Stop-Out Factors For Nontraditional Students In Online Competency-Based Education Programs

Henry T. James

University of New England

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STOP-OUT FACTORS FOR NONTRADITIONAL STUDENTS IN ONLINE COMPETENCY-BASED EDUCATION PROGRAMS

by

Henry T. James
BS (Western Governors University) 2013
MBA (Western Governors University) 2015

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STOP-OUT FACTORS FOR NONTRADITIONAL STUDENTS IN ONLINE COMPETENCY-BASED EDUCATION PROGRAMS

Abstract

The purpose of this qualitative study was to explore the phenomenon of nontraditional students in online competency-based education (CBE) degree programs taking enrollment breaks known as “stop-outs” between college semesters or terms. Online programs and CBE programs have grown at a pace commensurate with the increased enrollment of working adults or other nontraditional college students. At the same time, stop-out and attrition rates for online programs and nontraditional students have been significantly higher than for traditional postsecondary education models. A review of existing literature exposed a gap in understanding the factors related to stop-outs for nontraditional students in online CBE degree programs. The researcher applied a theoretical perspective based on the self-determination theory of student persistence to add to the body of knowledge about the stop-out phenomenon. The researcher utilized surveys and interviews to collect and analyze data from current or former students that stopped out of online CBE degree programs to explore the phenomenon from the perspectives of their lived experiences. The researcher found that nontraditional stop-outs were influenced by external factors more than the online CBE environment.

KEY WORDS: stop-outs, dropouts, attrition, persistence, nontraditional students, competency-based education (CBE), self-determination theory of student persistence.
University of New England

Doctor of Education
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This dissertation was presented

by

Henry T. James

It was presented on
April 13, 2020
and approved by:

Marylin Newell, PhD, Lead Advisor
University of New England

Gizelle Luevano, EdD, Secondary Advisor
University of New England

Barbara Tucker, DBA, Affiliated Committee Member
Western Governors University
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CHAPTER 1: INTRODUCTION

Total enrollment in American colleges and universities equaled 20 million students in 2015, an increase from 15.9 million in 2001, and future enrollment was projected to reach 22.6 million by 2026 in a study conducted by Hussar and Baily (2018). According to Grawe (2019), traditional college students will represent a shrinking percentage of total enrollment after 2025 because fertility rates in America declined after the Recession of 2008 producing fewer high school graduates than would normally enter college in the mid-2020’s. In the same report, Grawe (2019) predicted that an increase in enrollment of nontraditional student populations could offset the decline in traditional student enrollment. Nontraditional students are primarily independent working adults over the age of 25 compared to traditional students who are 18-24 years old, enter college directly after high school, and depend on parents for financial support (Choy, 2002, pp. 2-3). A study by Fishman, Ludgate, and Tutak (2017) estimated that students above the age of 25 represented 44% of total enrollment in American colleges and universities (p. 2). According to Hussar and Baily (2018), enrollment of students older than 25 years of age outpaced enrollment of students under 25 between 2001 and 2016 by at least 10% (p. 25). Including adult learners and other student demographics associated with nontraditional students, New (2014) estimated that 75% of all enrolled college students were nontraditional.

In response to demand for innovations that could lower college costs and improve access, a growing number of institutions have developed online and competency-based education (CBE) degree programs that have proven particularly suited to nontraditional students (Fishman, et al., 2017). According to Poulin and Straut (2016), online education is a form of distance education that is conducted over the internet to deliver instruction and provide interaction for students that are physically separated from the location of the instructor (p. 7). Fishman et al. (2017) described
CBE as programs that award credit to students for demonstration of what they know instead of how much time was spent learning the material.

Studies have shown that traditional higher-education models where students attend classes on campus and earn credits based on satisfactory performance over a specified length of time presented more challenges and greater risk of failure for the growing number of nontraditional students compared to traditional student groups (Atchley et al., 2013). According to New (2014), a high percentage of nontraditional students struggled to persist and remain in college until they attained their degrees. Prior to dropping out of college permanently, many students, identified as stop-outs, leave school with the intention of returning to complete their degrees in the near future (Scobey, 2017). Schatzel, Callahan, Scott, and Davis (2011) found that at least 21% of nontraditional students in America have stopped out. A 2009 study published by Public Agenda found that 36% of stop-outs did not return to school within five years after leaving and were re-classified as dropouts or stay-outs contributing to the high attrition rate for nontraditional students that fail to persist in college (Johnson, Rochkind, Ott, & DuPont, 2009).

With the present and projected growth of nontraditional student enrollment and online CBE programs, higher education leaders and policy makers need a better understanding of the factors that contribute to students stopping-out and becoming part of the high attrition rates among nontraditional online CBE students.

This chapter provides an overview of the study, including the statement of the problem, purpose of the study, the research questions, the conceptual or theoretical framework utilized for the study, assumptions and limitations of the study, significance of the study, definitions of key terms used in the study, and concluding thoughts with a look forward to succeeding chapters of the study.
**Statement of the Problem**

The problem investigated in this study was the phenomenon of stop-outs among nontraditional students in online CBE degree programs at regionally accredited universities. Stop-outs represent a major portion of the dropout population that threatens higher education, society, and the economy in America (Freedman, 2014). Existing literature examines persistence problems among online students and traditional students (Atchley et al., 2013; Tinto, 2006), but little research can be found that focuses on stop-outs among nontraditional students in online CBE degree programs.

Successful higher-education experiences that reduce stop-outs for nontraditional students may require innovative nontraditional approaches to learning (Fishman et al., 2017). According to Gardner (2019), working adults with obligations to employers and families may perform better in learning environments with more affordable, flexible, and accessible options. In response to the needs of nontraditional students, more institutions have developed online and CBE degree programs (Erisman & Steele, 2015, p. 39). According to Fain (2019), nearly 500 colleges and universities reported in 2018 that they have already launched CBE programs or have reached various stages of CBE program development for their institutions. The Competency-Based Education Network (C-BEN) was organized in 2013 and became a free-standing nonprofit group four years later (C-BEN, 2019). More than 90 colleges, universities, and education systems had joined the network by 2019 (C-BEN, 2019). According to Kelchen (2016), the purpose of C-BEN is the collaboration and study of efforts to develop high quality CBE programs.

Studies have found that stop-out rates for online programs were higher than stop-out rates for on-campus programs (Heiman, 2010). According to Tinto (2016), higher education leaders must recognize and reverse the negative impact of stop-outs and on the transforming mission of
higher education. It is important to understand the trend lines of retention and persistence and the factors that lead to stop-outs, and with that understanding, to reduce the percentage of students that fail to thrive in online CBE programs.

**Purpose of Study**

The purpose of this study was to examine factors associated with stop-outs involving nontraditional students in online CBE degree programs at regionally accredited colleges and universities to identify commonalities in the reasoning of stop-outs by exploring their lived experiences. With the growing enrollment in online courses and programs, the dropout rate for online courses has continued to increase (Park & Choi, 2009). At colleges and universities offering online CBE programs, it is important to understand what factors predict or encourage high stop-out rates. In partnership with John Wiley & Sons, Inc., Western Governors University (WGU), one of the largest online CBE schools in America, published the peer reviewed *Journal of Competency Based Education* and operates the website CBEInfo.org. According to Marcus (2017), WGU collaborates with Harvard, Stanford, Carnegie Mellon, the University of Chicago, and many other universities, colleges, companies, and organizations interested in CBE advancement to share experiences, research, and strategies that improve the CBE landscape. This study explored the lived experiences of stop-outs to increase understanding of the factors that contribute to the phenomenon of stop-outs among nontraditional online CBE students.

**Research Question**

Current data available from research indicates that nontraditional students entering college as first-time enrollees represent the largest risk group for failure or stop-out (Fishman et al., 2017). According to New (2014), one third of adult students that stop out but return to college eventually become dropouts. The problem of practice for this study indicated that the
population of stop-outs should be further explored to identify the most common risk factors of the phenomenon by investigating this research question:

What role do nontraditional student demographics, the online learning environment, and/or the CBE learning model have in the decisions of nontraditional students to stop out of their degree programs?

**Conceptual Framework**

The theoretical perspective framing this study was the self-determination theory of student persistence described by Kinsey (2017). Chen and Jang (2010) designed a study based on the long-established three motivational concepts of self-determination theory (SDT)—competence, autonomy, relatedness—to investigate student performance and persistence towards completion of online college courses. According to Ryan and Deci’s (2000) SDT motivational theory, competence refers to self-efficacy or the ability or skill to succeed; autonomy refers to the feeling of freedom or volition; and relatedness refers to the feeling of belonging, affection, or connection to others (pp. 64-65). The study by Chen and Jang (2010) found that students in online environments persisted when their basic needs for self-determination had been met. The themes that emerged from existing literature agree that persistence is related to student involvement or interaction in college, and many factors cited in previous studies for stop-out among online or older nontraditional students indicated the importance of motivational influences (Park & Choi, 2009, p. 215). The researcher contended that the self-determination theory of student persistence applied to online CBE nontraditional students was a proper conceptual framework through which to explore the lived experiences of stop-outs for this study.
Assumptions, Limitations, and Scope

The researcher held some assumptions about the study prior to conducting research. First, it was assumed that nontraditional students or working adults in online CBE degree programs fail to persist in college and stop out for reasons atypical for traditional students in similar programs if traditional students are enrolled in such programs. The researcher assumed that former students from online CBE degree programs would be identifiable. When contacted as potential participants in the study, the researcher assumed the former students would willingly offer candid, fair, and transparent responses that would aid in the development of data useful for drawing conclusions about the key factors contributing to their decisions to stop out. Additionally, the researcher assumed that leaders in higher education institutions that offer online CBE degree programs would not encourage and support research to identify factors that contribute to the phenomenon of stop-outs by providing access to former students that fit the criteria for the study. To ensure access to former students, the researcher designed the study to collect data from qualified participants recruited through social media networks not owned or managed by any college or university.

The relatively small number of established online CBE degree programs offered by regionally accredited colleges and universities in America presented a limited opportunity for sampling. With a limited sample, the scope of the study was not likely to be generalizable or transferrable (Creswell, 2013, p. 157). Data collected from a small sample of participants could limit the trustworthiness of the results and conclusions from this study for broader application, but the study could provide a basis for further research.
Significance of Study

This study is significant because it adds new insights and understanding of the factors that contribute to the phenomenon of nontraditional student stop-outs from online CBE degree programs at regionally accredited colleges and universities. Understanding why students enroll in online CBE programs but fail to perform well academically or continue their enrollment uninterrupted until they earn their degree is the essential predecessor to implementing changes that will solve the problem of stop-outs (Schatzel et al., 2011. p. 57). While retention and persistence are important performance metrics for all colleges and universities, they are especially significant for schools that offer online or CBE degree programs because these innovative approaches, while gaining more acceptance, currently face significant skepticism and resistance compared to traditional higher education models (Gardner, 2019). As pressure mounts from the public and policy makers, understanding of trends and factors for stop-outs and persistence at colleges and universities that offer online CBE degree programs bears growing significance and urgency for the future of higher education in America (Tinto, 2016).

Definition of Terms

Terms used in this study may be unique to the topic or offered with unusual context. Following is a listing of intended definitions of key words:

Attrition. The number or percentage of students that leave college and abandon pursuit of a degree.

Competency-based education (CBE). Education that awards credit for required learning based not on seat time or pre-determined pacing but on demonstrated competency.

Dropout. A student that withdraws from a college or university before earning a credential and does not re-enroll at any institution within a period of five years.
First-generation student. Students whose parents have never earned a bachelor’s degree.

Nontraditional student. A nontraditional student is one that is over the age of 25, working full-time, independent of parental support, a parent, a spouse, or one that entered college more than a year after high school.

Online Learning. Education delivered over the internet or via electronic or telephonic means with no in-person or on-campus interaction required between students and instructors.

Persistence. Continued enrollment until degree completion at any college or university.

Retention. Continued enrollment until degree completion within the same college or university.

Stay-outs. Students that do not re-enroll in college within five years of stopping out. Students that stay-out are also considered to be dropouts.

Stop-outs. Students that stop attending, withdraw from college temporarily, and re-enroll within five years.

Traditional student. Age 18-24, dependent on parental support, and entering college directly after completing high school.

Conclusion

This study is important because it explored the phenomenon of stop-outs from the perspectives of nontraditional online CBE students that have lived through the experience. Research has shown that the nontraditional student population is expanding, innovative programs that include online CBE degrees are increasing, and stop-outs as a large part of total college attrition continue to represent problems for individuals, institutions, society, and the economy (Freedman, 2014). This chapter reviewed the phenomenon of stop-outs, the problem addressed in
the research question, the purpose of this study, and the scholarly significance of this study, including the self-determination theory of student persistence theoretical perspective that framed the study.

Chapter 2 explores existing literature that investigates the phenomenon of stop-outs as part of the larger problem of student attrition, the growth of online CBE programs and enrollment, and greater insight into the conceptual framework that influenced this study. Chapter 3 discusses qualitative research methods and the application of methodology in the study of stop-outs at colleges and universities that offer online CBE degree programs. Chapter 4 offers an analysis and results from the data collected during research. The report concludes with recommendations and reflections in Chapter 5, followed by a list of references cited and appendices.
CHAPTER 2: LITERATURE REVIEW

Demand for higher education credentials and college-educated workers in America continues to be strong, especially for working adults (Gonser, 2017; Krauss, 2017, p. 7). Independent working adults over the age of 25 typify most of all learners commonly identified as nontraditional college students (Brower & Schejbal, 2017; Choy, 2002, pp. 2-3). Many states have established projects and goals to increase the level of degree attainment for their residents to compete for jobs and economic success in a competitive, knowledge-based, global marketplace (Lumina Foundation, 2018; Sims, 2018). Working adults are returning to college to keep pace with the demand for more education to advance their careers (Hussar & Bailey, 2013, p. 21). While more working adults are enrolling in college, policy makers and leaders are searching for new ways to reduce the rising cost of higher education in America (Fishman, Nguyen, & Ezeugo, 2018, pp. 18, 50).

