

## BARRIERS TO ADULT STUDENT SUCCESS AT A REACH HIGHER PROGRAM

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### ABSTRACT

*This study explores the perceptions and preferences of adult learners in Oklahoma to find out the barriers they are facing in getting a college degree. Conducted over a seven-month period among adult learners who expressed interest in the Reach Higher program but have not completed a college program, the study includes analysis of their employment status, enrollment status, degree completion, reasons for not completing degrees, reasons for choosing an institution to enroll, and their perception of a degree program. The quantitative study utilized an online survey sent to them via their contact information on record at the Regents' Office and non-parametric tools for the analysis of the collected data. Results indicated that adult learners wanted to complete a degree for career advancement, salary increase, and personal fulfillment; they chose not to complete a degree because of their full-time employment, family commitments, and lack of funds; and the main reason why they chose an institution to enroll is its location. The study builds on Braxton's economic theory and finds that the characteristics of the individual adults influenced not only their perception of the benefits of getting a college degree but also the steps that some of them utilized to return the investment in college. These distinctions produced noteworthy implications for policy change.*

**Keywords:** *Adult student, Reach Higher, barriers, success, higher education*

### 1. Introduction

In an effort to assist working adults who have never obtained a college degree, the State Regents for Higher Education initiated the Reach Higher Program. The aim is to try finding a way to re-engage these potential students for academic purposes, encourage them to use the resources available and invest their time and energy in their program for a higher degree. A study in 2008 reveals that in 35 states, up to 60% of those adults who are working does not have an associate

degree (Council for Adult and Experiential Learning (CAEL), 2008) [1]. Also according to this research study, the number of working adults having an associate degree or higher varies from state to state, but that portion could be as low as 25%. Meanwhile, most of the well-paid jobs require a college degree and 90% of the fast-growing jobs require postsecondary training (Denham, 2007) [2].

The Reach Higher Program has three specific degree programs. One is the Bachelor of Science in

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Organizational Leadership, administered at nine different universities in throughout the state. The others are two associate degrees; one has a business focus and the other has a general study focus. These two latter programs are available at 14 of the community colleges and technical centers across the state. Most of the students in these degree programs are full-time workers and tend to be looking at a 2-year program.

This research paper involves mainly adult learners, who account for an important part of the study body at higher education institutions. According to the U.S. Department of Education (2008) [3], the number of adults entering higher education in the period 2005-2008 increased by 11%. Research indicates that their failure to go to college is not attributed to a single factor, but a number of related issues (Grace & Smith, 2001) [4]. If the cost of participation is an essential barrier for some adults, other adults work full-time and have family responsibilities (Stewart, 2008) [5]. As a result, they tend to reduce the time spent in class (Choitz & Prince, 2008) [6]. For these reasons, the Reach Higher program was initiated to encourage working adults who do not have a college diploma to go back to college.

## **2. Purpose of the Study**

The purpose of this study was to explore adult learners' characteristics and preferences with regard to their employment and family life in relation to their desire for furthering their education after high school. Specifically, the study will focus on two primary objectives:

1. To identify the barriers adult learners are facing when they want to attain a college degree or certificate.
2. To offer suggestions for removing the impact of these barriers.

## **3. Theoretical Framework**

The study employed Braxton's economic theory to guide the research questions, methodology, and analysis of the findings (Braxton, 2003) [7]. The theory attests that students' decision whether to stay depends on the costs and benefits they get from going to college compared with what they have invested. More specifically, if students see that the cost and benefits of staying outweighs the investment, they decide to drop out. Goldin, Katz, and Kuziemko (Goldin, Katz, & Kuziemko, 2006) [8]'s clarification informed this study. They indicated that the costs of staying in college include tuition and fees, and the lower income as a result of spending time for college while the benefits include better knowledge and skills. These two overall factors are closely related as the benefits will help adult learners get a better job and thus

improving their incomes while the Reach Higher program and institutions can help students stay in college by providing them with financial assistance. Moreover, if finance is proved to be a barrier to their degree completion, the Reach Higher program can help them by identifying more funding sources.

