

**Mary Ellen Caro, Ed.D.**  
**President & CEO, Peirce College**  
**Testimony for the House Democratic Policy Committee Hearing – Affordability and Online**  
**Options in Higher Education**  
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Good morning, Chairman Bizzarro and all of the distinguished members of the committee. My name is Mary Ellen Caro and I am the president & CEO of Peirce College, an independent, nonprofit, regionally accredited college in Philadelphia. We are one of the country's earliest adopters of online education and the first college in Philadelphia to offer a degree program completely online. I want to thank you all, and especially Vice-Chair Isaacson, for taking up this important issue of affordable online education in higher education, as it plays a critical role in expanding access and removing barriers for many students. The nexus of higher education and workforce has never been more critical.

I am here today to testify on behalf of working adult learners, and the institutions that serve them, and to advocate for investment, acceptance, and expansion of non-traditional academic environments and programs, such as online learning, to create greater equity and improve the outcomes of those furthering their education in Pennsylvania.

**Peirce is the only college or university in Pennsylvania that is dedicated exclusively to serving working adult students, and U.S. News & World Report recently ranked Peirce as having the highest percentage of adult students at any college or university in the country. Peirce is also a federally designated Predominantly Black Institution and a Minority Serving Institution.**

At Peirce, we have always done things differently because of the type of students we serve. Adults and other nontraditional learners have unique needs that most traditional college students do not face. Our students cannot sacrifice their personal and professional responsibilities to advance their education and their careers. Online education has removed this barrier for thousands of students at Peirce over the past 30 years.

Peirce College was founded in 1865, to provide career-focused education for soldiers returning from the Civil War and was one of the country's first schools to embrace women as students. We have a long history of serving adults from across the Commonwealth and our mission is to empower adult learners to improve their lives by achieving career goals through academic offerings aligned with evolving workforce needs.

Today, we serve approximately 1,400 undergraduate and graduate students, 85% of whom are residents of the Commonwealth. Our student body is 75% female, and more than 73% of our students identify as persons of color. The average age of a Peirce student is 37. While Peirce has served adult learners since our founding in 1865, the traditional idea of a college student is now changing dramatically for other institutions. According to the National Center for Education Statistics, more than 40% of all students currently enrolled in a college or university are 25 or older.

While many have the impression that independent nonprofit colleges serve wealthy students, that is not the case. Peirce students are largely from a traditionally underserved segment of adult learners in search of a way to transform their lives and those of their families. More than half of Peirce students are considered low-income and 44% of all low-income students in Pennsylvania are enrolled at independent nonprofit schools. Our students demonstrate grit and determination in completing their programs despite the multitude of challenges facing them. We are proud to serve these students and take very seriously our role in advocating for policies and investments that address their needs and fuel their success.

Students come to Peirce looking for a pathway to a better future. They are faced with myriad obstacles that research shows puts them at greater risk of not completing their postsecondary degree and accumulating debt without a credential. Because of this, Peirce's programs are stackable, career-focused, and correlate with high-demand occupations that pay family-sustaining wages. Classes are offered in flexible, online formats to reduce costs and we are always looking for new ways to accelerate completion and improve outcomes.

Because of our long and innovative history, we have a unique perspective into nontraditional methods of delivering higher education. We have always created ways to deliver higher education around the needs of our students and employer partners. For purposes of this discussion, higher education covers a broad spectrum of credit bearing and non-credit bearing programs, embedded industry credentials and other non-traditional paths of learning. There is no doubt that as higher education continues to become unbundled, the business models underpinning market driven educational options will require partnerships among constituents and providers to meet adult learner needs. I maintain that attention to these needs is not optional but essential to help improve access, lower cost and transform lives.

This may sound strange coming from a college president, but we know that many employers no longer require a degree for a good job. We are seeing seismic shifts in hiring practices – especially following the COVID-19 pandemic – and a baccalaureate degree is no longer the only way to a family-sustaining career. Employers are increasingly seeking employees who possess the skills for a particular position and the degree requirement is no longer required for many jobs. It is imperative that we begin to focus on shorter, and more flexible and affordable paths to credential attainment, which include certificates and industry certifications.

That is not to say there is no value in a baccalaureate or graduate education – quite the opposite. Earnings are still higher with a degree; advancement opportunities often require power skills taught in bachelor's program; and earning a baccalaureate degree is a necessity for many. But the path to get there is changing rapidly and colleges must adapt to focus on stackable milestones, flexible deliveries, and skills attainment.

Adult learners typically do not have an educational journey that is linear. Many have started and stopped out of post-secondary education and have previous college credits. Peirce College and other adult focused institutions enable students to transfer those credits, thus accelerating their completion. Peirce welcomes transfer credit from accredited institutions. We accept at least 90 credits from community college partners.

