionally designed to connect adult learners with them.

> **"If I hadn't found out that this program existed, I wouldn't have gone back to college."**

Just as important was a sense of belonging. Many participants described feeling isolated in environments designed primarily for younger students. Some questioned whether they belonged, while others hesitated to ask for help because they worried about appearing unprepared.

Social and Cultural Capital Barriers

Knowledge

- Programs and supports are difficult to find
- Processes assume prior knowledge
- Unclear entry points and next steps

Networks

- Fragmented referrals between programs
- Limited access to trusted navigators
- Few peer and professional connections

Belonging

- Youth-centered environments
- Limited adult learner representation
- Fear of judgment when asking questions

KEY INSIGHT

Success depended on access to the knowledge, networks, and sense of belonging needed to pursue and navigate postsecondary education, supports that participants too often found by chance rather than through coordinated, accessible systems.

Institutional Barriers | The Systems Learners Must Navigate

Many participants expected college coursework to be challenging. What surprised them was how difficult it was to navigate the institutional systems. While they spoke positively about the individual faculty and staff who helped them, they described institutions built primarily for students enrolling directly from high school, leaving adult learners to navigate policies and processes that did not reflect their lived realities.

Financial aid, enrollment, transfer credit evaluations, advising, scheduling, and communication repeatedly emerged as institutional barriers. Participants described being sent from office to office, repeating their stories, trying to interpret complex policies with little guidance, and learning about available resources only after struggling without them. Others described exhausting Pell Grant eligibility after years of stopping out and returning to college, or losing previously earned transfer credits. Navigating these systems often required time and institutional knowledge that many learners simply did not have.

> **"They're expecting that everybody is coming through the door from high school."**

Institutional Barriers

- Financial aid complexity
- Pell Grant eligibility limits
- Complicated re-enrollment processes
- Fragmented learner support
- Transfer credit loss and re-evaluation
- Rigid course schedules

KEY INSIGHT

Success depended on access to the knowledge, networks, and sense of belonging needed to pursue and navigate postsecondary education, supports that participants too often found by chance rather than through coordinated, accessible systems.

Immediate Barriers | The Day-to-Day Challenges Learners Face

Immediate barriers are the ones institutions notice first, because they produce visible signals (such as a missed payment, a lapse in attendance, or a request for emergency aid). For many participants, day-to-day challenges determined whether they could attend class, complete assignments, or stay enrolled. But they were rarely where the difficulty began. Most were produced or intensified by the circumstances learners carried and the systems they were navigating.

Immediate Barriers

- Unreliable or unaffordable transportation
- Lack of accessible childcare
- Housing and food insecurity
- Limited technology and internet access
- Cost of textbooks and educational supplies
- Work schedule conflicts
- Unexpected financial emergencies
- Insufficient funds for daily living expenses

KEY INSIGHT

Immediate barriers are often the most visible, but rarely the root cause. Addressing them is essential, yet lasting solutions require an understanding of the life circumstances, relationships, and institutional experiences described above that create or intensify these day-to-day challenges.

How the Layers Compound

The framework helps explain why two learners facing what appear to be the same challenge may be navigating several kinds of barriers and therefore need different kinds of support. A missed class, an unpaid balance, or stopping out is rarely the whole story. Beneath every challenge are life circumstances, relationships, and systems that shape how learners experience postsecondary education.

The layers more than overlap. They can intensify one another over time. For example, one participant experienced interruptions in enrollment as they navigated changing life circumstances. Earlier periods of enrollment used some of the learner's lifetime Pell Grant eligibility without resulting in a credential. When the learner was ready to return, less aid remained available, turning an institutional constraint into a new circumstance that shaped every future decision about returning. Understanding how the layers compound allows institutions to move beyond responding to individual challenges and instead offer coordinated, learner-centered supports that reflect the realities of adult learners' lives.

The Discovery Gap

The framework describes what institutions can or can't see of learners' lives. This section describes the reverse: what learners can see of the resources institutions and communities have built to support them. Institutions often cannot see the circumstances shaping a learner's path, while learners often cannot see the supports available to them[28]. This mutual invisibility leaves connection to chance.

