

Online Study and the Low-Income Working Student

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In a country where postsecondary education traditionally promotes social and economic advancement, 54 million working American adults lack a college degree (Pusser et al, 2007). Yet, even within an educational system designed to serve different types of student, low-income and working students still aspire to achieve prosperity for themselves and their families through degree attainment.

According to Pusser et al (2007), the challenges faced by adult learners place them at great risk of failing to complete courses and degrees. Adults not only learn differently than the young, they learn for different reasons (Green, 1998), including what they need to know, how they can take control of learning, what their prior learning experiences are, and why they need to learn (Huang, 2002; Knowles, 1984). Traditional undergraduate education is often inflexible and inconvenient for their schedules and lifestyles. Financial, family, and work concerns lead adult learners to nontraditional postsecondary programs, including distance learning (Pusser, et al, 2007), because they provide a practical, convenient, and economical opportunity for adult learners who are unable to participate in residential options (Yoon, 2003).

The primary modes of instructional delivery in distance education for the academic year 2000-2001 were the Internet and video technologies (Waits and Lewis, 2003). Ninety (90%) of the institutions reported that they offered asynchronous online courses while 43% indicated they offered synchronous online courses (Waits and Lewis, 2003). Significantly, of the institutions that offered distance education in 2000-2001 or plan to offer it within the next three years, 88% intend to establish or increase the number of asynchronous online courses and 62% intend to establish or increase the number of synchronous online courses (Waits and Lewis, 2003).

Review of the Literature

Pursuit of Online Study

Program Awareness. Noel-Levitz (2005) reports that general program awareness is gained by adult learners from the following sources (listed in descending order of importance): institution web site; online catalog; printed catalog and brochures; student/graduate contact; family/friend recommendations; employer recommendations; information session; workplace information; national college search web site; recruiting phone calls from college representatives; newspaper; and television.

Interestingly, although adult learners value the convenience and flexibility of distance learning, the availability of online classes is not a strong factor in program selection (Noel-Levitz, 2005). This might be due to lack of awareness of online programs. Advisers often do not recommend online classes to clients, citing the lack of support and structure in online environments (Benson, 2007). However, the staff that is comfortable with online learning is comfortable with recommending it to their clients (Benson, 2007).

Program Decision. Adult learner enrollment decisions are influenced by the following factors (listed in descending order of importance): convenient time and place for classes; flexible pacing for completing a program; ability to transfer credits; cost; reputation of institution; requirement for current or future job; ability to design my own program; credit for learning gained from life and work experience; availability of financial assistance; distance from campus; availability of online courses; tuition reimbursement from employer; program accreditation by professional organization or trade group; encouragement/incentive from supervisor; courses held

at employment site; availability of child care; and labor union support (Noel-Levitz, 2005). Dutton, Dutton, and Perry (2001) found that when comparing preferred mode of instruction survey results, online learners found school/work timing conflicts, commuting difficulties, and learning pace/time flexibility to be more important than traditional face-to-face learners.

However, O'Lawrence (2006, p. 48) reports that students see online technologies as providing new opportunities and preventing a drive to attend a class, so that they can remain in their homes or workplaces, and yet participate in learning activities, interact with most of the people in class, exchange information more frequently, and establish friendships with other students.

Other influences on an adult student's decision to pursue online study include a variety of prior learning and work experiences; integration of new concepts with prior knowledge while interacting with students with similar work experiences; practical applications of knowledge; control over their learning environment and the opportunity to showcase their talents to a group; and ability to participate voluntarily in the learning experience (O'Lawrence, 2006).

Preparation for Online Study

Training and Orientation. Universities and instructors should not assume that students are computer literate. Carriuolo (2002) relates that in 2001, 300 to 400 students at the Community College of Rhode Island took a course in computer basics (i.e., how to use a mouse) and believes that this reflects a widespread need for computer training among potential online students. Benson (2007) reports that Southwestern ESO, after completing a distance learning readiness assessment, provides an introductory computer course to new students prior to them enrolling in any online course. Southwestern believes that this training contributes significantly to the success of the students in online learning and accounts for the growth in their online distance education program (Benson, 2007). Lynch (2001) recommends an orientation course that simulates Web-based delivery and incorporates adult learning theory, readiness self-assessment, reflection, and community building as its basic components.