#### **4. Data Collection**

The data for this study is collected by using an online survey sent to those adults who have previously expressed interest in the Reach Higher program and are looking at going back to school. The survey includes 25 questions, most of which are multiple choice ones with options for respondents to choose from. A few of the questions either are open-ended with space to fill in the answers or provide a Likert scale. In addition, in some of the questions – marked with “Check all that apply”, the participants can choose more than one option if they consider it appropriate. The results of the survey were collected online and entered into an SPSS file.

The following research questions guided this study:

1. What barriers prevent adult learners from starting college or completing a degree?
2. What factors do adult learners consider when choosing an institution?

3. What are the most important reasons adult learners choose to get a college degree?

4. How important is a degree program to adult learners?

5. Do males and females differ in the reasons for degree completion and the importance of a degree program?

6. Do the reasons for degree completion and the importance of a degree program differ across races?

#### **5. Data Analysis**

Descriptive statistics, i.e., frequencies were analyzed in all the questions of the survey. Central tendency – summarized by the median or the mode – and dispersion – summarized by the range across quartiles – of 5-point Likert scale questions were used for data analysis (Jamieson, 2004) [9].

The study also used non-parametric tests to analyze the collected data. Specifically, Cochran’s Q test decides whether three or more related percentages differ among themselves at a given significance level (Cochran, 1950) [10] when the same subjects were used for all observations (Hays, 1963) [11]. Cochran’s Q test, therefore, was used to compare the significant difference ( $p < .05$ ) between nine primary reasons that the respondents chose for not completing their degrees or working toward the completion of their degrees, and five main reasons why they chose

their current institution to enroll in or graduate from. The study also carried out post-hoc analysis using McNemar test as a follow-up for pair-wise comparisons. Significance levels were modified according to the Bonferroni method. The data was analyzed using IBM SPSS 19.0 software.

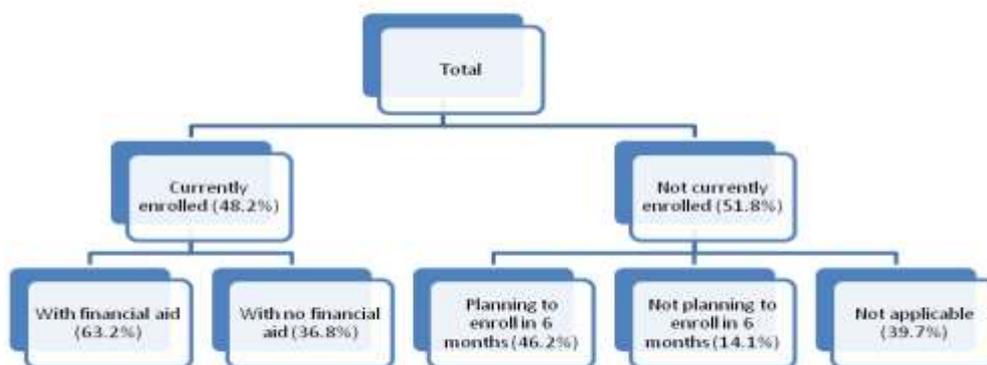
The Mann-Whitney U test was employed to compare the 5-point Likert scale responses as well as for ranking questions when the researcher was looking for differences between two groups (Mann & Whitney, 1947) [12] male versus female of respondents. The Kruskal-Wallis test was applied to compare the 5-point Likert scale responses as well as ranking questions when the researcher was looking for differences among six groups of race/ethnicity. The Kruskal-Wallis test applies for differences among three groups or more (Kruskal & Wallis, 1952).

## 6. Results

The results of the survey indicated that the participants are typically about middle age, from 25 to 45 years old and are trying to improve their working standards. They are predominantly a White population although there is a high African American rate. Most of them are waiting to get into a program and so have not completed a degree. Of the 885 working adults invited to

participate, 87 people at least partially respond to the survey, or roughly a 9.83% return rate.

