WHAT’S AT STAKE

Society’s need for talent and the drive to expand the proportion of Americans with quality education and training after high school to meet this need have never been more urgent. The confluence of a pandemic, severe unemployment and racial injustice has exposed the daunting challenges ahead. Yet overcoming such challenges is what has made our nation successful. Research shows that quality of life as measured by income, civic participation, and personal well-being is highest among those with a college degree or other credential of value and lowest among those with a high school diploma or less. As human work evolves to require broader knowledge, skills, and abilities, the rewards for individuals with talent signified by possessing these credentials will only increase. Conversely, those without such credentials will face a declining quality of life and a downward spiral in their financial and social well-being.

Beginning in 2008, after many years of national stagnation in educational attainment, Lumina Foundation committed itself to catalyzing attainment after high school to achieve a national goal of 60 percent attainment by 2025. Since then the share of the nation’s residents who are 25 to 64 with recognized quality degrees, certificates, or certifications has increased significantly. It moved from 37.9 percent in 2008 to 51.3 percent by 2018, the most recent year for which data are available. All told, 12 million more U.S. adults have college degrees and other quality credentials1 than in 2008. During the past five years, the most significant attainment increases have taken place because conditions set early on have taken root and are beginning to bear fruit.

Lumina believes the 60 percent goal is within reach. Our projections show that, even with the barriers associated with a pandemic, unemployment, and racial injustice, attainment will reach 56 percent among working-age adults nationally if recent enrollment-and-retention trends and practices continue. The 4-percentage-point difference needed to achieve 60 percent attainment means the nation will need to ensure that 6.9 million more people than anticipated earn credentials.

While within striking distance of the 60 percent goal, we must do our part to rethink and reform education and training systems that have granted exceptional opportunities to some while leaving

---

1 A quality degree, certificate, or other credential is one that leads to better labor-market outcomes, such as a promotion or new job, and further learning opportunities.
During the past five years, the most significant attainment increases have taken place because conditions set early on have taken root and are beginning to bear fruit.

many Black, Hispanic, and Native American adults behind. Stark failures in leadership, combined with unfair policies, actions, beliefs, and assumptions over hundreds of years specifically designed to disadvantage people of color, keep many Black, Hispanic, and Native American people from the education and skills they need and desire.

A commitment to racial justice deeply rooted in quality learning must continue to be the bedrock of all we do at Lumina. A lack of access to post-high school learning with strong academic, financial, and social supports has denied too many people of color the opportunities they need to advance economically and to fully participate in society. Racial disparities in the United States are widening, and without concerted efforts, this unfairness will worsen. Without quality learning opportunities, we cannot achieve equitable outcomes for all. And without higher levels of achievement among students who are Black, Hispanic, and Native American, claims of quality in education are unjustified.

Significant additional reforms are needed to bring the nation where it needs to be in terms of credential attainment—and to promote a fairer distribution of talent among all adults. To accelerate progress, the United States must focus efforts on the people whom colleges, universities, and other education and training providers have served poorly, or not at all.

Today, 90 million working-age adults have no credential beyond a high school diploma. More than one-third of them, about 36 million people, attended college but left without finishing. Unfortunately, today’s education and training systems often fail to meet the needs of these individuals, many of whom are racially and ethnically diverse, immigrants, work full time, and have children. Many of these individuals live in urban areas, but large numbers also reside in neglected rural communities. The remaining adults, or 60 percent of the 90 million, have no formal learning after high school and lack credentials valued in the workplace. They face vulnerabilities and struggle to fully participate in both the nation’s economy and in their local communities. They are more likely to experience poverty, unreliable access to food, indebtedness, unemployment, and a lack of access to stable housing. The COVID-19 pandemic has laid bare the injustices and inequities facing these groups. Their circumstances reflect widening gaps in income, wealth, and access to basic economic opportunity and ladders to social mobility.
THE CLOSING ARGUMENT

During the past decade, Lumina has concentrated resources and effort on working within states and communities and with education and training providers to create conditions for a fair, learner-focused system that better prepares individuals for work and life. While the nation has made measurable progress, it has not been sufficient to develop the talent the country so desperately needs. We must now refine and implement strategies that accelerate and scale the redesign of systems to take us to 2025 and beyond.

