



RACHEL FISHMAN

2015 COLLEGE DECISIONS SURVEY: PART I

DECIDING TO GO TO COLLEGE

About the Author



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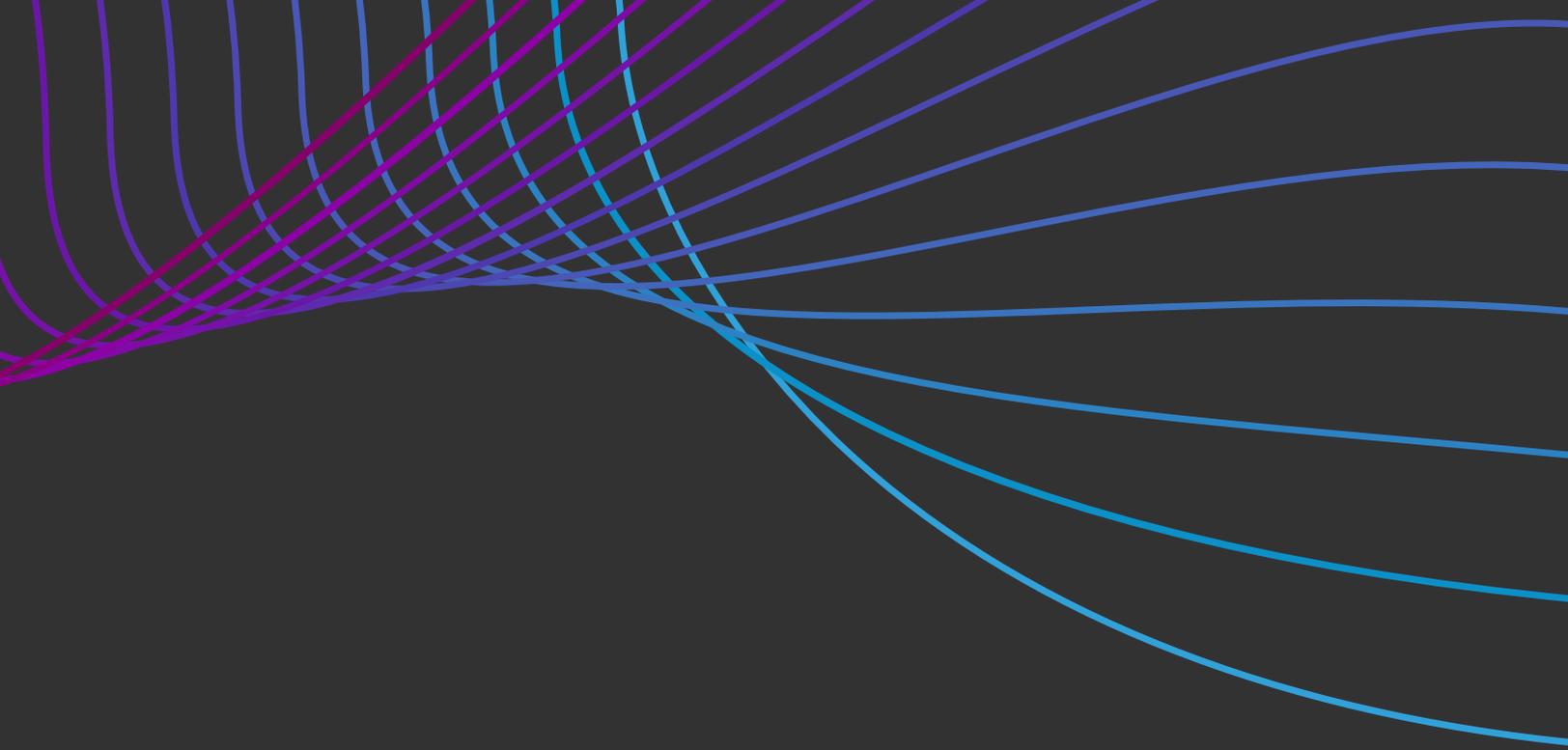
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The survey cited in this report was commissioned to [Harris Poll](#). Our focus group was administered by [FDR Group](#).