Adult students have very different needs than traditional aged college students. In addition to the flexibility of online learning, they need shorter programs that prepare them for in-demand jobs a lot sooner than a typical two-year or four-year degree. They need the opportunity to earn credit for professional and military training and other college-level knowledge they already have. And they need guidance to understand which professional certifications employers are looking for and the support needed to earn those certifications. At Peirce, supporting these students begins "Day 1" with career coaching and student services.

This must all be completed in a modality and timeframe that works for these students; not what is easiest for an institution to administer.

Adult learners reflect a wide range of backgrounds and challenges, so it is important to consider the entire spectrum of needs of our citizens. This is why, at Peirce, we are committed to working closely with all of the colleagues you see here today, to ensure that the ecosystem is represented.

At Peirce College, we are in the business of removing barriers and empowering students to achieve their goals. Our students – and most of the 39 million people in the United States with some college credits but no degree – are generally hyper-focused on career advancement. They know that higher education is the path to get there. To meet this need, we provide solutions that help students see results sooner than traditional programs. Our online model provides stackable opportunities so students can earn a credential in less than a year, improve their career prospects, and then continue on to a bachelor's program while fully employed. This provides tangible outcomes during the journey and serves to motivate students.

While many barriers to higher education are systemic, others encountered by students are a result of traditional models of higher education. For instance, in-person synchronous learning requirements often exclude adult and non-traditional students who are raising families, caring for loved ones, working full-time, or those who lack access to reliable transportation. Flexible online options, with supports provided by the institution, can provide true equitable access to a higher education curriculum. At Peirce, we have seen the impact of this in the decades since we began offering online programs.

Removing the requirement of time-in-seat can also open up access to those often marginalized. For instance, someone who has managed a retail store for a decade may not need to sit through a Management 101 course. Providing online prior learning assessment opportunities, such as test-out or portfolio assessment, can save students money on tuition, shorten their path to completion and get them to career advancement faster. It also adds value and currency to what they have learned outside the traditional classroom.

Additionally, the materials we use to teach curriculum must be critically evaluated to ensure they provide value for the cost. The average price of a college textbook is currently estimated at \$105.37 ([Education Data Initiative](#)). But there are other options. Thanks to several grants provided by the Commonwealth and the federal government, Peirce has transitioned 50 of our courses to utilize open and affordable educational resources, which are learning materials provided through a Creative Commons or other open license that students can access at little or no cost. We intend to continue transitioning every course we can to this model, to save our students the burden of choosing between their education and their basic needs.

These flexible options provide students with the framework they need to be successful and meet their goal of career advancement. In turn, they fuel the economy of the Commonwealth and our communities.

I highlight the barriers of long programs, synchronous learning requirements, expensive textbooks, and inattention to prior learning assessment because they are, in many cases, what is holding back higher education from reaching all those who need it. Traditional collegiate models are feasible for fewer and fewer students every year. Data from the National Student Clearinghouse indicates that traditionally-aged students are now enrolling at online colleges more than ever. While many of my colleagues are doing tremendous work to move their operations to these new flexible models, I encourage us all to examine whether we are truly re-envisioning how we offer education, or if we are simply doing what we have always done, just not in a physical space.

In the early days of the COVID-19 pandemic, we as a collegiate community took a moment to assess if students' needs were being met. We saw that our students were being disproportionately impacted by changes to the labor market. What we observed anecdotally was later confirmed in [a report from Pew Charitable Trusts](#) examining the impact of COVID-19 in Philadelphia, including job losses. Researchers found that “Black and Hispanic residents of Philadelphia were two and three times more likely than white residents, respectively, to lose jobs and income” during the pandemic. So, we took a step back and reexamined our portfolio of programs, evaluated our support services, and realigned our employer

pathways to better serve students and this new reality. Given Peirce's 156 years of experience helping adult learners transition and advance in their careers, we as an institution knew that we could help fuel recovery for our students and the Commonwealth in a unique way. From that self-reflection and in direct response to the need for a strong recovery plan, Peirce College developed a new program called Career Bridge, to assist those in our region and throughout the Commonwealth with shorter, credential embedded and credit bearing courses that stand alone or can be transferred into degree programs.

Modeled after a formerly successful program for opportunity youth, the Career Bridge program uses proven methodology applied to today's unique circumstances to provide upskilling opportunities for people who lost jobs, primarily due to COVID-19, and many of whom will return to a workforce where their jobs are no longer in demand or even exist. Career Bridge directly translates Peirce's mission into action. In a matter of months, graduates will be qualified for high-demand, high-growth occupations that pay family-sustaining wages, including:

- Medical Coding
- Medical Billing
- IT User Support
- IT Network Support
- Cybersecurity
- Project Management
- Financial and Business Operations
- Sales & Client Service

Career Bridge is designed to accelerate an equitable recovery by leveraging the current skill sets of unemployed and low-wage workers through prior learning assessment opportunities, and providing the additional training, certifications, and credentials needed for them to access careers that support both the individual student and their family. All courses are offered in asynchronous online formats, with optional synchronous meetings with professors and classmates available, and OAER course materials used wherever possible.