Online degree programs and competency-based education (CBE) courses represent two innovations that improve affordability and access for nontraditional students (Fain, 2019; Lindsay, Goldman, Long, & Leone, 2018; Lurie, Mason, & Parsons, 2019, p. 20). According to Spaulding, Montes, Chingos, and Hecker (2019), CBE programs are especially attractive for first-generation students, low-income, low-asset, low-academic achievers, or working adult populations (p. 9). Research has shown that older students and other student populations that are described as nontraditional experience higher risk of failure in college (TICAS, 2018). This study investigated the phenomenon of nontraditional online CBE students that stopped out of college before completing a degree and the factors that attended the phenomenon.
Sources investigated for this review separately and collectively presented empirical data to confirm the magnitude and direction of college attrition in America. The primary objective of this literature review was to explore or explain the demographic of nontraditional students, examine the factors related to the stop-out phenomenon, and discover existing knowledge reflected in the literature for nontraditional online CBE students. While much has been researched and written about various aspects of student retention, attrition, and lack of persistence among various groups and institution types, little is found in existing literature relative to attrition among nontraditional students from online CBE programs (Erisman & Steele, 2015). This study intended to narrow that gap by exploring the lived experiences of nontraditional students that did not re-enroll in online CBE college degree programs for a minimum of one semester or term to a maximum of five years. This study provides an understanding of the factors that cause nontraditional students to withdraw from online CBE programs and illuminates possible interventions that higher education leaders could initiate to reduce attrition among this growing group of the student population.

**Demand for Higher Education**

The demand for higher education to satisfy the needs of business and innovation in a competitive global marketplace has contributed to the growth in total college enrollment among nontraditional students (Gonser, 2017). As more working adults or other nontraditional learners have entered the market for higher education, colleges and universities have been forced to explore innovative nontraditional programs to accommodate this student demographic (Kelchen, 2016). The most successful American colleges and universities in terms of growing total enrollment in the past decade have been schools with degree programs designed for working
adults, including schools with online and CBE degree programs like Liberty University, Grand Canyon University, Southern New Hampshire University (SNHU), or WGU (Gardner, 2019).

**Economic Demand**

Economic influences in America have created a high priority for college degrees. According to the Pew Research Center, only 36% of Americans surveyed in 1978 viewed a college education as a necessity compared to 75% of Americans surveyed in 2010 (Fry & Parker, 2012, p. 2). A Lumina/Gallup survey conducted in 2013 found that 97% of Americans believed that a postsecondary credential was important for financial success (Lumina Foundation, 2013). Another Lumina Foundation report indicated that most jobs created in America since the economic downturn in 2008 have required higher education credentials, and the trend is expected to continue as the country and the world evolve from an industrial economy into a knowledge economy (Lumina Foundation, 2018). Recent research reported by Georgetown University (Carnevale, Jayasundera, & Gulish, 2016) indicated that nearly all jobs created in the last decade required more than a high school level of education, and studies have predicted that most jobs in the future will be targeted towards workers with post-secondary educations. The Bureau of Labor Statistics (BLS) predicted that the American economy would generate about 12 million new jobs from 2016-2026, and 8 million of the new jobs would require education beyond a high school diploma (BLS in Gonser, 2017).

Kraus (2017) estimated that as early as 2020, 66% of the available jobs in America would require more than a high school diploma and many would require a four-year degree (p. 7). Recent studies indicated that at least 46% of available positions in American businesses have remained open because employers struggled to find enough qualified applicants (Marcus, 2019b; Oldham, 2017). A Pew study found that in 2013, 22% of adults between 25 and 32 years of age
with only a high school education were living below the poverty line compared to 6% of young adults in the same age bracket that had earned a college degree (Pew Research Center, 2014). While enrollment projections for traditional students have shown signs of decline, economic indicators have created continued demand for higher education enrollment among nontraditional students, especially among working adults with some level of prior college (Gardner, 2019).

**Demographic Demand**

A Hechinger Report authored by Field (2018) identified a pool of 35 million Americans over the age of 25 that have already earned some level of college credit but no degree. According to the president of a major university with nearly 30,000 online students, there is no shortage of available students for colleges that are equipped to serve returning adults that already have some college experience (Crow as cited in Gardner, 2019). Most Americans polled believed that higher education was important for financial security, and 41% of Americans without a post-secondary credential indicated that they have considered a return to college (Lumina/Gallup, 2013).

The National Center for Education Statistics (NCES) research reports indicated that total enrollment in higher education institutions in America continued to rise and will continue to grow in the coming decade through 2025 (NCES, 2017, p. 403). In their research, Hussar and Baily (2018) indicated that the enrollment of adult students should increase another 13% by 2026 (p. 25). As states work to increase degree attainment and improve the employability of their citizens, and as colleges and universities pursue working adults to replace expected enrollment declines from traditional college students, the demographic of nontraditional students will continue to be in high demand (Field, 2018).
**Cost of Higher Education**

The costs to attend college in America—especially for underrepresented and nontraditional populations—have continued to increase and have created barriers to continued enrollment that demand innovation and disruption to the traditional model (Scobey, 2017). From 2007 to 2017, the median annual cost of attendance at public four-year universities increased from $7,280 to $9,970, and the cost of attendance at private nonprofit four-year schools climbed from $27,520 to $34,740 (College Board, 2017, p. 12). With the underlying causes for the cost of college attendance or contributing factors unidentified or not eliminated, the costs of higher education could be expected to continue an upward trajectory. Until recently, education costs in America continued to rise because policy makers have not addressed the ongoing escalation (Tse, 2017).

Unsuccessful students at universities represent a negative impact on the economy (Johnson, 2012). Even at institutions with low cost of tuition, unsuccessful students incur significant financial regression due to their enrollment problems associated with non-completion or debt without degree. According to research analysis by the Pew Research Center, total student loan debt in America had grown to $1.3 trillion by 2017 (Cilluffo, 2017). Students that fail to thrive are more likely to default on their student loans: Studies have shown that 24% of students who entered the repayment period in 2011 without a completed degree defaulted on their student loans compared to a 9% default rate for students that had graduated (Perna, Kvaal, & Ruiz, 2017). The odds in favor of bankruptcy filing were higher when the debtor had student loan debt but did not earn a degree (Despard et al., 2016). Houle and Warner (2017) conducted a study of life after loans and found that student debt was more likely to cause students from disadvantaged
population groups to struggle with the successful transition from school into productive independent lifestyles.

**For-Profit Colleges**

Studies have shown that for-profit colleges and universities have contributed to the rising cost of higher education that influences stop-outs while at the same time delivering poor returns economically (Josuweit, 2017). A recent Forbes article presented data to demonstrate that for-profit schools were a poor investment in education because, as a sector of providers, these schools charged much higher prices and delivered unimpressive outcomes for students compared to public colleges, which were two to four times less expensive for the same credentials (Josuweit, 2017). Cellini and Turner (2016), in a report published by the National Bureau of Economic Research (NBER), compared the employment outcomes of a matched group of one million students from similar credential programs at for-profit colleges and public colleges and found that the for-profit graduates were less likely to find employment and earned 11% less when they did find employment after graduation.

A statistical analysis report published by the Brookings Institution suggested that most of the current crisis when student loan debt reached $1.1 trillion in 2014 was concentrated among borrowers that attended for-profit colleges and universities (Looney & Yannelis, 2015). According to Looney and Yannelis (2015), this large group of debtors was classified as nontraditional borrowers and constituted a high-risk demographic. Under public and political pressure as well as financial pressure and legal proceedings, more than 100 for-profit colleges and career schools closed between 2016 and 2018, and regulators have predicted more closings in the future (Busta, 2019).
State Funding

State funding for higher education has contributed to the cost of college for all students while states have launched initiatives to increase the number of credentialed residents, particularly within the underserved and nontraditional student demographics (Quinton, 2016). While the cost of higher education has continued to rise, studies have shown that during the past 25 years, nearly every state has reduced funding for public colleges and universities, shifting costs to students and driving up student loan debt (Laderman, 2018, p. 46; Mitchell, Leachman, Masterson, & Waxman, 2018). Research has shown that student loan debt has been a contributing factor in stop-out decisions by nontraditional students (Huelsman, 2015; Scobey, 2017).

In 2008, Dr. Nicolas P. Restinas (a lecturer at Harvard University; noted author; former Assistant Secretary for Housing; Federal Housing Commissioner at the United States Department of Housing and Urban Development; and a member of the Board of Directors at Freddie Mac and the Federal Deposit Insurance Commission) and Dr. Eric S. Belsky (noted author and scholar who served as the managing director of the Harvard Joint Center for Housing Studies) edited a book about consumer credit in America. The authors predicted that demand for student loans would grow faster than the federal loan programs could accommodate in the coming decade and half of the students taking on student loans would be unable to make the payments (Retsinas & Belsky, 2008). Research conducted by the nonprofit Demos organization presented a primary finding that indicated that student debt greater than $10,000 had a negative impact on stop-outs and the rate of student persistence to graduation (Huelsman, 2015, p. 13).
Community College and Relationships

Students that begin or resume their quest for a four-year degree at a community college could lower their total cost of education (Powell, 2018). Declining enrollment numbers at community colleges have contributed to the cost of education for nontraditional students. The cost of attending two-year institutions has been on the increase but has remained much lower than the cost of attendance at most four-year colleges and universities. Many adult students that return to college or enter college for the first time choose to enroll at four-year institutions instead of community colleges (Gardner, 2019). Falling enrollment and rising costs at community colleges contribute to the increased cost of higher education and have a negative financial effect on nontraditional students and their ability or motivation to persist to degree completion and graduation.

Academically Unprepared Students

Students entering college before they were prepared for the rigors of higher education have contributed to higher education costs and stop-outs (Gardner, 2019). Students that have demonstrated less academic preparedness and needed remedial courses were at high risk of stopping out of school without completing requirements for a degree (NCES, 2017). Most colleges and universities in America have admitted students that were not academically prepared to succeed in their higher education environments (Butrymowicz, 2017). Data collected from more than 900 colleges indicated that 96% of those schools enrolled students for 2014-15 who were not prepared academically to thrive in college. The report identified more than a half-million students in this category and estimated that the taxpayer cost of remediation was as high as $7 billion per year (Butrymowicz, 2017, p. 1).
The National Student Clearinghouse Research Center (NSCRC, 2018) collected data on student enrollment and persistence. After four years, 23.5% of the students that enrolled as part of the fall 2011 cohort had left college without completing a degree program. Six years after enrolling in college, 27.4% of the group had left college without earning a degree (NSCRC, 2018). Among first-time students entering college in the 2011-2012 school year, 32% had not earned a credential and were no longer enrolled at any credential-granting college or university by early 2017 (Chen et al., 2019, p. 5). A study of 38,000 community college students that enrolled in 2000, found that 94% stopped out at least once before eventually dropping out altogether or going on to graduate (Fain, 2013).

Complete College America (CCA), a national nonprofit organization, presented data in 2018 that indicated that, among remedial students in four-year college programs, only 17% would graduate (CCA, 2018, p. 2). The report suggested that students in need of remedial courses incurred millions of dollars in student debt before even earning college credit. Such students, according to the report, frequently gave up on college because of discouragement and lack of money. Another persistence study indicated that nearly 40% of academically unprepared students at two-year colleges and 25% of academically unprepared students at four-year colleges ultimately failed to complete remedial courses required to persist and earn a college degree (Butrymowicz, 2017, p. 1). Research has shown that many nontraditional students were academically unprepared and needed remedial assistance when they returned to college, and these students, identified as repeat-non-completers, were at higher risk of failing to persist (NCES, 2017; New, 2014).
Nontraditional Students

Enrollment numbers for nontraditional students represented the largest increase of any demographic entering college in recent years. New (2014) estimated that nontraditional students accounted for as much as 75% of total college enrollment. Shapiro et al. (2015, p. 4) found that nontraditional students had lower completion rates and were at high risk of failure. Between 2013 and 2015, more than three million students withdrew from colleges in America and many of them never went back to complete their degrees (Kolodner & Butrymowicz, 2017). According to the National Center for Education Statistics (NCES), for the academic enrollment year 2011-12, 30% of all first-time college students had stopped out of their degree programs three years after enrollment (NCES, 2017, p. 1). This government study found that adult learners or nontraditional students with family and work obligations failed to thrive and attain degrees in greater numbers than traditional students (NCES, 2017). A study by Looney and Yannelis (2015) indicated far better repayment patterns and economic outcomes for traditional students than for nontraditional students. Research has shown that 24% of students that entered the repayment period in 2011 without a completed degree defaulted on their student loans compared to a 9% default rate for students that had graduated (Perna et. al., 2017).