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INTRODUCTION

Last September, a couple million newly minted high school graduates loaded up the family car with their possessions and headed to State U or a private liberal arts college to spend the next four years coming of age in a cozy campus environment.¹ Their experiences tend to mirror the common images we see in mainstream media and movies about college life: homecomings, studying on the quad, sitting in a classroom taught by the canonical bespectacled professor in a tweed coat, and attending football games and frat parties during the weekend.²

But as it turns out, the majority of students entering college for the first time are not coming straight from high school. Instead, they're often entering higher education while working full- or part-time. They may have families to provide for and have very different needs than the average 18-year-old.³ Even for those 18-year-olds who do make the leap into college right after high school, only two-thirds go to a four-year college. A large portion head off to their local two-year college.⁴ Most students don't fit the traditional archetype that society tends to think of when they picture college students.

The current research base on how students—especially the older, “nontraditional” students—decide to attend and pay for college is incredibly thin.⁵ Surveys such as Sallie Mae's annual How America Pays for College and the Higher Education Research Institute's The American Freshman focus mainly on young adults going directly to college after high school graduation.⁶

A lack of understanding about nontraditional students encourages policymakers to craft policies that are targeted only at the stereotypical student. For example, graduation rates only look at students attending college full-time for the first-time, ignoring those who go part-time or transfer. Similarly, efforts to inform students about how much they will pay after subtracting grants and scholarships—a number known as the net price—only focus on these first-time full-time students, leaving other individuals in the dark about their aid packages.

It's clear that the availability of information to students about where to go to college and how to finance it is unevenly distributed among students from different backgrounds. In recent years, several organizations have worked to fill the consumer information void, but they also tend to focus on traditional students. Consumer

tools like the College Board's Big Future and the U.S. Department of Education's College Navigator seek to provide students with information like majors offered, the average out-of-pocket expenses, and the average student loan debt. But this information is provided without understanding whether prospective students comprehend this data or find it useful and important for the college search process.

For this reason, in the fall of 2014, New America's Education Policy Program commissioned a survey that aims to refocus national attention on all students, regardless of whether they enroll right after high school or are in their mid-thirties and deciding to attend for the first time. Over the next several months, we will publish a series of **College Decisions Survey** briefs that analyze the survey data, highlight specific findings, and address what students know about the college-going and financing process and how they decide where to go to college. These briefs will be released during the spring and summer of 2015 and will cover important topics including:

- Financial concerns during the postsecondary decision-making process
- The application process for different types of students
- Students' familiarity with financial aid
- Students' ability to estimate their loan debt and monthly payments
- The college search process and helpfulness of various common resources

The survey data will help researchers and policymakers better understand the concerns of today's students and the factors they consider when choosing a college. Additionally, this research will help policymakers and college-access advocates tailor their resources to have greater impact.

This brief, the first in our series, will focus on why students decide to pursue college in the first place and the factors students consider when deciding to apply to a specific college. It looks at how financial concerns are one of the major drivers in deciding whether and where to go to college.

METHODOLOGY

New America commissioned **Harris Poll** to create and administer the survey. A national online survey was conducted between October 7th and November 3rd, 2014. The sample included 1,011 completed interviews and consisted of U.S. residents ages 16 to 40 who do not have college degrees and plan on enrolling in a two-year or four-year college within the next 12 months. The survey also included individuals who were in the first semester of their first year at a two-year or four-year college (n=264 for recently-enrolled students; n=747 for prospective students). We did this in part to ensure we had a large enough sample size to understand college-going behavior. Recently-enrolled students are not far removed from the college search process, and thus are able to reflect on the process. In this paper, unless explicitly noted, both the prospective and recently-enrolled students are combined, and we refer to this group as “students.”

Data was weighted to ensure that it is balanced and accurately represents the population of interest for the study. Harris Poll’s weighting algorithm included a propensity score which allows Harris Poll to ensure that the results obtained online are projectable to the entire population of interest. A more detailed description of the weighting, methodology, and instrument for this survey can be accessed at edcentr.al/collegedecisions.

