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# The State of Higher Education 2023

Breaking down the barriers to  
student enrollment and retention



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# Background

College enrollment rates were falling even before the pandemic, but numbers nosedived in 2020 and 2021, intensifying the already difficult challenges that were forcing higher education institutions to re-evaluate their models on what they offer, what they charge and how they operate.

Today, college enrollment numbers remain well below pre-pandemic levels, but even if declines stabilize, the shrinking population of 18- to 24-year-olds means enrollment will continue to wane.<sup>1</sup> On top of that, undergraduate credential completions fell for the first time in a decade in the 2021-2022 academic year.<sup>2</sup>

These trends make it even more important to understand the barriers to enrollment for those who are currently unenrolled and why currently enrolled students may be considering leaving their programs — and what makes them stay.

In 2022, Lumina Foundation partnered with Gallup to conduct the third consecutive administration of the Lumina Foundation-Gallup State of Higher Education study to systematically understand the experiences of currently enrolled students and the attitudes and beliefs about higher education among unenrolled U.S. adults, including those with previous postsecondary experience.

Gallup surveyed U.S. adults aged 18 to 59 with a high school diploma or equivalent among the following groups:

**Currently enrolled students:** 6,008 students who are currently enrolled in a postsecondary education program (763 pursuing a certification, 1,296 seeking a certificate, 1,571 pursuing an associate degree and 2,378 seeking a bachelor's degree)

**Stopped-out adults:** 3,004 adults with some college experience but no degree who are not currently enrolled in postsecondary training or education

**Never-enrolled adults:** 3,003 adults with no postsecondary education who have never enrolled in a postsecondary education program

1 National Student Clearinghouse Research Center. (2023, February 2). Current Term Enrollment Estimates: Fall 2022 Expanded Edition. <https://nscresearchcenter.org/current-term-enrollment-estimates/>

2 National Student Clearinghouse Research Center. (2023, March 16). Undergraduate Degree Earners: Academic Year 2021-22. <https://nscresearchcenter.org/undergraduate-degree-earners/>

This research builds upon important findings from the 2020 and 2021 studies, which asked enrolled students about ongoing risks to their enrollment and the policies and programs that allowed them to remain enrolled, and asked adults who stopped out or never enrolled about the barriers they face.

The latest study shows that currently enrolled students are finding it just as difficult to remain enrolled in their programs as they did the year before. But now, more students — Black, Hispanic and male students in particular — are considering stopping out of their coursework. Emotional stress and mental health are the top reasons they are considering pausing their studies, but cost and inflation are also weighing on their minds.

Financial concerns continue to factor more into students' ability to remain enrolled, and they remain the top barrier for prospective students who are considering enrolling. To delve deeper into these concerns, the current study examines the perceived affordability of postsecondary education and how student loans act as barriers to reenrollment among those who left their certificate or degree programs — and what it would take to get them back.



UNENROLLED

# Key Findings

**Among U.S. adults without a college degree **who are not currently enrolled** — either because they stopped out or had never been enrolled — in any certificate or college degree program:**

- 1** **Forty-seven percent report they have considered enrolling** in a bachelor's degree, associate degree, industry certification or certificate program in the past two years, similar to the 44% who said so in 2021.
- 2** **Sixty-one percent of those who stopped out** of a postsecondary program report they **have recently considered reenrolling**.  
**Thirty-six percent of those who have never been enrolled recently considered enrolling.**
- 3** **Over half of all unenrolled Black adults (58%) and Hispanic adults (53%) report that they are considering enrolling** — up from 51% and 44%, respectively, in 2021.  
**Nearly half of unenrolled women (47%) have considered enrolling**, up from 41% the previous year.
- 4** **Associate degrees and short-term credentials are still the most commonly considered pathways for the unenrolled.** These two pathways are most popular with unenrolled women and those aged 25 and older.
- 5** **Financial barriers are most frequently identified as very important reasons unenrolled adults are not currently enrolled, including costs of programs (55%), inflation (45%) and the need to work (38%).** However, unenrolled Black and Hispanic adults are more likely than unenrolled white adults to name a range of other factors as barriers.



ENROLLED

# Key Findings

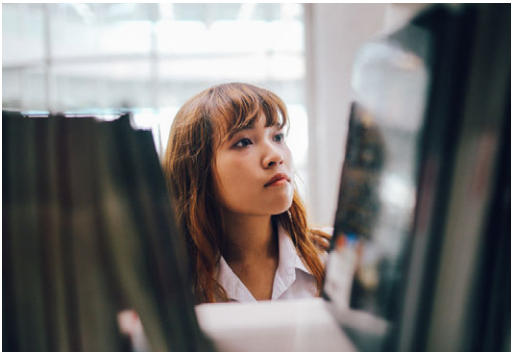
Among students **currently enrolled** in a certificate, certification, associate or bachelor's degree program:

- 1 Remaining enrolled was about as difficult for students in 2022 as it was in 2021.** Forty-one percent of students in 2022 said it was "very difficult" or "difficult" for them to remain in their programs, similar to the 39% who said so in 2021.
- 2 Black and Hispanic students are more likely than white students to say it was difficult for them to remain enrolled in their programs.** Hispanic students struggled more than students of any other race and ethnicity; 50% of Hispanic students reported it was difficult to remain enrolled.  
**Male students (43%) are slightly more likely than female students (38%) to report difficulties in remaining in enrolled,** with the gender gap widening in 2022.
- 3 More students are considering stopping out in 2022.** Forty-one percent of students say they have considered stopping out in the past six months, compared with 37% in 2021.
- 4 More Hispanic and Black students have considered stopping out.** More than half of Hispanic students (52%) and 43% of Black students say they considered stopping out in the past six months — up from 44% and 37%, respectively, in 2021.
- 5 Both associate and bachelor's degree students are more likely in 2022 than in 2021 to say their financial aid or scholarships and increases in personal income are very important to their ability to remain enrolled.**