This strategic plan, the fourth since 2008, represents Lumina’s final argument for the 2025 goal. We are intensifying our push toward a more just and fair society, one which ensures paths for people who might otherwise be left behind. Our aim is to make the individual and societal benefits of a better-educated country a reality for millions more Americans and recent immigrants. Economic studies indicate the demand for people with college degrees or other quality credentials will increase even after 2025.\(^2\) We believe achievement of the 60 percent goal will set the stage for new national objectives to create even greater economic opportunity and social mobility through widespread learning after high school.

So, how will we prioritize our work to make 60 percent a reality and strengthen the nation’s evolving, globally interconnected talent economy? We will support and expand evidence-based practices that can meet the nation’s pressing needs. We will push hardest on equity-first strategies, those that are most likely to produce fairer results. We will adjust—or phase out—efforts that are not aimed squarely at accelerating attainment within the next several years. And we will develop capacity to meet the education and training of individuals and society beyond 2025.

Lumina is committed to helping the nation redesign post-high school learning to help an additional 6.9 million adults—beyond those who are already on track—earn the degrees, certificates, and industry certifications necessary to increase national attainment among working-age adults to 60 percent. We will concentrate on ensuring that adults, especially people of color, have access to programs that lead to meaningful credentials, that they have financial and nonfinancial support along the way to ensure their success, and that the credentials they receive lead to good jobs, higher pay, and more opportunities to learn and serve others.

\(^2\) Carnevale et al., *After Everything: Technology, Jobs and Education through 2030.* Georgetown University Center on Education and the Workforce. Forthcoming.
Lumina’s work will be organized to achieve three outcomes:

**More adults will earn initial credentials after high school through short-term and innovative programs at community colleges.** The landscape for credentialing in the United States is complex and varied. Many short-term and newly designed credential programs give learners pathways to credentials that have immediate labor-market value and prepare them for more learning, including more advanced credentials such as associate and bachelor’s degrees. Today, nearly half of adults who lack credentials after high school believe they need additional education to advance. Most say the top reasons to go back to school are improved employment outcomes such as job placements and higher wages, along with longer-term employment opportunities. However, these objectives can be achieved by many more adults only if closer relationships are established among educational institutions, labor unions, employers, industry groups, and economic-development organizations.

While the number of certificate and certification programs has grown during the past 20 years, few systematic efforts have been made to ensure these programs meet labor-market demand and address the specific needs of students of color, working adults, women, and students from low-income backgrounds. Bachelor’s and associate degrees are often the best credentials for success in work and life, but short-term credentials such as quality certificates and certifications can be valuable stepping stones on the path to other learning and work opportunities.

Lumina will work with community and technical colleges to focus on strategic efforts designed to help **2.6 million more** U.S. adults earn quality, short-term, and innovative credentials than will be awarded based on current estimates. These strategies will aim to improve affordability, add flexibility, and align with employment and occupational demands.

**More adults will complete associate degrees.** Almost 9 million people are enrolled in community colleges, but only 32 percent of those who enroll will complete an associate degree within three years. Many people leave with significant debt and broken dreams.

Aligned with Lumina’s efforts to help more adults earn short-term and innovative credentials from community and technical colleges, Lumina’s additional work with community colleges will focus on helping **3.3 million more** adults earn associate degrees than will be awarded based on current estimates. Strategies will aim to increase completion rates among those who are already enrolled,
expand access to increase enrollment, and develop employer partnerships that will increase the number and quality of pathways to associate degrees—especially those that recognize the increasing integration of work and learning.

**More adults will complete bachelor’s degrees.** Increasing student success by helping more adults earn quality bachelor’s degrees also is essential to meeting the nation’s talent needs. This work is especially important at minority-serving institutions and regional colleges and universities, where students of color and adult students from low- and middle-income families are most likely to start their degrees. To reach the national attainment goal and state-specific goals, state leaders must focus on the 36 million people who have college experience but did not finish their degree programs. Bachelor’s-granting institutions must concentrate their efforts on strategies that will help these students re-enroll and complete their degrees. The focus of this effort is important not only through 2025 but also over the long term as the demand for talent surges ever higher.