Notes about figures/tables: Percentages may not always add up to 100 percent because of computer rounding or the acceptance of multiple answers from respondents answering that question. Data was tested at the 95 percent confidence level. Superscript letters indicate statistically significant differences between the subgroups being analyzed.

New America also conducted one follow-up focus group to ask prospective students about how they decide where to go to college and how to finance their postsecondary education. This focus group was conducted by FDR Group in Baltimore, Maryland on February 12, 2015. The focus group included nine individuals, ages 18 to 36, of various ethnicities and household incomes. Since the focus group participants were not randomly selected, their experiences and comments are not generalizable to the population of study featured in the survey. Quotes from these focus groups are used for the sole purpose of introducing student voice into the briefs. The screener and transcript can be accessed at edcentr.al/collegedecisions.

DECIDING TO GO TO COLLEGE: FINANCIAL CONCERNS TAKE CENTER STAGE

As college has become all but required for a well-paying career in today’s economy, the students and families shelling out money for a college education want to be assured they’ll see a good return on investment. That is exactly how the prospective and recently-enrolled students in New America’s survey feel—financial concerns about the

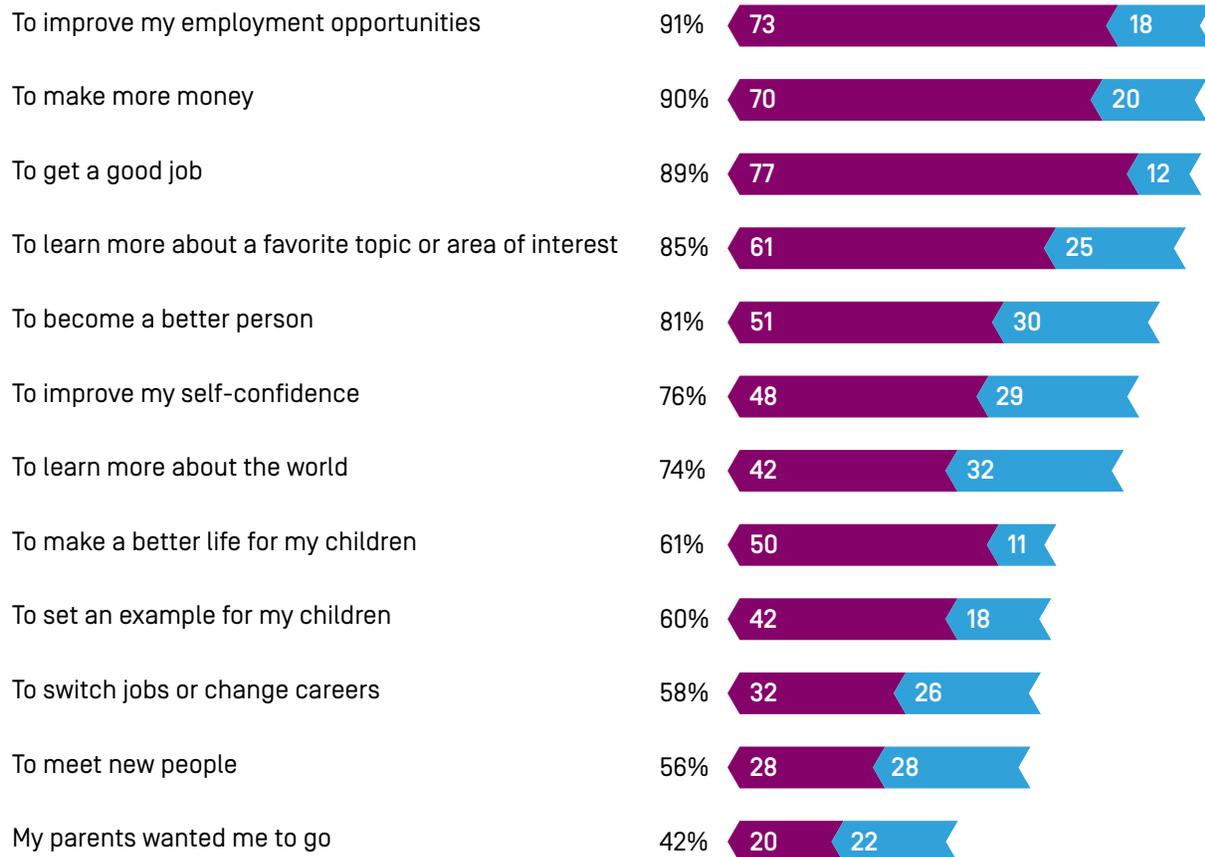
payoff of college and college affordability take center stage when deciding where to go to college.