Student loan debt has had a major impact on the quality of life for high-risk stop-out populations that have debt but no degree. Another study that examined persistence rates between 2003 and 2009 found that 45% of students that delayed the start of college were at higher risk of stopping out and 28% of student loan-takers that stopped out of college during that period had been nontraditional students with full time jobs while attending school (Nguyen, 2012, p. 6). In their book, Akers and Chingos (2014) acknowledged the growing social and economic concerns and specific problem areas within the high-risk population of nontraditional students that never
finished college. A study by Elliott (2014) indicated a disproportionate financial burden incurred by minority and low-income students that often opt to stop out before completing their degrees due to their ever-increasing educational debt (p. 30).

Houle and Warner (2017), in their study on the social impact of attrition, found that students that failed to complete a degree had greater difficulty establishing independence and socioeconomic well-being. Research data from government reports suggested that the greatest negative impact from debt and attrition served to limit the prospects for prosperity and career growth for nontraditional students and the population that needed the most help (Goodnight et al., 2015). Increasing economic demand, growing enrollment, and high attrition rates among nontraditional students have presented challenges and opportunities for policy makers and higher education leaders to find new understanding of the factors that contribute to decisions to stop out.

Online and Competency-based Education Programs

In response to the ongoing demand for higher education, the rising costs of higher education, the anticipated increased enrollment of nontraditional students, and concerns about documented high attrition rates, leaders in the field of higher education have in recent years accepted more innovative approaches to the delivery of higher learning (Kelchen, 2016). Online courses and degree programs have become more mainstream (Klein-Collins, 2013). Studies have shown that more than 600 colleges and universities were launching online and CBE programs and the trend was expected to grow at a double-digit annual pace from 2013 through 2020 (Anderson, 2018; Dusst, & Winthrop, 2019). CBE courses and degree programs have emerged as approved delivery modalities. The innovations or nontraditional disruptions offered by online learning and CBE have been attractive options for nontraditional students or working
adults that have returned to college. Research has shown that these programs have experienced higher attrition rates than more traditional models of higher education (Fain, 2019).

**Online Education**

The evolution of distance education has followed the development of technology throughout history. In the 1700’s and 1800’s, distance education was conducted by mail; during the early and mid-1900’s, radio, telephone, and television media were utilized; and in 1994, the first completely online educational program was launched (Dumbauld, 2015). According to Poulin and Straut (2016), distance education enrollment in American colleges had grown to 5.8 million students and represented 28% of all college enrollment by 2014. Most of the increase in online courses was driven by growing nontraditional student enrollment and working adults that returned to college in need of flexible schedules to accommodate work and family obligations (Brower & Schejbal, 2017; Dumbauld, 2015). The largest universities in America in 2019 in terms of total enrollment include the best-known online schools with programs designed to attract nontraditional students. SNHU enrolled 135,000 students with more than 130,000 in their online programs; WGU offers only online programs and enrolled 115,000 students (Adams, 2019). Either of these universities alone enrolled more students than the combined enrollment of the top 14 colleges in America according U.S. News and World Report rankings (Gardner, 2019).

**Competency-based Education Programs**

According to Kelchen (2015), CBE has been generally defined as recognition of required learning based not on seat time or pre-determined pacing, but on demonstrated competency and flexible pacing (p. 1). Research reported by Lindsay et al. (2018) showed that the promotion of CBE has been around since the Industrial Revolution. While the traditional model of education
was based on seat time and instructor contact during this period of history, some proponents of CBE started to explore the value of experience and self-paced learning. In 1919, the Winnetka Plan was established as one of the first public-school system experiments in CBE (Lindsay et al., 2018). With government backing and encouragement, colleges began to offer credit for prior learning as a form of CBE in the 1970’s (Klein-Collins, 2013). In 1997, WGU was incorporated as America’s first online CBE university (Lindsay, et al., 2018). Online CBE degree programs at WGU were accredited by all four regional accreditors recognized by the U.S. Department of Education in 2003 (King, 2017). By 2019, total active enrollment in WGU’s CBE degree programs exceeded 115,000 full-time students, and graduates from the 22-year old school exceeded 137,000 students (WGU, 2019).

Acceptance of CBE programs has spread to major universities including Purdue University, the University of Wisconsin, the University of Texas, Northern Arizona University, the University of Michigan, and others (Fishman et al., 2017). A 2018 study conducted by Lurie, et al. (2019) collected data from 501 colleges and universities in America relative to their approaches to CBE programs and found that 85% were interested in offering CBE programs, 57% had already launched at least one CBE program, and at least 55% believed that CBE programs could improve access for nontraditional students and prepare them for jobs in the knowledge economy. The success of CBE programs, coupled with the changing demographic of student enrollment and economic indicators, has led to increased levels of support by lawmakers, government agencies, and foundations (Kelchen, 2015). While CBE programs in higher education have attracted more attention and gained more acceptance among nontraditional students and employers of CBE program graduates, attrition rates in online and CBE degree programs have remained higher than attrition rates in traditional degree programs (Fain, 2019).
Interventions

A review of existing literature has demonstrated that the prevailing causes of stop-outs among traditional and nontraditional students alike include the rising costs of education, economic illiteracy of borrowers, and lack of academic preparation for college. Osam, Bergman, and Cumberland (2017), building upon earlier foundational studies from the 1970’s, found that in 2017, the three basic categories of barriers that prevented nontraditional students from re-entering college or persisting to graduation were still institutional, situational, or dispositional. According to Osam et al. (2017), institutional barriers include degree programs and other features related to the operation of the college or school; situational barriers include personal concerns about work, family, or finances of the student; and dispositional barriers include personality issues of the student such as low self-esteem, limited academic preparedness, or fear of failure. Researchers have investigated possible interventions for the various factors that have contributed to the failure of students to persist. Tinto (2016) wrote about the challenge for leaders to move the focus of institutions from retention to persistence and suggested that leaders should invest energy and innovation in student self-efficacy, sense of belonging, and the perceived value of the curriculum. Cochran, Campbell, Baker, and Leeds (2014) concluded from their study of attrition and student characteristics that leaders should implement better policies to support and monitor new students, design programs to assist students with lower academic performance histories, and initiate outreach to stop-outs to uncover ideas to reduce withdrawals and related harmful impacts to American society and the economy.

During the 2013 annual conference of the Higher Learning Commission of the North Central Association of Colleges and Schools (HLC), a team of noted professors and authors explained their research and findings related to college students that failed to graduate (Cherif,
Movahedzadeh, Adams, & Dunning, 2013). The report included data and statistics from studies conducted by researchers at the Center for Academic Success at the University of Alabama, NCES, the College Board, and other authors. This study suggested that the high failure rate of college students amounted to a national tragedy and offered remediation ideas for educators to employ as countermeasures to help students thrive (Cherif, et al, 2013). The authors concluded that the root cause for failure to thrive in college was student motivation and suggested that educators should take steps to motivate students by providing interesting and engaging learning materials as well as provide extra support to help students stay focused. HLC recommended that colleges consider the findings of the research in their institutional improvement efforts (Van Kollenburg, 2013).

**Successful Intervention Initiatives**

Studies indicated that two of the main reasons for stop-outs have been located at the front end of the student experience (Butrymowicz, 2017; Looney & Yannelis, 2015). Financial literacy—especially for young people first entering college and for certain nontraditional students—was proven inadequate. According to Porter and Uhlman (2015), students often entered college and took out student loans without understanding the future consequences of student loan debt (Porter & Uhlman, 2015, p. 8). A lack of preparation for the academic rigor of college, especially among high-risk student groups including nontraditional learners, was shown to contribute to a high rate of failure to thrive or persist (Butrymowicz, 2017).

Financial literacy. The literature showed that there have been some examples of successful programs to improve financial literacy. In 2013, WGU established a financial literacy effort to encourage responsible borrowing by students (Shaw, 2016). The university called the project the Responsible Borrowing Initiative (RBI). Three years later, the American Association
of University Administrators recognized WGU with an award of excellence for helping students to reduce student loan debt by $400 million through the RBI program. The WGU financial literacy program simply presented incoming students with detailed explanations and encouraged students to minimize their borrowing (Shaw, 2016). During the three-year period surveyed, the average WGU student in the RBI program reduced their student loans from $7870 to $4640 per year for a 41% decrease in student loan debt (Shaw, 2016).

Some schools have embraced the idea of innovation and use of technology to lower the cost of education (Soares & Morgan, 2011). Arizona State University (ASU) has offered freshman-level courses on a global scale without charging any up-front tuition. Students paid fees for credit only after passing the courses and earning credit that could be transferred to any other school that accepted ASU transfer credits. Purdue University recently purchased Kaplan University for developing innovative low-cost methods to deliver college credits via online learning (Carnevale et al., 2016). The president of Purdue University was one of the first governors to endorse and establish a state university affiliate of WGU. WGU and its affiliated state universities—all regionally accredited, online, competency-based, with some of the lowest tuition costs in the nation—have been recognized by the US Department of Education, lawmakers, and the White House as a model of innovation for the future of higher education value (King, 2017).

**Academic preparation.** Graduation rates and lack of persistence have been the focus of attention by many schools and policy makers (Butrymowicz, 2017). Many universities have started developing partnerships with high schools and community colleges to reduce the number of incoming college students and nontraditional transfers that are academically unprepared for the rigors of higher education. Boston College developed a remediation model with impressive
success and on-time graduation rates, and the model has been used with good results at other schools (Heiman, 2010). During a four-year period from 2010-2014, the Texas Higher Education Coordinating Board (THECB) funded an initiative for intensive college readiness programs designed to help adults returning to college make the transition and enroll in fewer remedial courses that often result in high stop-out and failure rates (Kallison, 2016). In May of 2019, WGU launched WGU Academy, aimed at helping academically unprepared students hone their readiness before applying for admission to any college or university (Neitzel, 2019). The Minnesota Office of Higher Education (OHE) launched the MN Reconnect program in 2019 to support adult learners returning to four participating colleges after stop-outs of two years or longer (OHE, 2019). The program provides a dedicated staff member at each institution to help nontraditional students navigate every aspect of their return including academic planning, financial planning, and a variety of community services. The state of Tennessee also has an award-winning college readiness program called TN Reconnect that serves nontraditional students returning to more than 70 colleges in the state (Tennessee Reconnect, 2019).

**What Remains Unknown About Stop-outs**

Attrition has been explored in-depth relative to many demographic groups and social factors including age, ethnicity, academic background, academic discipline, and financial literacy. Attrition has been studied in environments that include public universities, private institutions, community colleges, and four-year schools. Existing literature is limited on discovery of effective best practices for leaders and policy makers to prevent the phenomenon of stop-outs among the high-risk and fast-growing population of nontraditional college students in online CBE programs (Looney & Yannelis, 2015).
Theoretical Framework

This stop-out study is framed from the perspective of the self-determination theory of student persistence (Kinsey, 2017). Over the last 50 years, many theories and models of thinking have emerged from studies aimed at understanding student persistence, retention, and attrition (Aljohani, 2016). Kinsey (2017) observed that a review of the historical evolution of persistence theories indicates that “initial thought relied on academic and social influences, whereas more recent developments have brought certain circumstantial and personal influences into the question” (p. 1). A review of the literature by Aljohani (2016) supports this viewpoint:

- 1970: One of the earliest models of persistence theory was the dropout process model developed by Spady (1970). The author found that persistence decisions for college students hinged upon the two variables of academic and social systems.

- 1973: Transactional distance theory subsequently introduced the idea that lack of contact and interaction in distance education led to lower persistence by college students (Moore, 1973).

- 1975: Tinto’s institutional departure theory (1975) placed greater emphasis on social integration as a determining factor for student persistence.

- 1980: Bean’s (1980) student attrition model found that satisfaction with the college experience carried the greatest influence on persistence behaviors.

- 1984: The theory of student involvement presented by Astin (1984) cited various factors that indicated levels of student involvement correlated to levels of persistence. The author indicated the involvement was similar to motivation but emphasized behaviors instead of psychological disposition.
• 1985: Bean and Metzner (1985) developed the nontraditional model of persistence to address the unique situations of commuter students and posited that environmental and external factors determined persistence.

• 1985: Self-determination theory (SDT) developed for multiple fields of application including higher education suggested that persistence is based on achievement of motivation from competence, autonomy, and relatedness (Deci & Ryan, 1985).

• 1996: Transactional distance theory was updated to include emphasis on teaching and planned learning within specialized institutions in part to capture the rise of nontraditional student enrollment and the evolution of online courses and programs (Moore & Kearsley, 1996).

• 2010: Building upon the elements of motivation theory and online education, Chen and Jang (2010) applied SDT to a study of student persistence in online courses. The result was described as the self-determination theory of student persistence (Kinsey, 2017).

Common to each of the foundational theories of persistence from the perspective of the researcher is the power of connection or interaction between students and institutions and the question of motivation for success. According to Deci and Ryan (1985)—the developers of SDT—individuals possess and demonstrate self-determination based on fulfillment of three basic motivational needs: competence, autonomy, and relatedness. Competence refers to self-efficacy or the ability or skill to succeed; autonomy refers to the feeling of freedom or volition; and relatedness refers to the feeling of belonging, affection, or connection to others (Ryan & Deci, 2000, p. 64-65). This study of stop-outs from the viewpoint of self-determination theory of
student persistence can lead to new understanding of the factors that motivate or de-motivate nontraditional students to overcome the barriers that prevent persistence in their degree programs.