Financial Preparation. Most financial aid programs are designed for the traditional undergraduate student who has just graduated from high school and is attending school full time (Ashburn, 2007). Because many adult students take just one or two classes at a time, little financial aid is available to them. Only one third of adult students receive student loans, less than one third receive grants or scholarships, and nearly a third revealed that they are unaware of financial aid available to them (Pusser et al, 2007). Other options available to learners include personal savings or employer support (Ashburn, 2007).

Online Course Experiences

Teacher Interactions. Kleiman (2004) asserts that the process of online teaching is different from the process of traditional teaching. The online teacher essentially empowers learners through what, how, when, and where to learn decisions (Tu, 2004), options usually not available to traditional students. Richardson and Swan (2003) found that student satisfaction with an instructor is related to the students' perceptions of social presence. Furthermore, Carriuolo (2002) suggests that a learner's relationship with a professor can be a "life-altering" experience since such a mentorship could result in advice based on an individual's strengths and weaknesses.

Coombs-Richardson (2007) believes that it takes the instructor, course content, and student working together to ensure learning for online classes. She has developed strategies that ensure her students have a positive and successful online learning experience. These strategies

include providing a timely response to students; quick turnaround of assignments; individual attention to needy students; timeline flexibility with personal contact if necessary; warm and friendly online atmosphere; and personal responses to assignments (Coombs-Richardson, 2007). Proactive instructor interactions applied by Lim (2004) include frequent questioning to access learning level and timely progress reports.

Other Student Interactions. The learning community of a classroom is based on the student-to-student exchange of information. The need for peer interaction for effective learning is a reason cited by ESO directors for why online study is not a good option for their students (Benson, 2007). Yet, O'Lawrence (2006) reports that adult learners see online technologies as providing opportunities for student-to-student interaction, frequent exchange of information, and the likelihood of new friendships with other students. Coombs-Richardson (2007) also noted student appreciation of peer discussion board interactions. Brown (2001) found that the necessary elements to create friendship, community, or camaraderie were present but generally required a greater length of time to establish. An initial face-to-face orientation session for the class would provide an opportunity for social interaction that could then be maintained electronically (Carriuolo, 2002).

Course Content Interactions. Lim (2004) identified the most influential variable in online student learning as instructional effectiveness. Students determined that the four most significant factors in instructional effectiveness were (1) content level and clarity; (2) usefulness of activities; (3) feedback and interaction; and (4) amount of content workload. Coombs-Richardson (2007), Lim (2004), and O'Lawrence (2006) found that students want useful and practical applications of the theory learned in online study, both in class and in the outside world. Lim (2004) suggests using reflective activities that will allow learners to apply their learning to personal situations.

Additionally, online study depends to some degree on print to convey course content, and nontraditional undergraduates often have low levels of literacy (Carriuolo, 2002). Among the least favorite activities of online students are the required reading assignments (Coombs-Richardson, 2007). Lim (2004) speculates that the instructional effectiveness of online courses is influenced by each individual student's instructional readiness.

Technology Interactions. One reason why directors of ESOs do not recommend online learning for their clients is the lack of appropriate computer skills (Benson, 2007). Although Carriuolo (2002) reported daily use of the computer in her workplace, she still struggled with the electronic requirements of her online course. She suggests that online nontraditional students need hands-on hardware and software training (Carriuolo, 2002). O'Lawrence (2006), however, concludes that adult online learning is determined by instructional strategies, not the technology itself.

Institutional Interactions. Pusser et al (2007) stipulate that high risk adult learners have four primary needs in their postsecondary institutions: (1) guides and mentors; (2) financial aid; (3) a peer community; and (4) a guided and specific academic plan. Varying circumstances of adult learners require institutions to provide convenient and affordable access to postsecondary education (Pusser et al, 2007). LaPadula (2003) concluded that successful online programs offered students the same opportunities and services as found in traditional face-to-face programs and suggested that these services should be offered at a distance and in an asynchronous format. Benson (2007) suggests that public university systems need to be more responsive to flexible learning options or risk losing students to for-profit institutions that are market-driven.

Success Perspectives

Student Success. Dutton, et al (2001) found that undergraduates who completed an online course did significantly better than their counterparts in a corresponding lecture course even though they were less likely to finish a course.

