

Understanding adult learners' perceptions of postsecondary education using stated propensity to attend

American Journal of Education and Learning

Vol. 11, No. 1, 73–83, 2026
e-ISSN:2518-6647



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ABSTRACT

Postsecondary education provides a well-established pathway to economic mobility with positive benefits for the individual and society. However, public confidence in higher education continues to decline in the US, and the value proposition of a postsecondary degree faces considerable challenges. Arizona is one of the fastest-growing states in the country, with one of the lowest levels of postsecondary attainment and over a million adult learners with some college, no degree. Increasing enrollment for adult learners provides the opportunity to bolster postsecondary attainment and meet Arizona's workforce needs. We predict stated propensity to attend university within the next two years using an online survey with a random sample of adults with a high school diploma and no college degree, aged 18-35 in Arizona, USA. Contrary to results from polls of the entire adult population, we find evidence indicating the value proposition of postsecondary education is intact for adult learners. We also find evidence that perceptions of high cost are not a significant predictor of stated propensity to attend. Our results indicate differences in preferences that can help inform marketing, recruitment, and financial aid policies for the adult learner population.

Keywords: *Adult learners, Degree completion, Postsecondary attainment, Some college, Value perception, Workforce development.*

DOI: 10.55284/ajel.v11i1.1833

Citation | Mueller, J. M., & Lawless, J. R. (2026). Understanding adult learners' perceptions of postsecondary education using stated propensity to attend. *American Journal of Education and Learning*, 11(1), 73–83.

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Funding: This research was funded by the Arizona Board of Regents, USA.

Institutional Review Board Statement: The study involved minimal risk and followed ethical guidelines for social science fieldwork. Formal approval from an Institutional Review Board was not required under the policies of Institute for Research Ethics Committee of the Northern Arizona University, United States. Informed verbal consent was obtained from all participants, and all data were anonymized to protect participant confidentiality.

Transparency: The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

Competing Interests: The authors declare that they have no competing interests.

Authors' Contributions: Both authors contributed equally to the conception and design of the study. Both authors have read and agreed to the published version of the manuscript.

History: Received: 11 March 2026/ Revised: 30 April 2026/ Accepted: 9 May 2026/ Published: 21 May 2026s

Publisher: Online Science Publishing

Highlights of this paper

- Over 1.2M Arizonans aged 25 and older have some college with no degree, providing a substantial adult learner population in the state.
- Recruiting the adult learner population may help offset enrollment decreases for institutions of higher education and support the growing demand for an educated workforce.
- Our results indicate that shifting messaging strategies to focus on increasing follow-through among those who state they are likely to attend may offer an opportunity to improve postsecondary attainment, especially among Hispanic populations, those with some college, no degree, and those under 25 years of age.

1. INTRODUCTION

Education is a fundamental factor of economic development and plays a key role in economic and social mobility (Haskins, Holzer, & R., 2009). Nearly 6,000 postsecondary institutions exist in the US, serving tens of millions of students and contributing to local, regional, and state economies through their residential students and the resulting development in human capital (National Center for Education Statistics, 2021). According to the Federal Reserve, the return on postsecondary education is well above the threshold for a sound financial investment (Abel & Deitz, 2025). However, the value of postsecondary education continues to be questioned at the state and national level, and according to recent Gallup polls, Americans' confidence in higher education continues to fall (Brenan, 2023). In addition to challenges to the value proposition, institutions of higher education in the United States face significant headwinds, including changing demographics, decreases in state funding, and uncertainty in federal support (Knox, 2025).

Arizona is one of the fastest-growing states in the United States, yet lags considerably behind national norms for postsecondary educational attainment (Arizona Board of Regents, 2022). Increasing educational attainment in Arizona could yield billions of dollars in economic gains (Helios Foundation, 2025). Almost 70% of jobs in Arizona require education beyond high school (Education Forward Arizona, 2025), mirroring projections for the US economy by 2031 (Carnevale, Cheah, & Wenzinger, 2021). Over 1.2M Arizonans aged 25 and older have some college with no degree, providing a substantial adult learner population (United States Census Bureau, 2023). Recruiting the adult learner population may provide an opportunity to offset enrollment decreases for institutions of higher education and support the growing demand for an educated workforce.