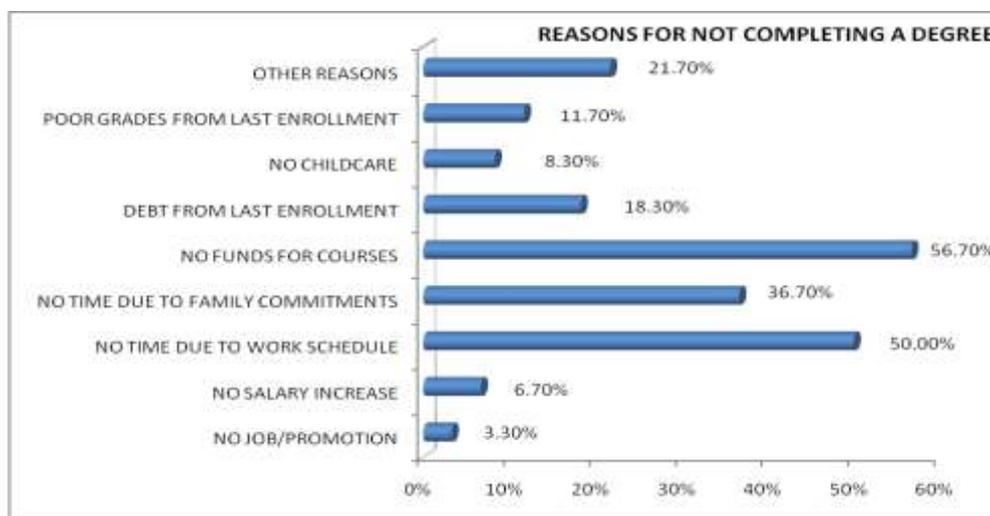
This survey also reflected a higher female percentage participating in the study. Of the total respondents, more than 74% were female, with less than 26% male. Additionally, most of the participants were from 26-55 (over 88%) with 38.4% in the 36-55 age range and 27.9% from 46 to 55 years of age. Only less than 5% were in the age range 21-25. As far as race is concerned, approximately 65.5% were white, 18.4% African American, 1.1% Hispanic, 2.3% Asian, 10.3% American Indian, and 2.2% selecting either "Prefer not to answer" or "Other". As for degree completion, 12.8% of the adult participants had completed a degree. Of these adults with a degree, 72% graduated from 2-year public community colleges and 38% graduated from 4-year institutions. Sixty-four percent of the adult participants with a degree are currently continuing to pursue a higher degree. While enrolled in a college program, 86% of the participants worked full-time, 9% worked part-time, and 5% were not employed. As seen in Figure 1, the participants who are not currently enrolled in any post-secondary programs outnumber those who are enrolled. However, over 60% of those who are not currently enrolled say they are planning to go to college within one year.



**Fig. 1.** Enrollment and financial aids

This research study resulted in six major findings:

**6.1. Barriers to Degree Completion**



**Fig. 2.** Reasons for not completing a degree

Figure 2 shows that in response to question “What are the primary reasons you chose not to complete your degree or work toward the completion of your degree? (Check all that apply)”, most of the participants chose the options No funds for courses and books (56.7%), No time due to work schedule (50%),

A Cochran’s Q test indicated that there exists a significant difference among the nine reasons ( $\chi^2(8) = 102.92, p < .001$ ). A pair-wise

and No time due to family commitments (36.7%). Others thought it was due to Debt from last enrollment (18.3%), poor grades from last enrollment (11.7%), No childcare (8.3%), No salary increase (6.7%), No job/promotion (3.3%), and Other reasons (21.7%).

comparison using continuity-corrected McNemar's tests with Bonferroni correction revealed that significantly more participants chose No funds to pay

for courses and books, No time due to work schedule, and No time due to family commitments than other options.

These are the three main barriers to their starting a degree. Significant levels are illustrated in Table 1.

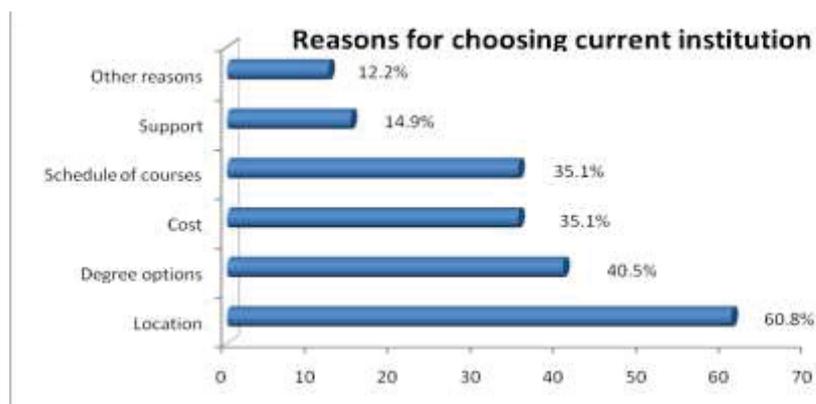
**Table 1.** Pair-wise comparisons of reasons for not completing a degree: p values