This study of stop-outs is important because of the harmful effects of this phenomenon on society and on individuals. Students that do not persist to graduation or attain degree completion do not thrive economically as a group (Itzkowitz, 2018). Cellini and Turner (2016) found evidence to demonstrate a large and disproportionate negative impact on nontraditional students that were driven by economics to return to school but faced higher risks of failure and further erosion of economic viability. Baker, Andrews, and McDaniel (2017) held that many students stopped out of school and gave up on educational goals because they lost confidence. Noted author Tinto (2016) suggested that students failed to persist in part because colleges and universities did not address the individual perceptions, experiences, and needs of at-risk students to keep them motivated and confident enough to persist.

Research has proven a harmful impact on the American economy due to the trillion-dollar student loan debt (Friedman, 2018), much of which has been attributed to nontraditional students that failed to thrive and persist to attainment of degrees (Fuller, 2014). The theory supporting this persistence study is based on self-determination because studies show that students fail to thrive and persist when specific motivational needs have not been met by their educational experience. Nontraditional students in online CBE programs are particularly vulnerable to perceptions of factors that reduce motivation, which can cause them not to persist, graduate, or make significant progress towards the accumulation of assets and net worth to help prosper themselves, their families, and the overall economy. This study will help policymakers and leaders in higher education to better understand the phenomenon and social impact of stop-
outs and the actions needed to reverse the expansion of attrition among the demographic of nontraditional students at online CBE colleges and universities. The self-determination theory of student persistence approach to examination of barriers for nontraditional students in online CBE degree programs was an appropriate framework for this study.

**Conclusion**

The literature on existing research about the phenomenon of stop-outs among nontraditional students at online CBE colleges was a necessary review upon which to build a platform for advancing knowledge and understanding of an concern important to society and the future of higher education. Policymakers and leaders in higher education can sculpt new studies and develop new programs to help students attain college degrees that are important to their economic success while lowering their student debt. This chapter has provided a brief exploration of the history and evolution of the problem and its impact on American society, the economy, and the lives of individuals. The impact of stop-outs as part of attrition in higher education has been illustrated from the perspectives of self-determination and student persistence. Minus this study, leaders in higher education may not understand the magnitude of the problem of stop-outs and the urgency for developing effective innovations to help nontraditional students to thrive, persist, and succeed in college.

The next chapter describes the methodology used in the design of this study and the data collection process. Chapter 4 will present analysis of the data. Chapter 5 will offer conclusion and recommendations, followed by a list of references and appendices.
CHAPTER 3: METHODOLOGY

The design of a scientific study should connect the stated purpose of the study and the research questions proposed for the study into a cohesive presentation (Creswell, 2013, p. 50). This chapter describes the methodology that was used in the design of this study. The purpose of this study was to discover and explore the various factors associated with stop-outs and lack of persistence among nontraditional, working adult students in online CBE degree programs at regionally accredited colleges and universities. According to Park and Choi (2009), the nontraditional student demographic continues to display a high dropout rate from online programs while the number of online CBE degree programs and nontraditional student enrollment continues to increase. Given these trends it is important for colleges and universities offering online CBE programs to increase understanding of the factors that predict or encourage high stop-out rates among nontraditional students. The researcher designed this study to add to existing knowledge of attrition factors for nontraditional online CBE students.

According to Fishman et al. (2017), research has demonstrated that nontraditional college students have a high risk of attrition whether they are in their first term ever at college, their first term back in school as returning students, or as continuing students enrolled for a second consecutive term or later. The unique characteristics of the nontraditional student demographic have not been explored in depth in previous persistence research (Burke, 2019). The problem and phenomenon of stop-outs among nontraditional students in online CBE degree programs presented opportunity for further examination to identify the most common risk factors of attrition in this group by investigating the following research question:
What role do nontraditional student demographics, the online learning environment, and/or the CBE learning model have in the decisions of nontraditional students to stop out of their degree programs?

This chapter offers an introduction and overview of the problem, purpose, and research question that were explored in the study. The researcher describes the setting, participants in the sample, type of data collected, data analysis process, concerns about participant rights, potential limitations of the study, and provides a summary of the chapter. The researcher elected to use an interpretive phenomenological design for this qualitative study. According to Creswell (2013), multiple approaches to data collection fit the function of qualitative inquiry (p. 44). Creswell (2013) posited the idea that qualitative study involves the researcher as an instrument when conducting participant interviews. Conducted from a conceptual framework based on the self-determination theory of student persistence (Chen & Jang, 2010; Kinsey, 2017), the researcher designed the study to accumulate new insight into the phenomenon of stop-outs by identifying commonalities in the reasoning of stop-outs based on that population’s lived experiences.

Setting

The setting for the study was the landscape of competency-based education in online degree programs offered by regionally accredited universities. The number of institutions offering qualified programs continues to grow rapidly, but few institutions offer large, well-established online CBE degrees designed specifically to enroll nontraditional working adult students (Kelchen, 2016). Students from colleges and universities with large, well-established CBE degree programs were identified as potential participants for this study. These institutions represented a mix of public universities, private nonprofit, and private for-profit structures with different approaches to CBE learning models. In addition to—or in lieu of—course work, some
universities have been approved by the U.S. Department of Education to offer credit for prior learning assessment through portfolio assessment (PLA) or award college credit by direct assessment instead of using the traditional credit-hour model (Fain, 2014). According to Lederman (2012), other schools require students to pass courses and final assessments to earn credit in a CBE model that is considered a modified traditional college credit-hour structure based on demonstrated course competency without regard to seat time.

Participants

The researcher approached participants for this study only in online, public, social media spaces not owned or managed by a university. The researcher posted a general announcement (Appendix A) on LinkedIn and/or Facebook directed at current students with stop-out histories or alumni of online CBE programs who had experienced a period of disenrollment before but ultimately completed their degree programs. The announcement specified that participants should be 25 or older and should have attended but interrupted their enrollment in a program clearly identified by their school as an online CBE program where all courses were completed entirely online and credit was awarded based on completion of projects or assessments instead of classroom attendance or how fast the work was done. The announcement included a general description of the kinds of schools and programs that participants should have attended but did not include any identifying information about specific institutions that the participants must have attended. According to Moreno et al. (2015),

This kind of research clearly qualifies as human subjects research, but is potentially exempt when only adults are recruited, and when either the information obtained is recorded in such a manner that human subjects cannot be identified, directly or through identifiers linked to the subjects or any disclosure of the human subjects’ responses
outside the research could not reasonably place the subjects at risk of criminal or civil liability or be damaging to the subjects’ financial standing, employability, or reputation (p. 124).

The researcher believed that, as public spaces from which participants voluntarily consented to provide information for the study, these social media sites for research settings posed no ethical violations with the universities or the students, according to institutional research guidelines for human subjects, while providing access to qualified participants for the study. Nonetheless, the researcher described in detail the recruitment process in the research proposal presented to the University of New England’s (UNE) Institutional Review Board (IRB) prior to any contact with the study participants.

Students or alumni that self-identified as potential participants in public spaces not sponsored or owned by any universities such as LinkedIn and Facebook were invited to participate in an electronic survey and possible follow-up phone interview for the study. Survey participants responded anonymously unless they indicated a desire to be available for a follow-up interview. Participants who volunteered for possible follow-up interviews were entered into a random drawing to win one $100 Amazon gift card that was awarded at the conclusion of the interviews. Current or former students from universities that offered online CBE programs who indicated that they had stopped out of full-time enrollment before graduation comprised the target population from which the research sample was drawn. The researcher set a goal for a minimum of six qualified volunteers for follow-up phone interviews to be gathered from survey respondents. In addition to the initial data provided by the surveys, the volunteers provided more detailed information for analysis in follow-up semi-structured telephone interviews to support the qualitative aspect of the study. Interviewees were selected based on the number of
nontraditional markers identified and the types of institutions attended to create opportunity for analysis of shared experiences despite institutional differences. Proposed interview questions (Appendix D) were revised based on the survey responses and comments received from participants. Participants were assured of confidentiality and privacy during the study, and the researcher maintained control of the records in a secure location. Data collected from the survey questions and interviews allowed the researcher to code for trends and themes from the responses of the participants in the sample group while maintaining privacy and confidentiality.

Data

Previous persistence, retention, and attrition studies for college students have identified and confirmed specific barriers to re-enrollment (Erisman & Steele, 2015, p. 11; Osam et al., 2017). Emergent literature on the topic of stop-outs, dropouts, and student attrition addressed nontraditional students and online or distance education, but no data could be located during the literature review that was related specifically to the CBE environment in prior studies. To close this gap, the researcher used survey questions that elicited responses from stop-outs regarding their reasons for disenrollment and their personal experiences that influenced their decisions to stop out of online CBE programs. Data initially collected from participants in the study was solicited via social media invitations and reported via a survey instrument that was distributed and collated by REDCap (Research Electronic Data Capture), a secure, web-based software platform designed to support data capture for research studies, providing 1) an intuitive interface for validated data capture; 2) audit trails for tracking data manipulation and export procedures; 3) automated export procedures for seamless data downloads to common statistical packages; and 4) procedures for data integration and interoperability with external sources (Harris, et al., 2019). Information requested on the survey (Appendix B) included the institution attended,
current enrollment status, reasons for leaving school, and the student intentions and timeline if not yet graduated or re-enrolled in any institution but planning to return to school. The survey provided opportunities for participants to offer additional comments or observations about their college experience in online CBE programs not specifically queried in the instrument but related to their decision to stop out of their program. The survey instructions asked respondents to provide their name, email address, and phone number only if they were willing to share additional information in a follow-up phone interview and proceed to open the contact form attached to the survey.

The interviews were conducted by telephone and the conversations were recorded with prior consent of the participants. For the interviews, pseudonyms were assigned to each participant and the dialog was transcribed, coded, and sorted by themes and categories. Quotations from interviewees were attributed to their pseudonyms. The researcher used member checking to validate the content of the interviews by providing a transcript of each interview for the interviewee to edit or amend before the data was incorporated into analysis for the study. The study focused on nontraditional students that experienced enrollment gaps or stop-outs of at least one semester or term while attending a full-time, online, CBE degree program.

Analysis

Data from the surveys was analyzed using triangulation to mine the textual responses to open-end questions and to perform cross tabulation and analysis of variance to the survey responses. Data from the surveys was used to craft some of the questions for the follow-up interviews. The interviews were recorded via iPhone and the Rev Recorder App and a digital recorder back-up, transcribed by Rev Transcription Service, coded manually by the researcher, and sorted by themes. The aggregate data was tabularized for recognition of patterns in the
responses. The interviews were used to provide additional insight into the lived experiences of students that had stopped out, to support the conclusions drawn from the data, and to justify the recommendations presented by the researcher at the end of the study.

**Participant Rights**

The researcher took precautions to protect the privacy of participants owing to the risks posed to persons whose personal identification might be exposed to unapproved actors. Survey respondents were not required to provide their names or other personal identification unless they volunteered to be contacted by email and phone for follow-up interviews, in which case, they were assigned pseudonyms. Survey instruments included space for respondents to indicate their consent for use of the information provided for inclusion in the study. The first page of the survey included a statement describing the data to be collected and an explanation that, by choosing to proceed to the actual survey questions, participants were granting consent to have their responses included in the study. Students who agreed to a telephone interview appear in the study under assigned pseudonyms to obscure their real identity from readers. Interviewees were advised before their interview that they could choose to discontinue their participation at any point with no adverse effect.

All documents, forms, and recordings that were collected from participants were maintained under lock and key in a secure storage area in the office of the researcher. Participants were informed that, during this study, UNE’s IRB and the research committee that oversees the study would have access to the data collected. No information received from the participants was shared with any other party except in the guise of extrapolated and collated group data and telephone interview recapitulations or summaries that were incorporated into this report.
Potential Limitations

The researcher is currently a faculty member at an institution with an online CBE degree program. The researcher’s affiliation with this institution could potentially raise questions about bias in the research and the implications in the conclusions of the study. To mitigate this concern, the researcher used bracketing or phenomenological reduction in the interview process. Another potential limitation of this study could be the setting (social media communication with current or former students). For qualitative criterion inquiry, a smaller study sample may be preferred, especially in a field that contains a small number of established players (Creswell, 2013).

According to Kelchen (2016), the number of colleges and universities that offer online CBE degrees is still relatively few on the landscape of higher education, particularly those with full-time enrollment (p. 52).

Conclusion

The phenomenon of stop-outs in nontraditional online CBE degree program is an important topic in need of new understanding and solutions by higher education leaders (Roll, 2017). This chapter described the problem, purpose, and research question of the study as well as the setting, participants, data collection, analysis, participant protection, and potential limitations of the study. Subsequent chapters will demonstrate how the methodology described in this chapter supported findings, conclusions, and recommendations. Chapter 4 will provide analysis and discussion of the results from data collected in the surveys and interviews conducted during the study. Chapter 5 will include conclusions and recommendations based on discoveries found during analysis. References and appendices, including the survey instrument used for collection of quantitative data and the interview questions, will be found following the last chapter of this study.
CHAPTER 4: RESULTS

The purpose of this study was to examine factors associated with stop-outs involving nontraditional students in online CBE degree programs at regionally accredited colleges and universities to identify the primary reasons for stop-outs. This study explored the experiences of stop-outs to identify the most common risk factors of the phenomenon by investigating the role that nontraditional student demographics, the online learning environment, and/or the CBE learning model have in the decisions of nontraditional students to stop out of their degree programs. The study was designed to incorporate the elements of self-determination theory of student persistence (Kinsey, 2017) in the investigation of stop-out factors among the sample population. This theoretical perspective includes motivation to persist or recover from stop-out based on perception or satisfaction of competence, relatedness, and autonomy by the student.

