



2026

Adult Learner Enrollment Hesitancy Survey

Prepared by BestColleges

BestColleges' survey aims to understand what is driving adult learners' hesitancy to enroll in higher education.



Adult Learner Enrollment Hesitancy Survey

A Survey of Potential Adult Students

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* Introduction

Adult learners have long been a critical part of higher education, accounting for about a third of the undergraduate student population in 2023 (National Center for Education Statistics, 2025). Yet recent data shows a concerning shift.

After years of growth, new undergraduate enrollment among students 25 or older dropped 15.5% in fall 2025 (National Student Clearinghouse Research Center, 2026). This sharp decline warrants an explanation for what is driving adult learners' hesitancy to enroll today.

For students, understanding common pain points — including financial difficulties, employment gaps, time constraints, or mental health challenges — can help them seek out more support, which can, in turn, drive better outcomes. For colleges and universities, identifying challenges and sticking points in the decision-making process can lead to changes in enrollment pathways, more transparency about costs, and improved institutional support services.

This survey aims to identify the reasons behind adult learners' hesitation to enroll, inform institutions' strategies to reduce friction in the college decision-making process, and support adult learners pursuing their educational and career goals.



* Executive Summary

BestColleges' Adult Learner Enrollment Hesitancy Survey examined the attitudes of adults ages 25 and older toward pursuing higher education, including those who are interested in enrolling and those who are not. The survey includes responses from 1,000 participants and covers education intent and plans, motivation and goals, barriers to enrollment, perception of educational value, life circumstances, and financial perception.

Key Findings

Education Intent and Plans

- Interest in certificates and bootcamps collectively surpassed bachelor's degrees by 15 percentage points.
- Learners strongly preferred online learning (77%) over in-person (29%) and hybrid (26%) options.
- Professions with clear job outcomes proved popular, suggesting that students are increasingly pragmatic about their chosen majors.

What Is Driving Students to Enroll

- Career advancement is the primary driver among adults considering higher education: 34% say their top motivation is to start a new career path, and 23% want to gain a specific skill or license relevant to their current job.
- A smaller group (12%) cites earning a promotion or a pay raise as their primary motivation, which may be related to interest in skill development.
- Not all motivations are career-focused. Twenty percent of respondents cite personal enrichment and interest as a primary reason for potentially pursuing higher education.

Barriers to Enrollment

- Cost is the most common concern among adults considering enrollment. One-third of respondents (33%) say they are unsure whether they can afford to enroll or need more clarity about the total cost it would entail.
- Thirty-two percent report concern about taking on additional debt, while 30% are uncertain about their financial aid eligibility.
- Nearly half (47%) say that additional financial help — such as grants and scholarships — would play a key role in their decision to enroll.

Life Changes Influenced Enrollment Decisions

- Twenty-one percent of respondents who were interested in higher education reported that they had experienced job loss or layoffs, and 20% said they now had reduced work hours.
- Many respondents (41%) reported increases in the cost of living.
- Respondents also frequently cited mental health challenges, such as stress, burnout, or anxiety (37%), followed by personal physical health challenges (30%) as the cause for their delay in enrollment.

Perception of Educational Value

- About half of respondents consider a bachelor's program either "worth it" (28%) or "very worth it" (21%) today. Another 45% describe it as "somewhat worth it," while only 6% view it as "not worth it."
- The majority of respondents recognize value in higher education — even those who are not planning to enroll. However, many in this group consider a degree only "somewhat worth it," rather than expressing stronger levels of confidence.

Financial Perception

- A majority (59%) say higher education is "much too expensive," with an additional 18% describing it as "somewhat too expensive." Together, 77% view the cost as too high.
- Almost all respondents who were not interested in higher education stated that they did not view higher education as financially viable. Only 1% say it is affordable as-is, while 5% say financial aid makes it manageable. Another 5% say cost may be reasonable if the return on investment (ROI) is clearer.



* Methodology

Data Collection

BestColleges — a Higher Education Network company — partnered with research company, GLG, to reach a larger pool of representative participants. This survey was conducted in March 2026 and employed a quantitative, cross-sectional design targeting adults aged 25 and older across all 50 states.

Data were collected through an online questionnaire, and participants received standard survey compensation to encourage completion. To ensure data quality and authenticity, responses underwent manual review, which included checks for consistency, duplicate entries, and suspicious response patterns.

Quotas were implemented during data collection to ensure sufficient representation of individuals interested in pursuing higher education. This approach supported the collection of reliable and relevant insights from a geographically diverse population of adult learners.

Participants

The survey included a sample of 1,000 adults aged 25 and older from all 50 U.S. states. Employment status among participants varied, with 47% reporting full-time employment, 28% unemployed, and the remaining respondents being either self-employed or working part-time.

Because this survey focuses on reasons why adults 25+ might be hesitating to enroll in college or finish a degree, quotas were applied to limit the number of individuals who indicated they did not intend to enroll in college in the near future. Participants who indicated no intention to enroll were asked follow-up questions about their reasons for not pursuing higher education and what factors, if any, might influence them to change their minds.

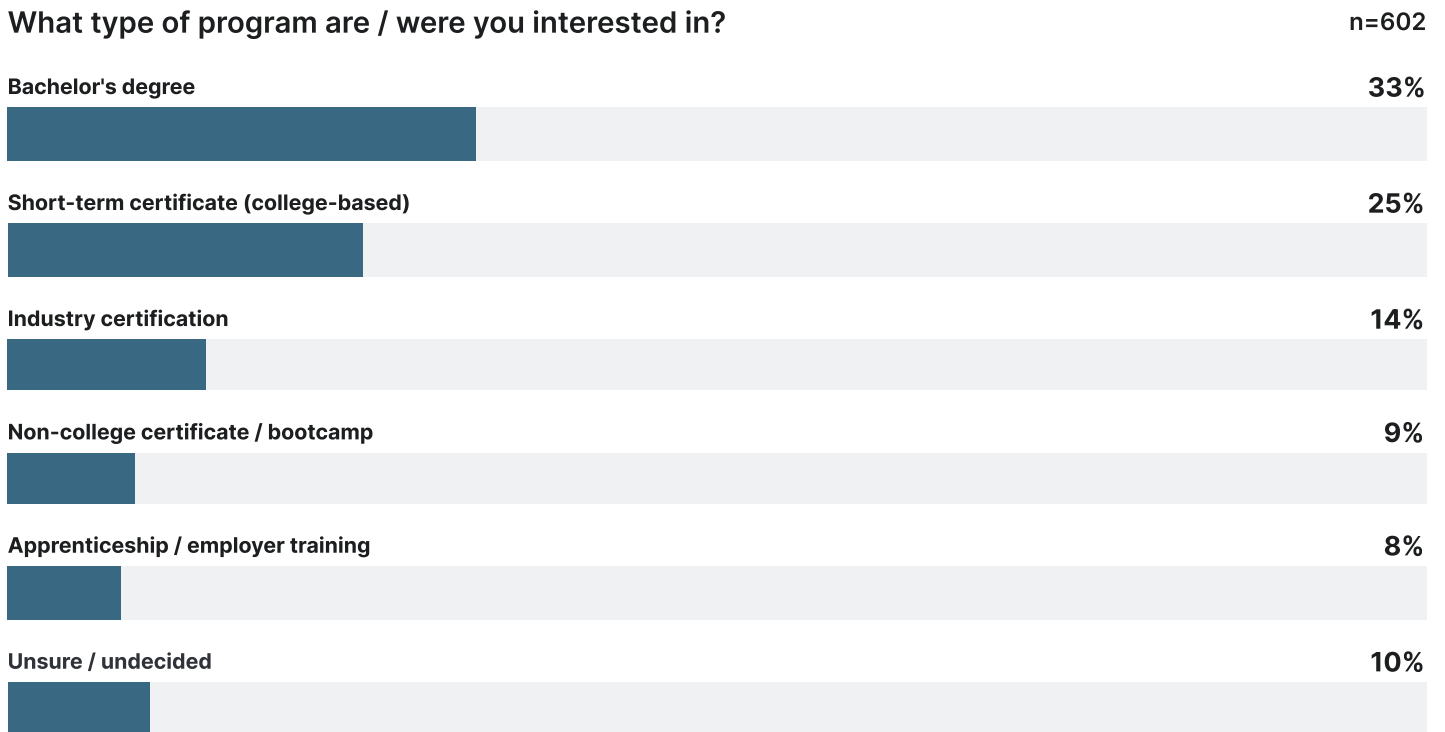
* Education Intent and Plans

Our sample included both people who plan to enroll in college and those who reported not planning to do so in the near future. Of those that said they intended to enroll, 33% were interested in a bachelor's degree; however, a combined 56% were interested in degree alternatives such as certificates, bootcamps, and short-term programs.

Certificates Gain an Edge in Learner Interest

At 33%, more respondents are interested in a bachelor's degree program than in any other single category. However, when combining short-term certificates (25%), non-college certificates or bootcamps (9%), and industry certifications such as those offered by CompTIA or Google (14%), these programs collectively surpass bachelor's degrees by 15 percentage points.

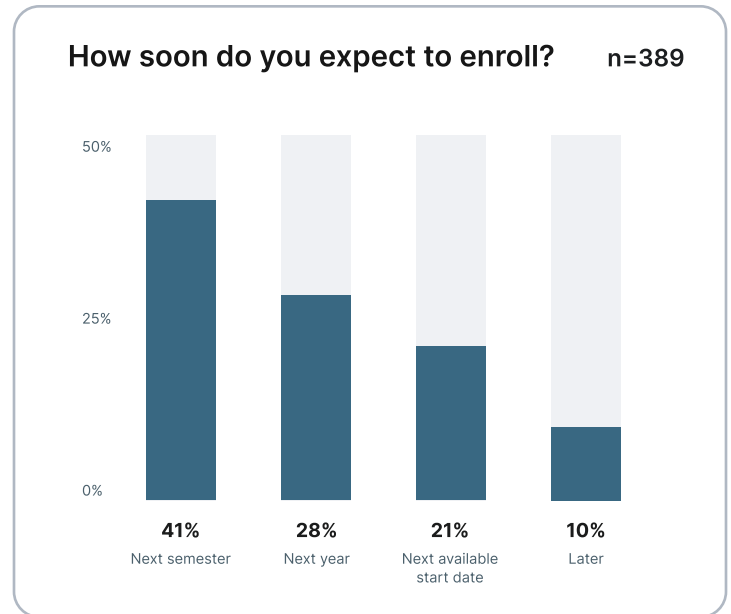
This serves to show the growing popularity of certificates and similar programs as a lower-cost, less time-consuming option for learners — and one that is still meaningful to potential employers.



How Soon Do Learners Expect to Enroll?

Sixty-two percent of prospective students are planning to enroll soon, either by the next available start date (21%) or next semester (41%).

Another 28% say they expect to enroll within the next year, suggesting strong near-term intent. Only a small segment (10%) reported a longer timeline, indicating that the majority of respondents were actively preparing to begin studies in the coming months.