	No job/ promotion	No salary increase	No time due to work	No time due to family	No funds for courses	Debt from last enrollment	No child care	Poor grades from last enrollment	Other reasons
No salary increase	.500								
No time due to work	.000**	.000**							
No time due to family	.000**	.000**	.115						
No funds for courses	.000**	.000**	.572	.029*					
Debt from last enrollment	.012*	.092	.001**	.043*	.000**				
No childcare	.453	1.00	.000**	.000**	.000**	.180			
Poor grades from last enrollment	.180	.508	.000**	.004**	.000**	.424	.754		
Other reasons	.007**	.035*	.008**	.136	.001**	.832	.077	.210	

\*\* Significantly different at  $p \leq .01$  level

\* Significantly different at  $p \leq .05$  level

**6.2. Reasons for Choosing an Institution**



**Fig.3.** Reasons for choosing current institution

In response the question “What were the main reasons you chose your current institution to enroll in or graduate from?”, as seen in Figure 3, most participants chose Location (60.8%), Degree options (40.5%), Schedule of courses (35.1%), and Cost (35.1%). Others thought it was due to Support (14.9%) and other reasons (12.2%).

A Cochran's Q test indicated that there exists a significant difference

among the six reasons ( $\chi^2(5) = 54.055$ ,  $p < .001$ ). A pairwise comparison using continuity-corrected McNemar's tests with Bonferroni correction revealed that significantly more participants chose Location, followed by Degree options, Schedule of courses and Cost than other options. Significant levels are illustrated in Table 2.

**Table 2.** Pair-wise comparisons of reasons for choosing current institution: p values

	Location	Degree options	Cost	Course schedule	Support	Other reasons
Degree options	.020*					
Cost	.003**	.572				
Course schedule	.007**	.585	1.000			
Support	.000**	.000**	.003**	.001**		
Other reasons	.000**	.001**	.006**	.002**	.815	

\*\* Significantly different at  $p \leq .01$  level

\* Significantly different at  $p \leq .05$  level

### 6.3. Reasons for Degree Completion

The question is “What was the primary reason you chose to complete your degree or work toward the completion of your degree? (Please rank with “1” being the most important.)” The reader will notice from Table 3 that if the most three important ranks 1, 2, and 3 are added together, 90% of the survey respondents indicated that career advancement/promotion was the most important reason why people want to get a college degree; 78% indicated that salary increase was the

most important (from 1 to 3); 44% indicated that career change was the most important (from 1 to 3); 12% indicated that preparation for advanced degree was the most important (from 1 to 3); 8.6% indicated that poor economic condition is the most important (from 1 to 3); 65% indicated that personal fulfillment was the most important (from 1 to 3); and 2% for other reasons. So the main reasons why they wanted to complete a degree were career advancement/ promotion (mode = 2, range = 5), salary increase (mode = 3, range = 5), and personal fulfillment

(mode = 1, range = 6). Additional learners wanted to attain a degree are details regarding the reasons why adult also provided in Table 3.

**Table 3.** *Reasons for degree completion*

	1	2	3	4	5	6	7	Median	Mode
Career advancement/promotion	32.1% 26	<b>39.5%</b> <b>32</b>	17.3% 14	7.4% 6	2.5% 2	1.2% 1	0.0% 0	2	2
Salary increase	19.8% 16	27.2% 22	<b>30.9%</b> <b>25</b>	12.3% 10	8.6% 7	1.2% 1	0.0% 0	3	3
Career change	7.4% 6	11.1% 9	25.9% 21	<b>35.8%</b> <b>29</b>	9.9% 8	6.2% 5	3.7% 3	4	4
Preparation for advanced degree	4.9% 4	1.2% 1	6.2% 5	32.1% 26	<b>40.7%</b> <b>33</b>	9.9% 8	4.9% 4	5	5
Poor economic conditions	3.7% 3	1.2% 1	3.7% 3	4.9% 4	27.2% 22	<b>54.3%</b> <b>44</b>	4.9% 4	6	6
Personal fulfillment	<b>30.9%</b> <b>25</b>	18.5% 15	16.0% 13	7.4% 6	7.4% 6	18.5% 15	1.2% 1	3	1
Other	1.2% 1	1.2% 1	0.0% 0	0.0% 0	3.7% 3	8.6% 7	<b>85.2%</b> <b>69</b>	7	7