While polling shows challenges to the value proposition for higher education (Gallup, 2025) relatively little is known about variation in value perceptions for adult learners. We survey a random sample of adult learners in Arizona to understand their perceptions on the value of higher education. We contribute to the current literature by providing a rigorous statistical analysis of stated propensity to attend. Our results provide insight into higher education policies and recruitment strategies for the adult learner population.

2. CURRENT RESEARCH

Until recently, published tuition and fees for four-year institutions were increasing at a rate steadily higher than inflation. Starting in 2019-20, tuition and fees have consistently declined after adjusting for inflation. Average inflation-adjusted published tuition and fees for public four-year institutions decreased 4% for public four-year in-state students from 2014-15 to 2024-25 (Ma, Matea, & Oster, 2024). While the real sticker price of tuition and fees has decreased in recent years, significant proportions of students still need to borrow to finance their education. In 2022-23, 49% of bachelor's degree recipients had student loans, with an average debt of approximately \$27,000 (Ma et al., 2024). Despite real costs declining, perceptions of costs may be overinflated. For example, a study in Indiana showed respondents tended to over-inflate the cost of annual in-state tuition upwards of twice the actual tuition amount (Indiana Commission for Higher Education, 2025). Furthermore, polls show that perceptions of the

importance of a college degree are changing. For example, one public opinion poll showed only 51% of Americans view a college education as very important in 2019 relative to 60% in 2013 (Marken, 2019). Only 40% of Americans in 2025 think higher education is “fine as it is” (New America, 2025). Recent data from the Pew Research Center found almost half (47%) of Americans only believe college is worth it if students don’t take out loans (Fry, Braga, & Parker, 2024).

While polls often show general trends for the entire population, adult learners have different motivators and preferences than high school students (Bellare, Smith, Cochran, & Lopez, 2023; Sogunro, 2015). For example, convenience and flexibility are of high importance to adult learners (Bowers & Bergman, 2016). Adult learners are more likely to be simultaneously juggling parenthood and full-time jobs (Bellare et al., 2023). While research shows different motivations and priorities for adult learners, less is understood about how those differences may impact enrollment. We predict stated propensity to attend as a function of adult learners’ attitudes and demographics.

3. SURVEY INSTRUMENT AND DATA

We developed a quantitative survey to understand adult learners’ preferences for university education. The survey began with questions about career and educational choices, then proceeded with attitudinal questions about perceptions of university. The survey concluded with demographic questions. Data were obtained from an online panel using Qualtrics™. Respondents were from a sample of Arizona residents aged 18-35 with a high school diploma and no postsecondary degree. The survey was administered in January 2025.

3.1. Attitudes

3.1.1. Future Employment

Respondents were asked, “On a scale of 1 to 5, where 1 is not at all important, 2 is slightly important, 3 is moderately important, 4 is very important, and 5 is extremely important, how important do you think a university degree is to your future job?” Mean values ranged from 3.26 for job security to 3.75 for salary (Figure 1).

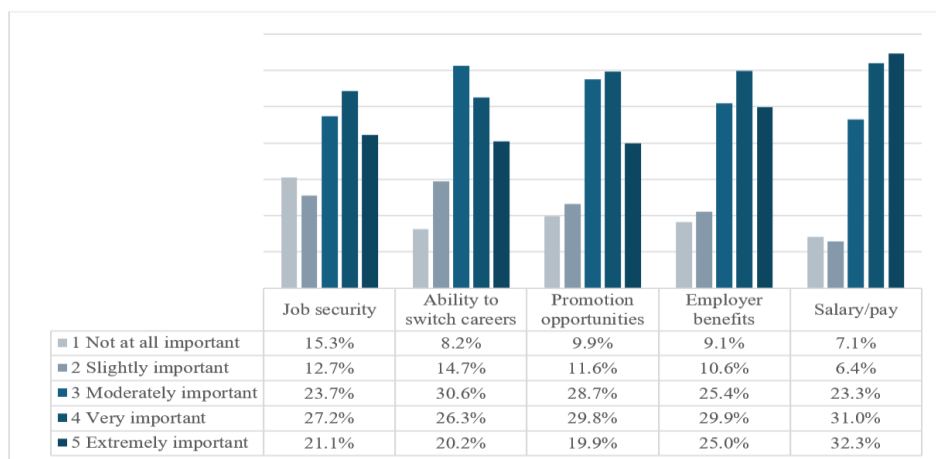


Figure 1. Importance of a degree to future employment.