The study collected data through online surveys solicited via social media and personal interviews conducted by phone with volunteers from the survey respondents. The interviews were transcribed, responses were merged with survey responses, categorized, coded to identify emerging themes, and triangulated to demonstrate commonality. The results were interpreted to generate findings from this study.

Data Collection and Analysis Overview

This qualitative study was designed to explore the experiences of nontraditional students, primarily adult students age 25 or older. Forty-eight survey responses comprised the initial data set collected from open invitations posted on Facebook and LinkedIn pages to attract stop-outs from regionally accredited online CBE colleges and universities. The survey instrument was distributed and managed by REDCap and included sections that asked for demographic information, overall experience with online CBE programs, satisfaction with online CBE
programs, factors that influenced the decision to stop out, and any open-ended comments that the respondents might wish to include. The survey offered opportunity for participants to skip questions to which they preferred not to respond, and the completion percentage of each section of the survey varied. The median number of usable responses to survey questions was six. Study data were collected and managed using REDCap electronic data capture tools hosted at University of New England.

Seven individuals representing three different online CBE institutions volunteered to participate in follow-up phone interviews. One of the volunteers was unresponsive when contacted. The six remaining volunteers were interviewed by phone. The semi-structured interviews included questions that mirrored the sections represented in the survey instrument and included opportunities to add commentary or to opt out. Each interview was recorded and transcribed by Rev.com Transcription Services, and each participant received a copy of their transcript for review and feedback prior to completion of the study.

The researcher manually coded the interview and survey responses and performed manual triangulation of the data. The purpose of coding in qualitative research is to break down textual data to see what it contains that is relevant to the study and to reassemble the data to bring meaning to the findings of the study (Creswell, 2015, p. 156). According to Elliott (2018), there exists no consensus among experienced researchers and writers as to how coding should be conducted. The author utilized a minimal number of codes and themes in this study to align the data with the focus points of the research question without excluding outliers that might expand enquiry to additional perspectives reflected in the responses of participants based on their personal experiences with the phenomenon of stop-outs in online, CBE programs.
Triangulation was used to analyze data from multiple sources, perspectives, or methods of collection to validate or reinforce the data while reducing researcher bias in the interpretation of the data (Denzin, 1973). The author first applied triangulation strategy as shown in Figure 1 to the collection of data from multiple perspectives and instruments that included presumptive evidence from established theory, written evidence from anonymous surveys, and conversational evidence from personal interviews with participants. This phase of data analysis was designed to discover the most common factors in the decision of participants to stop out of their degree programs.

The researcher then applied Denzin’s (1973) methodological approach to data triangulation (p. 301) in this study as shown in Figure 2 while categorizing responses from surveys and interviews. During this phase of analysis, the author coded the emerging factors and themes according to elements of the research question to explore the role of nontraditional demographics, the online learning environment, and the competency-based learning model in the decision of participants to stop out of college. Triangulation included elements of storytelling that provided additional data during interviews that explored the lived experiences of stop-outs. The culmination of this process of data collection and analysis is the summative statement that is presented as the findings of this study.

**Participant Demographics**

The nontraditional demographics in this study included 48 survey participants who were current or former online CBE students over the age of 25. They classified themselves as working
full time, independent of parental support, and a parent or spouse while in school. These participants were individuals who entered an online CBE college degree program more than a year after high school and identified themselves as part of the nontraditional student population. Table 1 illustrates the distribution of data generated by the survey questions related to the demographic identifiers of survey participants.

Table 1.
Demographic information

<table>
<thead>
<tr>
<th>Gender</th>
<th>Sample</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>6</td>
<td>100%</td>
</tr>
<tr>
<td>Male</td>
<td>0</td>
<td>0%</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Age</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Over age 25</td>
<td>6</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Race</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>7</td>
<td>88%</td>
</tr>
<tr>
<td>Black</td>
<td>1</td>
<td>12%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employment</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Full time before stop-out</td>
<td>5</td>
<td>83%</td>
</tr>
<tr>
<td>Did not work full time</td>
<td>1</td>
<td>17%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Marital status</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Married or cohabitating during stop-out</td>
<td>5</td>
<td>63%</td>
</tr>
<tr>
<td>Single</td>
<td>3</td>
<td>37%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Parenting</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Parenting before stop-out</td>
<td>5</td>
<td>63%</td>
</tr>
<tr>
<td>Not Parenting</td>
<td>3</td>
<td>37%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Independence</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lived away from parents</td>
<td>4</td>
<td>80%</td>
</tr>
<tr>
<td>Lived with parents</td>
<td>1</td>
<td>20%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tuition expenses</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No contributions from family</td>
<td>3</td>
<td>60%</td>
</tr>
<tr>
<td>Family paid part of expenses</td>
<td>2</td>
<td>40%</td>
</tr>
</tbody>
</table>

*Note.* Not every survey participant responded to every survey question. The sample column value shown in Table 1 for each row represents the number of responses recorded for that question.
Survey responses provided valuable but limited data to the researcher. With 48 total survey participants, and 22 complete surveys, the median number of questions answered was six. Few participants answered all the questions. Participants did not skip the same questions or follow a pattern. One possible hypothesis for the low median response rate may be related to the number and personal nature of the survey questions and the cost/benefit analysis that survey participants may have reconsidered after being attracted to the survey by the chance to win the $100 Amazon gift card. The limited survey data was supplemented by the more robust responses from the interviews that followed the surveys.

While completing the online survey, seven survey respondents volunteered for a follow-up telephone interview. One of the volunteers was unresponsive to outreach by the researcher. Six interviews were completed. Participants in the interviews responded to ten semi-structured questions that provided opportunity for them to add perspective to their survey responses and to contribute additional commentary based on their own lived experiences with stop-out. Each interviewee shared information about their experiences with multiple colleges and universities they had attended and offered comparisons between their traditional on campus attendance and their online attendance. The participants, as a group, listed among their alma maters well-known regionally accredited four-year colleges and universities including those with online CBE degree programs. Each participant was assigned a pseudonym for reporting purposes.

Masine

Masine identified as a White female, married, parenting, and currently employed in higher education. Masine earned her first degree at a traditional university where she stopped out after her first semester. Relating her experience, Masine said, “I did one semester, and I just didn’t do good, so I withdrew. A few years later, I decided to go back. That’s when I stuck through it and finished my bachelor’s degree.”
After relocating for a new job, Masine eventually enrolled in an online university and became familiar with the CBE model. While earning her master’s degree online, Masine experienced two stop-outs from her online program. She stopped out for nearly a year after experiencing a major medical event that kept her away from school during treatment and recovery. Masine later stopped out for another nine months due to major surgery, but she returned to school and finished her master’s degree online. Reflecting on her overall online experience, Masine said:

I think one of the most important things was self-reliance, but also independence on just taking on most goals and being able to get them done without having to have somebody there to push me. The way I explain it to people now, I don't have, you don't have people holding your hand to watch over your every step. I think that was good. I didn't have that, no. I had to do it on my own. I think it helped me to learn the skills needed for that independent study, but then to use those skills throughout work and family and everything.

Etta

Etta identified as a determined Black female with an extended and complicated, but “in it to win it” journey towards her degree. Etta explained:

I’ve been going to school on and off all the way from 1988 to 2020. In 2018, I got my AA in Liberal Arts. I’m still in school now. I have my degree, and now I’m going for my BA.

Etta’s path to a degree began at a traditional college where she attended class on campus with the intention of earning a degree that would lead to a career in the travel industry. Twenty years later, after changing schools and experiencing stop-out due to relocation and medical
issues, and despite family and others telling her that she “never will get [her] degree,” Etta earned a degree from an online, CBE program. Etta credits the support system in her online CBE program for part of her ability to persist and to recover from stop-outs: “I feel like I belong. If I have a problem, I can go to my advisor or I can go to my teacher. If I need help with my classwork, I can do it over.”

**Jamila**

Jamila identified as a White female, married, parenting, and currently employed as a science teacher. Jamila first experienced stop-out when she was earning a bachelor’s degree at a traditional on-campus university. After returning to complete her first degree, Jamila later enrolled online in CBE master’s degree programs at two different universities. At the time of her interview, Jamila was stopped out and planning to return to complete her master’s program.

Jamila explained her stop-outs and the factors that influenced each withdrawal:

I ended up having like 11 hours I needed to finish by the end of 2006 after four years, and I was like, ‘I’m done. I’m tapped out.’ I can’t do another year at that time. So, I went ahead and went to work. And anyway, I ended up pregnant with my son. So, I went back to school in January 2008 and finished up my college hours. And then I had my son, and then I started teaching.

Based on feedback and encouragement from students in her science classes, Jamila decided to pursue a master’s degree in mental health counseling, and she enrolled in an online CBE degree program. She continued her explanation:

A lot of it was writing papers, and I was doing that while I was teaching and had a four-year-old son, so it was a lot. So, I looked into just getting my master’s in education (at another online, CBE university). I did a semester of that. I just really didn’t think that’s
what I wanted to do. That’s why I’m teaching science. So, I went ahead and did a master’s in biology education and ended up…I’m about probably a semester of work or less away from graduating right now. I want to go back and get it done, and I just have to find the financial aid.

When asked to comment on the most important thing that she remembered about her online CBE college experiences, Jamila said, “My advisors, without question. The advisors and the course mentors, they are critical. My chemistry tutor was phenomenal. Once you get to know somebody and you have that connection, you want to, for me at least, I wanted to be successful for her as much as myself.”

Charlene

Charlene identified as a White female, married, and a parent while in college. Charlene first experienced stop-out while attending a traditional university. She later enrolled in an online CBE degree program, and she experienced more than one break during her journey to a degree. Asked to comment on her thought process when deciding to pursue her degree online, Charlene stated:

All I needed was the degree. I didn’t need the social interaction, and I felt like I could handle any additional resources needed, that I didn’t need to go to class. And I wanted to save time by driving there and driving home, in addition to working full time.

Sarah

Sarah identified as a White female, single, and a parent while attending college. Sarah stopped out of college the first time while attending a traditional university. She recalled of that experience, “Well, my first go around to college was right out of high school. It was short, failed out miserably because I wasn’t serious about it.” Sarah eventually returned to the same
university about 10 years later and finished her undergraduate degree. Asked about her decision to return to school more than a decade after earning her bachelor’s degree and her reasons for selecting an online program, Sarah explained, “I wanted either a master’s in social work or a master’s in counseling that was accredited, that I could get a license to get a private practice. You can’t be a counselor without the right degree.”

Sarah said that as a single mom, she was looking for graduate programs that offered online classes all the time. About 10 years ago, a school reached out to her and offered the right degree program at the right time to meet her needs. Of her current stop-out status, Sarah stated, “I have taken all the classes. The colloquiums were kind of a nightmare, but they’re done. The only thing left is my internship, and it’s expensive. It’s a money issue at this point.”

**Lena**

Lena identified as a White female, married, divorced, and parenting while in college. Lena explained that her path to a degree included multiple institutions and stop-out episodes from the time that she first entered college at a traditional institution right after high school:

I went away to school. My parents were in Ohio, I moved to Idaho, spent a year there. In the meantime, my parents moved to Utah. I came back there and got married and started having kids. Later on, down the road, I started taking one or two classes here and there at a community college where I worked, and then took some online courses because I was in a distant rural location. And then we moved. My husband just kept moving, so I decided that I needed to find something online that I could continue through the program. I just kept getting interrupted. Every time we moved, I’d lose credits.

Lena eventually enrolled in an online CBE degree program and finished both a bachelor’s degree and a master’s degree at that institution with only one stop-out while single parenting five
children and working full time after going through a divorce. When asked why she was able to persist and complete her degrees online with less interruptions, Lena recalled:

   From my adult college experience, I would say that it meant more to me. I had a degree I wanted to get, and I had a goal that I was working towards because I had specific goals in my career that I knew I wanted to reach.

**Stop-out Factors**

The researcher framed the study from self-determination theory of student persistence to investigate the impact of specific factors in the decision of students to stop out. Questions posed to the survey and interview participants were designed to discover the level at which key factors in the motivation to persist were experienced. The researcher employed psychometric scaling to give participants the option to indicate how they felt about specific aspects of their online CBE experiences to provide insight to the factors that influenced their decision to stop out. During follow-up interviews, the researcher asked open-ended questions to give participants the opportunity to state and expound in detail upon the factors that influenced their decisions to stop out.

**Competency-Based Education Learning Model**

Survey respondents were asked to indicate on a Likert scale of not important, somewhat important, very important, or extremely important their dislike for the CBE learning model and their access to online CBE degree programs. Among the survey respondents, 25% identified a dislike of the CBE learning model as a “very important” factor in their decision to stop out, while 75% indicated that dislike for the CBE model was “not important” as a factor in their decision to stop out; 20% identified dissatisfaction with access in their online CBE program as a “somewhat important” factor in their decision to stop out while 80% indicated that their online CBE program
access was “not important” as a factor in their decision to stop out. Jamila said of her online CBE program, “I didn't really have time to go to a traditional university or didn't feel like I would. And then the competency based, the idea behind it was that I was going to be able to knock out more.” Lena commented that her online CBE program allowed her to complete her courses and degrees faster: “They just get you hooked because you’ve only got so many left. I took two more semesters and finished my master’s.”

**Online Environment**

Among the survey respondents, none identified the online social environment as an important factor in their decision to stop out: 100% indicated that the social environment was “not important” as a factor in their stop-out experience. Lena said in her interview that her school had done “a really good job of building an online community.” She was impressed that she could connect not only with faculty but also with other students and study buddies via social media “even across all different states.” Charlene recalled that she had access to resources “any time I wanted, the middle of the night, some on the weekends.”

