



Returning to Reach Higher: Exploring the Perceptions and Lived Experiences of Adult Learners Pursuing Bachelor's Degrees

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Abstract: As adult learners increasingly seek bachelor's degrees for career advancement and personal fulfillment, understanding their unique challenges and experiences becomes crucial for higher education institutions. This study focuses on the academic journeys of nine adult learners aged 29 to 53 who attended community colleges in Florida before seeking a bachelor's degree at one of Florida's public universities. Using Schlossberg's (1989) Transition Theory and Weiner's (1972) Attribution Theory as frameworks, this study examines participants' perceptions of the situational and dispositional experiences that impact their pursuit of a bachelor's degree. The results revealed narrative themes categorized as learning curves, demotivating experiences, and influential factors, including balancing multiple responsibilities, overcoming financial aid policy constraints, and the need for strong support systems to sustain their academic persistence. This study highlights the resilience and determination of adult learners in achieving their educational goals despite challenges. The findings offer practical insights and recommendations for higher education practitioners to better support adult learners in undergraduate programs, emphasizing the importance of tailored student services and flexible academic policies that support their retention.

Keywords: Academic persistence, adult learners, non-traditional students, community college transfer students, transfer student capital

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Higher education is significantly shifting, with a new standard emerging in student enrollment. Current trends project an increase in adult learner college enrollment and a decrease in traditional student enrollment by 2024, with continued demographic changes through 2027 (Huron et al., 2019; Gardner et al., 2020). This article, therefore, is not just an exploration of adult learners' experiences but a timely and relevant examination of a growing demographic in higher education. The article highlights the experiences of adult learners who have returned to college to pursue their goal of earning a bachelor's degree. Approximately one-third of today's undergraduate college students are adult learners (Gardner et al., 2020; Bahr et al., 2021). Formerly known as *non-traditional students*, adult learners are individuals aged 25 and older actively pursuing postsecondary education (Chung et al., 2017; Karmelita, 2020). Adult learners may have little to no postsecondary education experience, identify as parents, are most likely employed full-time while attending college part-time, and are typically financially independent (Chung et al., 2017; Schwehm, 2017; Karmelita, 2020). Many of these factors contribute to their less-than-average degree-completion rates.

Adult learners who return to postsecondary institutions to pursue bachelor's degrees are challenged to overcome the odds of achievement. Research indicates that students ages 25 and older often complete postsecondary education at lower rates than students ages 18 – 24 (Bahr et al., 2021). While approximately 80% of community college students aspire to transfer to a university, only 33% of them transfer to a university within six years, and of those, 35% obtain a bachelor's degree (Chung et al., 2017; Schwehm, 2017; Karmelita, 2020; The City University of New York (CUNY) Office of Policy Research, 2021; Worsham et al., 2021).

Another significant aspect about adult learners is that their pursuit of increased wages, career advancement, and personal growth often drives their return to college, and they often choose the shortest amount of time and least expensive route to earning a degree (Karmelita, 2020; Bahr, 2021). Therefore, it is common for learners ages 25 and older to enroll at community colleges for decreased tuition costs and convenience when choosing a pathway to begin a bachelor's degree (Causey et al., 2020; Kamer, 2023). Exploring students' experiences of these degree pathways can reveal the policies and common approaches used to support adult learner undergraduate students. Considering the increasing enrollment of adult learners, analyzing these experiences can also help reshape traditional campus culture to better serve current and future student enrollment trends. In examining the lived experiences of adult learners in pursuit of bachelor's degrees, Schlossberg's (1989) Transition Theory and Weiner's (1972) Attribution Theory guided the following research questions: (1) *What are the experiences of adult learners in Florida who return to community colleges and transfer to a university to pursue a bachelor's degree?* (2) *How do these adult learners attribute the experiences that impact their persistence?*

Background

Community colleges, a well-known middle ground between secondary education and four-year institutions, initially filled a gap between continued education and graduating from high school for those who chose not to complete a four-year degree (Handel, 2021). Over time, states developed articulation agreements to bridge the gap between affordability and accessibility for community college students to continue their education. Mainly, articulation agreements created by the state of Florida (also known as 2+2 transfer pathways) are intended to “provide

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students access to a seamless path toward a bachelor's degree no matter where in the state a student lives" (Florida College Access Network, 2018, p.1). Therefore, community colleges and universities are linked in a mutually reliant relationship. The Florida postsecondary system was structured with two-year community colleges serving as transfer schools for four-year universities (Backes & Velez, 2014; Bragg, 2017). In Florida, articulation agreements were enacted due to transfer inefficiencies: time spent on degree completion and minimizing excess credit hours of transfer students (Worsham et al., 2021). These agreements permit two-year and four-year institutions to collaborate and achieve standards for directed pathways for students who plan to transition into a four-year institution. About 37 percent of Florida's undergraduate students are 25 or older, with one institution reporting nearly half of its community college student population as non-traditional (Florida College Access Network, 2018; Seminole State College, n.d.).

Transfer and transition processes begin before completing the Associate of Arts (A.A.) degree and continue through admission and orientation within the four-year institution. Students are expected to complete specific general education courses required by the state of Florida, in addition to the admission requirements of the in-state four-year institutions (Backes & Velez, 2014; Florida College Access Network, 2018; Jabbar et al., 2021; Worsham et al., 2021). Furthermore, Florida was selected for this study because its public universities rely on transfer student success (e.g., bachelor's degree completion rates) as one of the metrics to meet for state government funding. Recognizing the benefits of simplified transfer processes for student achievement, institutions are increasing their investment in strengthening these paths. Improved transfer streamlining can increase transfer students' retention and graduation rates at four-year colleges (Ortagus et al., 2020). Many adult learners, in turn, enroll in community college transition programs to pursue a bachelor's degree at a nearby institution. Despite these efforts, community college graduates often trail first-time-in-college (FTIC) students in completing university bachelor's degrees (Grubbs, 2020; The City University of New York (CUNY) Office of Policy Research, 2021).

Problem Statement

A substantial body of research has explored the factors influencing transfer students' experiences moving from community colleges to four-year institutions (Townsend, 2008; Allen et al., 2014; Xu et al., 2018; Lukszo & Hayes, 2019; Umbach et al., 2019; Elliot & Lakin, 2020). For example, Umbach et al. (2019) examined community college institutional traits associated with transfer student degree completion at a public four-year institution. The researchers examined how individual pre-transfer measures (e.g., number of credit hours and community college grade point average) and demographics are related to four-year institutional success. The results demonstrated that community college grade point averages (GPAs) statistically significantly predicted academic success at four-year institutions. Furthermore, the study found that transfer students from community colleges near public four-year institutions tended to have higher GPAs than those from other community colleges (Umbach et al., 2019). However, the study did not account for age-related factors or examine individual behavioral and situational elements underpinning transfer students' persistence.

Factors influencing transfer student experiences is also exemplified in the work undertaken by Lukszo & Hayes (2019) who investigated how community college students acquired and used Transfer Student Capital (TSC) to navigate the transfer process. According to Lukszo and Hayes (2019), TSC refers to the resources students use to gather academic, social,

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and navigational resources that empower them to navigate the transition between institutions toward academic achievement. These authors found that students rely on the assistance of their peers, instructors, administrative personnel, and academic advisors to transfer to four-year colleges effectively. Moser (2014) also found that students are more satisfied with their transfer experience when they know how to pay for their education and have direct contact with university staff members. While these findings reveal the reasons for student success, they do not offer reasons why transfer students, specifically adult learners, graduate at lower rates than traditional students. This study addresses this gap in the literature by exploring transfer student experiences, the choices they made that are influenced by these experiences, through the lens of adult learners.