#### 6.4. Importance of a Degree Program

As indicated in Table 4, in response to the five survey questions that followed the format of “A degree program should ...,” survey participants responded as follows: 82% either agreed or strongly agreed with the first factor – prepare me for employment in a new job; 57% either agreed or strongly agreed with the second factor – be relevant to my current job; 88%

either agreed or strongly agreed with the third factor –prepare me for higher paying job and/or work promotion; 85% either agreed or strongly agreed with the fourth factor – challenge me to learn new things; and 81% either agreed or strongly agreed with the fifth factor – have high academic standards. Additional details regarding how adults perceived what a degree program should be are also provided in Table 4.

**Table 4.** *The importance of a degree program*

A Degree Program Should	Strongly Disagree (%)	Disagree (%)	Neither Agree nor Disagree (%)	Agree (%)	Strongly Agree (%)	Range	Mode
Prepare me for employment in a new job	9.7	2.8	5.6	37.5	44.4	4	5
Be relevant to my current job	5.6	5.6	31.9	29.2	27.8	4	3
Prepare me for	6.9	0.0	5.6	30.6	56.9	4	5

higher paying job and/or work promotion							
Challenge me to learn new things	6.9	1.4	6.9	40.3	44.4	4	5
Have high academic standards	6.9	0.0	12.5	45.8	34.7	4	4

NOTE: Participant responses utilized the following scale: 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, and 5 = strongly agree; n = 72 for each factor.

Most of the participants either agreed or strongly agreed that a degree program should prepare learners for employment (mode = 5), prepare learners for higher paying job (mode = 5), challenge learners to learn new things (mode = 5) and have high academic standards (mode = 4).

### **6.5. Gender in Degree Completion and Importance of a Program**

The study used the Mann-Whitney U test to examine the relationship between males and females in the reasons for degree completion and the importance of a degree program. This

non-parametric test is designed to explore if two independent groups differ (Mann & Whitney, 1947). Significant and non-significant relationships are reported in Table 5, which demonstrates and supports the findings of these factors regarding gender. Female learners tended to more highly value economic conditions when considering the completion of a degree while male learners put more emphasis on personal fulfillment. In addition, more males than females stressed the important role of employment and academic standards in degree programs.

**Table 5.** Comparison of Likert or ranking response to a question and an individual's gender

Question	Significance (p value)	Male or Female dominant
Degree completion for career advancement/promotion	ns (non-significant)	
Degree completion for salary increase	ns	
Degree completion for career change	ns	
Degree completion for preparation for advanced degree	ns	
Degree completion to get over poor	.002	Female

economic conditions		
Degree completion for personal fulfillment	.013	Male
Degree completion for other reasons	ns	
Degree program preparing me for employment	.020	Male
Degree program relevant to my job	ns	
Degree program preparing me for higher paying job and/or work promotion	ns	
Degree program challenging me to learn new things	ns	
Degree program having high academic standards	.037	Male

### **6.6. Race in Degree Completion and Importance of a Program**

The study performed the Kruskal-Wallis test to compare the 5-point Likert scale responses as well as for ranking questions when the researchers were looking for the differences among the six groups of race/ethnicity. Having found the significant relationship between race/ethnicity and high academic

standards, the analysis used the Mann-Whitney tests to explore the difference between races. Results from the Mann-Whitney tests indicated that more African American and American Indian adult learners agreed or strongly agreed with the statement “A degree program should have high academic standards” than White/Caucasian adult learners ( $p=.012$ ,  $p=.039$  respectively).