According to all survey respondents, the top reasons to decide to go to college are 1) To improve my employment opportunities; 2) To make more money; and 3) To get a

Figure 1

Reasons To Go To College

Very Important Important



BASE: All Qualified Respondents (n=1011)

We’d like to ask you a few questions about your education plans and experiences. How important is each of the following to you as a reason to go to college?

good job. In fact, seven out of ten students describe each of these items as very important. These reasons all ranked ahead of other factors, such as learning about the world, learning more about an area of interest, and meeting new people. While factors such as becoming a better person and learning more about the world are important to students, they do not rate as primary a concern compared

to financial considerations. (See Figure 1.)

Reasons for going to college do vary somewhat by age. Younger students (ages 16 - 19) are more likely than older students to say that one of their reasons for going to college is to learn more about a favorite topic of interest (90 percent), to meet new people (63 percent), or that

Table 1
Reasons To Go To College

	A. Ages 16 - 19	B. Ages 20 - 23	C. Ages 24 - 29	D. Ages 30 - 40
Base	256	250	252	253
To improve my employment opportunities	93% ^D	92%	90%	85%
To learn more about a favorite topic/area of interest	90% ^{CD}	84%	79%	80%
To improve my self-confidence	76%	75%	85% ^{BD}	72%
To learn more about the world	78% ^D	74%	72%	67%
To make a better life for my children	55%	58%	64%	73% ^{AB}
To set an example for my children	55%	58%	65%	69% ^A
To switch jobs or change careers	44%	62% ^A	76% ^{AB}	73% ^A
To meet new people	63% ^{BD}	50%	57%	45%
My parents wanted me to go	50% ^D	38%	41%	34%

Data was tested at the 95% confidence level. Capital superscript letters [A, B, C, etc.] indicate statistically significant differences between the subgroups being analyzed.