Much of the previous research on transfer students has been exploratory through broad perspectives that overlooks differences among sub-groups based on age, race, ethnicity, or socioeconomic status. As a result, limited research examines the experiences of adult learners who transfer. While adult learners sometimes complete a bachelor's degree, they are likelier to drop out of an institution before earning their degree (Starobin et al., 2016; Chung et al., 2017). Thus, there is a need to explore adult learners' experiences beyond self-efficacy and GPAs, particularly for those who attend community colleges intending to transfer to a university to get a bachelor's degree. This is especially relevant given that less than one-sixth of community college students who transfer with associate degrees to four-year universities complete their degrees (Martin et al., 2014; Shaw et al., 2019). Therefore, this study aims to inform higher education practitioners must understand the contextual elements influencing adult learners' decisions, outcomes, and perseverance in pursuing a bachelor's degree.

Theoretical Framework

Attribution and transition theories were employed to analyze adult learners' experiences as transfer students. These frameworks provide a distinct perspective on how the situational and dispositional aspects of returning to school and transferring across institutions influence adult learner persistence. Attribution Theory (Weiner, 1972) has been used throughout educational research to understand how individuals perceive why experiences happen and the subsequent outcomes from those experiences (Tarman, 2012; Gaier, 2015; Li et al., 2020). Seminal research on attribution theory examined how educators' and students' causal beliefs influence their academic achievement. Weiner (1972) found that how individuals explain the reasoning behind their successes and failures influences their feelings about the outcomes of those experiences. When individuals attribute their success or failure to specific causes, such as their effort or external factors, it can impact their drive toward achievement. Therefore, different people will have various ways of interpreting why things happen, and these interpretations can be linked to how motivated they are to succeed. In essence, attributions are what individuals think about the causes of their successes and failures, and how these outcomes are perceived directly influences their choices (Weiner, 1972; Harrington, 2018). According to Weiner (1972), the distribution of an individual's responsibilities influences future decisions and behavior. People construct beliefs based on their perceptions of an experience. This is significant because attributions reflect human opinions about the sources or causes of success and failure (Weiner, 2005).

To examine how individuals ascribe the reasons for their experiences and outcomes, the perceptions of individual events are grouped under an internal or external *locus of control* lens. Locus of control refers to people's beliefs about whether the outcomes they experience result from their actions or external forces such as fate, luck, or circumstances beyond their control

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(Sagone & Caroli, 2016). For example, students exhibit an internal locus of control when attributing their successes and failures to their actions. In contrast, when students attribute their losses to task difficulty or bad luck, they tend to have an external locus of control (Thoron & Bunch, 2017; Harrington, 2018). However, internal and external loci are fluid and can change based on positive or negative experiences (Barclay, 2017). Students may perceive situations as either within or outside their control, and these interpretations are shaped by their experiences, which in turn influence how they understand their role in the outcomes.

Ability and task difficulty are two factors of attribution theory that rely on a long-term, stable connection between the causal element and the behavior (or outcome) (Weiner, 1972). For example, when people explain why things happen, they sometimes say it is because of factors beyond their control—essentially, they attribute outcomes to luck (Thoron & Bunch, 2017; Weiner, 2005). In contrast, people make unstable attributions when they believe that events occur due to factors they can control—like a student deciding to study more after a poor exam grade. In short, when people believe that outcomes are fixed and beyond their control, they are less likely to think they can change them (Thoron & Bunch, 2017). Conversely, people feel greater control when they view outcomes as changeable. Ultimately, everyday experiences and interactions influence how much control people believe they have in various situations. Institutional policies, accessibility, course availability, and the quality of student support are all factors beyond a student's control. Thus, controllability interacts with a person's sense of control over their life. Understanding the locus of control becomes essential for determining whether participants make decisions due to *situational* or *dispositional* factors. Situational factors include cultural norms, peer pressure, rewards, or punishments, whereas dispositional factors include personality traits, work ethic, attitudes, and individual values (Weiner, 2005).

Transition theory was applied in conjunction with Attribution theory. According to Schlossberg (1989), “transition theory can be applied to...young or old, male, female, minority, or majority, urban or rural” (p. 13). Schlossberg’s (1989) Transition Theory created a lens for understanding circumstances that cause a shift in relationships, routines, assumptions, or roles in the context of one’s self, career, family, health, or financial situation. Adult learners who transfer to universities to pursue bachelor's degrees rely heavily on positive student experiences (Tinto, 1988; Shaw et al., 2019; Worsham et al., 2021). Over time, transitions occur in phases known as moving in, moving through, or moving out (Schlossberg, 1989). Transitions typically begin with an ending and a beginning, such as finishing at one college and beginning at another (Chickering & Schlossberg, 2002; Anderson et al., 2012; Barclay, 2017). A critical element of adult learner-student success is the adult learner’s ability to integrate into the college environment. One of the ways students can successfully integrate into new environments is through *mattering* (Schlossberg, 1989). According to Rosenberg and McCullough (1981), mattering is “the feeling that others depend on us, are interested in us, are concerned with our fate” (p. 165).

A symbiotic relationship exists between mattering and what Schlossberg (1989) refers to as *feelings of marginality* for adult learners. Marginality, or the feeling of exclusion, can intersect with various aspects of identity, such as age, race, gender, low socioeconomic status, and sexuality, and can significantly influence a student's sense of inclusion in collegiate settings. Mattering is significant because it impacts learners' sense of control, belonging, and ability to integrate into a new environment. Returning to school or transferring from one institution to another will likely lead to increased feelings of exclusion if the environment is unwelcoming or difficult to integrate (Schlossberg, 1989). Campus cultures that cater to traditional-age students and perpetuate the stigma often associated with being a transfer student may lead to adult

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learners' feeling marginalized or excluded in traditional higher education institutions due to their age. The stigma associated with state college affiliation and age comparisons between traditional-age students and adult learners can negatively influence adult learners' sense of belonging in unwelcoming academic environments (Shaw et al., 2019; Karmelita, 2020; Worsham et al., 2021). Depending on the extent of a change a person experiences, these feelings can be temporary or permanent. Socially constructed exclusion based on age is subtle when those affected perform an essential role in their community (Schlossberg, 1989). This means that the stigma of ageism is minimized when adult learners can contribute meaningfully to their academic community (e.g. serving on advisory boards or leading mentoring programs on college campuses). Institutions can improve students' feelings of belonging and bridge age-based exclusion gaps by welcoming new students with rituals or other strategies that help them acclimate to their new surroundings and offer a sense of belonging. Rituals can include new student orientations and other welcome events that help support student's feelings of inclusion during transitions (Tinto, 1988; Schlossberg, 1989). Additional examples include highlighting adult learners in a school newsletters or providing fellowship and other opportunities traditionally offered to FTIC students.

Schlossberg's (2011) *Four S's*, including situation, self, supports, and strategies, categorize the coping techniques students in transition use to manage the changes they experience. Individuals might adapt well to utilizing one strategy over another (Schlossberg, 2011). The first factor of coping pertains to an individual's *situation*. When a transition coincides with another life event, the nature of those events influences how individuals process the occurrence (Schlossberg, 2011; Barclay, 2017). Second, *self* reflects an individual's ability to cope with certain situations (Schlossberg, 2011). A person's perception of whether an event is in their control or not (i.e., locus of control) influences whether that person opts for an optimistic or pessimistic view of the event (Schlossberg, 2011; Sagone & Caroli, 2016). Consequently, an individual's ability to persevere in changing environments is directly connected to their level of optimism. Third, the *support* provided to individuals in transition is imperative to their sense of security (Schlossberg, 2011). A lack of support may influence how well individuals adapt to changing environments. Fourth, as Schlossberg (2011) explained, an individuals' strategies help them adjust to changing environments. For example, an individual who is experiencing stress may decide to attend therapy.