**Table 6.** Race vs. degree completion and the importance of a degree program

Question	Significance (p value)	Group dominant
Degree completion for career advancement/promotion	ns (non-significant)	
Degree completion for salary increase	ns	
Degree completion for career change	ns	
Degree completion for preparation for advanced degree	ns	
Degree completion to get over poor economic condition	ns	
Degree completion for personal fulfillment	ns	
Degree completion for other reasons	ns	
Degree program preparing me for employment	ns	

Degree program relevant to my job	ns	
Degree program preparing me for higher paying job and/or work promotion	ns	
Degree program challenging me to learn new things	ns	
Degree program having high academic standards	.014 (between groups)	African American > White (p = .012) American Indian > White (p = .039)

p<.05

### 7. Discussion and Implications

Most adult learners in this study worked full-time (86%). While a study indicated that in 1999-2000, 68% of working adults enrolled part-time in college programs were facing a risk of not completing their programs (Berker, Horn, & Carroll, 2003), the results of this current study show that 87.2% of the participants who expressed interest in the Reach Higher program had not completed a degree. This finding also resonated with the tendency that adult learners seem to have a low degree-completing rate and a high dropout rate. Meanwhile, 72% of those adults who completed a degree graduated from 2-year community colleges. This is evidence that adult learners tend to prefer shorter-duration programs of study. Interestingly, 64% of those participants who had completed a degree continued to enroll in higher programs. This indicates that once adult learners have attained a degree, they are motivated to go on to the next level. Therefore, the first step is really important, and many chose 2-year

colleges for this step, probably because of the short duration of the programs.

The results of this study revealed that the three main reasons why adult learners had not completed a degree are *no funds to pay for courses*, *no time due to work schedule*, and *no time due to family commitments*. In addition, the main reason why they chose their current institutions to enroll in or graduate from was *location*. Of these four reasons altogether, it is possible to intervene in the problems of *location* and *no funds for courses* by designing more online courses and improving financial counseling. More online courses meeting adult learners' needs help them avoid commuting to and from institutions. Since only 35 percent of the participants either agreed or strongly agreed with the statement "I receive adequate information regarding the reach higher program to help me make my decision to apply to the program," more effective financial aid counseling is desirable.

The aspects enhancing adult motivation to complete their degree or work toward the completion of their

degree were *career advancement/promotion, salary increase and personal fulfillment*. In fact, *personal fulfillment* was only ranked third in the reasons which the most people considered important, and *poor economic conditions* was hardly considered as an important reason. However, a closer look into how males and females ranked these two factors shows that more females focus in the former while more males focus on the latter. In addition, more males seem to emphasize *the importance of employment and high academic standards* in a degree program than females. These conclusions are important when degree programs are redesigned and advertised because when doing so we have to take the preferences of specific gender groups or race groups into account in addition to what both genders or all race groups share.

There was not much difference in how participants from different races viewed the role of having a college degree. As a whole, participants from all the races agreed that a degree program should prepare them for higher paying jobs, challenge them to learn new things, prepare them for employment, and have high academic standards. However, it seems that more African American and American Indian than White adult learners believed that a degree program should have high academic standards. These conclusions are also important when degree programs are designed and advertised because we have to take the preferences of specific ethnic groups into

account in addition to what is shared by all the races.

Finally, the findings of this research study may be understood through the lens of Braxton's economic theory. The results of the study indicate that finance plays an important role in the participants' decision to go back to college and to enroll. The results also reveal that although the participants consider a higher education degree very important in being employed and promoted, they are still hesitant to enroll as the present costs seem to be a huge hindrance for them compared with the possible future benefits.

### **8. Recommendations**

Based on the results, this study will make six recommendations to working adult learners as well as the Reach Higher Program and policymakers. Firstly, this study communicates to adult learners that if they invest their time, money and efforts in a higher education program, they will not only succeed and advance in their careers, they will also have more opportunities to provide for their families. In this regard, it is the job of the Reach Higher Program to communicate this information to their population by creating advertisements, the effect of which is to make working adults aware of the benefits of going to college, including a better job, a higher salary, a better chance for promotion, and a feeling of accomplishment. Within the next 10 or twenty years, they need to have post-secondary credentials

because a high school diploma will not be enough for them to be employed and support their families. Since only credential people and degree people will have a better chance, they should consider furthering their education as soon as they can.

Secondly, we suggest that the Reach Higher Program, when designing the curricula for their degree programs, should consider gender and race into account. Although males do not seem to value the economic values of having a college degree as much as females, they do care more about the important role of employment as a result of the high quality of their degrees. Meanwhile, African Americans and American Indians seem to focus more on the quality of the programs in which they will participate. Taking these differences in gender and race into account in the design of specific programs will probably yield more satisfaction from the population the Reach Higher Program is trying to serve. In addition, advertising for the programs should be designed in a way to aim at both the general group of adult learners and specific groups considering their gender and race/ethnicity.