Asked to rate the quality of instruction received in their online CBE degree programs as very poor, poor, only fair, good, very good, or excellent 16.7% identified “poor” quality of instruction as a factor in their decision to stop out while 83.3% indicated that their instruction quality was “good.” Sarah noted that she received enough support from instructors “97% of the time.” Etta said that she felt like she had more support in from her online program than she had experienced while attending a traditional college: “If I have a problem, I can go to my teacher.”

Applying a similar rating scale, survey respondents were divided in their rating of mentoring/advising in their online CBE degree programs: 16.7% rated this factor as very poor, 16.7% rated it as poor, 16.7% rated it as only fair, 33.3% rated it very good, and 16.7% rated it
excellent. Jamila commented that the most important element to her experience in online CBE courses was the advisors she worked with. She raved about one advisor as “phenomenal,” while another advisor was not so good because he “was very dry, like he didn’t have time for me, or I felt like he didn’t really know what I was asking sometimes.” Sara noted, “As a single parent and a professional just trying to get to the next level, I was thrilled with the online experience.”

**Other Factors**

In addition to the questions that addressed the online or CBE aspects related to their drop-out experiences, Question 6 on the survey requested information about other possible factors that influenced the decisions of participants to stop out of their programs. Several of these factors reflected the perceived importance of environmental concerns that characterize the lives of older or nontraditional students. Interview participants added perspective and insight to these factors based on their lived experiences as drop-outs from online CBE programs.

**Work.** Among the survey respondents, 33% indicated that conflict between work and school was “not important” as a factor in their decision to stop out, but 17% indicated it was “somewhat important,” 33% indicated it was “very important,” and 17% indicated it was “extremely important.” Regarding the conflict between work and school, Sarah commented during her interview:

The thing that is stopping me from graduating is they have a long serious internship that is basically full time, so you’ve got to work full time and do this internship full time or part time over a lot or quarters, and it’s expensive.

**Family.** Among the survey respondents, 17% identified personal or family problems as a factor “not important” in their decision to stop out, but 33% indicated this was “very important”
and 50% indicated that this was “extremely important” as a factor in their stop-out decision.

When asked what was happening in her life at the time that caused her to stop out, Lena said:

I probably just stopped mid-semester. I seem to have gone to five or six different schools when it’s all said and done. I just kept getting interrupted. I’m also a mother of five. Yes, and I work full time. I got divorced in there somewhere. But at some point, I got back on, and then finished everything.

**Finances.** Among the survey respondents, 20% identified money problems or a need to work and earn more money as a “not important” factor in their decision to stop out, 20% indicated that it was “very important,” and 60% indicated that it was an “extremely important” factor. Sarah echoed her survey response about the importance of financial concerns in the stop-out decision by stating, “I’ve had a lot of health problems which have precluded me from doing a lot of things. But, really, it’s a money issue at this point.”

Jamila spoke in greater detail about her multiple stop-outs due to financial concerns:

I wanted to go back and get it done. And right now, I’m in that position again where I want to go back and get it done and I just have to find the financial aid to get that done just because of the amount of financial aid I already have out there. That was part of my decisions, too, that I didn’t have the funds more or less to basically go back to school, and I really couldn’t pay for it out of pocket. Teachers don’t make a whole lot of money, so without funding, that’s where I’m at right now.

**Rigor.** Among the survey respondents, 25% indicated that course difficulty was “not important,” and 75% identified the rigor of college courses as a “somewhat important” factor in their decision to stop out. In contrast to the survey indications that might seem to suggest that students stopped out because of difficult courses, comments received from follow-up interview
participants did not indicate that any of them stopped out because of concerns about the rigor of their college courses.

Charlene commented that despite her concerns going into her program that she might not have access to instructors and resources, she was happy to discover that she did have access to everything she needed. In the end, because of her work experience that was relevant to many of her classes, she noted, “It was way easier than I thought it was going to be.” Jamila stated that she did not have any qualms about the rigor of her online CBE program:

I really wasn’t worried about that. I needed something that I could do while raising a young child and working full time. I didn’t really have time to go to a traditional university, and then with competency based, I was going to be able to knock out more.

**Burnout.** Among the survey respondents, 17% indicated that taking a break from college was “not important,” 33% indicated that it was “somewhat important,” 33% indicated that it was “very important,” and 17% identified the need to just take a break from college as an “extremely important” factor in their decision to stop out. Jamila said, “I told them I just needed to stop, and they were receptive. They understood. I had to go on a mandatory break.” Jamila recalled her stop-out with sadness stating:

I was hoping I would be done early as opposed to missing a couple semesters. We had a couple of tragedies. I lost a student, and then my grandfather passed. Then another student. My teacher, he was killed. So, it was like boom, boom, boom, all these things happened. And that’s kind of when my master’s program just stalled out.

**Synthesis**

The researcher combined and contrasted the data received from the surveys and the interviews in this study to develop interpretations and findings. Table 2 represents a summarized
synthesis and comparison of the responses from survey participants and interview participants. The data collected from each group indicates the degree of importance that each group assigned to the factors that influenced their decisions to stop out.

Table 2.

*Summarized Synthesis of Survey and Interview Data*

<table>
<thead>
<tr>
<th>Stop-out Factors Experienced</th>
<th>Agreed</th>
<th>Primary Stop-out Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Had conflicts between work and school</td>
<td>67%</td>
<td>20%</td>
</tr>
<tr>
<td>Did not like competency-based courses or assessments</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>I couldn't get into a program I wanted</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Wanted to be at another college or university</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>The online format was too impersonal</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Had problems with transferring credits</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Had family or personal problems*</td>
<td>83%</td>
<td>20%</td>
</tr>
<tr>
<td>Needed to work more to earn money for college or university**</td>
<td>80%</td>
<td>40%</td>
</tr>
<tr>
<td>Courses were too hard</td>
<td>75%</td>
<td></td>
</tr>
<tr>
<td>Courses were not relevant</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>Needed a break from college or university</td>
<td>83%</td>
<td>20%</td>
</tr>
<tr>
<td>The college or university was not what I expected</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>Changed career plans</td>
<td>83%</td>
<td></td>
</tr>
</tbody>
</table>

*67% of interview respondents reported medical problems were the primary stop-out factor

**33% of interview respondents reported finances were the primary stop-out factor

**Summary of Findings**

The researcher designed this study to explore the experiences of nontraditional students that identified themselves as stop-outs from online CBE degree programs and to discover the
most common factors that influenced the decisions to stop out among this group. The interview participants shared with the researcher comments and responses about their own personal lives and experiences as stop-outs. The findings from the interviews supported the findings from the surveys. When asked on the survey to consider all contributing factors but to identify the main reason for their decision to stop out, 20% identified personal or family issues as the main reason for their stop-out; 20% identified finances as the main reason for their stop-out; 20% identified a conflict between work and school as the main reason for their stop-out; and 40% identified medical issues as the main reason for their stop-out. When asked the same question in the interviews, 67% of the interviewees cited personal health or medical issues as the main reason for their stop-out, and 33% cited a need to take a break from school to focus on family, work, or financial priorities. The demographic composition of the interviewees reflected similarity to the demographic character of the survey sample group.

The data collected by the researcher reflected the lived experiences of the target group. Data analysis in this study was conducted in the light of established theory, and the findings were presented in this chapter. Chapter Five provides further review of the data collected and analyzed in this study, interpretation of the findings, implications related to the findings, recommendations for future action and study, and the conclusion to this study.
CHAPTER 5: CONCLUSION

The literature reflects many studies that researchers have conducted over the past 50 years to add knowledge and understanding to the issue of student persistence (Kinsey, 2017). As the nontraditional student population has grown in recent years as a percentage of overall college enrollment and public demand has increased to lower the rising cost of higher education, more institutions have introduced more nontraditional degree programs and modalities including online and CBE programs. Absent from the literature about student stop-outs and persistence are credible studies of nontraditional student persistence factors in online CBE degree programs. This study collected and analyzed data to help fill this gap in understanding.

Review of Research Question and Summary of Responses

The research question was:

What role do nontraditional student demographics, the online learning environment, and/or the CBE learning model have in the decisions of nontraditional students to stop out of their degree programs?

The researcher asked this question with an expectation that factors expressed by participants in the study as most influential in their decisions to stop out would align with the motivation factors expressed in self-determination theory of student persistence (Kinsey, 2017). This theory posits the charge that persistence depends on the satisfaction of perceived competence, autonomy, and relatedness as students experience their college programs (Chen & Jang, 2010).
Interpretation and Alignment of Findings with Literature

Findings in this study identified both similarities and dissimilarities with the established theories reviewed in the literature on student persistence and attrition. Previous studies on student persistence investigated factors that influenced persistence of both traditional and nontraditional students and both traditional and nontraditional degree programs.

According to Kinsey (2017), early studies focused on persistence by traditional college students in traditional settings for higher education. Spady (1970) found that factors related to the academic and social systems of the university must be considered critical to understanding persistence of college students. According to Spady (1970), students made the decision to stay in college or drop out based on their satisfaction with both the academic system of their school and the social system at their school. Exploring a similar hypothesis about the correlation between student persistence and the sense of connection to the university, Moore (1973) introduced and advanced the theory of transactional distance and found that physical separation from campus caused higher dropout rates. According to Tinto (1975), college students made the decision to stop out or otherwise cease to persist because of dissatisfaction with either academic or social factors at their schools. Tinto (1975) placed heavy emphasis on the need for strong social integration to prevent institutional departure or lack of persistence. Bean (1980) and Astin (1984) found that persistence was driven by satisfaction with the college experience or the level of involvement, respectively. The experiences indicated by participants in this study did not agree with the earlier findings of Spady (1970), Moore (1973), Tinto (1975), Bean (1980), and Astin (1984).

Table 2 illustrated that none of the survey responses about the importance of social connections at their institutions played an important role in the decisions of the participants to
stop out. While 75% of the survey responses reflected in Table 2 indicated that students felt their online CBE courses were too hard, none listed their academic concerns as a primary factor in their decision to stop out. Interview participants in this study expounded upon their experiences and did not mention course rigor as a primary factor in their decisions to stop out.

Reflecting on the important aspects of her online college and stop-out experience, Masine noted that she liked the fact that there were social interactions in her traditional college program, but she did not do well academically. Masine recalled of her online program, “I could get as much done as quickly as possible. I think one of the most important things was self-reliance, but also independence on just taking on most goals and being able to get them done.” Charlene stated, “All I needed was the degree. I did not need the social interaction.”

Kinsey (2017) noted that as the popularity of distance education and the growth of nontraditional student enrollment increased, persistence studies began to include examination of factors that were more impactful for nontraditional students. Studies found that adult students were motivated to persist according to their experiences with factors external to their schools and programs (Bean & Metzner, 1985; Chen & Jang, 2010). Noting a growing trend of college enrollment that consisted of more nontraditional students that were older, less than full time, or residing off campus, Bean and Metzner (1985) explored the impact of factors that were unique to these students compared to traditional students and developed a theory of persistence that recognized the greater influence of external and environmental factors on student persistence. Chen and Jang (2010) focused their research specifically on students in online courses and found that persistence was driven by satisfaction of external needs and motivations. The findings from this study agreed with existing literature and research by Bean and Metzner (1985) and Chen and
Jang (2010) about the importance of external or environmental factors on stop-out decisions and persistence.

Table 2 demonstrated that 67% of responding participants in the survey for this study indicated that they experienced a conflict between work and school responsibilities, and 20% indicated that this conflict with external factors was the primary reason for their decision to stop out. Commenting on her decision to stop out, Charlene recalled that she needed to focus on family obligations for a while and chose to return and finish her degree in an online program because, “I didn’t need to go to class, and I wanted to save time driving there and driving home in addition to working full time.”

**Alignment with Nontraditional Student Attrition Theory**

In survey responses and interview discussions, most participants in this study indicated that despite multiple factors that influenced their experiences, the primary reasons for their decision to stop out were external or environmental issues unrelated to their academic or social involvement at their school. Sarah stated that she only needed access to a professor, not access to 25 other students. Sarah also indicated that she stopped out of college the first time because she was simply not serious about going to school and failed miserably, but when she stopped out of her online CBE program years later, it was because of financial pressures and health issues.

Lena indicated that when she enrolled in her online CBE program as a nontraditional student, she did not need the social interaction and involvement that had been important to her when she first entered college right after high school. As a returning student, she was more mature, focused, and independent. Her stop-out came when she was forced to make life adjustments as a recently divorced mother of five children.
The findings of this study supported the nontraditional student attrition theory advanced by Bean and Metzner (1985). Data collected in the stop-out survey for this study indicated that most students cited external factors as the primary reason for their lack of persistence. Responses showed that 20% left school because they needed a break from school; 20% left because of personal or family problems; 20% left because of conflicts between work and school; and 40% left because they needed to work and earn additional money to pay for school. These findings agreed with the report of Bean and Metzner (1985) that persistence by nontraditional students was influenced more by external factors and environmental issues than by the social and academic climate of their schools.

Alignment with Self-Determination Theory

Deci and Ryan (1985), addressing questions of motivational theory from a psychological perspective, introduced self-determination theory and posited that student performance and grit (persistence) are determined by the level of perceived self-efficacy or the ability to succeed (competency); flexibility, independency, or freedom of choice (autonomy); and sense of belonging, connection, or affection (relatedness). Survey and interview questions in this study asked participants to discuss their motivation for persistence. Participants in this study did not indicate that dissatisfaction with these motivational needs was a major factor in their decisions to stop out.