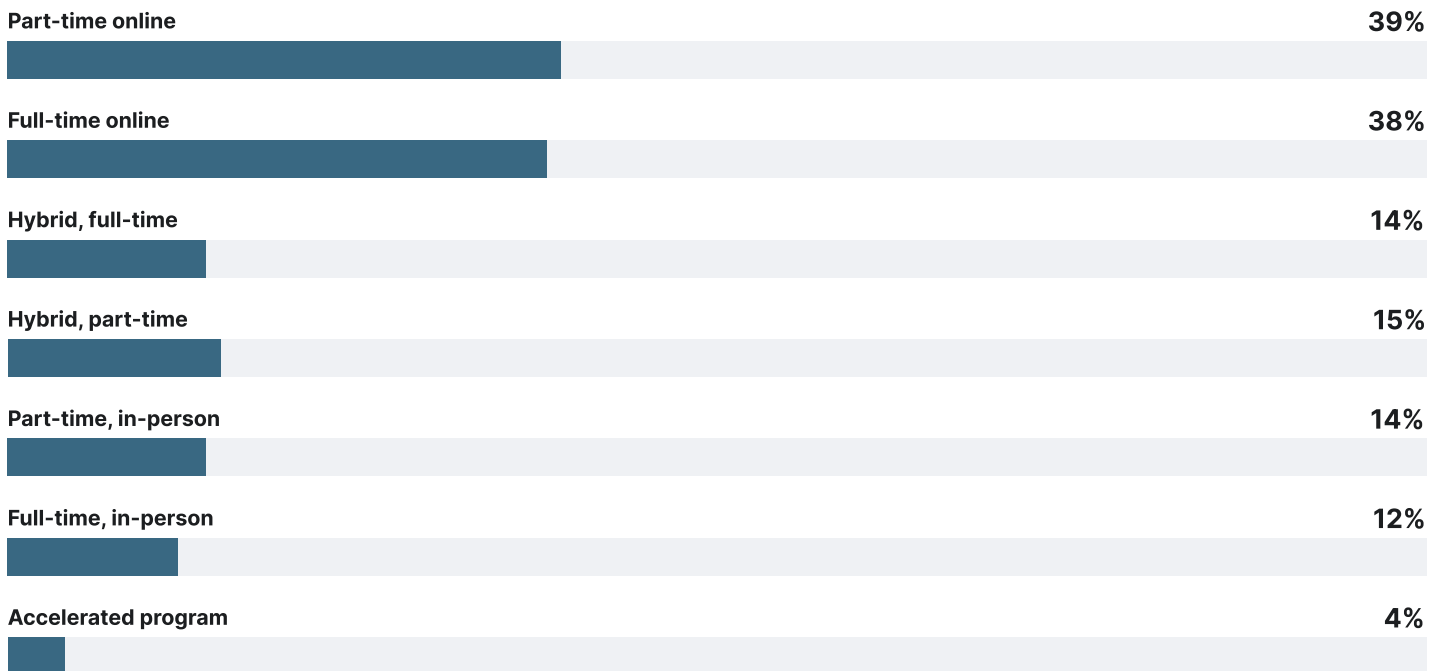


Strong Preference for Online Learning

Adults strongly preferred online learning over its in-person and hybrid counterparts. A total of 77% of respondents would choose full-time online (38%) or part-time online (39%) learning, while 29% and 26% of respondents preferred hybrid and in-person options, respectively. Only 4% chose accelerated programs, whether they were online or in-person.

What learning format(s) are you considering?

n=602



Majors Drawing the Most Interest

Survey respondents showed interest in a wide range of fields, but professions with proven career outcomes dominated, suggesting that students are increasingly pragmatic about the majors they choose to pursue.

It's worth noting, however, that only 41% of those that said they were interested in enrolling answered the question of which major they were interested in pursuing — this could mean that while there is general interest in furthering their education, potential students might still lack some clarity about the best path forward.

Disciplines teaching flexible and marketable skills led the pack with business (20%) being the overall top choice of respondents, followed by nursing (10%), computer science (9%), and psychology (8%).

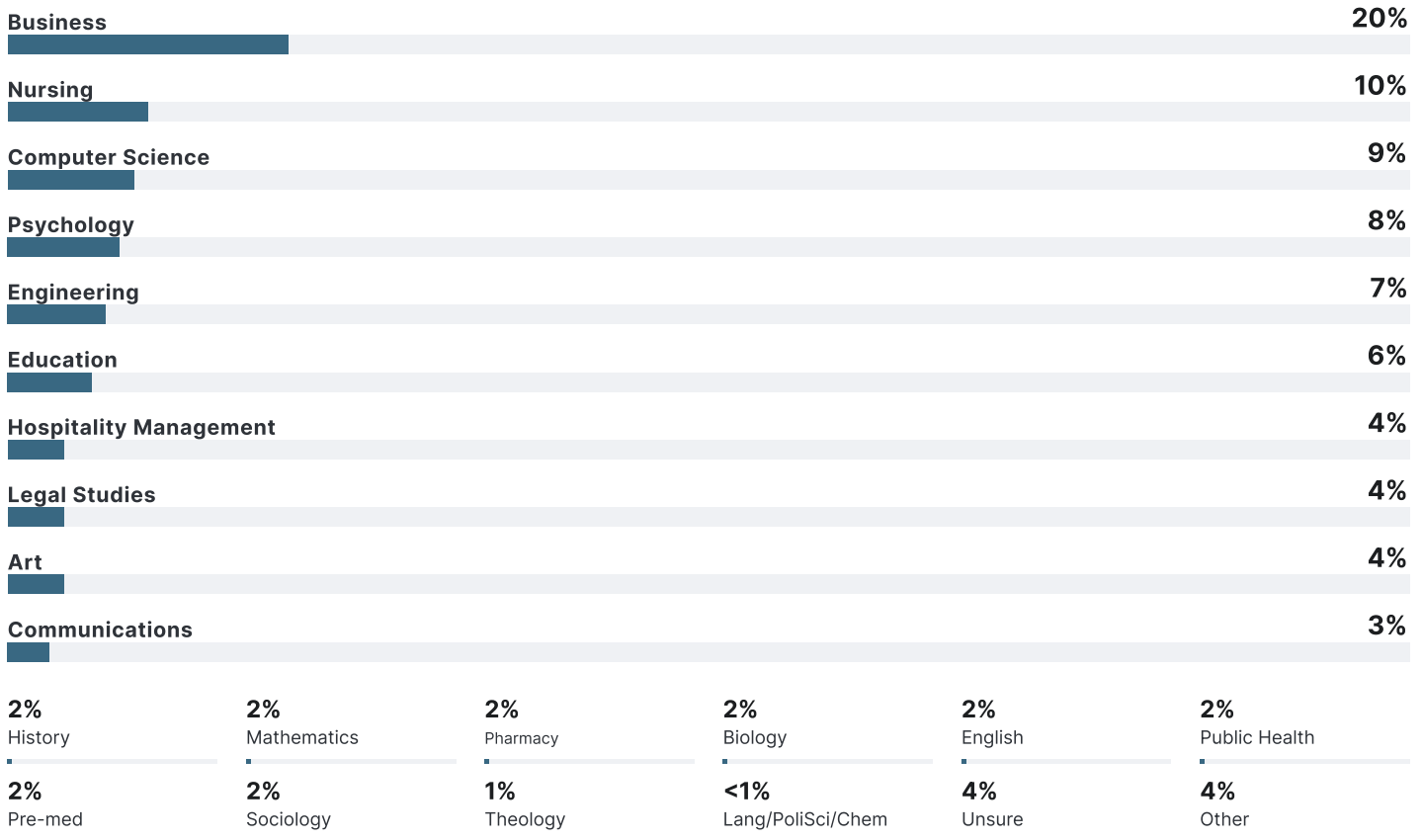
Overall, there was strong interest in healthcare fields as well — aside from nursing, a smaller number of respondents chose pharmacy, biology, public health, and pre-med, reinforcing steady interest in healthcare careers amid ongoing shortages and an aging patient population.

STEM fields fell in the middle overall. Computer science (9%) and engineering (7%) drew notable interest, while mathematics (2%) and chemistry (0%) lagged behind.

Education (6%), art (4%), and English (2%) saw moderate interest. Social sciences — including psychology (8%), sociology (2%), and theology (1%) — accounted for a combined 11% of responses.

What major are you interested in pursuing?

n=252



* Drivers for Enrollment

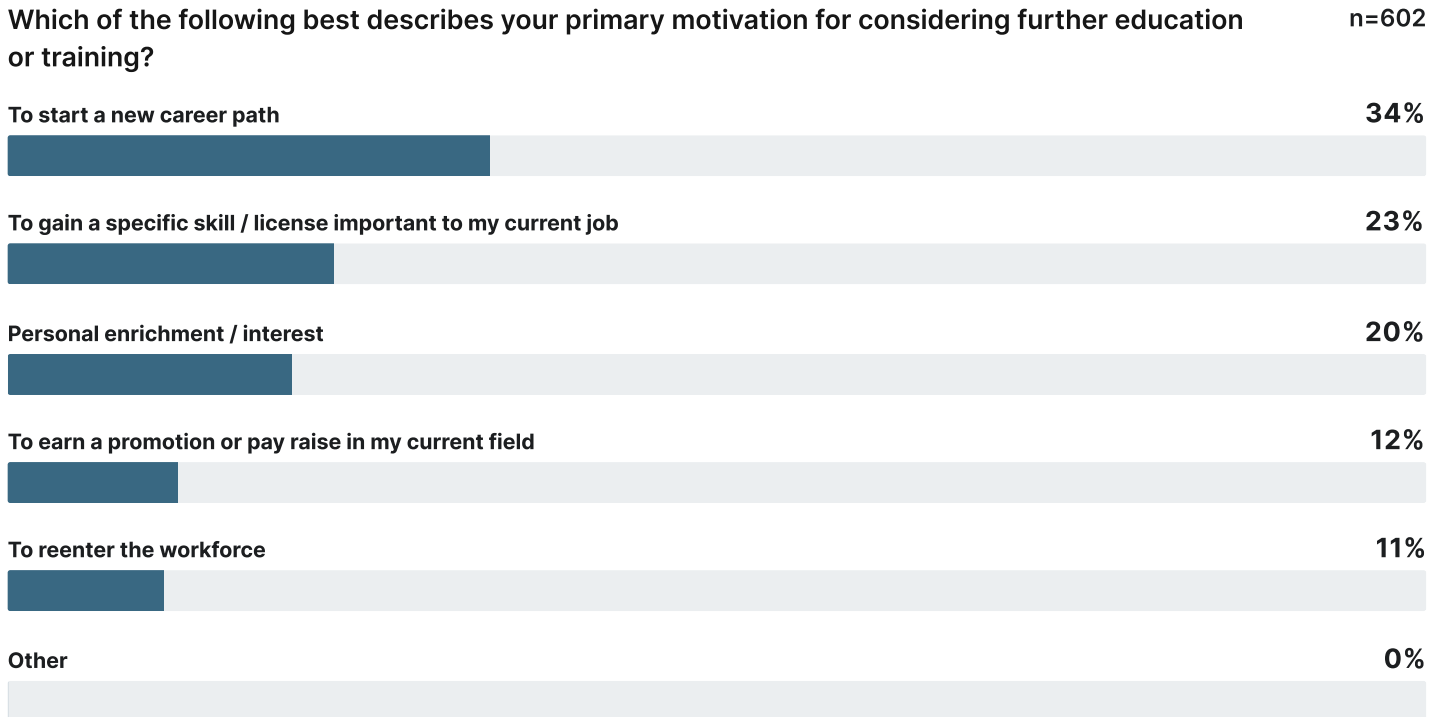
Most respondents are motivated by employment goals, including changing career paths, gaining new skills, or increasing earnings. This indicates that career mobility is the primary driver behind interest in higher education. However, personal enrichment and reentering the workforce also remain important factors for some adult learners.

Career Advancement Is the Leading Motivator

Thirty-four percent of adults considering higher education but who had not yet enrolled say their top motivation is to start a new career path. Another 23% want to gain a specific skill or license relevant to their current job, while 12% say their primary goal is to earn a promotion or pay raise in their current field. Together, these findings indicate that a majority of prospective students are focused on career mobility, whether that means changing fields or building skills within their existing roles.

Additionally, 11% report wanting to reenter the workforce. This group includes individuals who have paused their careers due to caregiving, unemployment, or other life circumstances, and now view education as a pathway back into employment.

But while most respondents are driven by improving their career outlook, that was not the only motivation. In fact, one in five participants (20%) said they would pursue education for personal enrichment or interest.