The mission of Career Bridge is to leverage skills that students already have and add new ones that will most efficiently lead students to a new career path that pays a family sustaining wage. For example, a bank teller may have years of experience and a good skill set but struggles to find work after the pandemic. Since bank tellers already possess a large percentage of the technical and power skills for quality customer service and service management roles, Career Bridge would help connect this bank teller to a new career track that builds on these existing skills. Current career tracks for Career Bridge that have similar competencies to bank tellers but include the need for a short upskilling component include IT User Support, Project Management, and Financial and Business Operations.

Our first graduate of Career Bridge was a student who stopped out in 2020 due to the pandemic, but was interested in re-enrolling in 2021. His previously earned credits counted for 50% (9 credits) of those needed for the Client Service Certificate of Proficiency. He finished the remaining credits in less than a year and graduated in June 2022. He has since applied all of the credits from his certificate program to an Associate in Science in Business Administration, which he completed in August 2022. He is currently enrolled in a Bachelor of Science in Business Administration program and received a job offer in September 2022. While still enrolled at Peirce, he is now a Human Resources Coordinator for a large health system in the Philadelphia region, making more than \$54,000 a year.

To further promote the role of prior learning assessment in Career Bridge and our other programs, we recently launched a proprietary tool that helps students quickly identify their roadmap to completion. Through an interactive online platform, they can see the credentials, certifications, and skills required for in-demand occupations; match up Peirce programs to these industries; estimate how their transfer credits and professional and military training apply to credential requirements; and find real job opportunities correlated to their chosen path. We anticipate this will accelerate the onboarding process for students, better capture all relevant previous experiences, and ensure they are applied to students' programs.

I highlight this program to illustrate what a solution could look like for all Pennsylvanians who have been displaced by the pandemic, and who could benefit from investment by the Commonwealth.

As I mentioned previously, adult students need to be treated differently. Traditional models do not meet their needs or fit into their lives and create affordability issues for most students. We need to invest in programs that work around the unique needs of adults and prepare them for in-demand jobs. As you evaluate the types of programs you will consider for investment, there are a number of things I urge you to remember for this unique population:

- **Stackability is critical for adults.** Being able to earn credit for transfer credits, professional and military training and other college-level knowledge saves them time and money.
- **Time-to-completion is also critical for adults – and employers.** Adults often do not have two or four years to prepare for a new job. With the right type of programs, we can get people back to work in one year or sooner.
- **Programs should be able to apply across industries.** For example, our Career Bridge track in project management is directly applicable to applied manufacturing, agricultural businesses, and more.
- **Employer participation is critical for all parties.** When adults enter a training program, they need to see results. A credential is one success indicator, but the most important one is connection to a career that pays a family-sustaining wage. At Peirce, our Career Bridge program is working with employers across the Commonwealth to provide interview opportunities and internships for all participants. Our program curriculums have also been developed with direct employer assistance, so we know that we're preparing graduates with the knowledge employers are actually looking for.
- **Academic credentials and industry certifications should be combined to demonstrate real value.** Academic certificates and degree programs are essential to illustrating skills mastery and competency attainment. However, to complement these credentials and to further demonstrate value to employers, we have tied each of our Career Bridge tracks to an industry-recognized credential that takes it a step further. For instance, in our Medical Coding track, students earn a Certificate of Proficiency in Medical Coding, and are also prepared to sit for the American Health Information Management Association (AHIMA) Certified Coding Specialist (CCS®) exam and Certified Coding Specialist- Physician-based (CCS-P®) exam, as well as the American Academy of Professional Coders™ (AAPC) Certified Professional Coder CPC® exam. We also pay for students to sit for these exams, to remove additional obstacles that may prevent them from advancement and increased earnings. For reference:
  - Medical coders who hold CCS® certification and have one year of experience earn an average annual salary of \$60,160.
  - Medical coders who hold the CPC® certification earn an average annual salary of \$55,100.00 in Pennsylvania.

In testifying today, I encourage further partnerships between government and higher education to meet the needs of Pennsylvania citizens and fuel the innovation of the higher education sector. Our students rely on public funding to fuel their success and I believe it is a wise investment for the Commonwealth.

I would also like to make a few recommendations for next steps.

1. With surplus funds available for the first time in decades, create opportunities for adults throughout the Commonwealth to upskill and reskill in ways that work for them. Online education is a way to increase equitable access for many, but general higher education costs remain a barrier. Opportunities for investment are possible through programs that provide scholarships for short, stackable credentialing programs.
2. Continue to invest in adult students in general. Make sure that they are included in PHEAA funding discussions and future grant opportunities.
3. Eliminate the biases that remain toward online education, and recognize that the new normal is here to stay. Wherever possible, remove any exclusions of online learners from funding or certification opportunities.
4. Encourage innovation and out-of-the-box thinking. Trailblazers like Peirce and my colleagues at Western Governors University need investment opportunities to expand programs like PLA, textbook elimination and more.

Thank you for your attention and your consideration of this very important subject. If I can answer any questions, I will be happy to do so.