Table 1 provides examples of anticipated, unanticipated, and non-events that precede or often ignite the 4S process.

Table 1
Phases of Transition

Anticipated Transition	Unanticipated Transition	Non-Event
Graduation	Illness	Anticipated events that failed to occur
Birth of a baby	Death	
Retirement	Loss of employment	
Marriage	Job promotion	
Transferring between institutions	Natural Disasters	
Career change		

Note. An overview of the stage's individual experiences when navigating significant life changes. Adapted from Schlossberg's (2011) transition model. Source: Schlossberg's (2011) Transition Model.

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As with attribution theory, transitions alter individuals' perceptions of their good or bad reality. According to Schlossberg (2011), the four coping stages (i.e., the four S's) help us understand how individual's react to change and how they are affected by transitions. Individuals' responses are determined by how they interpret difficulties in conjunction with other life events, their internal coping abilities, whether they believe the outcomes are manageable, and the supports they receive during those events (Schlossberg, 2011; Sagone & Caroli, 2016; Barclay, 2017). Therefore, coping strategies do not change a transition or event, but can alter how an individual perceives a transition or event, and even facilitate the acceptance of a transition.

Methods

Participants and Sampling Procedures

For this study, I recruited adult learners aged 25 and older seeking a bachelor's degree at two public universities in Florida. Nine participants, aged 29 to 53, were interviewed using a purposive qualitative approach, focusing on descriptive data relevant to this study (Fraenkel et al., 2012). Participants attended community colleges and universities, with student populations between 38,000 and 69,000, within three years of the data collection. Participants were identified via email in cooperation with each research site's compliance offices. As a higher education administrator at one site, I had pre-authorized access to that institution's student database, which I queried to locate transfer students (i.e., students who transferred within the past three academic years) with an associate degree. I obtained IRB approval at the second site by providing a copy of the first site's IRB approval letter, a digital copy of the participant solicitation email, and a digital flyer distributed to all transfer students aged 25 or older. The policy is limited to three e-mail solicitations per calendar year. These procedures enhanced the study's validity by ensuring all identified transfer students received correspondence to their designated student email accounts. The digital flyer provided details of the study, the target audience, and my contact information, and was disseminated to participants at two-member institutions within Florida. Respondents answered pre-screening questions to confirm they were at least 25 years old, had attended a regional community college, earned an associate degree, and transferred to a regional university. In exchange for contributing to this study, participants received a \$5 Amazon e-gift card. All names, including institution names, are pseudonyms to protect the participants' identities.

Data Collection and Analysis

This single-semester study included 10 participants. Past studies used an average of seven participants to conduct narrative research on adult learners (Karmelita, 2018; Nuriddin-Little, 2020; Wang & Geale, 2015). Additionally, this range of participants is not atypical for "sampling to the point of redundancy" when no additional information is brought forth from the data (Patton, 2002; Butina, 2015, p. 192). Using Riessman's (1993) narrative analysis approach, participants completed semi-structured interviews between June 2022 and September 2022, providing details about their backgrounds, ages, and educational experiences. This step was simplified by reframing and contextualizing participant narratives in a way that portrayed each participant's identity (Wang & Geale, 2015). Through storytelling, participants provided details that explained the experiences they viewed as meaningful to them and what they felt an audience

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should know (Denzin, 1989). While there are several methodologies of narrative inquiry, the data in this study were derived from topical stories provided by participants that were contextualized around their student experiences (Clandinin & Connelly, 2000). Sixty to ninety-minute interviews were recorded, transcribed, and revised for corrections via video and audio cross-referencing. Participants co-constructed their narratives through *validation checks* during and after data collection. Validation checks, also known as member checking, guide researchers in negotiating the meaning of the stories participants describe during storytelling (Creswell & Miller, 2000).

Narrative Analysis

To begin the data analysis, I provided each participant with electronic copies of their interview transcriptions for member checking and cross-referenced them with audio recordings for accuracy. I analyzed the data by breaking stories into blocks representing complete narrative sections and creating core concepts by comparing story codes across interviews. I reduced each transcript into core narratives and numbered each line to simplify comparisons. As Reissman (1993) notes, narrative blocks transform "the whole story" into comparable parts (p. 43). Next, I applied Bell's (1988, 2002) method by reading each transcript to identify stories and labeling them based on event type using Delve software. For clarity, each story was segmented into components (abstract, orientation, conflicting action, resolution, and evaluation). I grouped similar narrative codes to facilitate participant comparisons and conducted my analysis through textual storyboarding (Reissman, 1993). This method enabled a more nuanced understanding of participants' perceptions of the experiences that influenced their decision-making and progress toward completing their bachelor's degrees. The data is triangulated through the diversity of participants' identities, including "different people or groups" (e.g., diverse genders, ages, races, and ethnicities), varying life experiences, and participants "from different places" (Carlson, 2010, p. 1104).

Results

The following participant profiles are narrative summaries encompassing the participants' experiences within the scholarly discourse on adult learning as community college transfer students. Comprehensive narratives included transcriptions of educational experiences, plots, characters, and settings but did not encompass their entire lives (Clandinin & Connelly, 2000).

Table 2

Participant Demographics

Pseudonym	First-Generation	Age	Ethnicity /Gender	State College	Transfer University
Sandra	Yes	29	Black/African American Woman	Crocodile State College	Pineapple University

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Darla	Yes	50	White Woman	Peacock State College	Pineapple University
Joshua	Yes	33	White Man	Crane State College	Pineapple University
Maria	Yes	49	Hispanic Woman	Crane State College	Pineapple University
Chelsea	Yes	32	White Woman	Orange Flower State College	Strawberry University – Atlantic Campus
Nathan	No	42	White Man	Golden State College	Strawberry University – Main Campus
Tracy	No	30	White Woman	Golden State College	Strawberry University – Main Campus
Daphne-Phoenix	Yes	28	White Woman	Orange Flower State College	Strawberry University – Atlantic Campus
William	Yes	53	White Man	Atlantic Reef State College	Strawberry University – Main Campus

Note. Participant Demographics: A summary of key characteristics (e.g., age, gender, academic background) of the study sample.

Community colleges in Florida are referred to as state colleges and are referenced as such throughout the remainder of this study. Participants attended various state colleges and enrolled in two public universities, Strawberry and Pineapple Universities. The participants were transfer students who each attended a state college and then transferred to a university between the fall 2019 and spring 2022 semesters. Three participants completed their bachelor's degrees within one year of the data collection. Participants identify as wives, mothers, fathers, daughters, sisters, fiancés, and employees, except Nathan, a full-time stay-at-home dad and student. The transcribed data were used to depict the following narratives, which served as a lens to evaluate the research topics addressed in this study.

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Sandra

Sandra, 29, a first-generation college graduate and mother of a 6-year-old, graduated with her bachelor's degree in May 2022. She began working full-time and studying part-time at Flamingo University immediately after high school but was dismissed after her grandfather's death; she then transferred to Crocodile State College and finally to Pineapple University to complete her degree. She shared, "I stopped going to classes, I stopped doing everything, and I, uh, flunked out of Flamingo University, and I had to come back home." After some time, Sandra enrolled in Crane State College, and explained:

So, once I um (participant pause) kind of like forgave myself for that [failing out of Flamingo University]. I blamed God a lot about it and once I overstepped that and did what I needed to do to become better for myself, I was able to get into school, pay out of pocket, get to where I needed to be to do that and just be who I needed to be and be able to graduate and like I said it's nobody but God.