* Barriers to Enrollment

Prospective students are weighing whether they can pay for college and the financial implications of enrolling. Cost is the most common concern among adults considering enrollment. One-third of respondents (33%) say they are unsure whether they can afford to enroll or need more clarity about the total cost it would entail.

Financial Uncertainty Remains the Primary Barrier

When asked what specifically has prevented them from enrolling thus far, respondents pointed to concerns about short- and long-term financial risk. Nearly one-third (32%) worry about taking on additional debt, while 30% are uncertain about their financial aid eligibility.

Many respondents who are open to enrolling also report needing more concrete and personalized financial aid information before committing. Twenty-six percent say they are waiting to see what financial aid or support is available, while 37% say that a clearer estimate of what they would end up paying after aid would make them more likely to enroll. Additionally, nearly half (47%) say that additional financial help — such as grants and scholarships — would motivate them to enroll.

These findings suggest that enrollment hesitation is most often rooted in financial factors, including affordability concerns, financial aid uncertainty, and a lack of transparency and predictability around tuition costs. Without clear, personalized information, many prospective students are unable to confidently assess whether enrollment is financially feasible.

Competing Priorities and Time Constraints Limit Enrollment

Beyond cost, many respondents point to the realities of daily life as a major barrier. Thirty-four percent say they feel overwhelmed managing their current responsibilities. Additionally, 31% report waiting for their life or work situation to stabilize before enrolling, while 29% cite schedule or time constraints — such as work or childcare obligations.

These challenges are closely related to concerns about their ability to commit to a program: Nearly one-third (29%) express doubts about their ability to dedicate the necessary time to a program.

These findings highlight that, even when there is interest and financial stability, competing priorities and limited time can make higher education feel out of reach for many adults.

Unclear Outcomes Lead Many to Question the Value of a Degree

In addition to cost and time constraints, many respondents remain uncertain about the value of higher education. One in five (20%) express uncertainty about the return on investment of a degree, while 28% say that clearer evidence of career outcomes — such as job placement or salary data — would make them more likely to enroll.

For some, alternative education pathways, such as certificates or bootcamps, are more appealing. Eleven percent report considering a non-degree option instead, and 14% say they have already chosen alternatives such as certificates, bootcamps, or employer training. Among those not planning to pursue higher education at all, 23% believe they can achieve their career and salary goals without further education.

This suggests that when career outcomes are unclear, many adults are more likely to question the value of a degree — and potentially view alternative pathways as a practical option for reaching their goals.

Complexity and Lack of Guidance Delay Enrollment

The enrollment process itself can also become a barrier. Fifteen percent of respondents say that admissions or financial aid processes feel too complicated, and 14% report not receiving enough guidance or follow-up from institutions.

When asked why they have not enrolled yet, 26% of respondents say they are still comparing programs or schools, and 15% say they are unsure which program fits their goals. Correspondingly, 16% say they could not find a program that matched their needs, while 28% say better tools or guidance — such as clearer comparisons or personalized recommendations — would make them more likely to enroll.

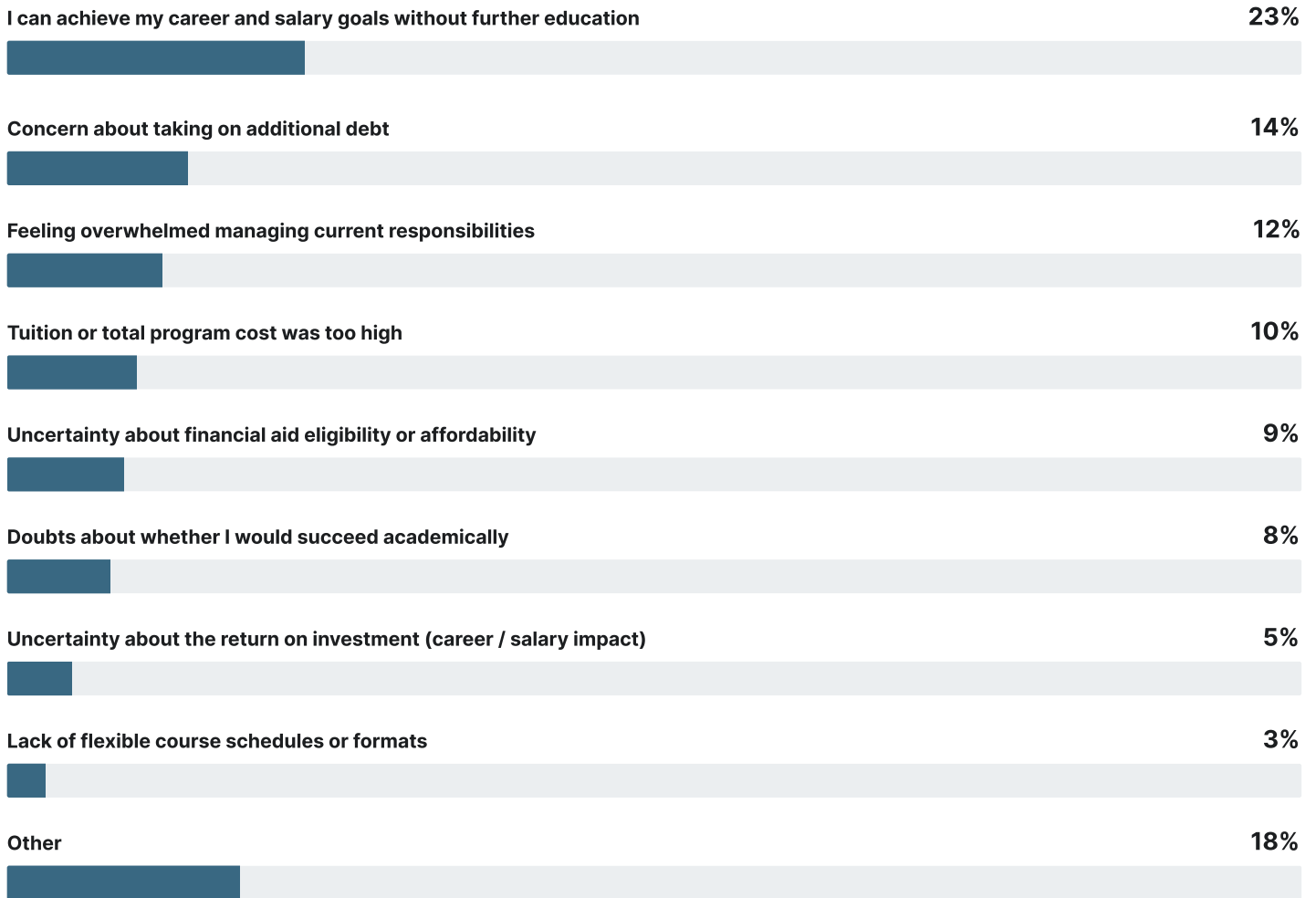
This suggests that a lack of support and clarity from colleges and universities may delay — and in some cases discourage — enrollment, even among those actively considering it.

Some Are Not Planning to Pursue Higher Education

While many respondents remain undecided, a subset has already decided not to pursue higher education at this time. These respondents were asked why they were not considering higher education. The most common reason cited is the belief that they can achieve their career and salary goals without further education (23%).

But, while that was the single most common reason, a significant number of people in this group — 38% in total — cited different financial reasons for their decision to not enroll. These included concerns about taking on additional debt (14%), tuition or total program cost was too high (10%), uncertainty about financial aid eligibility or affordability (9%), and uncertainty about the return on investment (5%). This could suggest that at least some in this group could change their mind under the right conditions and with clearer communication about financial aid and costs.

Which of the below best describes why you are not planning on pursuing higher education right now? n=398



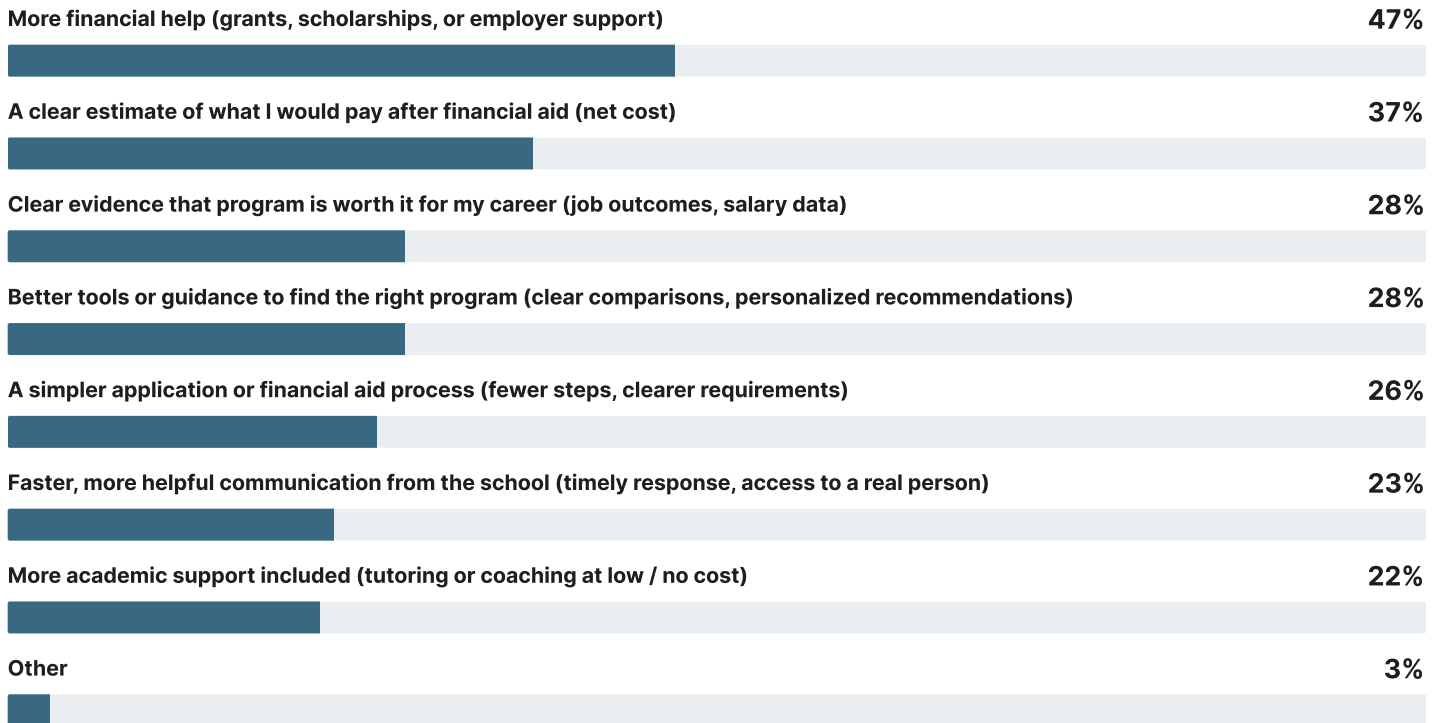
Factors That Would Encourage Enrollment

When asked what would need to change for them to enroll within the next year, respondents interested in higher education point to a combination of financial support, clearer information, and improved guidance.