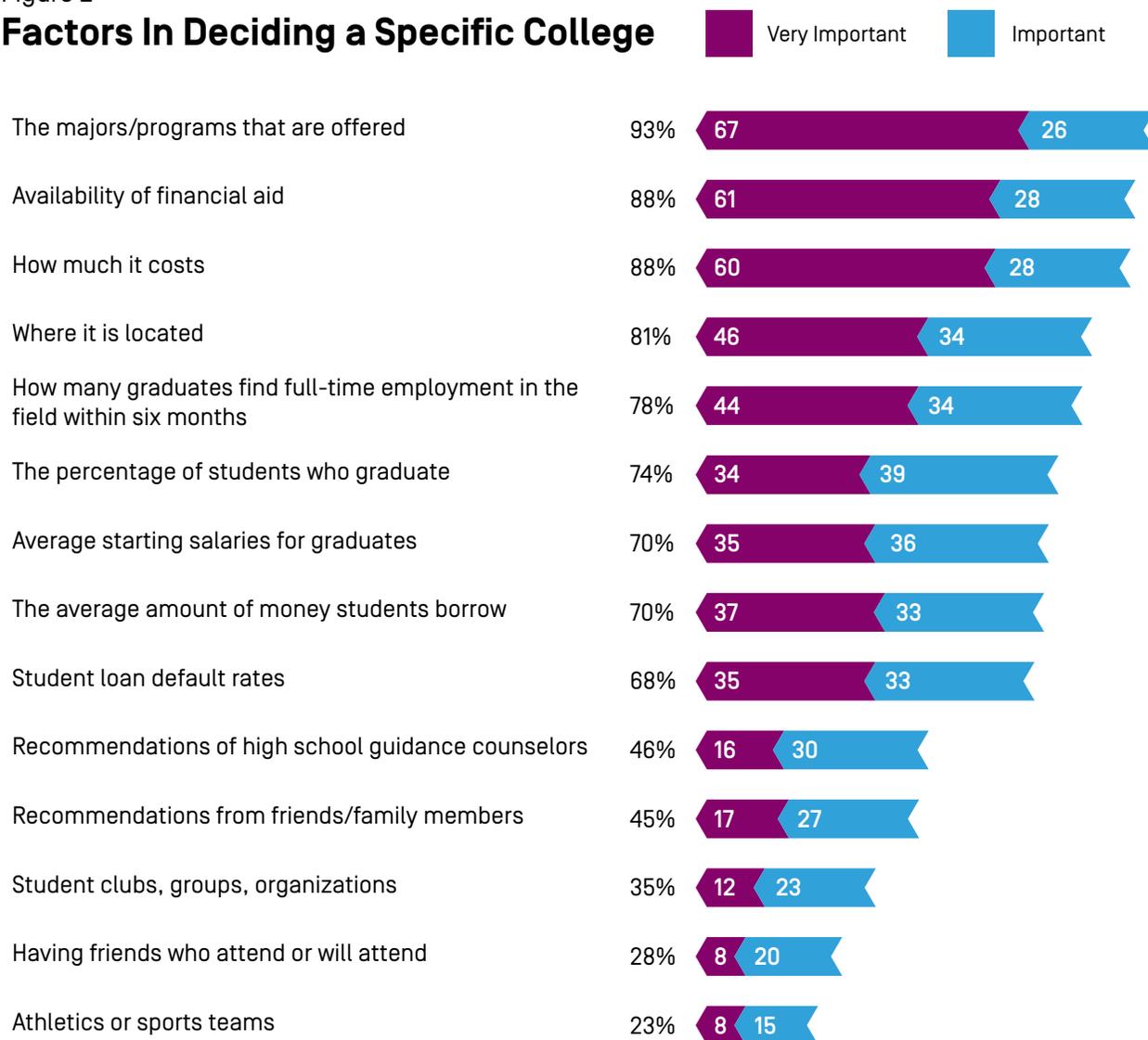
their parents want them to continue with their education (50 percent). In comparison, older students (ages 30 - 40) are more likely to say that setting an example or building a better life for their children (69 and 73 percent, respectively) are important factors in considering going to college. The difference could be because younger students are thinking more about “coming of age” in the classic

residential college setting, while older students are more likely to have children and thus, are not considering only themselves in the college-going equation. (See Table 1.)

While financial considerations matter in deciding whether to go to college, they also play a critical role when considering what specific college to attend.

Figure 2

Factors In Deciding a Specific College



BASE: All Qualified Respondents (n=1011)

How important was/is each of the following to you when considering a college or university to attend?