The most influential factor affecting student success negatively in an online course is instructional ineffectiveness (Lim, 2004). Sixty percent of students participating in the study defined instructional ineffectiveness as “lack of instructional clarity to explain the learning content” and “difficult learning content” (Lim, 2004, p. 1062). Other factors considered to affect student success negatively include lack of personal effort, lack of interest in the learning content, lack of opportunity to use learning, unrelated to work, personal dislike of online instructional method, and procrastination of learning (Lim, 2004).

O’Lawrence (2006) concluded that the most significant factor influencing adult learner success is the lack of self-discipline and time-management skills of some students. He also cites lack of peer contact and low literacy levels as contributing factors to a lower success rate (O’Lawrence, 2006). Yukselturk & Inan (2006) found the three most important factors affecting student retention in an online course are sufficient study time, personal problems and program affordability.

The most influential factor affecting study success positively in an online course is clarity of content resulting in instructional effectiveness (Lim, 2004). Instructional effectiveness is defined as “clear and concise learning content,” “usefulness of class assignment and projects,” and “review and repetition of learning (Lim, 2004, p. 1063).” Other factors considered to effective student success positively include related to current or future jobs, high interest in the learning content, previous learning, opportunity to practice learning, personal motivation for learning, and personal learning effectiveness (Lim, 2004).

Successful Online Course. In an online course evaluation conducted by Coombs-Richardson (2007), students were asked to rank twelve course components in order of importance. The three most important components on online courses to students were individual observations, discussion board activities, and the instructor’s personal contacts through announcements, email, etc (Coombs-Richardson, 2007). Other components, listed in the order of importance, are schedule flexibility, instructor feedback, assignment turnaround, content, technical assistance, course calendar, essays/reports, reading assignments, and online exams (Coombs-Richardson, 2007).

O’Lawrence (2006) concludes that extensive preparation is required to create a successful online course and recommends that future research activities include in-depth evaluation and assessment of online courses in the following areas: ease of access, media attentions or exaggerations, the role and interest of the private sector, the increased demand for online courses by education and business, and the effectiveness of online learning activities.

Successful Online Support Organization. Willging and Johnson (2004) found that student rationale for leaving online programs is similar to those given for leaving traditional face-to-face programs. Although there was no evidence that suggested online environment-specific online issues were primarily responsible for dropout, students included technology, lack of human interaction, and communication problems are reasons for leaving online programs (Willging and Johnson, 2004). Yukselturk & Inan (2006) reported that lack of feedback and support for the online learning process and lack of response to student difficulties were negative items reported by students in a study that examined the factors affecting the dropout rate for online learning programs.

MacDonald & Thompson (2005) found that high quality support is crucial to successful online learning experiences. Critical support includes introduction of learning technologies and software applications progressively, building technology and learning skills and 24/7 access to online and other university support services i.e. technical assistance. Online learner support services not only connect students to the university and improve the quality of the academic experience, but also scaffold student success through the development of self-directed learning skills (Ludwid-Hardman and Dunlap, 2003).

Purpose and Research Questions

The purpose of this study is to describe the experiences of low-income working adult students who are enrolled in online undergraduate study. The research questions guiding this work are:

1. Why do low-income working adult students decide to pursue online undergraduate study?
2. How do low-income working adult students prepare for online study?
3. How do low-income working adult students finance their online study?
4. How do low-income working adult students describe their online course experiences?
5. How has studying online shaped their perspectives of what it takes to be a successful online learner?
6. How has studying online impacted their lives?

Research Methods

A case study design was used. The case and participants were chosen using Patton's (1990) intensive form of purposeful sampling, in which information-rich cases that demonstrate the phenomenon of interest intensively are selected. The case was an educational support organization serving low-income students enrolled in online postsecondary study. Seven students participated in interviews of 60-90 minutes. Four program staff members were also interviewed. The interviews were recorded and transcribed. The transcripts were analyzed using Merriam's (1997) process of coding and categorization with the qualitative software analysis program, NVivo. For triangulation, program documents, including program brochures and client/student orientation packets, were also collected and analyzed.

Description of Program and Participants

Program

All the participants in the study were customers of an on-campus educational support organization specifically dedicated to serving adult low-income students. They organization provided computer training, tutoring and online study awareness.