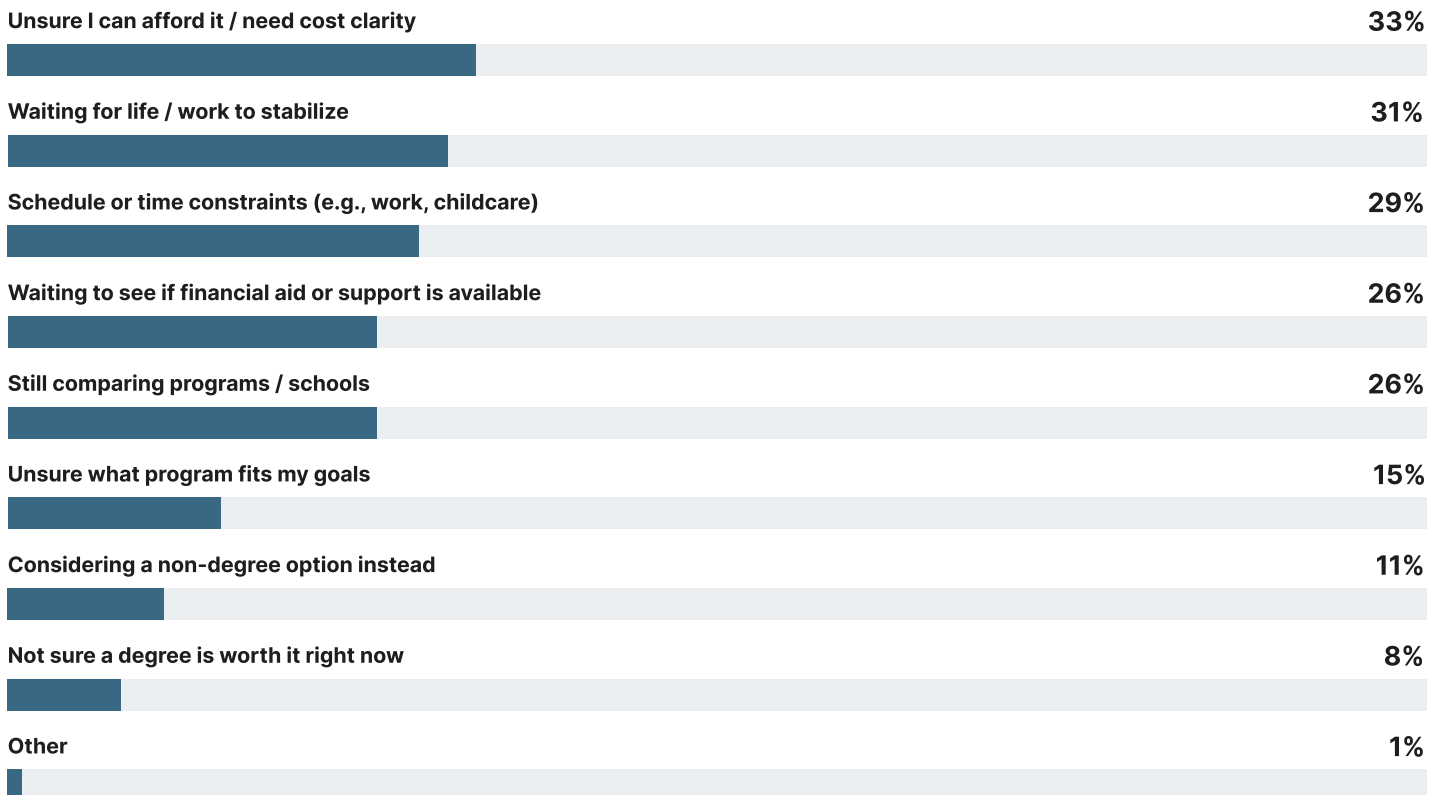
Thirty-seven percent say that clearer estimates of net cost — the price they would actually pay after financial aid — would increase their likelihood of enrolling. Other commonly cited motivators include clearer evidence of career outcomes (28%), better tools to find the right program (28%), and a simpler application or financial aid process (26%). Additionally, 23% say faster, more helpful communication from schools would make a difference.

These responses suggest that improving the enrollment experience for prospective students — particularly around cost clarity, communication, and enrollment ease — could reduce hesitancy.

What would need to change for you to enroll (or reenroll) within the next 12 months? n=602

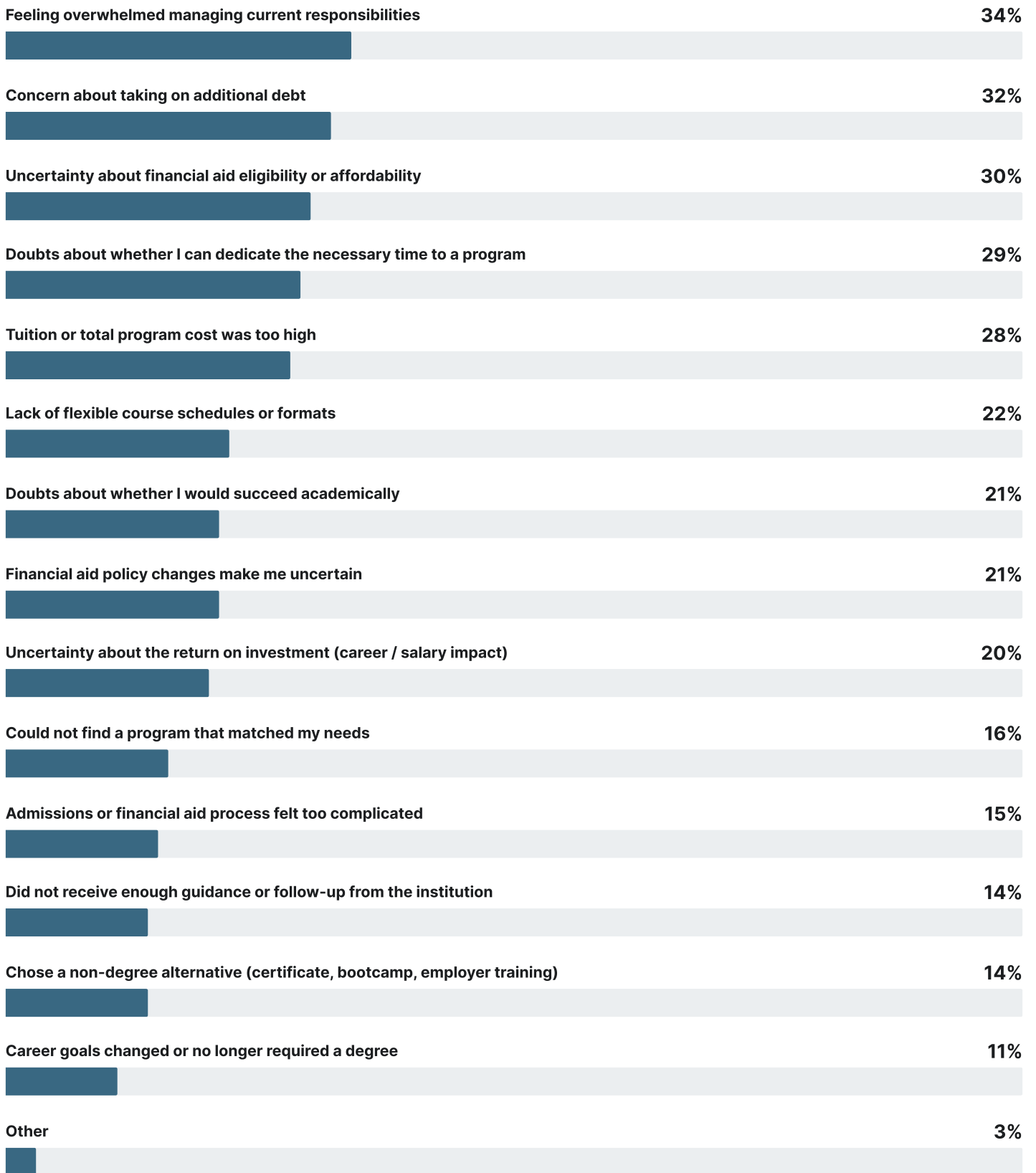


What are the main reasons you haven't enrolled yet? n=602



What specifically has prevented you from enrolling thus far?

n=602



* Life Changes Influenced Enrollment Decisions

When it came to enrollment delays and barriers, two significant reasons emerged: financial strain and health challenges.

Respondents frequently cited financial pressure such as rising costs of living, job loss, unexpected expenses, and debt as motivators, while a significant number of people reported stress, burnout, and anxiety as important reasons to delay enrollment.

Employment Instability and Reduced Work Hours

Respondents were asked whether any employment changes over the past 12-24 months had influenced their decision to delay enrollment. Twenty-one percent of those who were interested in higher education reported that they had experienced job loss or layoffs and 20% said they now had reduced work hours.

A smaller percentage reported starting new jobs (16%), taking on additional hours (16%), moving into more demanding roles (15%), or changing industries (13%). Additionally, 11% said they began working multiple jobs, and 7% noted their employer no longer offers tuition assistance.

Rising Living Costs and Household Income Changes

A significant number of participants reported increases in the cost of living had kept them from enrolling, with 41% selecting this option.

Additionally, 32% reported changes in their household income, and 25% experienced unexpected major expenses, such as medical bills or home and car repairs. Others reported taking on new debt (22%) and paying off significant debt (12%).

A smaller share of respondents reported changes related to financial aid and support, with 11% indicating they had lost financial aid eligibility and 7% reporting receipt of new financial support, such as scholarships or savings.

Mental Health Challenges

In response to the question about personal health changes experienced in the past 12–24 months that have influenced enrollment decisions, respondents most frequently reported mental health challenges, such as stress, burnout, or anxiety (37%), followed by personal physical health challenges (30%).

Additionally, 22% indicated that a family member's health issues had affected their time or energy. At the same time, 21% reported improved health that allowed for greater flexibility, reflecting a positive change. Another 21% of respondents selected "none of the above," indicating that none of the listed health-related changes applied to them.

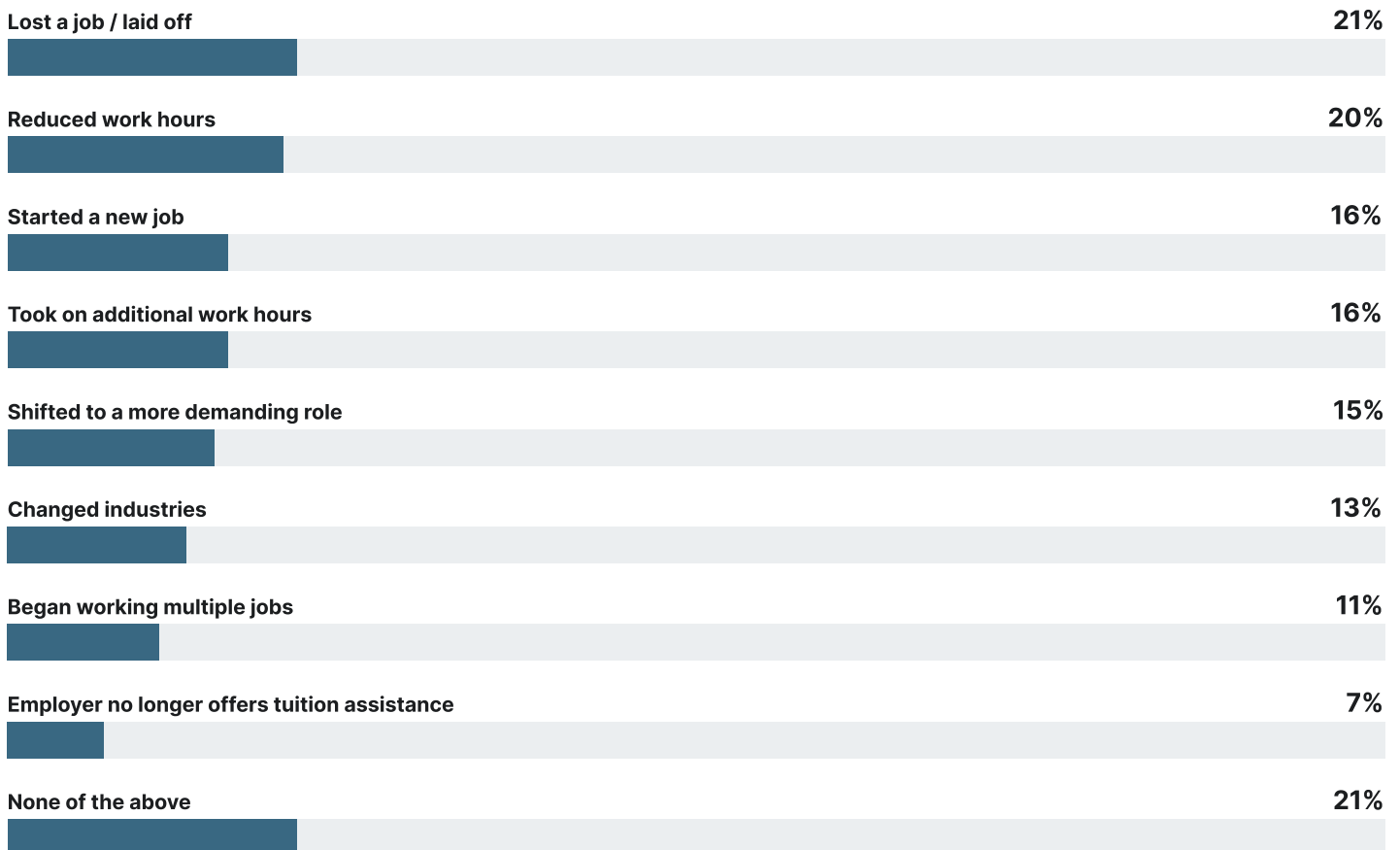
Relationship Changes and Caregiving Responsibilities

Fifty-nine percent of participants also reported family and relationship changes as influencing their decision.