None of the participants in this study indicated that a lack of confidence or self-efficacy as defined by Artino (2012) influenced their decision to stop out. Four out of five participants in this study indicated that they were independent of parental support as a nontraditional student. Several participants highlighted the experience of independence, flexibility, or autonomy in their online CBE degree programs. Etta remarked that she chose to attend online classes in part
because she “got sick of catching the bus every day” as well as dealing with teachers and classmates. She indicated that she preferred the online environment because she could study in the privacy of her home and only receive faculty support when needed. Masine recalled that she enjoyed her online program because it allowed her the freedom or flexibility to “move through courses faster” or at the pace of her own choosing.

When asked in the survey if they felt that their online CBE program environment was too impersonal, 100% of the respondents indicated that this was not an important factor in their experience. Given the opportunity during interviews to expound upon their experiences with connection, affection, or relatedness with their online CBE programs, Etta exclaimed that she “loved it.” Lena noted that her institution had done a “really good job of building a sense of community.” Jamila remembered that she felt bad that she had let down her mentors and instructors whenever she did not do well or decided to leave school before completing her degree. The findings from this study affirmed and supported earlier research presented by Deci and Ryan (1985) which found that students were motivated to persist when their needs for feeling competent, independent, and connected had been satisfied.

Alignment with Self-determination Theory of Student Persistence

Based upon the research of Deci and Ryan (1985), Chen and Jang (2010) applied SDT to an online learning study and validated the basic hypothesis of SDT. Kinsey (2017) identified the application of SDT in online learning as the self-determination theory of student persistence. This study explored persistence and the factors most common in stop-out among students in online CBE programs. This study found that self-determination and persistence were positively influenced by student-perceived competence, autonomy, and relatedness.
Competence

Existing literature referencing SDT suggests that students are motivated to persist and avoid stop-out when they experience the pleasure of successfully developing skills to manage their environment (Evans, 2015, p. 68). Among the survey participants in this study, 92% did not respond to the question about perceived course difficulty. Only 8% of the participants responded to the question, and three out of four respondents felt that their courses were too hard as shown in Figure 3. While 75% of survey respondents felt their online CBE courses were too hard, none of these respondents, however, indicated that course difficulty was the main reason for their stop-out.

![Figure 3. Importance of rigor in online programs as a factor for nontraditional stop-outs.](image)

During follow up interviews, none of the participants suggested that their decision to stop out of their online CBE program was related to course difficulty. Charlene recalled that she was initially concerned that she might not have access to enough support from faculty or other resources in an online CBE program, but she found that she had more than enough support and
her courses were easier than she anticipated because of her work experience. Lena noted that she felt more than competent enough to do well in online CBE programs because she was older and more focused as a returning student than when she was a younger student in a traditional degree program.

The researcher concluded that the contradiction between the survey responses and the absence of concern about rigor in the primary reasons reported for stop-out, supported by reflections from personal interviews, indicated that students in this study felt competent in their ability to pass difficult college courses and to complete rigorous degree programs. The indication from this study was that students experienced a satisfactory level of competence in their online CBE degree programs.

**Autonomy**

Ackerman (2020) argued that students were motivated to persist under the principles of SDT when they felt in control of their own decisions or destiny. When given the opportunity to add comments during the survey or the interview process, more than one student cited flexibility with attendance, pacing, or the learning model as reasons that they pursued or enjoyed their online and CBE degree programs. One anonymous response in the survey stated, “I have enjoyed teaching myself many of my classes.” Masine recalled, “I could get as much done as quickly as possible…it was just a little bit easier for me to not have to be places at certain times.”

A sense of freedom, volition, or flexibility represents autonomy. Participants in this study commented that autonomy was important and recommended that future students consider the importance of this aspect of online CBE programs. Participants’ observations in this study indicated that the students were satisfied with the feeling of autonomy in their programs.
Relatedness

According to SDT as interpreted by Cherry (2019), students need to feel a sense of connection or belonging in order to experience the relatedness motivation needed to persist. Figure 4 captured the relatedness factor indicated in the survey. While only 10% of the survey participants responded to the question of relatedness and personal connection in their online program, none of the participants in the study indicated that lack of social elements or involvement with their schools was a factor in their decision to stop out. In agreement with the priorities indicated in survey responses, all interviewees indicated that they found value in their courses and degrees and felt a sense of connection or support from their programs.

![Survey Responses](image)

*Figure 4. Importance of social connection in online programs as a factor for nontraditional stopouts.*

More than one student offered high praise and affection for their school and for the faculty and staff. When asked how she felt about her online program, Etta noted, “I really loved
it…. I love the online program. It's a lot better.” Lena commented, “It just helped to have that sense of community. You felt like this is my cohort, these are my people.” Jamila stated:

I had an amazing advisor there. She really did a great job. I almost felt like I was letting her down because I wasn't able to get it together to finish there. So, I guess, to some degree, I felt like I was letting her down because she had been so supportive in that.

When given an opportunity to discuss relatedness during personal interviews, none of the participants indicated that they were dissatisfied with the social connection experienced in their programs. Sarah, representative of the nontraditional student demographic, pointed out that she was an older student when she enrolled in her online CBE program and stated, “I surely didn’t need a bunch of interaction from a bunch of millennials or a bunch of people that wanted to talk a lot. I was on a mission.” The researcher concluded from the survey and interview responses in this study, considered all together, that these nontraditional students felt a satisfactory level of connection, affection, or relatedness in their online CBE degree programs.

Most of the major studies and established theories of persistence published prior to this study held that the social connection between students and their colleges or universities was a critical factor to prevent attrition or stop-out (Aljohani, 2016; Kinsey, 2017). This study found this earlier hypothesis did not hold true. Instead, the findings of this study supported theories of persistence that emphasized a greater dependence on control of environmental or external factors as suggested by Bean and Metzner (1985) or the satisfaction of the need for competence, autonomy, and relatedness proposed in self-determination theory (Deci & Ryan, 1985).

**Implications**

Nontraditional students are categorized as such because they represent a demographic that differs from that which has long been assumed of a typical college student. Similarly,
nontraditional education models like online and CBE programs differ from the college environments that have long been assumed to represent a typical college program. According to reports by Higher Learning Advocates, times and landscapes have changed from the old traditions in higher education (Cini, 2019). Persistence studies and thought must change as well (MacDonald, 2018; Bowles-Therriault & Krivoshey, 2014). The findings of this study indicated that most nontraditional students were satisfied with their experiences in nontraditional learning models like online CBE degree programs and that these nontraditional programs had less influence on persistence or the decision to stop out than the external factors that these students experienced while attending school.

The most common reasons for stop-out among nontraditional students in online CBE degree programs in this study were not related primarily to the online environment or the CBE learning model. Table 2 illustrated that two of every three survey respondents indicated that the quality of online CBE instruction and mentoring or advising was acceptable and was not an important factor in their decisions to stop out. Every survey respondent indicated that the online social environment or connection to their school was acceptable and was not a factor in their decision to stop out. Every participant interviewed for this study indicated satisfaction with the instruction and mentoring experienced in their online CBE degree program. The findings of this study suggested that the most common stop-out factors reflected external issues that were prevalent in the nontraditional student demographic.

Much has been researched and written to document the unique barriers to persistence faced by working adults or nontraditional students in college (Marcus, 2019a; Schwartz, 2019; Hess, 2019). The findings of this study affirmed the barriers established in the literature. Adult students over the age of 25 were more likely to experience challenges to their ability to remain in
school because of higher incidences of conflict between school and the pressures of jobs, finances, and personal or family issues or obligations that accompany adulthood rather than issues with the learning environment or learning model. The data in this study implied that stop-out was most often caused by the working adult status that conflicted with student status more than the type of school or learning environment for the degree program.

Existing literature has demonstrated that online education and the CBE learning model are becoming more mainstream in higher education in 2020 (Anderson, 2018; Dusst & Winthrop, 2019). This is good news for the hundreds of institutions (Fain, 2019) that are now offering or preparing to offer these nontraditional degree programs and for the many thousands of working adults and nontraditional students that are seeking a more affordable and more convenient pathway to a degree. The growth and acceptance of these programs is also good news for the American economy because lower costs of higher learning mean lower levels of student loan debt, which has been a major threat to economic stability in America (Berman, 2019).

The data collected in this study indicated troubling trends while confirming the growth and acceptance on nontraditional learning environments in higher education. Persistence to graduation and the success of nontraditional students in college still depends heavily on demographic factors as much as scholarship. Participants in this study indicated that most working adults may have a hard time staying in school without stopping out due to competing life responsibilities of family, finances, and jobs.

**Recommendations for Action**

Colleges and universities, employers, and government agencies should work together to create more support for working adult students if the stop-out rate is to be lowered and the graduation rate raised for this demographic. The nontraditional student demographic is now
considered the new traditional demographic. Scholarships, grants, tuition assistance or reimbursement, flextime on the job, free childcare, community service for student loan offsets, tax breaks for students, and other programs should be explored to help increase and promote college completion for working adults (Chen & Hossler, 2017; Lane, Michelau, & Palmer, 2012). Studies have shown that investments in a more educated workforce will pay great dividends for the American economy (Bergeron & Martin, 2015; Looney & Yannelis, 2015).

Recommendations for Further Study

This study explored the lived experiences of a small group of stop-outs. The data that was collected and the findings that were presented in the study of this small group added new understanding and insight into the problem of student persistence in America, especially among nontraditional students in online CBE degree programs. The impact of the study was limited by its size.

A more in-depth study with a much larger sample representing a larger distribution of degree programs and schools could yield a better view of the phenomenon. Though the invitation to participate in this study was presented in open and diverse social media environments, 100% of the respondents identified as females. Despite hundreds if not thousands of colleges and universities now offering online or CBE degree programs (Lederman, 2019), only three different schools were identified as the alma mater of participants in this study. A new study that includes a more diverse and representative population sample would offer greater credibility and perspective in its findings.

Focus on Leaders

Further research should be aimed at the extent, proportion, or frequency of stop-outs in online CBE degree programs. Multiple universities advertise enrollments surpassing 100,000
students in online and CBE programs (Lederman, 2019). As enrollment continues to expand in such programs, the potential impacts need to be explored further. New research conducted in such leading and trend-setting institution settings should be undertaken for public consumption to increase understanding of this phenomenon.

**Social and Economic Impact**

Attendant to the phenomenon of stop-outs, especially among working adults, is the question of economic impact. Studies have shown potential negative social and economic factors that manifest after stop-out, including a proportional increase of college dropout or stay-out; increase of student loan debt without degree; and increase of student loan delinquency against the U.S. Treasury with potential to cripple or crash the economy and degrade the social fabric of America (Arnold, 2019; Healey, 2019). Further investigation of the relationship between nontraditional student stop-out in online CBE degree programs and the social and economic impact in America is warranted.

**Conclusion**

Improving the knowledge and understanding of factors that cause stop-outs among nontraditional students in online CBE degree programs is a necessary precursor to developing effective interventions. Reducing stop-outs and the negative impact on individual students, families, communities, higher learning institutions, and the American economy is made possible through new insights into the phenomenon. Through exploration of lived experiences of stop-outs, this study affirmed the principal motivations to persist advocated by self-determination theory of student persistence and added specific new perspective to the body of literature on persistence relative to the growing demographic of nontraditional students in nontraditional online CBE degree programs.
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Appendix A: Stop-out Survey Participant Invitation

Posted on Social Media Sites

Attention Online CBE College Students or Graduates

Have you been enrolled in an online, competency-based education degree program?

Did you take a break for at least one term and decide to return to complete your degree?

I am conducting a study and would love to hear from you (or someone you know).

You could win a $100 Amazon gift card for participating if you volunteer for a possible follow-up phone interview after completing the online survey.

Note: Survey participants should be 25 or older and enrolled or previously enrolled in an online degree program with courses advertised and described by their school as CBE courses where credit was awarded based on completion of projects or assessments instead of classroom attendance or a how fast each course was completed.

Visit the survey site for details.
Appendix B: Stop-out Survey REDCap Instrument

Stop-out Survey Introduction

My name is H.T. James, and I am a doctoral student at the University of New England. I am conducting a short survey of college students or recent graduates who have experienced an interruption of enrollment for at least one term from their online, competency-based degree programs at any regionally accredited college or university in America.

This survey is voluntary, anonymous, and confidential. Your name and contact information is NOT REQUIRED unless you would like to be contacted for a possible follow-up phone interview. You can skip any question that makes you uncomfortable.

Interview volunteers will be entered into a random drawing for a $100 Amazon gift card at the conclusion of the interviews.

Note: Survey participants should be 25 or older and enrolled or previously enrolled in an online degree program with all courses advertised and described by their school as CBE courses where credit was awarded based on completion of projects or assessments instead of classroom attendance or how fast each course was completed.

INFORMED CONSENT
This confidential and anonymous online survey will ask questions about your age, race, family history, work history, student loan debt, college attendance history, your reasons for stopping-out of your online competency-based degree program, and your overall college experience. At the end of the anonymous survey, you will have the option to provide additional information if you wish to volunteer for a possible follow-up phone interview.