Participants

Sarah is a 44-year old single white female. She attended a California community college to study nursing after high school, but left a semester before graduating because she decided she didn't like it. She continued her full-time job at Montgomery Wards after leaving school and work there until Wards closed. For the last eleven years, she has done telephone customer service for the same company. She does not like her work so she's going back to school to prepare for a job that will take her into retirement. She wants to study psychology and start a private practice. She has dial-up internet access at home and her Internet experience consists mostly of conducting transactions on eBay.

Omar is 38-year old career miliary (17 years in) Black male. He has associate degrees in personnel administration and munitions systems from the Air Force. He is a non-commissioned officer (NCO) working in personnel systems, where he maintains training records of Air Force personnel. After retiring from the service in three years, he knows he will need a second career

and wants to become a teacher and maybe get into radio. While he knows a lot, he feels he needs the credential of a degree to enable him to get a "good paying job" when he gets out. He wants to have that degree in hand when he retires. He has AOL dial-up service at home. His wife is taking online classes through the University of Phoenix.

Martha is a Caucasian female senior citizen, who refused to give her age because people "make assumptions when they learn your age." She retired to her current state 12 years ago with her husband of 40 years after living in California for more than 30 years. Her husband died five years ago leaving her alone and confused. After about two years of grieving, she decided, "He ain't comin' back. And so, I had to get on with my life." She decided to go to school to learn Word and Excel "just to keep myself busy," but taking a class turned into getting a degree when one of her teachers encouraged her to take a Math class. She's almost finished with a database programming degree at the community college and has started a degree in business at the local university. Before she graduates, she would like to get a job at the university so that she can begin working her way through the system to a full-time permanent position in the computer department as a database person. She is concerned about age discrimination. Before she started school she owned a Mac, but purchased a PC recently because "that's what all the school people were using." She has cable Internet service and she goes online when she needs information, but she is not "sitting there, clicking all the time."

Len is a 30-40-year old Native American male who lives on a reservation with his elderly mother, for whom he is the primary caretaker. He's spent one year in college in Utah and one year in Nevada before dropping out for 8-9 years. Now he is back to finish his degree. He is a full-time student who works part-time as a tutor on the reservation. His major is business administration with an emphasis in management information systems because he loves working with computers. After he gets his degree, he wants to work on the reservation as the MIS specialist. Presently, that work is handled by companies 50 miles away whose services are expensive and not very timely. He has had a home computer and Internet access for about three years, but he does most of his school work in his office on the reservation.

Paul is a 40-year old Caucasian male. He graduated high school in 1982 and spent about two years in a California community college in 1991-92, where he left before attaining any credential. In Spring 2003, he decided to quit his full-time job, take a part-time job (20 hours/week) and go back to school full-time. He's in a nuclear medicine program and plans to go into radiation therapy. His primary mode of Internet access is cable modem service for \$29/month, including a \$10/month discount offered by the community college.

Wendy is a 28-year-old Caucasian female. She graduated from a Washington college in 1997 with a degree in speech communications with a minor in technology. Life situations brought her to her current state where she "fell into social work" by taking a job as a resource manager and case worker at a non-profit organization that helps the working poor get the basic education they need in order to get those higher paying jobs that have opportunities for advancement. Because she enjoys her work so much, she decided to pursue a master's in social work. After she gets her MSW, she wants to pursue a career in social work administration where she can shape social policy at the national and state level. She is now taking her first online class. She does not have a home computer, nor does she have Internet access, but she has both at her parents' home and at her job.

Juanita is a 29-year old Hispanic female. She is married with two children. She holds associate degrees in general studies with an emphasis in business administration and in liberal arts. Both degrees were attained at a New Mexico community college, while she was working

full-time as a bank teller, and both included online courses. She is now an advisor for an on-campus organization, where she does all the data processing. Prior to becoming an advisor, she served the organization as a student worker for two years. Before she enrolled in her first online class her computer and Internet experience consisted of playing games on her home computer, which had Internet access. She considered her familiarity with the computer and the Internet as "basic."

Findings

Reasons

Convenience and flexibility were the most frequent reasons cited by participants for pursuing online study. As Juanita explained:

Being a parent, wife, and having to work, online just seemed to be a lot better option for me, because it was something that I was able to do from home. And it was something that I was able to fit into my schedule.