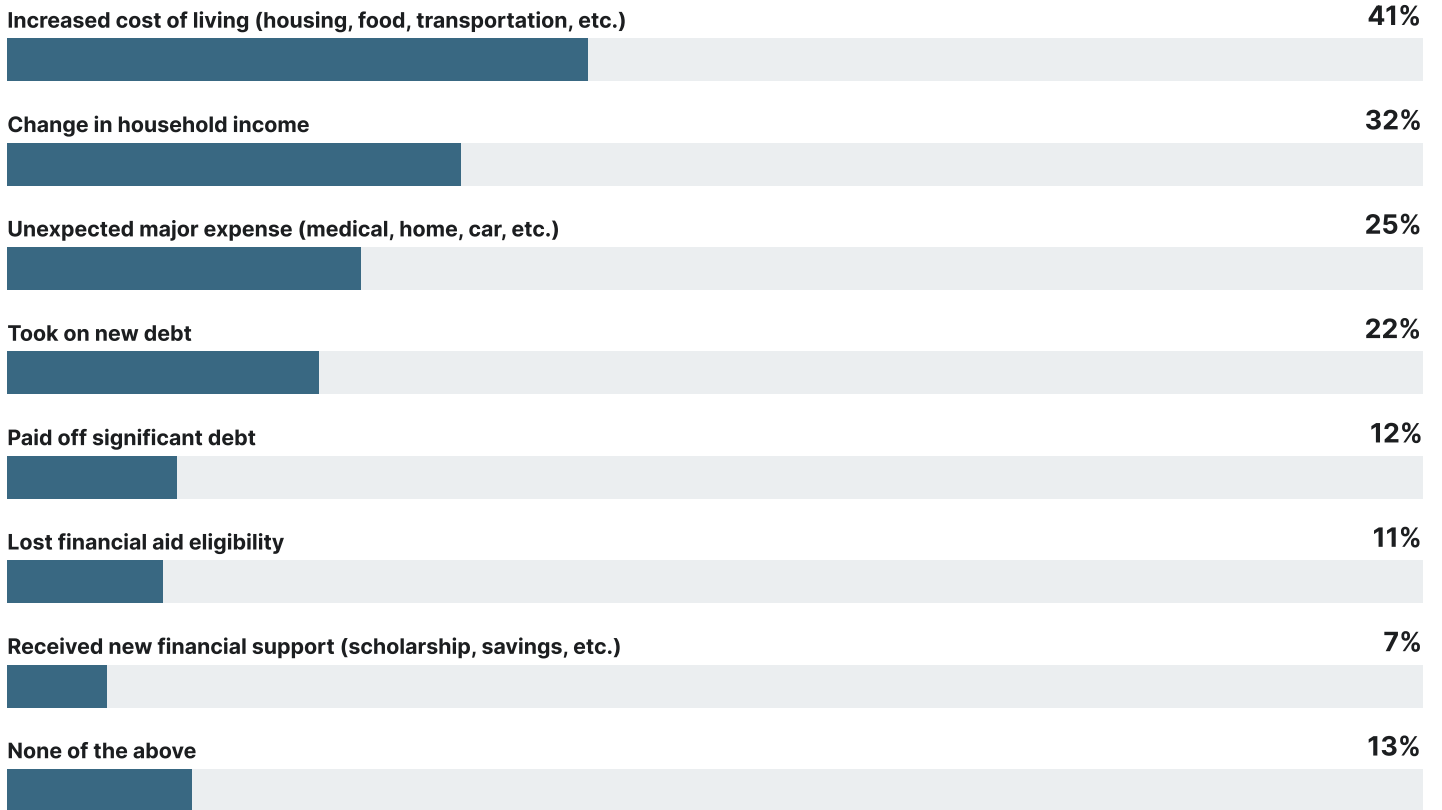
The most common change was a shift in marital or relationship status (20%), followed by becoming a caregiver for a family member (18%). Time-related demands were also noted, with 17% indicating that children's schedules or activities require more time and 16% reporting increased childcare responsibilities.

A smaller share (8%) reported the birth or adoption of a child; however, 41% selected "none of the above," indicating that none of the listed family changes applied to them.

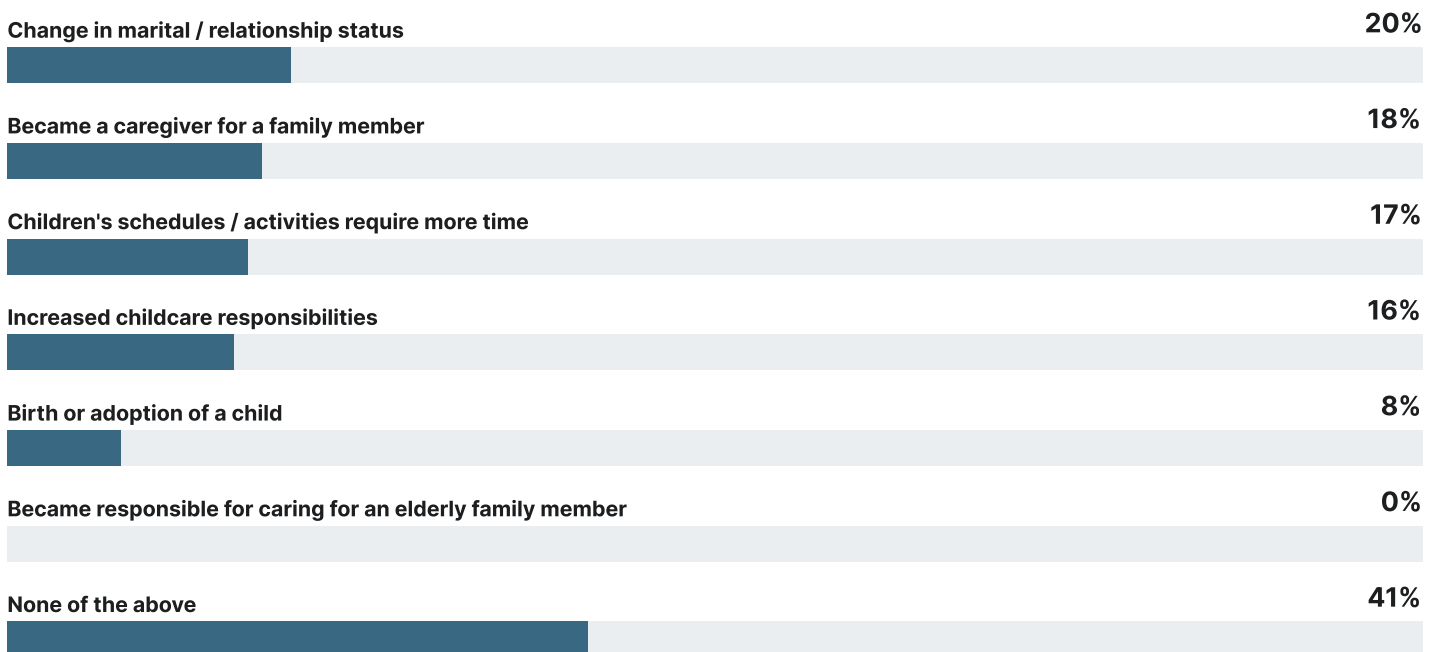
What, if any, employment changes have you experienced in the past 12–24 months that have influenced your enrollment decisions? n=602



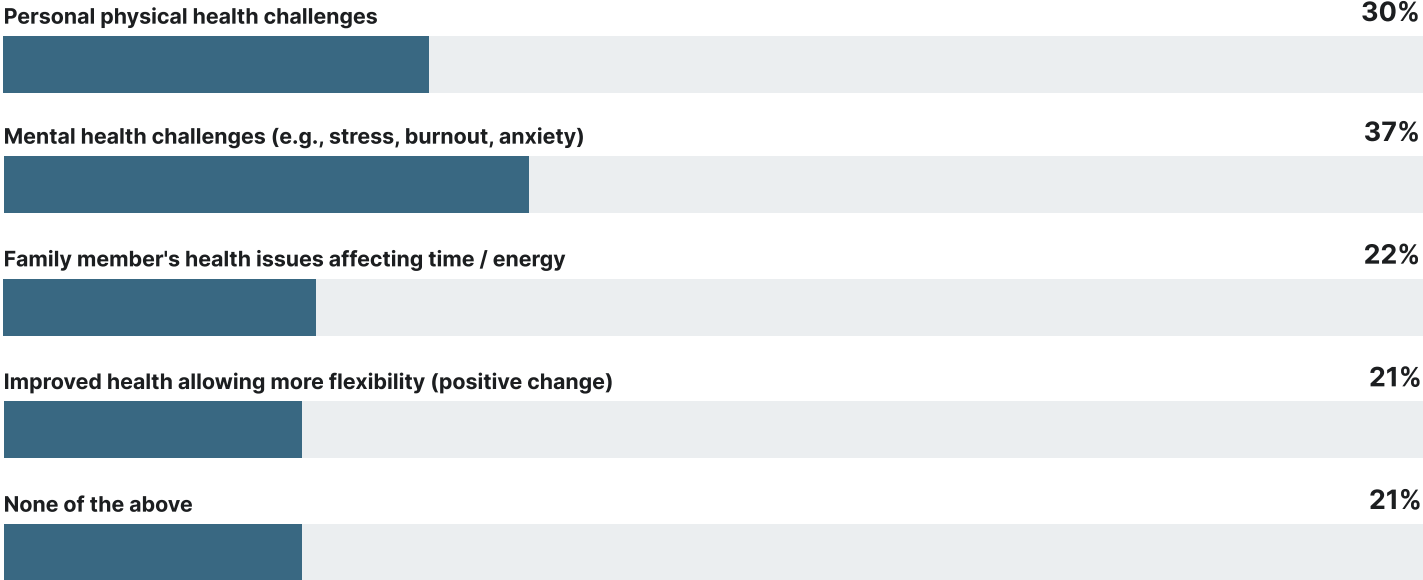
What, if any, financial changes have you experienced in the past 12–24 months that have influenced your enrollment decisions? n=602