Sandra unenrolled from Crane State College and began school at Crocodile State College to complete the remainder of an A.A. degree. She transferred to Pineapple University and balanced full-time employment with parenting and attending school part-time. Sandra used family and church support to encourage her to complete a bachelor's degree program. While attending Crocodile State College, she worked part-time as a substitute teacher, which inspired her desire to become a licensed schoolteacher. This role helped to finance her education since she was ineligible for financial aid, resulting from a below-average cumulative grade point average that began at Flamingo University. "I could not be a teacher without a bachelor's degree... [which] pushed me to do that [obtain a bachelor's degree] even more." Sandra also attributed her academic persistence to her daughter, stating, "I knew I needed a better education to provide a life for her." Sandra described her transition to Pineapple University as "smooth" because, as she explained, "they [student services advisors] gave me everything I needed and told me who I needed to talk to and apply at, so it was pretty great."

An advisor at Crocodile State College outlined a success plan for Sandra and provided her with a list of contacts within Pineapple University's undergraduate education department. Sandra completed most of her classes at Crocodile State College online, making it easier to balance work and parental duties. She compared the differences between entering college as an FTIC student and becoming an adult learner who was also a parent.

I had a full-time job as well, so it was a lot going on, when I first transferred to Pineapple University...so it was a lot to handle and very different than just being a teenager going to college for the first time and being able to do what you want to with no children.

Additionally, Sandra explained how it was "difficult trying to get used to kind of part-time to balance it. The workload for classes...the workload of work, motherhood (participant pause) all that." There was one instance when an online course at Pineapple University became difficult, which resulted in course failure. She described the course's workload was unsustainable because of the time required to finish the assignments. She decided to retake the course in person for her second attempt but did not achieve a passing grade. She then "cut back at work" and placed more

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effort into completing the required course during her third and final attempt at passing the course, which was successful. Sandra described how she sacrificed sleep to write papers and complete assignments for class late at night after her daughter fell asleep. This course was one of Sandra's final courses to earn her bachelor's degree successfully. Ultimately, Sandra graduated from Pineapple University within three academic years of transferring.

Darla

Darla, 50, identified as a wife and mother in her final term at Pineapple University. Despite a recent breast cancer diagnosis, she balanced part-time studies with parenting after attending Peacock State College. Darla spoke with pride of earning As and Bs since returning to college as an adult learner and exuded a jovial demeanor as she provided her narrative. Much of Darla's collegiate experience was as a part-time student, balancing academics and parenting. She emphasized, "I never wanted...college homework to get in the way of the time with my kids." This was a recurring theme throughout the interview. Darla initially attended Peacock State College twice before returning to complete an associate degree, motivated by her love of learning. She shared, "I love the process of learning, and I feel like you grow as a person when you get to learn new things."

When asked to describe a time when plans did not go as expected, she discussed moments when her aspirations failed due to fear of failure. This fear led Darla to enroll in a Licensed Practical Nurse (LPN) program immediately following high school rather than attending a state college or university. Since childhood, she tended to avoid situations where there was a chance she would not do well. Thus, Darla attempted to complete an LPN to Registered Nurse (RN) program but realized she preferred healthcare administration over nursing. During our discussion, Darla explained that her desire to pursue an RN license was motivated by external expectations. For example, she described when an academic advisor attempted to convince her to remain in the LPN to RN program. Once she acknowledged that this was no longer a career trajectory she wanted to pursue, the advisor introduced her to the transition program at Pineapple University where she could earn a bachelor's degree.

With over 15 years of experience in healthcare administration, she wanted to obtain a bachelor's degree in the field; thus. Encouraged by her husband and a close friend, she pursued a bachelor's degree in healthcare administration. She shared, "but I also raised my two kids; that was so important to me to be there at their sporting events." Due to part-time enrollment, Darla took several years to complete her A.A. degree from the state college. She faced some administrative challenges with transcripts and updated records upon transferring to Pineapple University and quickly built a relationship with the program advisor at the university to help resolve the issues.

Darla enrolled as an online student, completing courses at Pineapple University with six credit hours each term. She explained that she preferred online school "because I can do it on, in my own time, and I don't have somebody else wasting my time [in the classroom]." This quote describes her perspective of attending in-person courses with traditional-age students. She increased her credit load to 10-12 hours per term once she determined the need to increase the speed of her degree completion. She said, "If I continue to take just two classes, this is going to take me forever to get through." Darla then added two minors to her degree program once she became comfortable balancing home and school responsibilities. Darla faced multiple life events, including a motorcycle accident that briefly deterred her academic studies and a breast cancer diagnosis. She shared her experiences, stating, "that's probably been the hardest thing...I've still

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turned every assignment in on time...done everything” [while undergoing chemotherapy]. Darla described how she fulfills her academic pursuits by working ahead, staying organized, and planning for her homework, ultimately succeeding despite the challenges she faced.

Joshua

Joshua, 33, is a second-year, part-time student at Pineapple University majoring in Business. He is a full-time blue-collar employee, a husband, and a father of small children. Joshua initially enrolled in Crane State College in 2019 to pursue accounting after deciding against an Emergency Medical Technician career. Joshua explained his experiences with receiving inadequate academic advice at Crane College, and he was unsure if he had earned an AA degree before transferring. He sought support from Pineapple University counselors stationed at Crane. Joshua described how he felt when he transitioned to Pineapple University as "mostly excited because it was the halfway mark to the halfway point of a degree and career in accounting." He found his onboarding experience at Pineapple University's new student orientation stimulating and enjoyable, and he especially appreciated that the orientation suited his degree. Joshua first learned about Pineapple University from a professor who taught at Crane College and Pineapple University, and through a social media community for Pineapple University's business majors. He praised Crane State College's encouraging environment:

I don't know how they find these professors that genuinely care, but you can tell that most...eight out of ten of the professors at Crane genuinely care about the students...that's at least the vibe that I got.

However, Joshua's college experience was impacted by the COVID-19 pandemic, leading him to go from in-person to fully remote classes. He explained, "I didn't realize how burnt out I was until driving this past semester to Pineapple University." He has since returned to attending classes in person three to four times a week: "During the spring was brutal...I realized how burnt out I was during the spring, and I'm like, 'Wow I gotta wrap this up because this driving is killing me.'" He highlighted the convenience of remote learning and remotely meeting with teachers, explaining that he felt more at ease asking the course instructor questions about course content at the end of class meetings. Since enrolling at Pineapple University in 2020 (the same semester as the global pandemic), he has never met with an academic advisor and uses online course catalogs to plan future courses. He expects to graduate nearly four years after enrolling. Knowing he might apply for and receive Pell Grants and scholarships, he limited his course load to nine credits at a time, depending on tuition expenses and self-financing.

When asked about transfer student challenges, Joshua recalled dropping an accounting class during his first semester to avoid failing. Joshua noted that courses at Pineapple University were significantly more challenging than those at Crane College. "I would say I had to study for Crane's classes maybe 60% of what I had to study for Pineapple University classes." He adjusted his time management and prepared to retake the course. He explained that his family plans and the financial benefits of completing his degree motivate him: "A career change will provide the flexibility and freedom to do things with friends and family that I might not be able to do in another job that didn't pay as good."