3.1.2. Personal Values

Respondents were asked, “On a scale of 1 to 5, where 1 is not at all important, 2 is slightly important, 3 is moderately important, 4 is very important, and 5 is extremely important, how important are the following to you?” Mean values ranged from 2.72 for university education to 3.94 for supporting yourself (Figure 2).

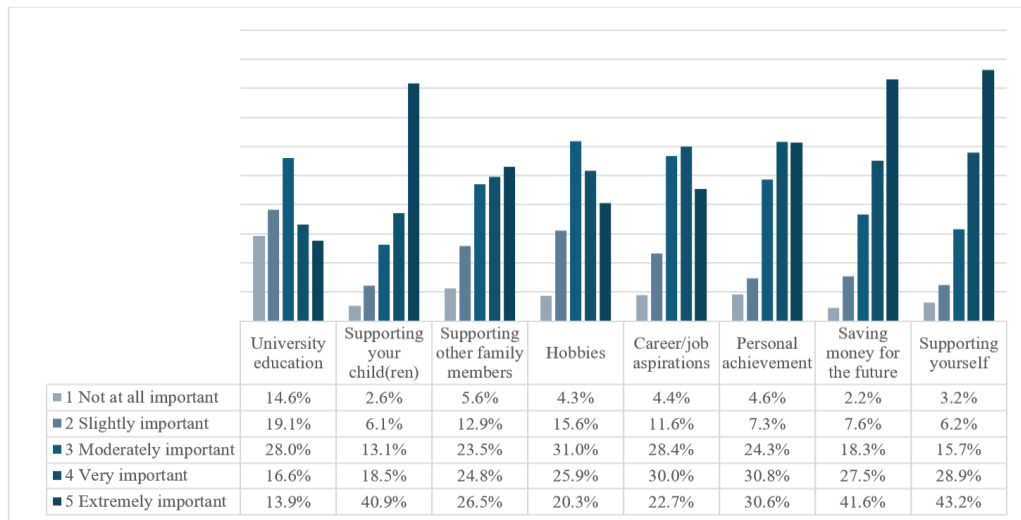


Figure 2. Personal values.

3.1.3. Opinions on University

Respondents were asked, “On a scale of 1 to 5 where 1 is strongly disagree, 2 is somewhat disagree, 3 is neither agree nor disagree, 4 is somewhat agree, and 5 is strongly agree, how much do you agree with the following statements about attending university?” Mean values ranged from 2.87 for not worth the time to 4.04 for too expensive (Figure 3).

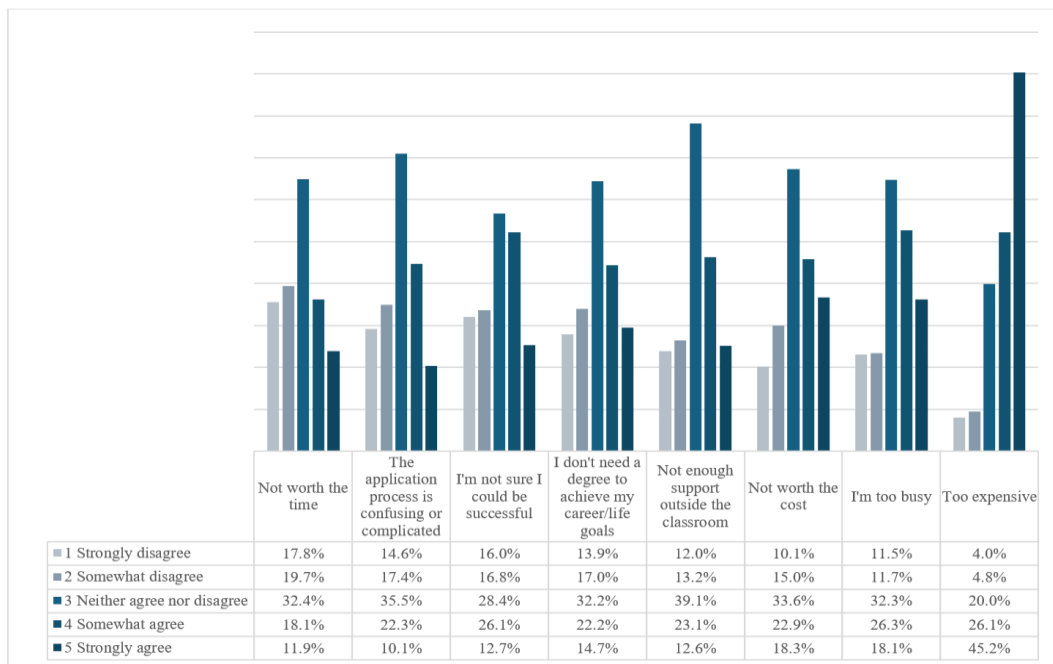


Figure 3. Opinions on University.