Although participants described a wide range of barriers, overcoming them often depended on finding the right support. Yet many struggled to identify where that support existed. Few could name a resource specifically for adult learners beyond the program they had participated in. Others spent years in college before discovering they qualified for services that had been available all along.

Most striking was how participants found support in the first place. They rarely connected with programs through intentional outreach or coordinated referral systems.[29] Instead, discovery happened by chance. A housing navigator mentioned a resource. A flyer caught someone's attention. An email arrived out of the blue. One participant found an adult learner program after taking a wrong turn while looking for another office.

Finding a program, however, was only the beginning. Information about available services mattered, but information alone was rarely enough. Time after time, participants described a coach, advisor, faculty member, mentor, or peer who helped them make sense of confusing systems, answered questions without judgment, and encouraged them to keep going. Their experiences reinforce a central conclusion from both this study and the broader literature: supports are most effective when adult learners not only know they exist but also receive guidance in accessing and navigating them[30]. Closing this gap requires more than making resources available. It requires making them visible, accessible, and connected to trusted people who can help learners navigate them.

Adult Learner Journeys

The stories that follow show how these layers come together in practice. Each is a composite character drawn from recurring patterns across interviews and focus groups. Identifying details have been changed or omitted, and no single participant is represented here. Instead, each story weaves together the experiences, strengths, barriers, motivations, and turning points shared by many learners in this study. Together, these stories illustrate one of this research's central findings: there is no single adult learner experience.



Elena

The Caregiver Investing in Everyone's Future

Elena starts each semester hoping this will be the one she completes. She enrolls in classes, arranges childcare, adjusts her work schedule, and fits school around everyone else's needs. Then life shifts. A child needs more support, a parent becomes ill, or a family emergency changes her priorities. School becomes the responsibility that can wait because the people she loves can't. Months (or even years) may pass before she returns, but the goal never goes away. Each time she comes back, she is making another investment in herself and her family.

Barriers

Years of balancing work, caregiving, and household responsibilities have made Elena organized, adaptable, and resourceful. Those same responsibilities, however, leave little room for the unexpected. A canceled babysitter, an extra shift at work, or an unexpected expense can quickly put another semester at risk. She also carries the quiet weight of wondering whether making time for school means taking time away from her family.

What would help

When colleges recognize caregiving as part of the educational journey, Elena can thrive. Course schedules she can plan around, set well in advance, with evening, weekend, or asynchronous options, let her arrange care before the term begins rather than improvising each week. Subsidized childcare, or childcare available on campus during class times, removes the barrier that most often determines whether she enrolls. Emergency aid that arrives in days rather than weeks keeps one unexpected expense from ending a semester. And an advisor who understands that a stopped-out term is not a failed one makes it easier to come back.



Vincent

The Learner Reclaiming His Educational Journey

Vincent enrolled in college and made steady progress until everything changed. The college he attended closed, leaving him with debt, credits that would not transfer, and the sense that years of hard work had been lost. Returning to school means more than enrolling again. It means rebuilding trust in higher education while finishing something he never meant to leave behind.

Barriers

That experience has made Vincent more mindful about every decision he makes. He asks more questions, researches his options carefully, and has a much clearer sense of what he wants from his education. At the same time, past debt, financial aid limitations, and complicated re-enrollment processes make returning more difficult than starting college for the first time.

What would help

What helps Vincent move forward is a system that values the progress he has already made. Clear credit evaluations, transparent advising, debt resolution support, and straightforward enrollment processes allow him to continue rather than start over.



Devi

The Learner Rebuilding a Career in a New Country

Everything Devi accomplished before coming to the United States remains part of who she is. She earned a degree, built a career, and developed years of professional expertise. After arriving in this country, she discovered that much of that experience was not recognized.