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Maria

Maria, 49, is the mother of a traditional college student and has worked full-time as an adult learner. Seeking career advancement and personal growth, she began her college journey over 30 years ago at Lady Liberty Community College, where she completed several courses before discontinuing her studies. More than twenty years later, she enrolled at Crane Community College to complete the associate degree she had started at Lady Liberty. As a first-generation college graduate, Maria finished Pineapple University in seven semesters, leveraging previously earned credits from Lady Liberty and Crane Community College to meet her associate and bachelor's degree requirements and accelerate her time-to-degree completion. Although Maria graduated with a degree in interdisciplinary studies, she originally planned to pursue a degree in public affairs upon transfer to Pineapple University. She described the initial interactions with advising during her new student orientation at Pineapple University as discouraging, explaining,

I don't know why he discouraged me, but the first thing that he said is, 'You don't want to go into public affairs...there's no— there's no growth for you there. It's not going to be easy you – you're, you're...you're not gonna benefit from it.

Consequently, Maria doubted her ability to succeed in college, which led to tears and feelings of inadequacy. She asked herself, "Why am I going back to school at this late stage of life?" Maria described a vulnerable interaction with one of her professors, stating that it was "Frightening to have to tell a professor, 'I don't know if I'm smart enough to do that assignment (participant cried).'" Maria explained the crucial role of her Crane College professors in helping her achieve her goal of earning a bachelor's degree. She recounted the substantial support and reassurance from professors and colleagues that motivated her to continue her education.

Maria also faced obstacles when registering for classes during her second semester at Pineapple University. All the required courses for her degree program were enrolled to capacity, therefore, she could not enroll in pre-requisite courses needed for future coursework. This resulted in fears and worry about prolonging the time to degree completion. Maria met with a Healthcare Services academic advising office counselor to help her navigate the program's trajectory and course requirements. She described this interaction as "warm, welcoming, and encouraging, and passionate about that arena of study." Maria continued, explaining, "They (student services) actually made a personal connection with me...so in that regard the transfer process was easier, but first three semesters I was pretty much swimming out in the sea by myself."

Maria shared her life experiences with peers and professors as an approach to connecting with them. She explained, "I think once I got over the intimidation of, 'I'm the oldest one in the room,' and I embraced it, and I have a voice." Maria welcomed the exchange of information with her professors and peers, which significantly aided her progression towards her degree. She recalled, "It was good to do those exchanges of thoughts, and it took, you know, it took about five classes – yeah, about five or six classes at Pineapple University to get to that point." Maria completed her AA degree in two years at the state college and her bachelor's degree in seven semesters at Pineapple University. She took on a full-time schedule each semester and applied her professional work experiences to the classroom to help her navigate the coursework.

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Chelsea

Chelsea is 32 years old. She is enrolled at Strawberry University and does not have any children. She is completing her bachelor's degree in communication at Strawberry University and has completed one year of coursework. Chelsea values the legacy of her late grandfather, a graduate of Strawberry University, and has spoken about him several times. An intense hurricane disrupted her life, prompting her to return to Orange Flower Community College after several years of absence. She explained her decision, "I lost everything and when you lose everything (participant sighs) You – Where do you have? Where else do you have to go? And the only place I wanted to go was back to school."

During her final semester at Orange Flower State College, Chelsea discovered that she needed to complete a state civic literacy exam, which nearly prevented her A.A. degree from being conferred. Despite her lack of preparation, she overcame this barrier by signing up for the computer-based exam on campus. She recalled, "Well, pass or fail...I have to at least try. I don't want to just stop this close to the finish line." However, she learned she was exempt from the requirement since her first college attempt was years before the policy's implementation. Chelsea became acquainted with an administrative staff member, named Susan, in the graduation department whom she referred to as her "guardian angel." Susan assisted Chelsea in getting an exemption from the state's civic literacy requirement. From Chelsea's perspective, failing the exam would have been detrimental to her future success if she had not gotten the exemption. She recounted,

If it weren't for Susan (participant laughs) I don't know that I would have graduated from Orange Flower – which would have screwed me because it would have screwed me out of Pell Grant money for Strawberry University. It could have screwed me getting into Strawberry University entirely like it really could have jeopardized my whole future – that stupid test.

Chelsea also described her experiences at the state college as supportive, especially for her as a returning, older student; stating, "Orange Flower has a great support to the system for students. I mean, there are academic labs set up all over that campus. There are peer tutoring centers that are heavily advertised." However, Chelsea struggled to develop a sense of belonging upon transferring to Strawberry University. She explained, "Strawberry University – Atlantic is not set up that way. You get on campus. You are on your own. There are no road maps... There, there, you, you, you, just...you're kind of just thrown to the wolves."

When asked about what motivated her to pursue her bachelor's degree, Chelsea highlighted the validation she felt upon seeing her name on her AA degree: "I want that feeling. I'm chasing that feeling again, that feeling of accomplishment... like earning a degree. I've never felt so elated in my life." Chelsea also explained that another reason she is pursuing a bachelor's degree is to take care of her mother:

I'm doing it for the degree...I need a bachelor's degree. I need that piece of paper. I need this piece of paper to get me a real job, and I need to do it that way my mom (participant paused) so she doesn't have to worry.

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Nathan

Nathan, 42, a full-time husband and stay-at-home father attending Strawberry University, is completing double bachelor's degree programs in his final semester. He first attempted college 25 years ago at a New York institution. He made three attempts before returning to Golden State College in 2018. He explained that, for him, "college never stuck." He stated,

because I had to relearn how to be a student, because, you know, there was a....So I, I graduated high school in 1997 so I went....My first college was in '97. The second attempt was in '98, and then it was 2008 when I tried culinary school.

Nathan encountered admission challenges at Golden State College due to unpaid tuition from a previous institution. He shared, "I somehow had not paid off the actual tuition, so I had to deal with paying that off, and I had to get all my transcripts, which was a pain in the butt." Despite not initially qualifying for financial aid, Nathan was accepted to Golden State College and began his fourth attempt at college. The state college assisted him with institutional grant funds to prevent a fourth dropout and paid his tuition for the first term. He spent two years at Golden State College and, after taking a semester off, transferred to Strawberry University in 2020. He explained that he "felt like initially like 'this isn't even going to work like, why am I trying to do this? I'm 38 years old, and you know this isn't gonna work.' But once I got through that, it started to become easier."

Nathan initially attended Golden State College as an online student, which was convenient for his schedule as a stay-at-home parent. Nathan began at Strawberry University with courses 100% online due to the global pandemic but transitioned to in-person classes by his second semester. He explained, "There was a learning curve from switching." He found a difference in teaching styles between the professors at Golden State College and Strawberry University, with some professors at the latter being less invested in student success: He recounted, "Some of my professors are clearly—they don't care. They're just teaching their class, and if you fail, you fail."

Before transferring to Strawberry University, Nathan completed an associate degree at Golden State College. While he described the new student orientation at Strawberry University as "good," he felt that it did not fully prepare him for the academic rigor required. He had to relearn the customs of student life, which was made easier by Golden State College's flexible online coursework. Again, Nathan stated, "I had to kind of relearn how to be a student." He was also challenged with adjusting to the pace and workload at Strawberry University compared to Golden State College. He explained, "Golden State College was very student-friendly, and Strawberry University, at least in my first semester, was not so student-friendly. It was very much kind of like sink or swim." Overcoming his first semester and earning all A's gave Nathan the confidence to continue. He recounted, "Getting through that first semester, getting all A's really gave me the confidence like, 'Ok, I can do this.'" However, he was required to complete remedial math at Golden State College due to a difference in skill level and academic rigor between the state college and the university. "I had to do remedial math at Golden State College...so that was fun."