Click "Submit" to review full details about informed consent before continuing to the survey.
**Appendix C: Survey with Informed Consent**

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<tr>
<th>Informed Consent Form</th>
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<td><strong>Version 09.21.18</strong></td>
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<tr>
<td><strong>UNIVERSITY OF NEW ENGLAND</strong></td>
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<tr>
<td><strong>CONSENT FOR PARTICIPATION IN ANONYMOUS SURVEY RESEARCH</strong></td>
</tr>
<tr>
<td><strong>Project Title:</strong> STOP-OUT FACTORS FOR NONTRADITIONAL STUDENTS IN ONLINE COMPETENCY-BASED EDUCATION PROGRAMS</td>
</tr>
<tr>
<td><strong>Principal Investigator(s):</strong> Henry T. James</td>
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<tr>
<td><strong>Introduction:</strong></td>
</tr>
<tr>
<td>- Please read this form. The purpose of this form is to give you information about this research study.</td>
</tr>
<tr>
<td>- You are encouraged to ask any questions that you may have about this study, now, during or after the project is complete.</td>
</tr>
<tr>
<td>- Your participation is voluntary.</td>
</tr>
<tr>
<td><strong>Why is this research study being done?</strong> The purpose of this research is to explore the lived experiences of nontraditional students who have stopped out of online competency-based (CBE) degree programs. The objective of the study is to gain new insights that could lead to improved delivery of learning opportunities for nontraditional students in online CBE programs.</td>
</tr>
<tr>
<td><strong>Who will be in this study?</strong> This study will include individuals who are 25 or older and enrolled or previously enrolled but have experienced interruption in their enrollment for at least one term in an online degree program with all courses advertised and described by their school as CBE courses where credit was awarded on completion of projects or assessments instead of classroom attendance or how fast each course was completed.</td>
</tr>
<tr>
<td><strong>What will I be asked to do?</strong> Individuals who participate in the study will be asked to complete an anonymous online survey about their nontraditional student status and their experience and stop-out in an online competency-based degree program. Survey participants will also have an opportunity to volunteer for a possible follow-up phone interview.</td>
</tr>
<tr>
<td><strong>What are the possible risks of taking part in this study?</strong> No known risks are involved for individuals who take part in this study.</td>
</tr>
<tr>
<td><strong>What are the possible benefits of taking part in this study?</strong> Participants who volunteer for a possible follow-up phone interview will be included in a random drawing to win a $100 Amazon gift card at the conclusion of the interviews. All participants in the study will potentially contribute to the improvement of higher education opportunities and experiences for nontraditional students in America.</td>
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<tr>
<td><strong>What will it cost me?</strong> Participants in the study will incur no monetary costs. Surveys can be completed in 15 minutes online. Any follow-up interview can be completed in less than 30 minutes.</td>
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<tr>
<td><strong>How will my privacy be protected?</strong> Survey respondents will not be required to provide their names or other personal identification unless they volunteer to be contacted by email and phone for follow-up interview, in which case, they will be assigned pseudonyms. Comments from students who agree to be contacted by email and phone for follow-up interview will appear in the study unpublished (anonymized) to obscure their personal identity from readers. PLEASE NOTE: THE UNE INSTITUTIONAL REVIEW BOARD MAY REVIEW THE RESEARCH RECORDS.</td>
</tr>
<tr>
<td><strong>How will my data be kept confidential?</strong> All documents, forms, and recordings that will be collected from participants will be maintained under lock and key in a secure storage area in the office of the researcher, UNE’s IRB and the research committee that oversees the study may have access to the data collected. No information received from participants will be shared with any other party except in the course of extraparticipation and collated group data and telephone interview summaries that will be incorporated into the study. PLEASE NOTE: IF YOU HAVE BEEN TOLD THAT THIS SURVEY IS ANONYMOUS, PLEASE DO NOT INCLUDE ANY INFORMATION THAT CAN IDENTIFY YOU.</td>
</tr>
<tr>
<td><strong>What are my rights as a research participant?</strong></td>
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<tr>
<td>- Your participation is voluntary.</td>
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<td>- Your decision to participate will have no impact on your current or future relations with the University.</td>
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<td>- Your decision to participate will not affect your relationship with anyone.</td>
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<td>- You may skip or refuse to answer any question for any reason.</td>
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<td>- If you choose not to participate there is no penalty to you and you will not lose any benefits that you are otherwise entitled to receive.</td>
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<tr>
<td>- You are free to withdraw from this research study at any time, for any reason.</td>
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<tr>
<td>- If you choose to withdraw from the research there will be no penalty to you and you will not lose any benefits that you are otherwise entitled to receive.</td>
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<tr>
<td>- You will be informed of any significant findings developed during the course of the research that may affect your willingness to participate in the research.</td>
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<tr>
<td><strong>What other options do I have?</strong></td>
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<tr>
<td>- You may choose not to participate.</td>
</tr>
<tr>
<td>- Whom may I contact with questions?</td>
</tr>
<tr>
<td>- The researcher conducting this study is Henry T. James.</td>
</tr>
<tr>
<td>- For more information regarding this study, please contact Henry T. James at (888) 815-0903 or <a href="mailto:hjames@une.edu">hjames@une.edu</a>.</td>
</tr>
<tr>
<td>- If you have any questions or concerns about your rights as a research subject, you may call Mary Buchen Delviva, St.D., Chair of the UNE Institutional Review Board at (207) 221-4467 or <a href="mailto:mdelviva@une.edu">mdelviva@une.edu</a>.</td>
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<tr>
<td>- Will I receive a copy of this consent form?</td>
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<td>- You can screen-print and keep a copy of this consent form.</td>
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Do you wish to continue the survey?  
Yes [ ]  No [ ]
STOP-OUT SURVEY

First, please answer a few questions about you as a person.

1. When you decided to take a break in your college enrollment,

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1a. Were you 25 or older?

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<th>Female</th>
<th>Other</th>
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1b. What is your gender?

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<thead>
<tr>
<th>Asian</th>
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<th>Hispanic</th>
<th>Native American</th>
<th>White</th>
<th>Other</th>
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1c. What is your race?

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<tr>
<th>Married</th>
<th>Single</th>
<th>Cohabiting</th>
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1d. What was your marital status?

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<th>I was a parent.</th>
<th>I had no children.</th>
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1e. What was your parenting status?

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1f. Did either of your parents earn a bachelor's degree?

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1g. Were you the first person in your family to enroll in college?

Now, please answer a few questions about your current activities.

2. Are you currently attending an online college or university, graduated from an online university, or taking a break from an online university this term?

<table>
<thead>
<tr>
<th>I am currently attending.</th>
<th>I already graduated.</th>
<th>I am taking a break this term.</th>
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2a. You were last enrolled at what college or university?

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<th>School Name (Type in the box - response will be kept confidential).</th>
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Expand
### 2b. Are or were you enrolled in an online, competency-based degree program where all courses were completed entirely online and credit was awarded based on completion of projects or assessments instead of classroom attendance or how fast each course was completed?

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<th>Yes</th>
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### 2c. At any time, did you not enroll for at least one semester or term but re-enrolled within five years?

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### 3.

#### 3a. Did you (do you) work full-time, that is 35 hours or more a week?

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<th>Yes</th>
<th>No</th>
<th>Undecided</th>
<th>Reset</th>
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### 4.

#### 4a. When do you think you'll go back?

- Next term
- Next year
- Later
- Never
- Undecided

Next, please explain your reasons for taking a break in enrollment.

### 5. What would you say is the one main reason why you took time off from your enrollment?

**Reason (Type in the box).**


Please respond to the following list of possible factors in your decision to take a break.

### 6.

Please indicate whether each was not important, somewhat important, very important, or extremely important in your decision to interrupt your enrollment.

#### 6a. Had conflicts between work and school

<table>
<thead>
<tr>
<th>Not Important</th>
<th>Somewhat Important</th>
<th>Very Important</th>
<th>Extremely Important</th>
<th>Reset</th>
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#### 6b. Did not like competency-based courses or assessments

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<tr>
<th>Not Important</th>
<th>Somewhat Important</th>
<th>Very Important</th>
<th>Extremely Important</th>
<th>Reset</th>
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#### 6c. I couldn't get into a program I wanted

How would you rate the overall quality of the advising or mentoring you received?

<table>
<thead>
<tr>
<th>None</th>
<th>Less than 25%</th>
<th>25% - 50%</th>
<th>50% - 75%</th>
<th>75% or more</th>
<th>Reset</th>
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### 9.0

How much of your college expenses have been paid by your parents or family?

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<tr>
<th>None</th>
<th>Less than 25%</th>
<th>25% - 50%</th>
<th>50% - 75%</th>
<th>75% or more</th>
<th>Reset</th>
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</table>
10. How much student loan debt do you currently owe?

- None
- Under $1000
- $1000 - $10,000
- $10,000 - $20,000
- $20,000 - $30,000
- Over $30,000

11. Where did you live during your last term before taking a break from college or university?

- In a residence hall
- In an apartment
- At home with family
- In a fraternity or sorority
- Somewhere else

12. In general, how satisfied are you now with your online CBE college experiences?

- Very dissatisfied
- Moderately dissatisfied
- Slightly dissatisfied
- Slightly satisfied
- Moderately satisfied
- Very satisfied

Now, please comment in your own words about your online CBE college experience.

A. What things could the University do to provide a better experience for students like yourself to help prevent enrollment interruptions?

Ideas (Type in the box).

B. What else would you like to share about your online CBE college experience?

Thoughts (Type in the box).

Thank you for participating in this online survey. You can stop now and remain anonymous, or you can continue to the next form to provide your contact information as a volunteer for a possible follow up phone interview and to be registered for the $100 Amazon gift card drawing.

Stop Now

Volunteer

Would you like to end the survey now and remain anonymous, or do you wish to volunteer for a possible phone interview?

Submit

Save & Return Later
Appendix D: Stop-out Interview Volunteer Form

Interview Volunteer Form

You have indicated that you would like to be contacted for a possible follow-up telephone interview based on the stop-out survey you just completed.

- Like the survey, your participation in the phone interview is voluntary. During this interview, you can skip any question that makes you uncomfortable, and you can choose to discontinue your participation at any point with no adverse effect.
- By volunteering for the interview, you will no longer remain anonymous, but your personal identity will not be disclosed, and data collected from you will be kept confidential. In the course of this study, the Institutional Review Board at the University of New England and the research committee that oversees the study may have access to the data collected. No identifying information received from you will be shared with any other party.
- For accuracy of recall and detail, your phone interview will be recorded. After the interview and before your comments are included in the study, you will be provided a printed transcript and given time to edit your comments or add additional information.
- Interview volunteers will be entered into a random drawing for a $100 Amazon gift card at the conclusion of the interviews.

By providing your contact information and clicking “Submit” you indicate that you have read and understood these conditions and wish to volunteer for a possible interview.

STOP-OUT INTERVIEW VOLUNTEER FORM

1) Name
   * must provide value

2) Email
   * must provide value

3) Phone
   * must provide value

4) Changed your mind? Do you now wish to close the survey without providing your contact information?
   * must provide value
   - Close
   - Continue

Submit
Save & Return Later
Appendix E: Stop-out Interview Guide

Interviewee Notice and Consent

- This phone interview is a follow-up to the online survey you completed for college students that have experienced an interruption of enrollment for at least one term from their online, competency-based degree programs.

- Like the survey, your participation in this phone interview is voluntary. During this interview, you can skip any question that makes you uncomfortable, and you can choose to discontinue your participation at any point with no adverse effect.

- You are no longer anonymous, but your personal identity will not be disclosed, and data collected from you will be kept confidential. In the course of this study, the Institutional Review Board at the University of New England and the research committee that oversees the study may have access to the data collected. No information received from you will be shared with any other party.

- For accuracy of recall and detail, this phone interview is being recorded with your permission. After the interview and before your comments are included in the study, you will be provided a printed transcript and given time to edit your comments or add additional information.

- Do I have your permission to continue the recording?

- Are you ready to begin?
1. Please tell me about your overall college history including when you first enrolled, what kind of school it was, and any additional periods of enrollment since the beginning.

   Additional questions to prompt responses: Family education history, reasons for attending college

2. What can you tell me about your thought process of deciding to enroll in your online and competency-based degree program?
   • Additional questions to prompt responses: Why not brick and mortar? Why CBE?

3. Please describe what happened that influenced you to leave your online CBE program for a while.
   • Additional questions to prompt responses: confidence, difficulty, family, work, finances, assessments, instruction

4. Can you tell me how you feel about the way your decision to stop attending was handled by the college or university?
   • Additional questions to prompt responses: Outreach, support, connections

5. How did you arrive at the decision to return to your online CBE degree program?
   • Additional questions to prompt responses: motive, career, what changed, considerations, options

6. Tell me about your experience as a returning student in your online CBE degree program.
   • Additional questions to prompt responses: difficulty, emotions, differences, changes

7. Looking back and looking forward, what stands out as important about your experience with online CBE college program?
• Additional questions to prompt responses: regrets, dreams, expectations, people

8. If you had it to do all over again, how would you handle your college experience?
   • Additional questions to prompt responses: no stop-outs, B&M versus OL/CBE, major

9. Based on your own college experiences, especially as someone who stopped-out from an online CBE degree program, what do you think is most important for other people to think about as they consider going to or returning to college?
   • Additional questions to prompt responses:

10. Do you have anything additional that I did not ask but you would like to share about your experiences with college and the online or CBE degree program?

Thank you for participating in this interview.

This interview recording will be transcribed and a copy sent to the email address that you have provided so that you can verify the accuracy of the information. Your comments from today will not be incorporated into the study until seven days have been allotted for you to add or edit any additional comments that you wish to make to the transcript you will receive.