Barriers

She brings resilience, multilingual skills, professional experience, and perspectives shaped by living and working in another country. Yet enrolling in college means navigating unfamiliar admissions processes, credential evaluations, residency classifications, financial aid eligibility, and changing immigration policies that can affect educational opportunities, all while she balances work and family responsibilities. Knowing where to begin can be just as challenging as earning the credential itself.

What would help

Devi can move forward when colleges recognize the strengths she already brings. Credit for prior learning, multilingual resources, culturally responsive advising, and clear guidance on admissions and financial aid make it possible to continue her professional journey.



Rowan

The Learner Building on Experience

Long before starting college, Rowan had already spent years learning. Through work, military service, entrepreneurship, and community leadership, they developed valuable skills and practical expertise. Rowan managed projects, trained others, solved complex problems, and gained knowledge that never appeared on a transcript. Returning to college is not about learning everything for the first time; it is about earning a credential that reflects what they already know.

Barriers

Rowan brings confidence, leadership, and a practical approach to learning. Yet they often have to repeat material because colleges cannot easily translate years of experience into academic credit. Combined with work and family responsibilities, this makes the path to a credential feel longer than it needs to be.

What would help

The path becomes much shorter when institutions recognize learning beyond the classroom. Credit for prior learning, military and workforce credit evaluations, competency-based education, and flexible scheduling help Rowan move forward without starting over.



Mark

The Learner Building a New Future

Education represents a fresh start for Mark. Earlier chapters of his life may have included housing instability, recovery, or being impacted by the justice system that interrupted his education. Those experiences are part of his story, but they do not define it. Every class he takes is another step toward the future he wants to create.

Barriers

The challenges he has faced have strengthened his resilience, determination, and belief that change is possible. At the same time, housing instability, transportation challenges, financial pressures, employment demands, and limited support networks often overlap, making it hard to stay focused on school when life becomes complicated.

What would help

Mark benefits most when support is proactive rather than reactive. One consistent contact who knows his situation means he does not have to re-explain it at every office. Coordinated housing, benefits, and academic support can keep a housing disruption from becoming an enrollment problem. Early outreach prompted by a missed payment or first absence helps him recover from a setback before he stops attending.

Recommendations

The following recommendations reflect the study findings and align with the Adult Learner Compounding Barriers Framework. They begin with the challenges participants raised most consistently and translate participants' experiences into practical strategies for building postsecondary systems that better reflect adult learners' realities.

These recommendations do not start from scratch. California has already enacted, funded, proposed, or begun implementing policies that address many of the barriers participants described. The opportunities below identify where that work can be strengthened, more intentionally extended to adult learners, or expanded across the Bay Area.

The opportunities also vary in scale. Some require continued state policy action, while others can be advanced through stronger implementation, regional coordination, or expansion of approaches already operating in California and the Bay Area.

1. **Make Adult Learner Opportunities Easier to Find and Reach Out Proactively to Adult Learners**
2. **Pair Adult Learners with a Dedicated Navigator and Coordinated Campus Support**
3. **Design College Programs Around the Realities of Adult Learners**
4. **Expand Financial and Basic Needs Resources That Reflect Adult Learners' Needs**
5. **Expand Supports for Student Parents**
6. **Recognize Prior Learning, Work Experience, and Credentials**
7. **Foster Belonging and Community for Adult Learners**
8. **Invest in Workforce Programs That Combine Training with Wraparound Support**

Recommendation 1

Make Adult Learner Opportunities Easier to Find and Reach Out Proactively to Adult Learners

Addresses
Social & cultural capital barriers
Institutional barriers

Key Actors
Public agencies and policymakers
Higher education institutions and systems
Community-based organizations

Few participants could name a Bay Area organization supporting adult learners beyond the one they were already connected to, and many discovered that program by chance. Participants' experiences suggest that opportunities often depend on where someone looks or whom they meet, rather than on intentional outreach or coordinated communication.

> "I would have never reached out to somebody to help me....that lady coming to me changed it."