Thirdly, the State Regents for Higher Education should provide more funding to the Reach Higher Program for scholarships as this is the most important reason preventing working adults from going to college. There may be different ways to raise the fund. Currently, Oklahoma's Promise

provides a statewide scholarship fund for up to five years for students going directly from high school to college, traditionally 18-year-old students. This is very important because the cost of going to college is getting higher and higher every year. There should be some kind of mechanism for adult learners to have the same opportunity. They need assistance as many of them may also have a child in college. Next, the State Regents for Higher Education should raise donation fund and businesses could commit to putting some fund in. That would be a scholarship for adult students participating in the Program, and this would encourage businesses to send their own in-coming workers to the Program. In addition, the State Regents should connect with businesses, trying to see if adult learners working there can have employers' reimbursement for their programs.

Fourthly, we recommend that the Reach Higher Program should try to make the currently available funding known to working adults. While the biggest barrier to starting a college degree is the lack of funding, it is very likely that they are not aware of the sources of financial aid available to them. For that reason, making available funding sources known to all adults who have not completed a college degree is essential for the Reach Higher program. For those who express interest in higher education, financial counseling should also be provided as the next step.

Fifthly, the Reach Higher Program should provide academic counseling to in-coming participants. As many of the programs are very open-ended, there is a lot of choice adult learners can use towards their careers. For that reason, they need counseling as to how to put their coursework together so that they can focus on certain areas of their interest. This would contribute to their success, which is also the success of the Reach Higher Program.

Sixthly, as *locationis* the most important factor when adult learners choose the institution to enroll in short and effective programs, the Reach Higher Program should consider the fact that online programs might bewhat

adult learners preferbecause they would not have to travel long distances to college. There are various online programs available at universities and community college in the state as well as other institutions across the country.

This study is mainly limited to identifying the barriers to adult students' access to and success at college, as well as offering suggestions to remove these barriers so that they could enroll in college. How to retain these adult learners when they have been admitted to the Program so their efforts as well as the financial funds invested will not be a waste does not fall in the scope of this study. This suggests some ideas for futureresearch.

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## NHỮNG KHÓ KHĂN ĐỐI VỚI NGƯỜI ĐÃ ĐI LÀM KHI TRỞ LẠI GIẢNG ĐƯỜNG ĐẠI HỌC TÓM TẮT

*Bài nghiên cứu này khảo sát quan niệm và sở thích của những người đã qua độ tuổi sinh viên truyền thống, nhằm tìm hiểu những khó khăn và trở ngại khiến họ chưa có được trình độ đại học. Được tiến hành nghiên cứu trong thời gian bảy tháng với các học viên đã tham gia chương trình Reach Higher nhưng chưa hoàn thành một chương trình đại học, nghiên cứu này phân tích tình trạng việc làm, tình trạng đăng ký học, việc hoàn thành chương trình, lý do vì sao chưa học xong đại học, lý do chọn một trường cụ thể và quan niệm của họ về chương trình đại học. Sử dụng phương pháp nghiên cứu định lượng, nhà nghiên cứu gửi phiếu khảo sát cho học viên qua các phương tiện trực tuyến, sau đó sử dụng các công cụ phi thông số để phân tích dữ liệu thu được. Kết quả cho thấy các học viên lớn tuổi này muốn hoàn thành chương trình đại học nhằm được tăng lương, được thăng tiến trong nghề nghiệp, và để hoàn thành ước nguyện cá nhân; họ chưa hoàn thành chương trình đại học là do phải đi làm toàn thời gian, trách nhiệm với gia đình và khó khăn về tài chính; họ thường chọn trường nào gần nhà nhất để học. Bài nghiên cứu này được xây dựng theo thuyết kinh tế của Braxton, theo đó các đặc điểm của học viên đã đi làm không những có ảnh hưởng đến quan niệm của họ về lợi ích của việc có được tấm bằng đại học mà còn tác động đến phương pháp họ sử dụng nhằm thu lại số tiền lớn họ đã bỏ ra đầu tư cho việc học đại học. Hai tác động này có hàm ý quan trọng cho việc cải tiến chính sách.*

**Từ khóa:** Học viên lớn tuổi, chương trình Reach Higher, khó khăn, thành công, giáo dục đại học

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