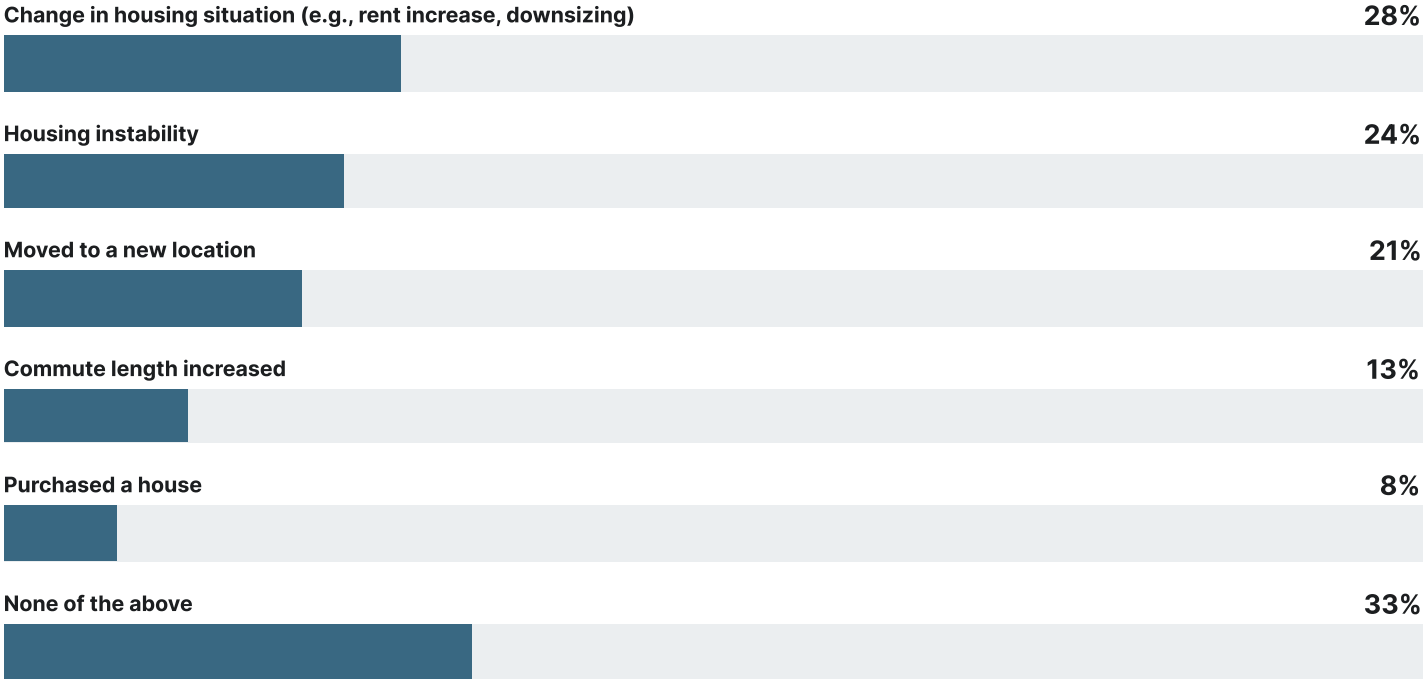
What, if any, family situations have changed in the past 12–24 months that have influenced your enrollment decisions? n=602



What, if any, personal health changes have you experienced in the past 12–24 months that have influenced your enrollment decisions? n=602



What, if any, living situation changes have you experienced in the past 12–24 months that have influenced your enrollment decisions? n=602



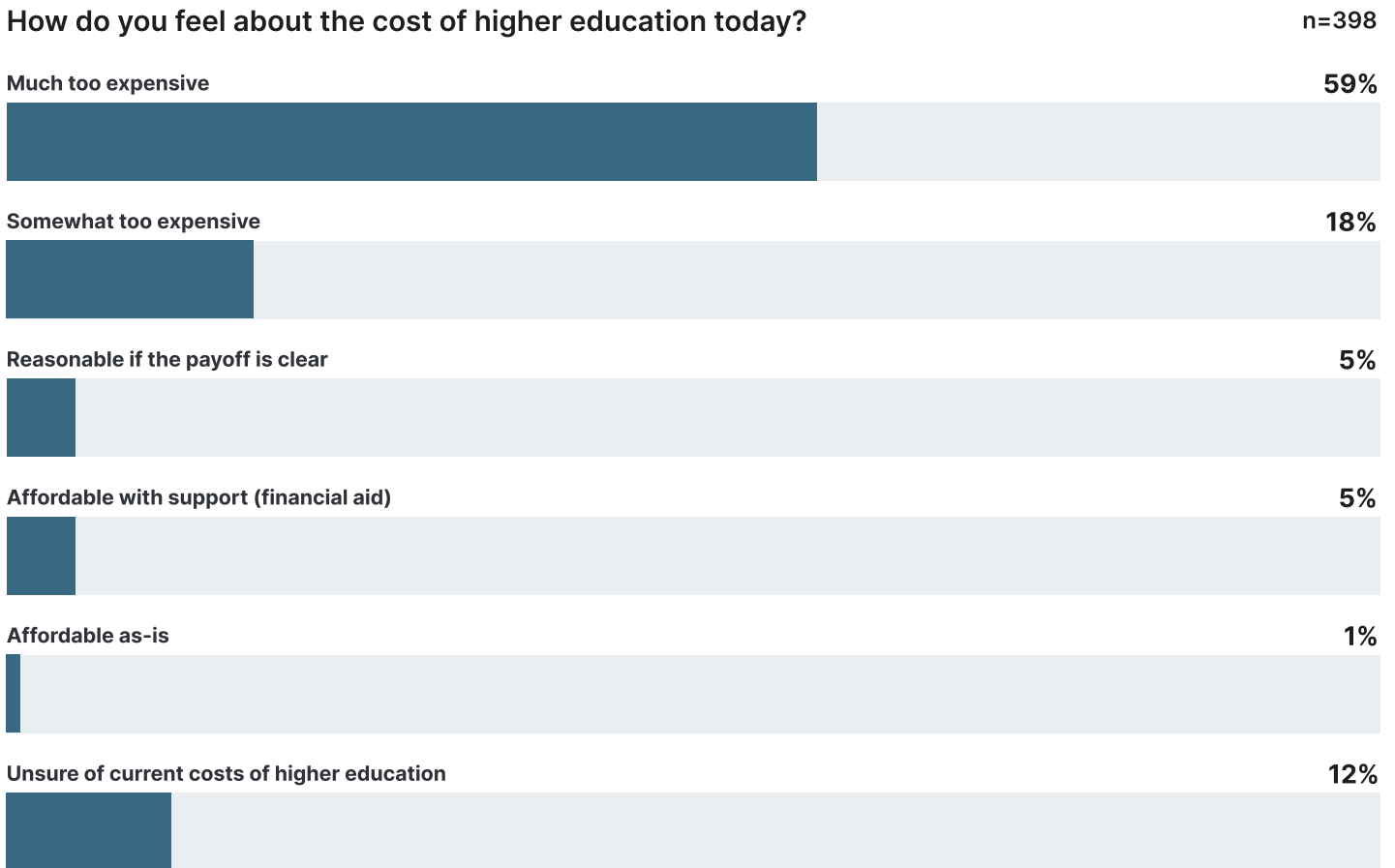
* Financial Perception

Most adults who are not planning to enroll believe higher education is too expensive. Very few describe college as affordable under current conditions, even with financial aid. Some respondents also report uncertainty about what college currently costs.

A majority (59%) say higher education is "much too expensive," with an additional 18% describing it as "somewhat too expensive." Together, 77% view the cost as too high.

Very few respondents view higher education as financially viable. Only 1% say it is affordable as-is, while 5% say financial aid makes it manageable. Another 5% say cost may be reasonable if the return on investment (ROI) is clearer.

Additionally, 12% report being unsure about current costs.





* Perceptions of Education Value

Respondents were asked two questions regarding their perception of the value of higher education: how "worth it" do you consider a bachelor's program to be, and how important do you believe a college education is for the average person today? In order to gauge how their outlook has changed, respondents compared how they feel now versus how they felt about the same subject a year ago.

Those Who Plan to Enroll

Among those who have plans to enroll, about half consider a bachelor's program either "worth it" (28%) or "very worth it" (21%) today. Another 45% describe it as "somewhat worth it," while only 6% view it as "not worth it."

When asked how they viewed the value of bachelor's programs today versus how they viewed it a year ago, it becomes evident that respondents' perceptions have shifted positively. The share who consider a bachelor's program "very worth it" increased from 17% to 21%, while the share who view it as "not worth it" decreased from 9% to 6%.

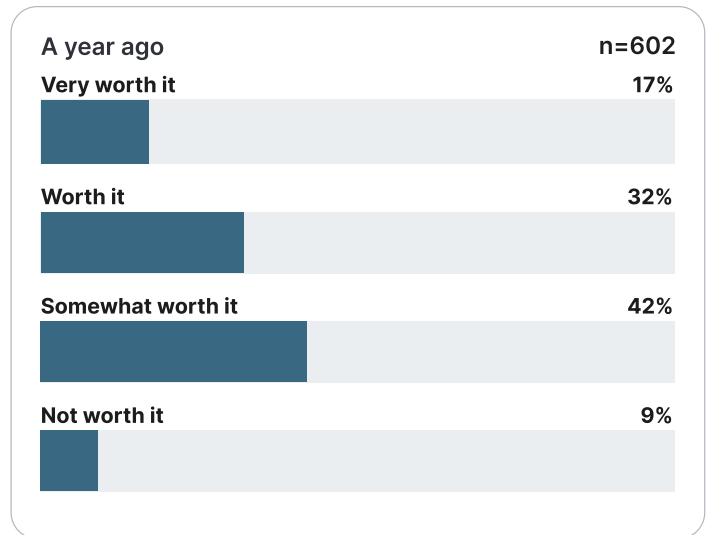
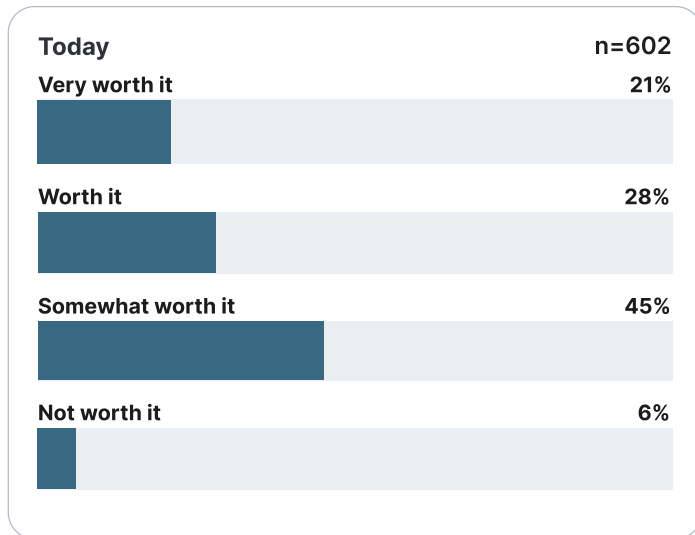
The share who describe bachelor's programs as only "somewhat worth it" changed only slightly from 45% to 42%, suggesting that their perceptions of a bachelor's degree's worth have remained relatively consistent over time.