California already has outreach and referral infrastructure through the California Adult Education Program (CAEP)[31], Vision 2030[32], and Basic Needs Centers. These systems connect education, the workforce, and support services, creating a foundation for more intentional outreach to adult learners. The 2026-27 budget provided $9.7 million in one-time funding for the California Community Colleges Adult Learner Demonstration Project,[33] which tests comprehensive approaches for helping adult workers move into stable, higher-paying employment.

Bay Area partners could better connect existing resources through shared information, stronger referral pathways, and proactive outreach, rather than creating another standalone program. Bay Area SparkPoint Centers[34] show how financial, career, benefits, and basic-needs services can be connected through recognizable community and campus entry points.

What this looks like in practice:

- Create a searchable, county-based directory of education and training programs for adult learners across the Bay Area
- Conduct proactive outreach to former students who stopped out, particularly those close to completing a credential
- Build referral partnerships with organizations that already serve adult learners, including workforce centers, libraries, housing agencies, public benefits programs, and other community-based organizations
- Establish adult learner-specific pathways within career centers, basic needs centers, financial aid offices, and other existing services to make resources easier to identify and access
- Create a clearly labeled adult learner resource page on campus websites that brings together information about enrollment, financial aid, academic support, basic needs, and other available services
- Make adult learner recruitment and re-engagement a priority of outreach and admissions efforts, including existing college-access and outreach programs

Recommendation 2

Pair Adult Learners with a Dedicated Navigator and Coordinated Campus Support



Addresses
Social & cultural capital barriers
Institutional barriers



Key Actors
Higher education institutions and systems
Community-based organizations

Participants consistently described the value of having at least one trusted person who could help them navigate admissions, enrollment, financial aid, and academic planning. They also emphasized the importance of having a clear place on campus where adult learners know they belong and where they can access coordinated support.

California already uses dedicated navigation models through Basic Needs Coordinators[35], EOPS/CARE[36], SEAP[37], and Guided Pathways[38]. The Student Support Block Grant[39] provides additional flexibility to support advising, basic needs, childcare, job placement, and related services.

Bay Area institutions could adapt these existing models by designating adult learner navigators or contacts within existing support structures, providing learners with a consistent point of contact from entry through completion. Rivet School [40]pairs working adults with ongoing coaching, while SparkPoint at Skyline College[41] connects financial, career, benefits, and basic-needs services in one location.

What this looks like in practice:

- Pair adult learners with a dedicated navigator who provides consistent support from enrollment through completion
- Create a centralized adult learner center or designate adult learner contacts across key offices, including admissions, advising, and financial aid
- Asses prior education. work experience, and career goals during intake to help build individualized education and career pathway

Recommendation 3

Design College Programs Around the Realities of Adult Learners



Addresses
Immediate barriers
Institutional barriers



Key Actors
Higher education institutions and systems

Adult learners balanced work, caregiving, parenting, transportation, and other responsibilities alongside school. Participants consistently described how flexible course options and accessible student services enabled them to remain enrolled, whereas rigid schedules and traditional program structures often posed barriers to persistence.

> "We're people going to school, and we want to learn and be here, but we're also people navigating life."

California is already advancing more flexible models through Vision 2030[42], Direct Assessment Competency-Based Education[43], CAEP[44], and noncredit programs[45]. The Direct Assessment pilot launched in 2021 with eight colleges, none in the Bay Area, making it a model the region could adopt.

Bay Area institutions can expand flexible pathways already being tested and apply the same flexibility to advising, financial aid, tutoring, orientation, and other student services. Calbright College[46] and Rivet School[47] demonstrate approaches that give adult learners greater flexibility in when and how they complete coursework.