3.2. Income and Employment

Over 50% of respondents have income under \$65,000 (Figure 4). Just under 10% are not sure or prefer not to say. Approximately 35% of respondents state they are currently unemployed.

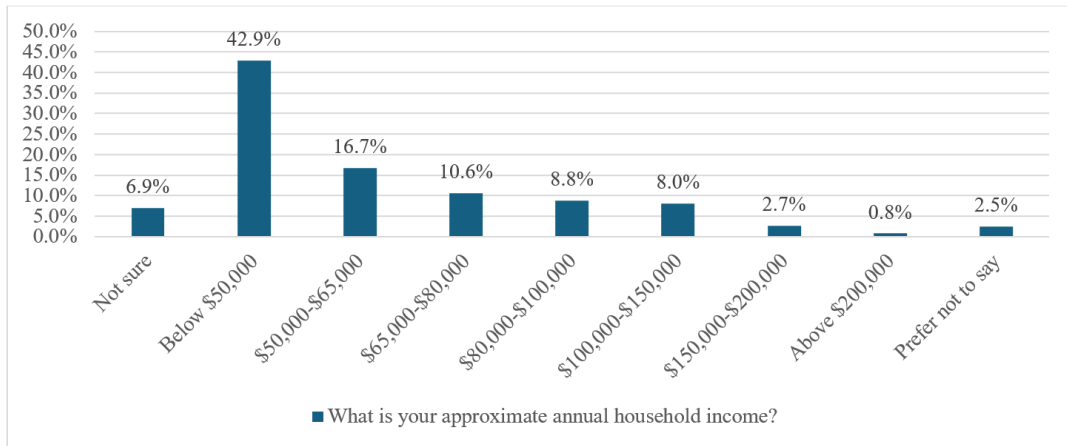


Figure 4. Income distribution.

3.3. Demographics

Over 33% of respondents identify as Hispanic, with 25% being Under the Age of 25. 46% are Parents of children under 18 years of age, and 45% identify as Male.

4. STATISTICAL MODEL

Our theoretical model is based on the premise that likelihood to enroll is a function of general attitudes, income and education, and respondent demographics. We use a logistic regression model to predict stated likelihood to enroll as a function of a set of independent variables. Our theoretical model is as follows:

$$\text{Likely to Enroll} = f(\text{Attitudes, Income \& Education, Demographics}) \quad (1)$$

Respondents were asked, "On a scale of 1 to 5 where 1 = extremely unlikely, 2 is somewhat unlikely, 3 is neither likely or unlikely, 4 is somewhat likely, and 5 is extremely likely, how likely are you to attend university in the next two years?" *Likely to Enroll* is a dummy variable = 1 if they are somewhat or extremely likely to attend in the next two years.

4.1. Attitudes

We include several different attitudinal variables in our first specification. *Importance of future salary* has the highest average regarding future employment, so we include it as a potential explanatory variable. For the overall personal values, *Importance of saving for the future* has the highest average, so we include it as a potential explanatory variable. *Importance of a university education* is statistically different from *Importance of saving for the future*, so we also include it as a potential explanatory variable. Given the current literature and polling on university affordability, we also include *Too expensive* as an explanatory variable to control for general opinions on the value of postsecondary education.

4.2. Income and Employment

We include *Income* as a potential explanatory variable as well as a dummy variable = 1 if the respondent is *Unemployed*.

4.3. Demographics

We include several variables to account for potential demographic differences. *Hispanic* is a dummy variable = 1 if the respondent identifies as being Hispanic or Latino. *Under 25 years of age* is a dummy variable = 1 if the

respondent is under the age of 25. *Parent* is a dummy variable =1 for respondents with children under 18 years of age. *Male* is a dummy variable =1 for respondents who identify as male.