Lumina’s work in this area will focus on helping at least **1 million more** adults earn bachelor’s degrees than will be awarded based on current estimates. This work will be aligned with Lumina’s efforts to increase associate degree completion while also building stronger degree pathways and innovative learning models to assure continued progress after 2025. Strategies will aim to re-enroll students and scale efforts that lead to their success, ultimately eliminating racial and ethnic disparities in bachelor’s degree attainment.
Public policies at the federal, state, and local levels can help accelerate and sustain meaningful progress toward increased educational attainment. Developing human potential and opening greater economic opportunity for workers should be a talent-development priority as policymakers work to increase economic opportunity and social mobility. Importantly, in a time of strained fiscal resources and broader economic and social challenges, we believe states will continue to drive action, both through state policy and by cohesively coordinating the work of communities, colleges and universities, employers, and labor unions. Learner-centered public policy is central to fostering change within community colleges and bachelor’s-granting colleges and universities—change that leads to a learning system that meets the needs of today’s students and society.

Lumina will make strategic use of evidence-based practices to accelerate change that benefits the nation, states, local communities, and individuals. Our approach’s overall effectiveness is rooted in several organizational capacities. These are: communication, including a narrative strategy and support for independent news organizations that help shape public narratives; human network design, such as building new coalitions and convening active leaders who want to come together to solve problems; data and measurement, including analyses of trends and public reporting of progress toward the goal; impact investing, which focuses on financial investment in early-stage companies and fund managers who are developing products and services that help people of color and those from low-income families pursue higher learning; racial equity and justice, which serves to coordinate and align Lumina’s equity-first policies across the organization; and research and evaluation, used to gather evidence of what works and learn from our own strategic approach.

Lumina’s effectiveness is, in large measure, determined by its success in tying together these organizational resources to widely advance solutions that policymakers and different sectors—businesses and other employers, local communities, education providers, and training organizations—can put into place on behalf of today’s students, including adults who need education and training.
WHERE WE ARE HEADED

Increasing the number of adults with quality credentials remains our urgent mission because we must strengthen the nation’s emerging talent economy. But 60 percent is more than a numerical goal; we must also ensure that the learning these credentials represent is real. More importantly, it must reflect a quality learning system that eliminates racial and ethnic disparities among people who have college degrees and other credentials of value. In short, we must have a dual commitment to racial equity and educational quality—the two are so closely related they cannot be considered separately. To meet 60 percent, we must follow a path that is specific both about how many adults with credentials we need for the society we all want to live in—and about who needs to earn these credentials to ensure a fair and just allocation of the benefits available only to those with an education beyond high school.

Lumina’s strategic work must be dynamic, underscoring the pressing challenges of our times—racial injustice, unemployment, and a pandemic—while taking risks whenever possible. Our work must balance the imperative of achieving the 2025 goal with ambitious and enduring strategies that will advance success in learning beyond high school for millions more Americans over the longer term. Lumina will need to intensify work on a systemic redesign as the demand for people with credentials and quality learning increases among employers, individuals, and society at large.

Our work must remain learner-centered and designed to build people’s general and specific knowledge, skills, and abilities so they can remain flexible in a rapidly changing economy. These efforts must focus on improving learning pathways in a changing credential environment, deepening the alignment between human work and learning, and improving higher education’s institutional resilience, flexibility, and overall financial health to effectively meet these demands. Our collaboration with willing partners must be deeply embedded in longer-term efforts to raise educational attainment that will accelerate opportunity and mobility while addressing racial inequity and quality challenges.

Meanwhile, the demand for a revitalized talent economy undoubtedly will endure beyond 2025. Even when the United States achieves the 60 percent goal, we will have essential work to do. Increasingly, when it comes to increasing the share of adults with education after high school, people ask, education for what? Lumina must work with others to help articulate what the learning embedded in various credentials represents in the emerging talent economy and how a redesigned system of learning beyond high school will help strengthen the nation. This means Lumina must step up efforts to develop new ideas and strategies for seizing new opportunities and overcoming any challenges. While supporting today’s students, we also need to serve as an innovation and discovery laboratory, one which creates building blocks for a learning system that prepares people for human work in an increasingly complex, technology-mediated society.

Ultimately, a better-educated country means stronger individuals, a stronger society, and a stronger nation. The United States will be more nimble and adaptable, allowing individuals and organizations to seize more opportunities, ensuring the American promise is met. And it will help lay the foundation for new approaches to learning after high school that improve prosperity and prepare the nation for current and future realities.