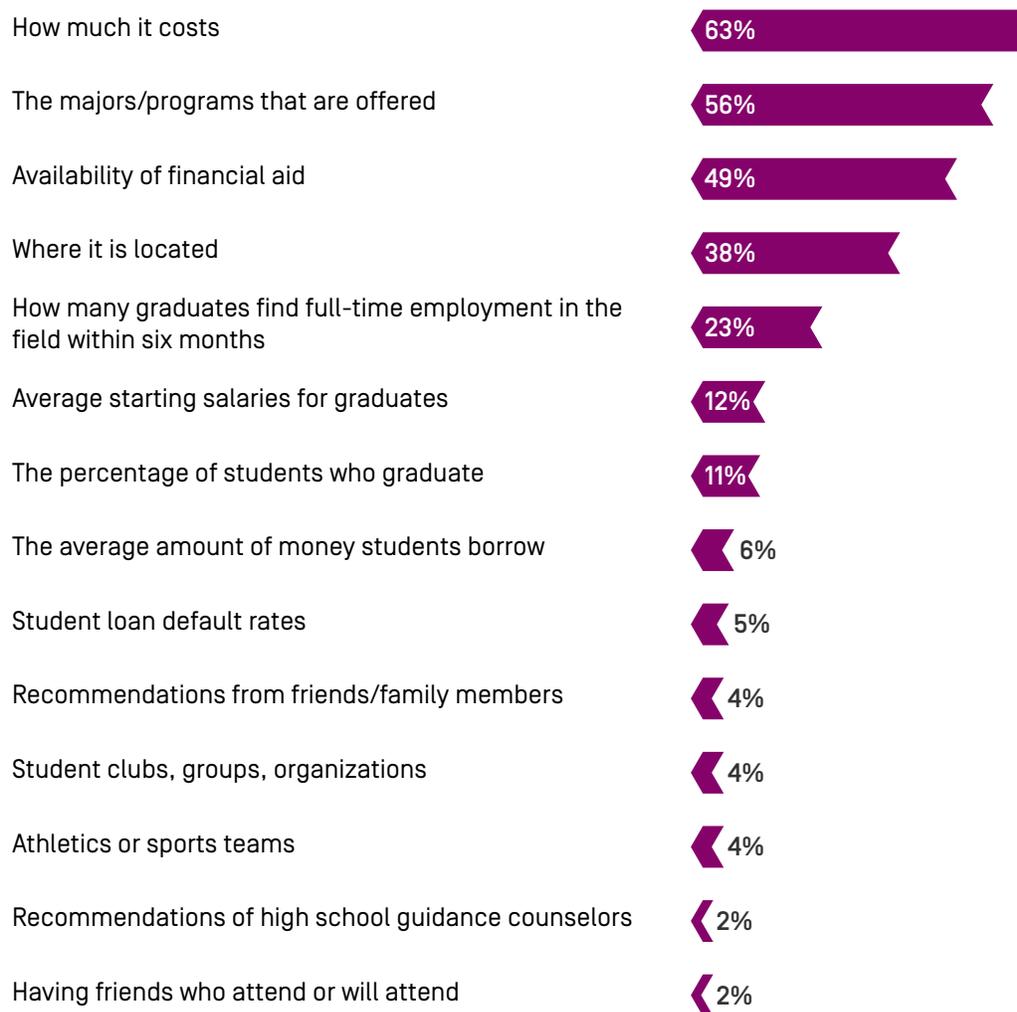
When asked how important a list of factors are when considering a specific college—such as the availability of financial aid, the college’s location, the percentage of students graduating, athletics or sports teams—respondents are most concerned about the majors and programs that are offered (93 percent ranked this as important or very important).⁷ But following closely behind that main factor, students are most concerned about the availability of financial aid and how much a

specific college costs (88 percent rated these as important or very important factors). In fact, when pressed to list the single most important factor, students were most concerned with how much a specific college costs (63 percent).⁸ (See Figures 2 and 3.)

For all but the wealthiest students, a school’s cost, programs of study, and availability of financial aid rank more important than its location (See Table 2). This is

Figure 3

Most Important Factors In Deciding a Specific College



BASE: All Qualified Respondents (n=1011)

If you had to choose, which of these factors are most important to you when choosing a college or university?
Please select up to three responses.

surprising because many higher education researchers talk about how college choice is highly dependent on a student's geographic location, especially for the lowest income students.⁹ It may be the case that even though students are constrained by their location, they may be situated in an area where there are at least a few higher education options.

In the follow-up focus group New America held in

Baltimore, Maryland, many students mentioned that a school's location mattered less to them than other factors because they were willing to drive or take public transportation to another college if it was more affordable, had flexible course scheduling options, and offered the program they wanted. It's likely that very few students have the opportunity to conduct a truly nationwide college search, but students may be considering multiple options within a specific geographic

Table 2

The Most Important Factors In Choosing a College, By Income

Response	A. <\$50k	B. \$50-75k	C. \$75-100k	D. \$100-150k	D. \$150k+
Base	617	141	70*	42*	25*
How much it costs	63%	65%	50%	62%	40%
Majors/programs offered	53%	67% ^A	54%	60%	59%
Availability of financial aid	56%	50%	42%	46%	27%
Where it is located	37%	31%	39%	43%	41%

* Denotes small base. Results should be interpreted as directional in nature.