Nathan pursued his academic path without much assistance from academic advising at Golden State College but utilized advising at Strawberry University when needed. He managed excess credit hours and financial challenges, including a scholarship from Golden State College. Since transferring to Strawberry University, Nathan joined a Greek letter organization for his

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major but has limited participation due to at-home obligations. His career goals motivate him to pursue a degree, as he explained how he is a stay-at-home father who previously worked full-time as a chef and wanted to shift professions. He stated, “an education was the only real door to open.” He completed two separate degrees within two years and one semester after transferring from Golden State College with his associate degree. With his wife's support, he completed classes every summer, taking 12- 15 credits each term, and full-time enrollment in the fall and spring semesters. He recounted this experience, “That one summer I did 15 [credits] was crazy. I did one course that went the entire summer, and then four short courses, two in the beginning of the summer and two at the end of the summer.”

Tracy

Tracy, a 30-year-old mother majoring in education at a full-time university, returned to college driven by her longstanding desire to become a teacher. Her academic journey began at age 16 as a dual enrollment student at Golden State College. After a break from school due to motherhood, she returned to her education at age 20 and completed an AA degree. Later, she enrolled again at Golden State College to take prerequisite courses for a chemistry major at Strawberry University to join her family’s water quality business. However, struggles with chemistry led her to change direction. In 2019, she decided to pursue teaching.

A former pastry chef who takes pride in her culinary skills, Tracy reentered college with a well-mapped plan to earn a bachelor’s degree that reflects her passion for teaching and commitment to personal growth. She explained, "I've always wanted to be a teacher, but I finally just got the nerve to figure out how to do it." During her fourth return to Golden State College, she completed the 90 credit hours she had been working toward since she was 16. Then, at 28, she transferred to Strawberry University. Planning significantly impacted Tracy’s success, as she emphasized having her bachelor’s program "mapped out" from start to finish. This meticulous planning helped her manage multiple obligations, including balance parenting with her studies. Tracy involves her 10-year-old in her studying, which aids in overcoming the challenge of balancing these roles.

Tracy described her transition to Strawberry University as "smooth" and said that she did not face significant obstacles during matriculation. However, her new student orientation experience differed from her expectations. She recalled, "They talked a lot about parking and football games and meal plans...What I wanted to know more about was how to get scholarships." She found connecting with younger students challenging, feeling somewhat like an outsider. Despite this, she tried connecting with peers through group assignments and navigating new software programs. She found solace in her rapport with faculty, particularly one professor who provided valuable information on financial resources and scholarships, which Tracy initially struggled to find independently. She describes herself as "proud to be a student" and looks forward to earning her degree; stating, "I'll be proud with my degree and I'm gonna work my butt off so I don't have to pay for very much of it"

Daphne-Phoenix

Daphne-Phoenix, a 28-year-old first-generation college graduate and mother of two, began her academic journey at age 15 after earning a GED, though she stopped attending after a few weeks. Returning to college in the summer of 2018, Daphne-Phoenix earned an AA from Orange Flower State College in the summer of 2020. She then transferred to Strawberry

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University, Atlantic Campus, and completed her first bachelor's degree in 2021. As a second-degree-seeking student, she has leveraged her life experiences to overcome numerous obstacles and pursue an education that she hopes will positively impact society. She recalled that she "had an F and two withdrawals when I went back in [to college] when I was 25 years old. That's what I had to work with. I was on community probation or uh financial aid probation and uh academic probation.

Being placed on academic probation when she returned to college, hindered Daphne-Phoenix from qualifying for financial aid during her first semester at Orange Flower State College in 2018. Therefore, she paid tuition and fees out-of-pocket during her first semester until she regained Satisfactory Academic Progress (SAP), which qualified her for financial aid. Upon returning to college, she was hesitant about her course load, attributing much of her apprehension to doubts about her academic potential. She said, "I only took three classes because I, I didn't know what school was like, and I wasn't really sure what my capabilities were."

By her final semester at Orange Flower State College, the academic department had authorized her to earn up to 21 credit hours per semester. She explained, "After I took three classes, I realized I could handle it. I started taking four, and I got to the point where I was taking seven classes a semester." She attributes her flexible work schedule to her ability to complete extra classes. When discussing the topic of flexibility with classes, Daphne-Phoenix said that about one-quarter of her classes were online before the pandemic. One of the dilemmas she faced with attending hybrid or mixed-mode classes while balancing parenting and work with school was when a class voted for which day they would attend in-person class meetings. The conundrum made caused overlapping between school and work. "For me that's like choosing between getting fired and going to class."

Daphne-Phoenix felt dissatisfied with the limited support from guidance counselors. She attributed her transfer to Strawberry University to her Orange Flower State College professors, stating, "I didn't have any of the support that I have at Strawberry University um [at] my state college." She pursued an associate degree, utilizing available resources, which included friends and two teachers in her academic department. She recalled, "a lot of it was just navigating it myself... that was really hard. I had to make sure I was taking classes oriented towards what I wanted to do." When Daphne-Phoenix was asked to describe her experiences transitioning into Strawberry University, Atlantic Campus, she stated: "I was a little scared because I left behind everyone I knew. Strawberry University is pretty much solely people aged 18 to 24."

She started a club for Orange Flower State College students to connect with students who transferred to Strawberry University-Atlantic Campus and was awarded a scholarship that covered some of her tuition and fees each semester until graduation. She stated, "So, I was the Orange-Strawberry scholarship recipient, and that was a big 'wow!' moment for me. I...I didn't know it was going to happen." Flower State College had smaller class sizes, but she was overwhelmed by the larger classes at Strawberry University, Atlantic Campus, where she pursued her second bachelor's degree. She explained, "So that's that's a big difference between Strawberry – Atlantic Campus and Strawberry University, Main Campus. At Strawberry, Atlantic Campus, the max [sic] size of classes I'd say is 30 people. Now I'm in classes of 200 to 300 people."

When asked about being in classes with younger peers, she shared her perspective on how this dynamic influenced her academic experience: "I'm still the mom in the group...always the person with the snacks (participant laughs) but um, I find comfort in it." Daphne-Phoenix learned to be comfortable asking professors questions and became "less humiliated" about it.

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During her narrative, Daphne-Phoenix described the importance of having people “in your corner rooting for you” to help motivate her academic pursuits. She found her inspiration from family and friends, explaining, “To me when I have no one...having a professor just sitting there saying ‘you know I know you can do this’ or ‘let me help you do better,’ those things were the motivating factors that made me go on.” Daphne-Phoenix will complete a second bachelor’s degree four years after returning to Orange Flower State College to earn an associate degree.

William

William, a 53-year-old retired law enforcement officer, is now studying criminology online at Strawberry University while balancing full-time work. After a sporadic educational journey in the 1980s, William completed his AA degrees at Atlantic Reef State College in 2020 and 2021 and transferred to Strawberry University in Spring, 2022. Despite several life events that altered his educational path, he pursued a career in law enforcement, spending twenty-one years on the job before retiring. He attempted to complete his degree multiple times, prioritizing his family's needs over his education. At 50, William returned to college to achieve a bachelor’s degree and continue to graduate school. He went back to work after retirement and works full-time in law enforcement while completing a full-time class schedule. He transferred to Strawberry University in the spring of 2022.

William’s welcoming demeanor exuded throughout the interview, with moments of laughter and tears. William completed high school with a 1.9 GPA and limited socioeconomic resources. He felt inadequate in his collegiate abilities when he first attended Atlantic Reef State College after high school. Consequently, he joined the police academy and placed college on hold. Years later, a motor vehicle accident involving his wife and children, though non-fatal, changed his plans, causing him to delay college again. As his children grew up and went to college, William experienced a divorce. Eventually, inspired by his children’s achievements, he returned to college. "My kids are really supportive, and they think it's fun," he shared.