What this looks like in practice:

- Increase course flexibility by offering evening, weekend, hybrid, and asynchronous options when possible
- Design student services, including orientation, advising, tutoring, and counseling, with adult learners in mind by offering flexible hours and virtual options
- Review institutional policies and program requirements to identify and address barriers that disproportionately affect working adults, caregivers, and other adult learner populations
- Offer block scheduling, such as morning, afternoon, or evening course blocks, to make it easier for working adult learners to plan school around employment and other responsibilities
- Develop policies, academic supports, and campus engagement opportunities that specifically address the needs of older adult learners

Recommendation 4

Expand Financial and Basic Needs Resources That Reflect Adult Learners' Needs



Addresses
Immediate barriers
Institutional barriers



Key Actors
Public agencies and policymakers,
Higher education institutions and systems
Funders

Participants described financial aid as difficult to navigate and often misaligned with the realities of returning to college as an adult. Challenges included prior aid history, changes in income, and balancing educational costs with work, family, and caregiving responsibilities. Expenses beyond tuition, including housing, food, transportation, and books, were often just as significant in determining whether participants could afford to enroll and persist.

California has already pursued broader financial aid reform. The Cal Grant Reform Act passed the Legislature unanimously in 2021 as AB 1456[48], was vetoed on cost grounds, and was enacted the following year as AB 1746[49] with implementation contingent on state revenues. That condition has not been met. The reform would extend Cal Grant eligibility to an estimated 150,000 additional students, including adult learners[50]. The framework for reform therefore exists in state law but remains unfunded.

California has also recognized that meeting basic needs is central to student success. State law requires public colleges to maintain Basic Needs Centers that connect students to food, housing, public benefits, financial aid, and other supports. Targeted aid is also available to populations that include many adult learners, such as the Students with Dependent Children Access Award[51], which provides up to $6,000 annually to eligible Cal Grant A and B recipients and up to $4,000 to Cal Grant C recipients. In the 2026-27 budget[52], SB 135 shortened the minimum program length for Cal Grant C eligibility from four months to eight weeks, aligning it with the federal Workforce Pell program. The same budget temporarily raised the Cal Grant Transfer Entitlement age cap from 28 to 30 for five years,[53] an expansion that still falls below the median age of participants in this study.

Significant gaps remain. California can build on these efforts by funding the Cal Grant Reform Act and making the Transfer Entitlement age expansion permanent, while institutions and partners simplify access to emergency aid and expand assistance with costs beyond tuition.

What this looks like in practice:

- Simplify and accelerate access to emergency financial assistance
- Expand institutional aid to cover costs beyond tuition
- Create scholarships and grants specifically for adult learners with streamlined application processes
- Lower minimum unit requirements and address delinquency holds that create barriers for returning students
- Establish priority consideration for adult learners under Cal Grant C
- Make the Cal Grant Transfer Entitlement age expansion permanent

Recommendation 5

Expand Supports for Student Parents



Addresses
Immediate barriers
Institutional barriers



Key Actors
Public agencies and policymakers,
Higher education institutions and systems

For participants with children, finding affordable childcare often determined whether they could enroll, attend class, or participate in campus activities. Participants also described how campus policies and services frequently overlooked the needs of student parents.

> "It took a whole month and a half planning… who's gonna watch the kids, or who's gonna pick them up…managing personal life schedules, my kids' schedules, and with [the class], that's the most difficult part."

California has already established significant student-parent policy through AB 2881[54] and AB 2458[55]. Beginning in 2026-27, AB 2458 requires campuses to identify student parents, report student-parent data, establish cost of attendance practices that account for parenting costs, and update net price calculators. CalWORKs, Basic Needs Centers, and CCAMPIS provide additional support infrastructure.

As California becomes better at identifying student parents, the next step is to move from identification to action. Bay Area campuses can use the new data to proactively connect parents with existing services and identify regional gaps in childcare and family-friendly supports. The UC Berkeley Student Parent Center demonstrates how advising, community, childcare resources, and other student-parent supports can be coordinated.

What this looks like in practice:

- Use student-parent data to proactively connect learners with childcare, financial aid adjustments, CARE, CalWORKs, and Basic Needs supports
- Establish child-friendly classroom policies for students with dependents
- Expand on-campus childcare (which only 19 of the Bay Area's public colleges[56] currently offer) and address waitlists where programs exist
- Extend campus health insurance to dependents of adult learners at no additional cost

Recommendation 6

Recognize Prior Learning, Work Experience, and Credentials



Addresses
Institutional barriers



Key Actors
Public agencies and policymakers,
Higher education institutions and systems
Community-based organizations

Many participants entered college with professional experience, industry certifications, military training, or education completed outside the United States. When these experiences were not recognized, learners could face repeated coursework, additional time, and added costs.