5. RESULTS

We estimate three model specifications including varying sets of explanatory variables. Several results are robust to specification.

5.1. Attitudes

Importance of a university education is positive and statistically significant in all models, indicating that all else constant, respondents who have *Importance of a university education* as a personal priority are more likely to state they plan to attend within the next two years (Table 1). In addition, respondents with high importance for *Saving for the future* are also more likely to state they plan to attend within the next two years. Perceived importance of a university degree for *Future job salary* is not statistically significant, neither is *Importance of supporting myself*. *Too expensive* is only weakly significant in Model 2, indicating that perceptions of university being *Too expensive* do not impact the stated likelihood of attendance within the next 2 years.

5.2. Income and Employment

Unemployed is negative and statistically significant. All else constant, *Unemployed* respondents are about 13% less likely to state they plan to attend university within 2 years (Table 2). *Some college, no degree* is weakly statistically significant and positive in all three models. Based on results from Model 3, all else constant, respondents with *Some college, no degree* are about 9% more likely to state they are likely to attend university within 2 years. *Income* is weakly statistically significant in Model 1, and not significant in Models 2 and 3, indicating respondents with higher incomes are no more or less likely than respondents with lower incomes to state they are likely to attend university within 2 years.

5.3. Demographics

Hispanic is negative and statistically significant in all three models. Based on Model 3, all else constant, *Hispanic* students are 21% less likely to state they plan to attend university within 2 years (Table 2). Younger students are more likely to see themselves on a pathway to university. *Under 25 years of age* is statistically significant in all models. All else constant, respondents *Under 25 years of age* are about 10% more likely to state they plan to attend university within 2 years.

Table 1. Logistic regression results.

Variable Categories	Independent Variables	Model (1)	Model (2)	Model (3)
Attitudes	<i>Importance of University Education</i>	0.815*** (0.122)	0.849*** (0.115)	0.836*** (0.113)
	<i>Importance of Saving for the Future</i>	0.227* (0.137)	0.225** (0.113)	0.169 (0.112)
	<i>Future Job Salary</i>	0.193 (0.125)		
	<i>Importance of Supporting Myself</i>	-0.0377 (0.128)		
	<i>Too Expensive</i>	0.142 (0.106)	0.179* (0.103)	0.133 (0.102)
	Income & Employment	<i>Unemployed</i>	-0.500** (0.242)	-0.494** (0.237)
<i>Some College, no Degree</i>		0.415* (0.235)	0.410* (0.229)	0.377* (0.224)
<i>Income</i>		-0.139* (0.0756)	-0.121 (0.0740)	-0.0890 (0.0719)
Demographics		<i>Hispanic</i>	-0.962*** (0.240)	-0.870*** (0.231)
	<i>Under 25 Years of Age</i>	0.504** (0.251)	0.451* (0.246)	0.387* (0.233)
	<i>Parent of a Child <18 Years</i>	0.151 (0.230)	0.0858 (0.227)	
	<i>Male</i>	0.239 (0.234)	0.301 (0.228)	
	Constant	-4.280*** (0.737)	-3.976*** (0.670)	-3.360*** (0.623)
	Number of Observations	442	453	456

Note: Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Table 2. Marginal effects for Model (3).

Independent Variable	Marginal Effect (dy/dx)	Std. Error	Z	P>z
Importance of university education	0.2080	0.0281	7.42	0.0000
Importance of saving for the future	0.0420	0.0279	1.50	0.1320
Too expensive	0.0330	0.0254	1.30	0.1940
Unemployed*	-0.1261	0.0576	-2.19	0.0280
Some college, no degree*	0.0934	0.0550	1.70	0.0890
Income	-0.0222	0.0179	-1.24	0.2160
Hispanic*	-0.2116	0.0541	-3.92	0.0000
Under 25 years of age *	0.0955	0.0568	1.68	0.0930

Note: *dy/dx is for discrete change of dummy variable from 0 to 1.

6. DISCUSSION AND CONCLUSIONS

6.1. Policy Implications

6.1.1. Economic Mobility and Meeting Workforce Needs

It is well established that postsecondary attainment provides substantial economic mobility (Helios Foundation, 2025) and that demand for an educated workforce will continue to increase (Carnevale, Smith, Van Der Werf, & Quinn, 2023). Arizona ranks 50th in the US for state support per FTE for 4-year institutions (State Higher Education Executive Officers Association, 2024) and therefore it is not surprising it lags in educational attainment (Education Forward Arizona, 2025).