Among Those Not Planning to Enroll

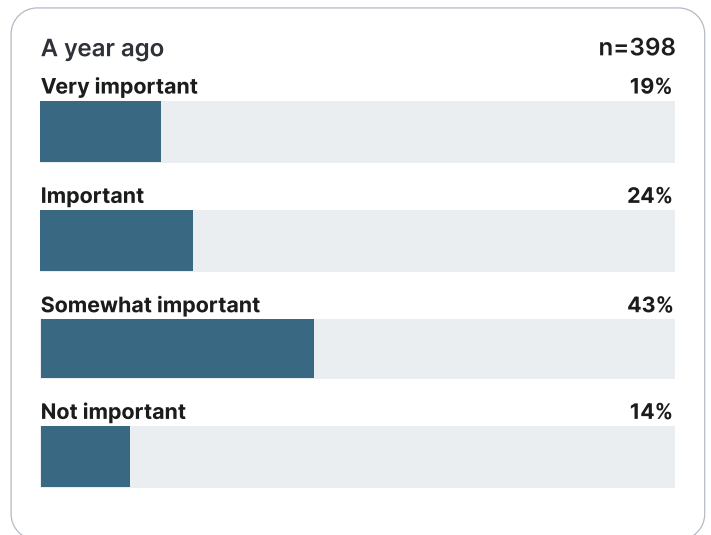
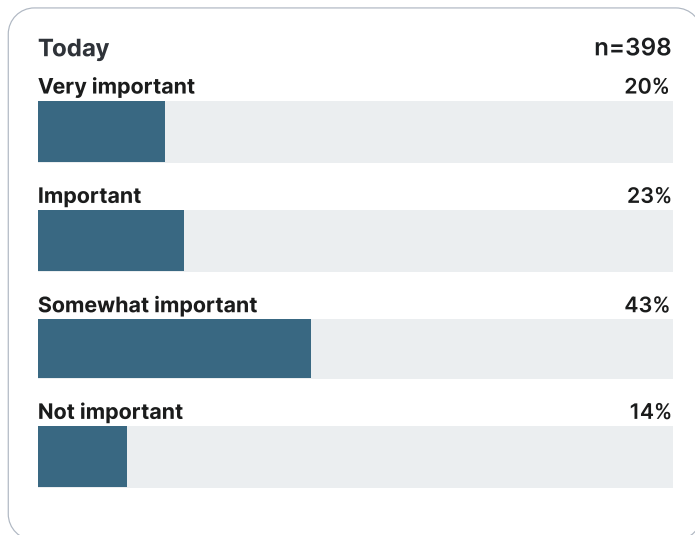
Perceptions of higher education's worth are similar among those not planning to enroll right now. Twenty-three percent consider a college education important, and 20% consider it very important for the average person today. Another 43% describe it as somewhat important, while only 14% view it as not important.

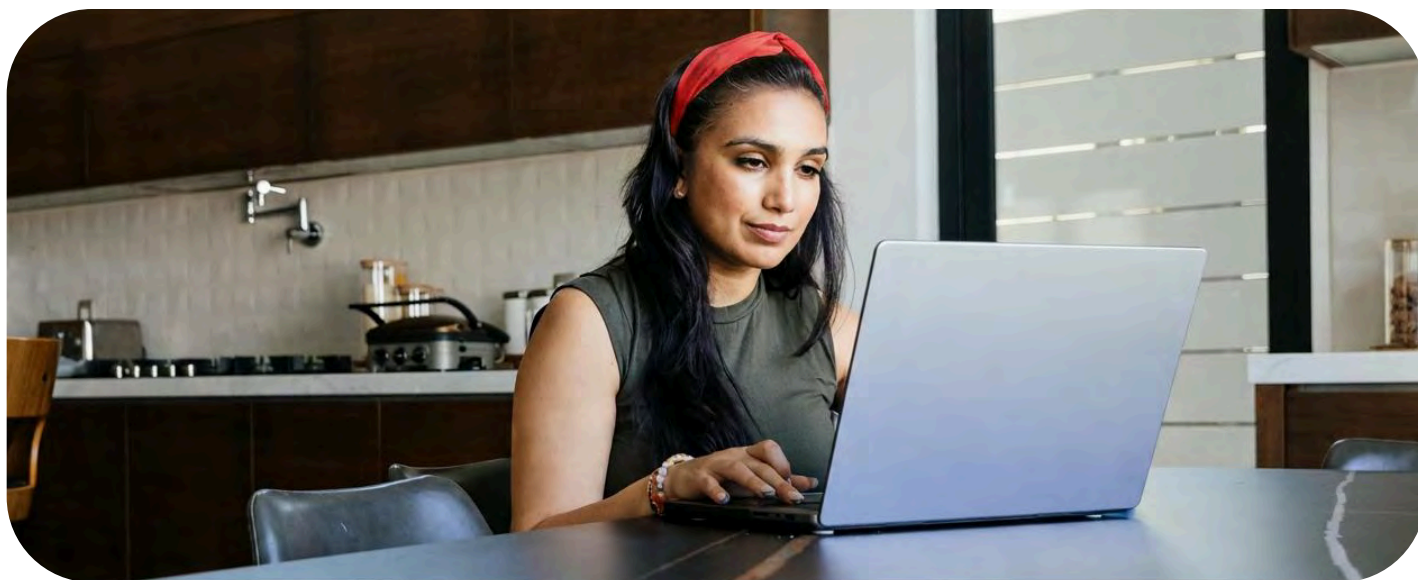
These findings are nearly unchanged from how this group viewed college's importance a year ago.

How "worth it" do you consider a bachelor's program to be?



How important do you believe a college education is for the average person today?





* Conclusion

In recent years, rising living costs have placed added financial pressure on many Americans. Preliminary consumer sentiment in May 2026 dropped to 48.2, the lowest reading on record since data collection started in 1952 (University of Michigan Surveys of Consumers, 2026). Meanwhile, consumer prices rose 3.3% year over year as of March 2026, with continued increases in housing, food, and transportation costs (U.S. Bureau of Labor Statistics, 2026).

Many adults are also balancing work schedules, caregiving responsibilities, and other competing demands that can make returning to school feel difficult to manage. Health concerns are also impacting the time and energy adults are able to dedicate to their studies.

Against this backdrop, higher education may feel out of reach for many.

Still, our findings suggest that most have not rejected higher education outright. Respondents continue to see value in a degree, including many who are not currently planning to enroll. While some barriers — such as broader economic pressures — remain outside institutional control, others are addressable. In many cases, institutions can reduce uncertainty around cost, financial aid, program fit, and career outcomes through clearer information, stronger guidance, and more flexible pathways.

In light of that, both adult learners and institutions can take practical steps to make higher education more manageable and accessible.

What Institutions Can Do

For colleges and universities, overcoming potential students' enrollment hesitancy will require more than addressing rising costs. It will require improved clarity across the entire decision-making process:

Pricing Transparency

While institutions often publish a full cost of attendance, that figure does not reflect the actual amount many students pay after grants and scholarships. In 2023–24, 85.5% of full-time, first-time undergraduates received financial aid, making sticker price an increasingly unreliable indicator of actual college costs (National Center for Education Statistics, 2026).

As a result, college pricing can feel unpredictable, difficult to compare across institutions, and financially out of reach even when many students ultimately pay significantly less than the advertised cost.

Some institutions are already prioritizing cost transparency as part of broader efforts to improve public trust in higher education. In its Report of the Committee on Trust in Higher Education, Yale University faculty emphasized the importance of making college pricing and financial aid easier for families to understand (Adams et al., 2026).

Institutions can increase transparency by:

- Leading with estimated net price rather than sticker price
- Clearly explaining which costs are billed directly by the institution and which expenses may vary depending on a student's finances
- Presenting pricing based on part- or full-time enrollment, program format, or transfer credits
- Using consistent cost language across websites, aid offers, portals, and billing systems
- Providing estimated cost-to-completion information rather than only annual pricing

Cost Predictability

For many adult learners, affordability concerns are tied not only to the initial cost of enrollment, but also to uncertainty about how costs may change over time.

Recent policy discussions, including proposals within the [College Cost Reduction Act](#) and [Understanding the True Cost of College Act](#), reflect a growing emphasis on helping students better understand the true cost of enrollment. These proposals respond to broader concerns that many students struggle to compare costs, interpret aid packages, and estimate what they will ultimately need to pay.

For institutions, this points to a clear opportunity: Provide clearer, more personalized pricing information that helps students understand the likely financial commitment required to complete their program. Potential approaches include:

- Guaranteed tuition rates that remain fixed for a defined period of enrollment
- Renewable institutional aid guarantees that clearly explain how long aid is guaranteed for and what students must do to maintain eligibility
- Financial planning tools that estimate likely total borrowing and out-of-pocket costs over time

By moving from one-year price estimates to clearer long-term pricing commitments, institutions can reduce uncertainty and make affordability feel more concrete.

Clear Financial Aid Offers

Financial aid remains one of the most important tools institutions use to address affordability, but it is also one of the areas where students experience the most confusion.

In 2022, 41% of colleges did not include net price in their financial aid offers, while 50% understated it, often by excluding key costs or factoring in loans that must be repaid (U.S. Government Accountability Office, 2022).

Institutions can improve trust by:

- Using standardized, plain-language financial aid offers
- Clearly separating grants and scholarships from loans and work-study
- Showing estimated out-of-pocket costs more prominently
- Clearly explaining what students must do to keep scholarships or institutional financial aid from year to year

Clearer aid communication may help prospective students better compare institutions and understand what they are realistically expected to pay.

Demonstrated Career Outcomes

Many prospective students are motivated by career change, advancement, or financial stability. However, information on career and salary outcomes is often difficult to find or hard for prospective students to evaluate in practical terms.

Institutions may benefit from providing clearer, up-to-date information about:

- Employment outcomes
- Salary ranges
- Licensure or certification pass rates
- Employer partnerships
- Internship or clinical opportunities
- Average debt levels

Providing more program-level outcome information may help students better evaluate whether a degree aligns with their financial and career goals.

Simpler Enrollment Processes

Survey findings suggest that many adult learners also experience uncertainty navigating the enrollment process itself and mentioned that better tools or guidance would make them more likely to enroll.

As such, potential students may need faster, more personalized, accessible support during key decision-making moments, such as:

- Providing live or near-real-time support during transcript submission, transfer-credit evaluation, and registration
- Offering support through chat, text, virtual appointments, or evening advising
- Providing guided tools matching students with programs based on their goals, schedules, prior credits, and preferred learning format
- Offering early transfer-credit estimates

Flexible Learning Options

For many adult learners, affordability concerns are closely tied to whether they feel it is realistic to complete a particular program while balancing work and personal responsibilities.

Our survey findings suggest that flexibility may play an important role in whether adults feel able to enroll and successfully complete a program. Institutions may benefit from offering:

- Multiple pacing options, including part-time, evening, weekend, online, hybrid, and accelerated formats
- Stackable pathways that allow students to earn shorter-term credentials along the way
- Access to online and hybrid learning opportunities

These approaches may help enrollment feel more achievable for adults managing competing responsibilities.

Strong Student Support Systems

Respondents frequently cited overwhelm, time constraints, financial strain, and mental health challenges as factors influencing their decisions. This report's findings suggest that these are significant factors in enrollment hesitancy.

As a result, institutions may benefit from making support systems more visible, accessible, and responsive earlier in the enrollment process. Institutions can strengthen their support services by integrating:

- Proactive academic coaching and early outreach rather than waiting for students to seek help independently
- Tutoring options that accommodate evening, weekend, online, and part-time schedules
- Career advising integrated throughout the student experience rather than concentrated only near graduation
- Emergency aid resources for unexpected financial disruptions related to housing, transportation, food, utilities, or childcare
- Childcare referrals, family resource navigation, and partnerships with community-based support organizations
- Mental health resources that are accessible to working adults, online students, and part-time learners
- Peer mentoring or cohort-based models that help adult learners feel socially connected and supported

Adults may be more likely to enroll when they see evidence of practical, accessible support systems that are designed to work with their real lives.

What Adult Learners Can Do

The concerns respondents expressed in this survey — rising costs, debt, and day-to-day financial pressure — closely mirror the reality that many Americans face every day. At the same time, many potential students may have access to resources or pathways they are not fully aware of. Several practical steps may help reduce uncertainty and improve decision-making:

Complete the FAFSA Even if You're Not Planning to Enroll

Completing the Free Application for Federal Student Aid (FAFSA) can help prospective students better understand how much federal financial aid they qualify for. (Guides to the FAFSA can be found on [BestColleges' Paying for College resource hub](#).)