Data was tested at the 95% confidence level. Capital superscript letters (A, B, C, etc.) indicate statistically significant differences between the subgroups being analyzed.

radius. That being said, certain subpopulations are constrained by location more so than others such as men and women over twenty who list location at a higher importance than other groups. Forty-nine percent of males ages 20+ and 56 percent of females 20+ listed an institution's location as very important compared with 35 percent of males 16-19 and 42 percent of females 16-19.

Unsurprisingly, cost was not as big of a concern to those with the highest incomes (\$150,000 or more). In fact, the wealthier students are, the less likely they are to rank how much money students borrow as important (though given the small base of the subpopulation, this data should be interpreted with caution). This makes sense since students from wealthier backgrounds might not have to borrow, or have more resources to fall back upon to repay their debt. Meanwhile, students from

families that make less than \$75,000 are much more concerned about the average amount of money a student at a specific school borrows. For those families making less than \$50,000, 74 percent think the amount borrowed by students at a specific institution is important or very important, and 73 percent of those from families making between \$50,000 and just less than \$75,000 think the amount borrowed is important or very important. This compares with the 51 percent of students coming from families making more than \$150,000 who think the amount borrowed is important or very important.

In terms of gender differences, women (62 percent) are significantly more likely than men (49 percent) to consider a college's programs of study as one of the most important factors in choosing a college.

DISCUSSION

Linking College to Career

It's clear that students – regardless of age, gender, income, or ethnicity – view the decision to go to college as a means of ensuring they have good employment opportunities in today's economy. Some colleges have been innovative in meeting the concerns of their students, helping them understand how the skills they learn in the classroom translate to the workforce. Wake Forest University's career development office works with many students starting the first week they arrive on campus. The university provides information about various majors and where alumni in that major have gone on to work, and importantly, how much money they make.¹⁰ Similar to Wake Forest, Franklin & Marshall College has non-credit workshops that help undergraduates understand how to conduct a job search. The college's career office also has drop-in hours for students to meet with career counselors.¹¹

Residential colleges like Wake Forest and Franklin & Marshall, who don't enroll many of today's students, are the exception and not the rule in providing robust career services to students. Wake Forest, for example, was able to grow its career services staff and increase its presence on campus by soliciting \$8.5 million from parents and alumni. Most colleges aren't able to raise those resources.

With approximately 40 percent of undergraduate students attending community colleges, it's important to consider how less-affluent institutions are addressing the linkages between college and career. Many community colleges have employer-sponsored programs where students can obtain a specific credential and if they maintain a certain GPA, for example, are guaranteed a job with the employer upon graduation. But it's important for institutions to keep in mind the large proportion of community college students not enrolled in vocationally-oriented degrees. More must be done to help these students understand how a general studies associate degree can help them pursue certain careers or how transferring to a four-year institution for further education can help them in their transition to the workforce.

Understanding Return on Investment

For all but the wealthiest of students in our survey, cost is the critical factor when deciding what college to attend.

One student in our focus group commented, "I'd look at north [west] community college or whatever is out there if it's cheap enough. I mean, cost is all I'm looking at." Students, regardless of age, want to know that the college they are considering will be affordable, have financial aid available to them, and will have a program or major they are interested in that will help them get a good job and repay their student loan debt.

During the Great Recession, enrollments swelled at colleges and universities as students enrolled to gain the skills needed to obtain a stable career in a rocky economy. At the same time, many states were in crisis and chose to rob their higher education budgets in order to balance their books. The result was a cost shift onto students at public institutions, where most attend, at a time when students had fewer resources to cushion the blow of higher tuition prices.