California has established Credit for Prior Learning[57] (CPL) through Title 5 requirements and statewide efforts including the CPL Initiative, the MAP Initiative[58], and Career Passport[59]. The policy foundation largely exists; the challenge is making CPL consistently available, visible, and transferable across institutions. For adults with international education and credentials, stronger evaluation and referral pathways are also needed. Upwardly Global [60]provides one model for supporting internationally trained professionals.

What this looks like in practice:

- Conduct prior learning evaluations at intake, before learners register for courses they may not need
- Expand recognition of work experience, military training, apprenticeships, and industry credentials
- Make CPL and examination options easy for adult learners to find and understand
- Strengthen recognition of CPL when learners transfer between institutions
- Improve evaluation and referral pathways for learners with international education and credentials

Recommendation 7

Foster Belonging and Community for Adult Learners

Addresses
Social and cultural capital barriers

Key Actors
Higher education institutions and systems
Regional partners

Many participants described feeling disconnected from campus life and wanting opportunities to build relationships with other adult learners. Programs that intentionally created spaces for adult learners helped participants find community, navigate college with greater confidence, and feel that they belonged.

> "Something to bring adult learners together to have fun, connect with each other's stories, be ambassadors for their schools. A program where adult learners help adult learners."

California already supports dedicated communities for specific student populations through EOPS[61], Dream Resource Centers[62], veterans programs[63], SEAP[64], and other equity initiatives. These models establish a precedent for intentionally creating community and support, but adult learners are rarely explicitly named.

Bay Area institutions could incorporate adult learners into existing equity, orientation, advising, and peer-support strategies rather than requiring a new standalone center at every campus. Regional approaches could also connect adult learners across institutions. The UC Berkeley Re-entry Student Program[65] demonstrates how dedicated advising, peer connections, scholarships, transition support, and community can create a clearer sense of belonging for returning adults.

What this looks like in practice:

- Offer adult learner-specific welcome and orientation opportunities that address their needs and help build connections with other adult learners
- Establish peer mentorship programs and affinity groups that connect adult learners with one another
- Create dedicated spaces where adult learners can study, connect, and access resources
- Name adult learners explicitly in existing equity and student success initiatives

Recommendation 8

Invest in Workforce Programs That Combine Training with Wraparound Support



Addresses
Social and cultural capital barriers
Immediate barriers



Key Actors
Workforce organizations and employers
Community-based organizations
Public agencies and policymakers
Funders

Participants described workforce training and college as complementary pathways that served different goals and life circumstances. Many valued workforce programs because they combined technical training with coaching, community, and direct connections to employment.

> "[The program] made a huge impact on my life, not just on the computer skills, but on a social level, a mental level....I'm feeling just unstoppable."

California already invests in workforce pathways through WIOA[66], the Strong Workforce Program[67], CAEP[68], apprenticeships, and the Student Support Block Grant. Federal Workforce Pell, effective July 2026, extends Pell eligibility to qualifying programs as short as eight weeks, and the 2026-27 budget[69] funds the Student Aid Commission to administer it. Because the state approval process is still being built, Bay Area providers seeking eligibility should engage now.

Partners can build on this infrastructure by treating coaching, case management, childcare, transportation, employer connections, and post-placement support as core components of training rather than optional additions. Opportunity Junction[70] and JobTrain[71] demonstrate how occupational training can be paired with individualized support and connections to employment.