William recounted a significant challenge he faced when he transferred to the university. Ten days before starting at Strawberry University, he learned that a high school Spanish course would not count toward his A.A. degree. However, it was accepted for his A.S. degree. This situation nearly prevented him from transferring. He contacted the state’s Department of Education for the course’s learning objectives but found they no longer had records from the 1980s. He filed a grievance with Atlantic Reef State College, and the course was eventually accepted. His A.A. degree was conferred three months after he started at Strawberry University. While explaining his experience, he stated, "I'm 52 years old. You're [the state college administrators] not going to get through this with me."

William carefully plans his academics while juggling a full-time job and studies. "I have to make schedules and these sheets that tell me exactly what I’m gonna do for the day," he explained. He shared his academic planning book filled with detailed plans. When his plans faltered—for example, when he dropped a chemistry course due to inconsistent expectations—William adapted by enrolling in a course that better aligned with his employment goals. He noted, “The computer applications for criminal justice...will be helpful for me in my daily work."

William compared his current experiences to his earliest college attempts in the 1980s by sharing, "It's fantastic, much more customer friendly." Determined to finish his bachelor’s degree and continue to graduate school, William concluded, "I just enjoy it. I feel like it keeps my mind going, so I don't think I'll stop." He attributed his upbringing as part of what influences his decision to return to college after several years, explaining, “Well, what makes me appreciate it

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more (participant clears throat) and um...you know, getting more into my background. I came from a very tumultuous home, broken home.” William applied professional work experiences to the classroom to help him navigate the coursework and build rapport with younger classmates and professors. He plans to continue his coursework and move onto graduate school due to his career aspirations of teaching undergraduate criminal justice courses.

Discussion

The following details are derived from the interpretations of three core themes that emerged across all participant narratives: learning curves, demotivating experiences, and influential factors. As explained in the theoretical framework, individuals' perceptions of the reasons for their triumphs and failures are known as their attributions (Weiner, 1972; Harrington, 2018). An individual's motivation may be influenced by attributions based on whether they view the experiences as unexpected, favorable, unfavorable, or significant and based on the situation, personal traits, support systems, and coping strategies during change (Schlossberg, 1989; Weiner, 2005). These core narratives provide common perceptions of all participants' experiences as adult learners who transferred from state college to university. The subordinate core narratives serve as tools for understanding how participants attribute the situational and dispositional experiences that influence their decisions.

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Table 3

Situational and Dispositional Attributions for Adult Learner Student Experiences

Narrative Theme	Sub-Themes	Representative Quote
Learning Curves	School-life balance, navigating administrative processes, academic rigor, class sizes, state college to university transition	"What made it difficult was the workload... I had a difficult time with that one class... I ended up taking that class 3 times because I couldn't get it done and go to work." — Sandra
		"But no matter how many times I spoke to them it wasn't made clear that you have to go on to Pineapple University website, fill out the application, pay your transfer fee, and request all your transcripts." — Maria
Demotivating Experiences	Financial hardships, unpleasant staff encounters, negative impacts of repeat coursework, dispositional self-doubt	"I had to write an appeal to the office to basically expunge all of those credits from my previous college attempts, and then thankfully, they accepted my reasoning and did it." — Nathan.
Influential Factors	Unanticipated events, supportive faculty/staff, leveraging life experience, sense of belonging, family/friends, academic achievement	"What scared me the most is my inability to grasp the concepts." — Joshua
		"I think about my grandpa a lot... he didn't live to see me go to Strawberry University, but he would be so proud... that's what keeps me there." — Chelsea
		"If I have anything I'm curious about, I'll just reach out to one of the professors. They're all really helpful." — Tracy

Note. Summary of core themes and sub-themes related to adult learner experiences: learning curves, demotivating experiences, and influential factors.

While participants' experiences were unique, they each faced similar challenges. For example, overcoming academic obstacles, balancing work and school, and adjusting to new

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routines were factors all participants experienced. Multiple participants seemed to navigate differences in academic rigor better and assimilate to the culture of the university environment when a sense of belonging was established and academic and financial resources, as well as social support, were provided. Several participants described school-life balance as a primary element of going from a state college to university. Most participants made decisions based on their ability to balance home effectively and professional life with coursework requirements.

Nevertheless, some negative comments about procedural experiences also revealed challenges with administrative processes that especially influenced the participants' persistence. This aligns with research by Bailey et al. (2017), who found that students who transfer from community college to universities often have more coursework than necessary or are misinformed about the requirements for selected bachelor's degree programs. Further, while this study supports the findings of Chung et al. (2017), who found that past experiences serve as tools for facing current and future challenges, it contrasts with the work of Allen and Zhang (2016), who suggested that limited time spent on campus has a negative influence on adult-learner academic persistence (Allen & Zhang, 2016). Based on this study's findings, adult learners value the quality of the encounters and support they receive more than the need to spend time on campus. Theoretically, these findings contribute to the understanding of transition theory by highlighting elements of the 4S framework and situational attributions that shape the participants' experiences.

Understanding where participants believe control lies—internally within themselves or externally in their environment—was crucial for interpreting whether their decisions were driven by their characteristics or by the context and situations they faced. The varied situational themes throughout the narratives demonstrate how adult learners rely on self-advocacy as their primary resource for overcoming barriers to returning to school and transferring between schools to get bachelor's degrees. Perceptions, beliefs, and attitudes influence the outcomes of overcoming the situations described within this study that participants perceived as both within and beyond their control. For example, several participants who returned to college after an extensive hiatus faced penalties for past college attempts through academic probation, excessive credit hours (less than 67% degree completion rate), and previous unpaid debt, disqualifying them from receiving federal financial aid or accessing official transcripts from previous institutions. One participant sought and received institutional support through institutional grant funding to satisfy tuition payments as part of onboarding at the state college. Other participants worked to finance their tuition and fees to continue their education.

Likewise, support and campus culture proved essential to the participants' academic experiences. As Schlossberg (1989) suggested, ritualistic onboarding processes are essential to providing a sense of belonging and minimizing feelings of marginality for adult learners due to age or time spent away from school. Participants had varying instances of situational self-doubt based on their onboarding experiences. For instance, one participant considered transferring to a different university because of a perceived lack of care or concern from the transfer institution during the first semester. This belief contributed to a lack of sense of belonging experienced by the participant during onboarding and throughout the first school year at the university.

Furthermore, adult learners benefit from professional work experiences in the classroom, which help them connect with classmates and negotiate the rigor of the curriculum (Allen & Zhang, 2016). For example, traditional university students welcomed Maria and William's professional work experiences in classroom discussions and group assignments. This form of

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matterng created a reciprocal relationship that fostered classroom engagement and a dispositional sense of belonging for these participants despite being older students (Schlossberg, 1989; Tinto, 1988). Through faculty support, they discovered practical methods of applying professional experience to academics, which positively influenced their abilities to complete courses. Task difficulty and ability were reoccurring elements throughout the situational themes highlighted in the research findings. Participants attributed task difficulty and rigor to elements within and beyond their control. For example, Sandra and Joshua each explained the impact of school-life balance and ability on completing courses they each struggled to pass. Both attributed time management as the solution to circumventing course failure. This implies that a learner's individual beliefs of internal locus of control enhance the likelihood of perceived academic effectiveness (Weiner, 1980, 2005; Sagone & Caroli, 2016).