Cost, including sticker price of tuition, and affordability, are often touted as the largest barrier to increasing educational attainment (Gallup, 2025; New America, 2025). In AZ, a state with significant employment opportunities for degree holders and weak levels of postsecondary attainment, understanding the preferences and drivers of adult learners may be a pathway to increased postsecondary attainment to meet workforce needs.

Notably, perceived cost does not appear to be a significant barrier within the adult learner population. Perceptions of college being *Too expensive* are not a statistically significant predictor of likely attendance. In other words, respondents could believe that college is too expensive, yet still state they are likely to attend, or vice versa.

The messaging implications of this result may be highly impactful from a financial aid policy perspective, indicating that understanding other barriers to access beyond cost may be helpful in recruiting, retaining, and graduating adult learners.

6.1.2. Unique Preferences of Adult Learners

Our results indicate that while useful to understand the general population, opinion polls may underestimate the nuances in the preferences for adult learners relative to the general population. In addition to finding perceptions of cost are not a statistically significant predictor of stated likelihood to attend, we also find the value proposition for higher education relatively intact for a subset of adult learners with exposure to higher education. Gallup (2025) found that nearly 57% of adults not enrolled in a degree or credential program reported they considered enrolling in the past two years.

We find similar results, with additional differences by segments of the population. Respondents with *Some college, No degree* are more likely to state they plan to attend college within 2 years, and those who believe a university degree is important for their *Future job salary* are also more likely to state they plan to attend college. A university education is very important or extremely important to over 30% of our respondents and is a statistically significant predictor of their stated likelihood to attend university within 2 years. Our results indicate that messaging tailored at convincing adult learners of the value of postsecondary education may not be the most effective way to encourage attendance because many adult learners are already convinced of the value.

Creating pathways for those who plan to attend to ensure they can follow through with their plans may be a more effective way to increase attainment.

6.1.3. Importance of Demographic Differences

Hispanic students are significantly less likely to be considering attending university in the future, which is an important finding in the state of Arizona, where 44% of the population aged 5-14 is Hispanic (Arizona Department of Health Services, 2025; National Center for Education Statistics, 2022). Much of the literature on adult learners shows that being a parent is a significant barrier to postsecondary education (Cruse, Richburg-Hayes, Hare, & Contreras-Mendez, 2021; Munip, 2024) however, *Parent* was not a statistically significant predictor of stated likelihood to attend within 2 years in our survey data.

We also don't find any statistically significant differences in stated likelihood to attend for students who identify as *Male* relative to other gender identities.

Younger respondents are significantly more likely to state they are willing to attend, indicating that those who choose not to attend university directly from high school may show increased interest in university opportunities within a 6-7-year window of graduating (National Center for Education Statistics, 2023; National Student Clearinghouse Research Center, 2025).

Focused outreach on recent high school graduates and maintaining communication with graduates for several years after completing high school, especially Hispanic students, could provide an avenue for increasing postsecondary attainment.

6.2. Future Research

We find evidence that adult learners are relatively convinced of the value proposition for higher education, and many of them plan to attend within 2 years. Unfortunately, attainment data in Arizona shows that many do not follow through with their plans. Future research could examine why individuals who intend to attend within 2 years ultimately do not. Do challenges that are not perceived as barriers within the first few years of graduating high school become significant? Or, despite the macroeconomic data showing high need for a college educated workforce, are the employment opportunities great enough to make the opportunity cost of university too high? Given the dramatically changing demographics of the US, and Arizona in particular, another avenue of future research is understanding what drives the significant difference for Hispanic students relative to other populations. To maintain or increase attainment in Arizona, it is essential that Hispanic students see a university degree as a valuable part of their future. What can institutions of higher education and policymakers do to encourage that vision?

6.3. Conclusions

We increase understanding of the preferences of adult learners for postsecondary education by predicting stated propensity to attend. We find evidence that adult learners are less sensitive to the cost of education than indicated by polls, and the value proposition is relatively intact. Our results indicate that shifting messaging strategies to focus on increasing follow-through for those who state they are likely to attend may provide an opportunity to improve postsecondary attainment, especially in Hispanic populations, those with some college, no degree, and those under 25 years of age.

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