What this looks like in practice:

- Expand access to tuition-free, cohort-based training that combines technical skills with coaching, career navigation, and wraparound supports
- Strengthen employer partnerships connecting training to internships, apprenticeships, and employment
- Provide career coaching and job placement support that continues after program completion
- Ensure credential programs are stackable toward a bachelor's or master's degree
- Create a coordinated statewide timeline and outreach plan for Workforce Pell

Cross-Cutting Policy Opportunity: Make Adult Learners Visible in California's Data and Accountability Systems

One gap runs through all eight recommendations: California does not consistently identify adult learners as a distinct population in its postsecondary data and accountability systems. Without a shared definition, institutions cannot consistently count adult learners or compare their outcomes. And absent a reporting requirement, even institutions that do identify them have no obligation to surface that information at the state level. This report focuses on adults 25 and older who have not completed a credential. For data purposes, age offers an immediately usable starting point, since institutions already collect it.

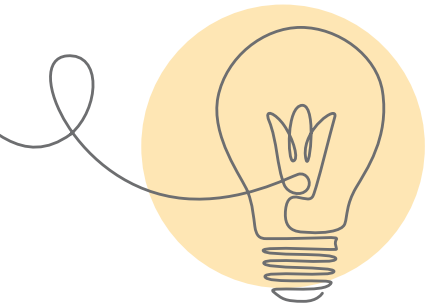
AB 2458[72] offers a model for what could come next. California first expanded supports and visibility for student parents through AB 2881[73], then required institutions to identify student parents in their data, report that information for potential inclusion in Cradle-to-Career[74], and use it to improve information and services. The Chancellor's Office issued implementation guidance[75] in July 2025, including a methodology for identifying enrolled student parents, demonstrating how identification can be operationalized. A similar sequence could apply to adult learners: define the population, identify who is being served, and connect that visibility to action.

"Adult learners cannot be fully supported if they remain invisible in California's postsecondary data. Identifying who they are is the first step toward building systems that recognize their needs, track their outcomes, and are accountable for their success."

The infrastructure to support this work is also expanding. Workforce Pell approval now requires program-level reporting to Cradle-to-Career, and the 2026-27 budget[76] sustains the system with new data-sharing requirements. An adult learner data element could build on investments the state is already making rather than requiring a new system.

The opportunity is not simply to add another reporting requirement. Better identification could help institutions more effectively reach, support, and track adult learners. Making adult learners visible in the data is only the first step. The broader question is how the Bay Area (and California more broadly) can use that visibility to build systems accountable for serving them.

Conclusion



Adult learners in this study did not lack motivation or determination. They kept pursuing postsecondary education while navigating complex, often overlapping barriers within systems not designed for the realities of their lives. Their stories show that no single barrier explains an adult learner's educational journey. What may look like an interruption or stop-out is often the result of multiple circumstances that interact and compound over time. The Adult Learner Compounding Barriers Framework reframes persistence by making those interactions visible and showing how life circumstances, available supports, and institutional systems can shape an adult learner's path.

The findings also show that persistence was rarely a solo achievement. Again and again, participants described a person, program, or community that changed the course of their education. Support was most effective when it reached learners proactively, helped them navigate across systems, and adapted to their lives rather than expecting their lives to adapt to institutional structures.

This report joins a growing movement[77]. Across California, funders, researchers, advocates, institutions, and community organizations are building the case for greater investment in adult learners and strengthening the infrastructure to serve them. From re-engaging adults who have[78] stopped out, expanding coaching, basic-needs supports, and recognition of student parents[79]. Earlier research has already demonstrated both the scale of the opportunity and the potential of adult-focused approaches. The next step is ensuring that these efforts consistently reach the learners they are intended to serve.

Adult learners have already demonstrated their persistence. The opportunity now is to build systems that recognize the complexity of their lives and respond with flexibility, coordinated support, and clear pathways. Effective supports need to be more than available; they must be visible, accessible, and easy to navigate. When returning to postsecondary education no longer depends on finding the right person, program, or resource by chance, it becomes a real possibility for every adult who wants to continue their education.

"Adult learners have already demonstrated their persistence. The opportunity now is to build systems that recognize the complexity of their lives and respond with flexibility, coordinated support, and clear pathways."

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