Additionally, there was a contrast between professors' teaching styles and approaches at community colleges versus universities. One participant felt that professors at the university level were less invested in student success or less approachable. In contrast, others sought out professors for moral support and felt more comfortable seeking professors' assistance before seeking student support services. This implies the need for academic support through coaching or other supportive means from faculty and staff at community colleges and universities. The findings validate the influence of perceived internal locus of control on academic persistence based on individual perceptions of each participant's situational and dispositional experiences. Previous research comparing academic self-efficacy and self-concept with locus of control has indicated that students' present and future self-assessments are positively influenced when they perceive themselves as academically capable (Sagone & Caroli, 2016). Favorable experiences at community colleges and universities strengthen this positive self-assessment. Because of this, adult learners, who are usually more stable in their behavior, are likelier to remain committed to their degree programs (Weiner, 2005).

Interestingly, participants faced several common situational factors influencing their experiences. By combining Weiner's attribution theory with Schlossberg's 4S framework, these events can be better understood in terms of their external factors. First, participants were challenged with transitioning from state college to university environments. They balanced academic responsibilities with other life obligations such as work, parenting, and adjusting to a new environment. Class size differences between state colleges and universities contributed to participant experiences. Additionally, participants were challenged with navigating administrative processes and determining whether transfer credits were applicable. Several participants experienced difficulties applying, transferring credits, and obtaining official transcripts, highlighting a lack of clarity and support in administrative procedures that caused frustration and delays.

Multiple informants reported using self-advocacy to overcome barriers by challenging administrative decisions or seeking alternative support from campus partners. These types of situations led to mixed feelings about campus culture and experiences. While some participants were satisfied with their campus experiences, others had frustrations with disruptive classmates or felt lost in their academic journey, particularly at the university. Participants experienced feelings of belonging, supportiveness, or a lack thereof. Some expressed disappointment with the lack of a warm welcome or a sense of community after transferring to the university.

Furthermore, participants experienced discrepancies in advisor and student support. Participants received varying levels of support from different institutions. Some described a lack

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of proper guidance and assistance navigating their academic journey at community colleges and universities. Regarding the learning environment, participants sought flexibility with online learning demands resulting from the global pandemic. One participant disclosed her disdain for taking in-person courses with traditional students in one instance. On the contrary, other participants benefited from the flexibility of managing distance learning with their personal lives and intermingling with traditional students in class to connect to the university. All participants attended virtual and in-person classes. They preferred online courses because they were more flexible in balancing school with other responsibilities, such as work and family.

There was a contrast between professors' teaching styles and approaches at community colleges and universities. Some participants felt that professors at the university were not as invested in student success or were less approachable. Others sought professors for moral support and felt more comfortable seeking professors' assistance before seeking student support services at community colleges and universities. In addition to navigating teaching styles, participants were challenged with barriers to federal financial aid. Several participants faced Satisfactory Academic Progress warnings or ineligibility for financial assistance at some point in their return to college. Excess credit hours, low credit completion rates, and less-than-average grade point averages contributed to participants pursuing alternative methods to finance their education at various stages of enrollment.

Given the various challenges, Schlossberg's 4S framework was illustrated by the dispositional attributes exhibited by participants. Participants' persistence and advocacy illustrated self-reliance in coping with anticipated, unanticipated, and non-events. Participants' sense of belonging reflected how well they perceived fitting into the academic environment. The support participants received after discrepancies in advisor or student support services positively influenced coping with and overcoming obstacles. Participants applied persistence and self-advocacy when faced with obstacles and sought alternative support when challenged with difficult administrative decisions. These categories provide a comprehensive framework for understanding the challenges of returning to college and the transition from state college to university for adult learners.

Limitations

This study relies on self-reported data. Socially acceptable questioning and member checking help to support the validity of the initial responses, addressing the risk of intentional and unintentional recall bias. Furthermore, there was an overrepresentation of White male and female participants, which does not represent the overall adult learner demographic. Thus, the field could benefit from studies that focus on how adult learners of Color experience transitions and educational pursuits. Participants completed coursework before, during, and after the 2020 global pandemic; therefore, mandatory virtual school attendance could influence their narratives, potentially altering their overall experiences.

Future Research & Significance of the Study to Higher Education Practitioners

Higher education leaders would benefit immensely from regular policy assessments to ensure accuracy in interpretation and implementation, and to provide proper training for support staff who administer the policies. Additionally, future research should investigate the long-term consequences of the situational and transitional challenges that adult learners face as undergraduate students. Explicit language on specific policies for retroactive college credits

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should be detailed to maintain the legality of articulation agreements. Current standards for transfer credit hours do not consider the disadvantages of securing financial aid that students experience when returning to college to complete an incomplete degree. Institutions acknowledge the nuances of excess credit hours for students who attended accredited programs years prior but are penalized for past unsuccessful attempts (Kramer et al., 2018). These suggestions can bridge gaps in administrative processes that interfere with a returning student's success.

First, adult learners value the experiences a college education provides for their professional and personal lives. This includes a desire to fulfill personal goals, assist family, and earn more money for an enhanced quality of life. Secondly, adult learners, particularly those who return after more than five years, seek the shortest route to completing degree programs (Chung et al., 2017; Karmelita, 2020). Third, stigma is significant among state college student populations (Shaw et al., 2019; Turk, 2019). Therefore, it is essential that practitioners not misconstrue adult learners' maturity and life experiences to mean that they only need limited support. Adult learners require support just as much as traditional FTIC students. Finally, there is a difference between what support looks like for adult learners and FTIC students (Karmelita, 2020). Thus, institutional support could be tailored to specific student groups and needs and not generalized.

Although articulation agreements provide universities access to community college students, policymakers must consider the implications of prior coursework on financial aid. Returning students frequently face academic probation or ineligibility for financial assistance due to past failed courses or too many credits taken (Kramer et al., 2018). Policies should instead address the significant impact of the cost of dealing with excessive credit hours and academic eligibility, as these laws have minimal effect on reducing the time to degree completion for students who rely on financial aid (Spencer, 2023). As illustrated in the findings, adult learners are gratified by sharing professional work experiences with classmates and professors, which contributes to a sense of belonging for adult learners (Tinto, 1988). Alternative scheduling options are suggested to meet the needs of working adults and increase accessibility. Despite positive interactions with traditional students in classes, some adult learners desire to engage in an academic environment that limits their interactions.

Additionally, live virtual or fully online on-demand classes can aid students with unique life situations that can place them in scenarios of choosing between school or work. Clear and concise educational pathways and policies serve as tools that support adult learners in their academics (Karmelita, 2020). Adult learners require significant institutional support to complete a bachelor's degree and rely on peers, faculty, and student support services for successful student integration (Snyder & Zona, 2018; Lukszo & Hayes, 2019; Karmelita, 2020). The findings suggest that universities could assess the situations in which adult learners are placed in terms of administrative processes, flexibility with online learning, academic coaching support, and a welcoming campus culture.

Conclusion

In summary, adult learners are challenged with adjusting to collegiate environments, overcoming academic and financial obstacles, and balancing school and life. Based on the findings, adult learners weigh the opportunity costs for pursuing a bachelor's degree and their ability to sustain their livelihood and receive the support they need to be successful. Higher education practitioners and policymakers can significantly impact adult learners' outcomes by

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assessing experiences with transfer and transition programs, returning to college, and the influence of current policies and practices on their ability to earn a bachelor's degree.

This study provides insight into how adult learners perceive and attribute their experiences as transfer students by identifying themes that capture the core narratives underlying participants' transitions, including their learning curves, demotivating experiences, and the key factors they credit for their outcomes. Further, this study advises postsecondary institutions to analyze how broad policies affect the many subgroups of students they are supposed to support. Future researchers are encouraged to examine the depths that learning curves, demotivational experiences, and influential factors and experiences have among distinct transfer student populations.

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