As evidence of the growing presence of online courses on college campuses, Wendy took her first online course because the professor she wanted to take was teaching his course online. She says, "So it was actually more that I wanted to take a class from that particular professor, versus [just taking an] online [course]."

Paul chose online courses to supplement his on-campus course load. "I just show up for my classes during the day. And if I'm at school and I have time, I'm gonna be looking at stuff [for my online courses]. I know if I have deadlines for the online courses, I can go home and try to get those done."

Martha found online courses a good way to get in more courses in a semester. She didn't have to worry about time conflicts as she did with on-campus courses.

Preparation

While personnel in the support program described the option to take online courses to each of the participants, the participants were provided additional information about online learning after enrolling in an online course. According to Juanita,

The community college where I came from, they actually had [a face-to-face] orientation, and actually when you enroll for an online class, you have to attend a [a 30-minute] orientation class. It was in a classroom setting. And everyone that was enrolled for an online class had to attend. And sit through their orientation on how you get on their blackboard, how you contact the instructor, how the syllabus and everything was located in there. And so, that was a requirement in order to go through with the online class.

The other participants described online sessions done in their homes. For Paul, it was "a virtual tour thing that you can do on the computer," while Martha "went to WebCT. ...and just went over a few of the guidelines on how to access your assignments, how to look up different areas."

Financing

Four of the participants (Juanita, Wendy, Paul and Len) are financing their study with a combination of grants and loans. Martha, a senior citizen, is exempt from tuition and fees. Omar, an army man, is eligible for tuition assistance and the Montgomery GI bill. Sarah is using her company's tuition assistance plan for her core courses but will need loans when she starts taking courses in her major area since they aren't covered by her employer. Interestingly, the grant/loan participants found that grants could fully support their community college coursework, while loans needed to be added to continue study at the four-year school because of the difference in tuition and fees. These loan amounts escalated for participants who were unable to get the online coursework they needed to complete the four-year degree at an in-state

school. These students found themselves enrolling in out-of-state schools and paying out-of-state fees or enrolling in expensive, for-profit schools like the University of Phoenix and Education Direct.

Online Course Experience

The seven participants shared similarities in their course experience as well as differences. These similarities and differences revolved primarily around course design and student interactions.

Course Design. Course design varied across participants' courses. Juanita reported that "At the community college I attended, all their classes seemed to have the same format," while at the four-year college course design "depends on maybe how the teacher wants to teach the class and what they want to use. It changes [from instructor to instructor]." Martha described a course that made little use of course management system:

What it was is that he would email us the lesson, we'd have to download it, and then we'd have to go work on it. So it was like we had a book, and he had maybe I'm gonna say 50 questions. And you had to read the book in order to answer the questions.

Sarah's experience involved television:

Once a week the instructor emails you a question and study guide for the week, what you're supposed to read, and then, you watch Channel 71 here. And that's your weekly course... The instructor does your whole course; you take notes from that, and you can rewind it. I loved it.

Paul described a course that made more use of online tools and resources:

So Music Appreciation was really fun for me. They had videos that they would watch, that you would watch 12 sessions or so. My Political Science also had the videos and so did the World Literature class. So you could see the instructor and stuff. I think the ones that were most interactive. . . . And especially the English class. You know, there was a lot of everything. There were online e-books that we could read, along with the videos and stuff like that.

An aspect of online course design that was especially effective for the participants was the archived lectures and instructor presentations. Juanita explains,

I honestly think that the only difference between having the classes online for me, is that everything that the instructor lectures on, it's recorded right there. And when it's in the classroom session, if you're writing down something and he's already moved on to something else, you've already lost maybe a minute or two of something he's said, that you can't rewind and look at, as to what he said. And for me, when it's online, I'm a very black and white—You know, I see it and there it is, and you know, that's how. I'm a very visual person when it comes to learning, and I just feel more comfortable in an online setting.

Len thought he learned more online because of the design format:

I think I learned more online. . . . Because there's more material presented. I mean, instead of going to a class Monday, Wednesday, and Friday from 9:00 a.m. to 10:00 a.m., and sitting in there listening to lecture and writing it down, that's all that was given. But online, you read the text, which you read in the class too. You read that text. And then, there was all these little things, you know, that you can go on, and if you needed more help there's always links to other places, to get extra, added—I thought that was more than just reading the book and listening to the professor.