The problem is that data on returns to a specific college's degrees are sorely lacking. Right now, students have limited measures to understand whether the colleges they are attending will be affordable to them and whether they're likely to earn enough to repay their student loan debt. Students have no reliable data on whether they're likely to get a good job with a livable wage once they graduate.

Obtaining these data requires rescinding the current federal ban on creating a student unit record system. Allowing the federal government to retain information on all students in higher education could paint more complete pictures of college completion, post-graduation outcomes, and other information. Tailoring information about a specific college's costs, transfer/graduation rates, salaries and careers of graduates, and debt repayment, would help students make more informed decisions. This is exactly the information they crave. One focus group participant explained, "You might go to your dream school, and it might have everything that you're looking for, but what about after those four years? What about after? Is there a program set up where you can guarantee a job? Or are you going to be leaving your expensive school with just debt? Is that all you're going to be leaving with—debt and a degree?"

CONCLUSION

Ideally, we like to think of college as an abstract opportunity for learning, development, and growth. It can and should be those things, but cost is a crucial and unavoidable context. As our survey shows, financial considerations are oftentimes the driving factor behind the decision whether and where to go to college.

Institutions and policymakers must be aware of this as they continue to think about how best to serve students, including crafting policies that drive down the cost of college across the board and better target financial aid to the low- and moderate-income students who need it

most. In addition, policymakers should focus on using data to help students better understand the return on a college degree, especially the credential at a specific college. This will help to improve the imperfect market where higher education operates.

The next brief in this series will look at the college application process for different students. It will analyze the key differences among various subpopulations in how many colleges they plan on applying to and when they started the search process.

NOTES

1 “The Condition of Education: Immediate College Enrollment Rate,” Institute of Education Sciences, National Center for Education Statistics, last modified March 2015, http://nces.ed.gov/programs/coe/indicator_cpa.asp.

2 Information for this section was reproduced in part from Rachel Fishman, “Choosing College: What We Don’t Know,” EdCentral, accessed April 3, 2015, <http://www.edcentral.org/choosing-college/>.

3 New America Analysis of NPSAS 2012 data. Table can be downloaded here: http://nces.ed.gov/datalab/index.aspx?ps_x=ddbfbmbb.

4 “Digest of Education Statistics,” Institute of Education Sciences, National Center for Education Statistics, accessed April 3, 2015, http://nces.ed.gov/programs/digest/d14/tables/dt14_302.10.asp.

5 Public Agenda, a nonprofit organization that helps diverse leaders and citizens navigate complex, divisive issues through nonpartisan research and engagement, improved the research base on nontraditional students by publishing “Is College Worth it for Me? How Adults Without Degrees Think About Going (Back) to School” (November 2013). This survey and its findings can be accessed here: <http://www.publicagenda.org/pages/is-college-worth-it-for-me>.

6 “How America Pays for College 2014,” SallieMae, accessed April 3, 2015, <https://www.salliemae.com/plan-for-college/how-america-pays-for-college/>, and “The American Freshman Survey Publications,” Higher Education Research Institute, accessed April 3, 2015, <http://www.heri.ucla.edu/tfsPublications.php>.

7 In working with Harris Poll to develop this list of factors, we tried to replicate common responses and also currently available data on common consumer tools like the U.S. Department of Education’s College Scorecard.

8 Students could choose up to three most important factors.

9 Tiffane Cochran, Ann Coles, and Carrie Warwick, Maximizing the College Choice Process to Increase Fit

and Match for Underserved Students (Washington, DC: Institute for Higher Education Policy, 2012), <http://knowledgecenter.completionbydesign.org/sites/default/files/321%20Pathways%20to%20College%20Network%202012.pdf>.

10 Jon Marcus, “Pressure builds for schools to help grads get jobs,” USA Today, January 29, 2013, accessed April 3, 2015, <http://www.usatoday.com/story/news/nation/2013/01/29/college-career-counseling/1862605/>.

11 Jon Marcus, “Pressure builds for schools to help grads get jobs,” USA Today, January 29, 2013, accessed April 3, 2015, <http://www.usatoday.com/story/news/nation/2013/01/29/college-career-counseling/1862605/>.



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