Some potential students may avoid completing the FAFSA because they are uncertain whether they will ultimately enroll. However, submitting the FAFSA does not mean they have to attend the college they applied to or accept a financial aid offer.

Additionally, starting in July 2026, federal policy changes are expected to expand Pell Grant eligibility to some shorter-term training programs in high-demand career fields — including healthcare, transportation, and the skilled trades — making federal grant funding available for programs that previously did not qualify.

Focus on Net Price, Not Sticker Price

Advertised tuition prices usually differ significantly from what students ultimately pay after grants, scholarships, and other financial aid are applied. As such, adult learners should focus less on sticker price and more on estimated net price — the amount remaining after financial aid and scholarships are deducted.

Net price calculators, which most colleges provide on their websites, can help prospective students estimate likely out-of-pocket costs based on their financial situation, enrollment status, and program type. The U.S. Department of Education offers a [Net Price Calculator Center](#), where you can search for institutions' calculators.

You can also use the [Federal Student Aid Estimator](#) to receive an early estimate of potential federal financial aid eligibility before completing the FAFSA.

Adult learners may also benefit from contacting institutions directly to inquire about:

- How aid differs for part-time, online, transfer, or returning students
- Whether institutional scholarships are available and whether they are renewable from year to year
- Which expenses are owed directly to the institution and which are indirect costs, such as living expenses
- If tuition rates are fixed or may increase during enrollment
- How transfer credits may reduce total program cost and time to completion

Understanding these details earlier in the decision-making process may help reduce uncertainty around affordability.

Explore Employer and Workforce-Based Education Benefits

Some adult learners may have access to tuition reimbursement programs through their employer, which help cover a portion of educational expenses such as tuition, course fees, textbooks, certifications, or workforce training programs.

These programs are often designed to help employees build job-related skills, complete degrees, or train for higher-demand roles within the organization. In some cases, employers provide reimbursement after course completion, while others pay institutions directly or partner with colleges to offer discounted tuition.

You may be able to learn more about these opportunities by contacting your employer's human resources department or through the benefits portal or employee handbook.

Ultimately, our data suggests that while many adults continue to view higher education as valuable and potentially life-changing, they are increasingly seeking clearer information, greater flexibility, and stronger evidence that it is truly the best decision for them.

Potential students who take steps to better understand financial aid, employer education benefits, and program costs may find that higher education is the best choice for both their career and personal goals.

At the same time, institutions that respond to students' concerns with transparent pricing, accessible support systems, flexible program structures, and clearer career-outcome information may be better positioned to build trust and support adult learners in navigating the path back to higher education.

* Contributors

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Amarilis Yera is an editor at BestColleges, focusing on business topics, including business administration, business management, marketing, and human resources.

Before joining BestColleges, she spent over four years at Money.com as a lead personal finance writer specializing in consumer credit and identity theft. She was also the resident expert on credit cards, discussing rewards programs, fees, interest rates, and perks to help readers find the best business, airline, travel, and student credit cards.

Additionally, Amarilis was a freelance journalist for Noticel, Puerto Rico's first and only exclusively digital newspaper. There, she covered topics related to education, science and technology, and local news. She was also a writer for the Scientific Communications Laboratory at WIPR, Puerto Rico's public broadcasting station.

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Higher education stories that Cameren has edited have been distributed by publications across the country and cited by Politico, Forbes, The Guardian, CNN, and more.

She's a Society of Professional Journalists award winner for her coverage of race, minorities, and Title IX. You can find her work in OutSFL (formerly South Florida Gay News), MSN Money, Debt.com, the Student Press Law Center, and other publications.

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Taína Cuevas is the editorial director of BestColleges, where she leads editorial strategy and oversees the development of school rankings and content designed for the modern learner. She works closely with research, data, and content teams to ensure rankings are transparent, rigorous, and centered on what matters most to students.

With more than 25 years of experience as a writer, researcher, and editor, Taína has built a career creating content across the legal, real estate, financial, and higher education industries. Previously, she served as managing editor for Money.com's consumer credit team, overseeing compliance to ensure content met regulatory and accuracy standards. Before that, she spent close to a decade in background investigations as an investigator, report editor, and supervisor conducting specialized due diligence for high-profile banks, accounting firms, and investors.

Taína has written, edited, and translated for publications in both English and Spanish, with work appearing in MSN, Yahoo! News, the San Luis Obispo Tribune, and others. She began her journalism career covering arts and entertainment for Primera Hora before specializing in legal, real estate, and financial journalism. She holds a BA in Visual and Communication Arts and Italian from Franklin University Switzerland, completed post-graduate journalism training at Boston University, and is a member of ACES: The Society for Editing.

About BestColleges

BestColleges empowers students to make smarter educational decisions and find schools that best fit their needs through proprietary research, user-friendly guides, and hundreds of unique college rankings. As a trusted education advisor, BestColleges also provides a wide array of college planning, financial aid, and career resources to help students realize life goals and overcome educational challenges as they prepare for careers after college.

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* Appendix

Breakdown of Participants

The survey included a sample of 1,000 adults aged 25 and older from all 50 U.S. states. The demographic breakdown was as follows:

Age Distribution

The largest share of respondents is ages 36–45 (31%), followed by 25–35 (26%) and 46–55 (25%). Smaller shares are ages 56–65 (15%) or over 65 (3%). No respondents under age 25 were included in the sample.

This distribution reflects an adult population, rather than traditional college-aged students.

Employment Status

Most respondents are active in the workforce. Nearly half (47%) report being employed full-time, with an additional 16% employed part-time and 9% self-employed. However, more than one-quarter (28%) were unemployed at the time of the survey.

Gender

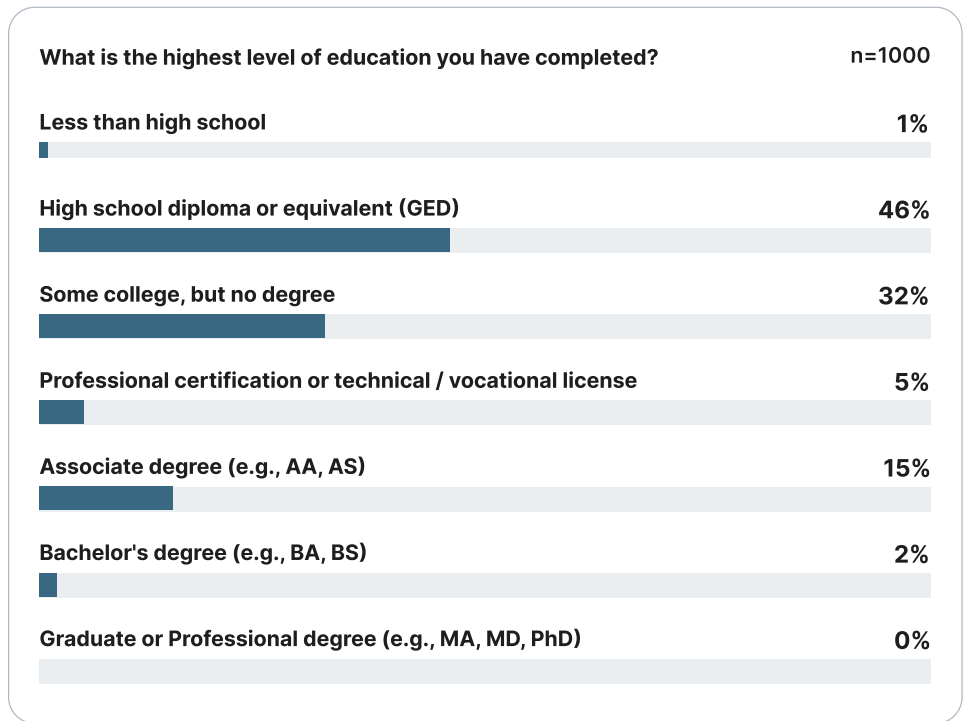
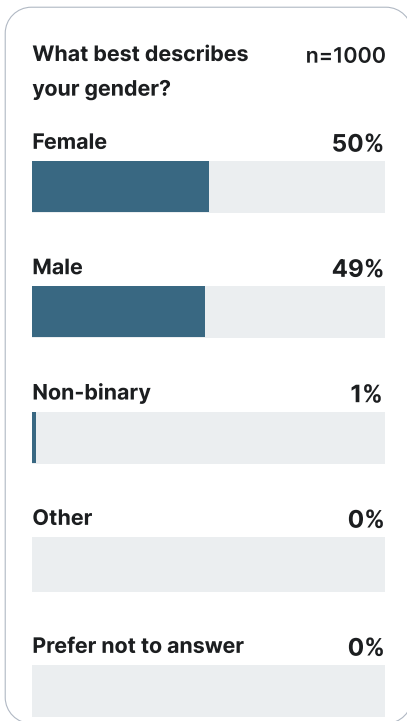
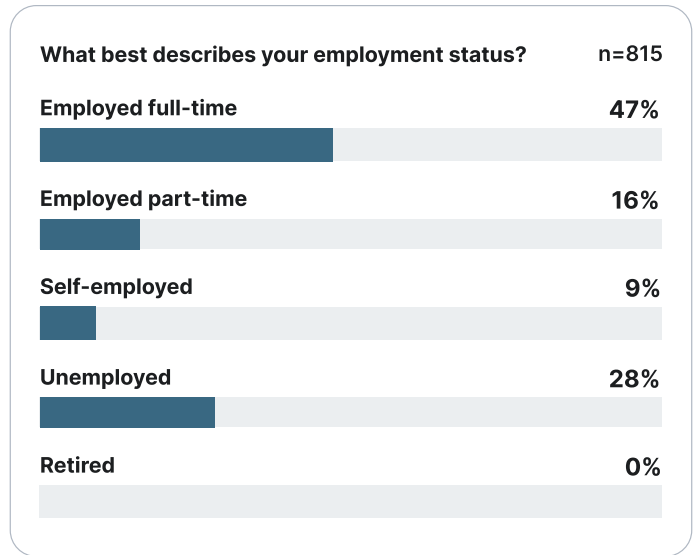
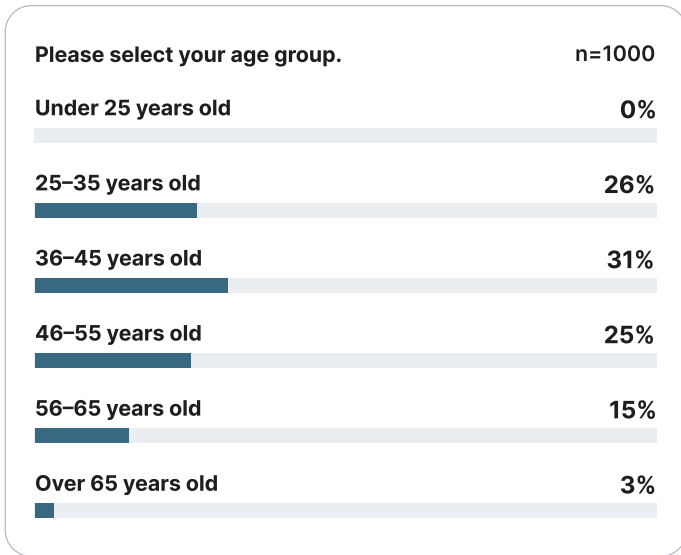
The sample is evenly split by gender, with 50% identifying as female and 49% as male. A small share (1%) identifies as non-binary, and less than 1% preferred not to answer.

Level of Education

The majority of respondents have not completed a bachelor's degree, though many have some college experience.

Thirty-two percent have attended college but not earned a degree, while 15% hold an associate degree and 5% report a professional certification or vocational license. Nearly half (46%) report having a high school diploma or equivalent as their highest level of education.

Only 2% have completed a bachelor's degree, and none have a graduate degree.



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