Student Interactions. The participants' experiences were similar in that they all expected and experienced a high level of interaction with the instructor in all their courses. Interaction with other students was not a given for their online courses. Juanita explains, "In my community college classes, basically everything was more of student-teacher relations. And here at the university, it's always been students as a whole, students with the instructor."

Paul was encouraged to "come and see" his instructors, a benefit for students like him who take a blended schedule of both online and on-campus courses.

So if I had the opportunity, then I would, you know, definitely go over. The English teacher I saw once a week. The others I at least tried to meet. And sending private e-mails back and forth, I never had a problem with that. I was always comfortable with asking questions, or if I wasn't sure about something. And they were always really nice and responded pretty quickly actually. I never really had to wait for anybody for days. E-mail was a primary means of communicating with instructors, and prompt responses were the norm.

Because Sarah had easy access to the campus, she was able to schedule study meetings at local eateries with students in her online courses. "There was also a discussion board where you can post. . . And the instructors would also post." Some of Paul's courses made use of "weekly chats" where students could interact with each other and the instructor.

Success in Online Learning

The participants identified three characteristics needed for success in online courses: discipline, initiative, and technology self-efficacy.

Discipline. All the participants considered student discipline important. According to Paul, "I think the biggest thing is discipline. Don't wait until the last minute, you know, 'cause it really is up to you to get the assignments done and on a timely basis."

Len adds:

If they're a freshman student, I don't think I would encourage online until they actually took a class because it actually—I mean, to me, it's more of a discipline thing for me because I don't think online classes are for everybody, to be honest with you. Because it took a lot of discipline from me, but I've been through other classes, and so, I want to do this, so that's why I made myself do this. . . I would like to say it would be for all the students, but like I said before, I think it's for students who are more in control, more disciplined in doing work on their own.

Initiative. Initiative, also referred to as aggressiveness and self-motivation, was also identified as important for success. Martha gives this advice:

You have to have a certain type personality to do online and not be fearful or not be hesitant or, you know, not be afraid that you won't know the answer. So you have to pursue it the best way you can. But you have to know that the internet has a wealth of information on your particular course. . . They have to be almost aggressive, not assertive, but they have to be aggressive, because – and they have to want to accomplish goals. And I'm talking male/female.

Sarah agrees:

I think you need to be kind of on your—How do I put this? An independent learner, and just study. And there's always someone there for you. Phone or email, or you can go to their office. You feel like you still have like classmates, because you go on the message board. So don't let that frighten you, that you won't have a teacher there in front of you to ask questions. It's kinda like you still have a class, but it's just at home.

Technology self-efficacy. The participants stressed the importance of students enrolling in online study having a working knowledge of computers and the Internet along with comfort working online. According to Len, “So I think the first thing, you know, they need to learn about is computers and how to use the internet.”

Juanita encourages those counseling and supporting low-income students to

Just to continue to be supportive of someone, especially if they do not know anything about computers, just to help them by referring them to places that offer free computer, limited classes, you know, limited basic computer classes or, you know, where they can improve their skills on them, and just to encourage them to not give up. I know sometimes some people, you know, we live in a world of technology, and a lot of times people assume that you should know something about computers. And if you come from a low income family like I did growing up, we didn’t have that option of having a computer in the house. And I actually didn’t have my first computer until maybe 6 years ago, and even then I was about 23, and at that time, you know, a person could own a computer and still not know anything about it. So it’s just maybe just continuing to offer support for them and encourage them.

Personal Impact of Online Learning

Participants were asked to assess the impact of online study on their lives. Two students, Juanita and Lem, expressed that they would not have been able to work on their degrees without the online option. Juanita explained:

with me being a military spouse and having a child and moving, I’ve been able to move in the middle of the semester and still take my classes and continue my education from one state to another. Whereas if I didn’t do that, then I’d have to leave school, classes, and start all over again.

For Lem, who had to take care of his home-bound mother, money was a big issue, “I probably would not have been able to afford to drive back and forth and you know, I had a very good, running vehicle to drive back and forth and spend the time in town.”

The other participants expressed that while they would have been able to pursue their degree, it would have taken them much longer to do so without the online option.

Conclusions

The success of the students in this study serves as an example that low-income and working adults can be successful in online study. From these students’ experiences, we gain insight into the success environment that these students need.

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