# Detailed Findings

## Value of Higher Education

Despite declining enrollment, most adults see the value in higher education and view a college degree as a prerequisite for success



### Adults Believe It Is Equally or More Important to Have a College Degree Today

Nearly three in four adults (74%) say a two- to four-year degree is now equally (35%) or more important (39%) in securing a successful career than it was 20 years ago. Slightly more than one in four (26%) believe it is less important.

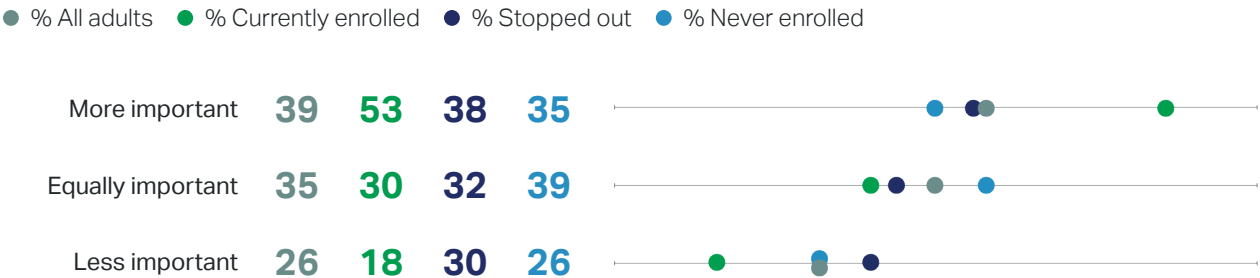
Currently enrolled students — many of whom may be pursuing their own degree or certificate for career-related reasons — are more likely than their unenrolled peers to report that a degree is more important today than it was 20 years ago.

More than half (53%) of currently enrolled students report a two- or four-year degree is more important to having a successful career than it was 20 years ago. In contrast, 38% of adults who have stopped out from a postsecondary program report that a two- or four-year degree is more important today, as do 35% of those who have never enrolled.

In this day and age, there’s a lot of people who have made their money and have not gone to college. And they have done other things. And it is possible, but I don’t know, I’m a firm believer in education.

— Eve D., Hispanic woman, 45-59, stopped out

FIGURE 1  
Compared to 20 years ago, how important is it for people today to have a two-year or four-year college degree in order for them to have a successful career?





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# Unenrolled



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Demand for Higher Education

The demand for higher education remains high among those who have never enrolled before and those who have stopped out of their coursework

About Half of Unenrolled Adults Have Considered Enrolling in the Past Two Years

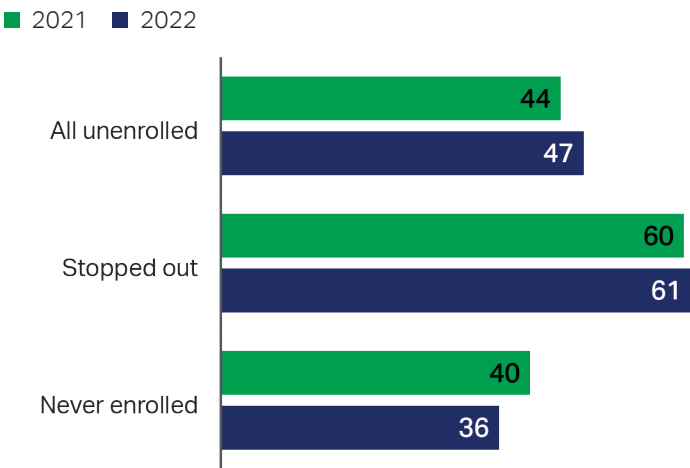
Roughly half (47%) of U.S. adults who are not currently enrolled in a college degree or certificate program report they have considered enrolling in the past two years, which is similar to the 44% who said so in 2021.



A majority (61%) of those who have stopped out report that they have considered reenrollment in the past two years. Likewise, 36% who have never enrolled before recently considered enrolling for the first time.

FIGURE 2  
Unenrolled adults who have considered enrolling in a college degree or certificate program in the past two years, by education experience

% Reporting they have considered pursuing any of the following: bachelor's degree, associate degree, certificate or certification program



Age is a strong predictor of whether people consider enrolling in a college degree or certificate program. Unenrolled adults between the ages of 18 and 24 are substantially more likely than those 25 to 59 to say they considered enrolling; 64% in the youngest age cohort considered enrolling in 2022 compared with 44% in the older age group.

Among adults who have stopped out, majorities in each age group report that they have considered reenrolling, but again those younger than age 25 (81%) are more likely than those 25 and older (59%) to be contemplating this. Among those who have never enrolled, those under 25 are nearly twice as likely as those 25 and older to be considering enrolling (58% vs. 31%, respectively).

These results are consistent with recent enrollment trends, as traditional-aged college students (aged 18 to 24) are still more likely than older cohorts of Americans to be enrolled in higher education.



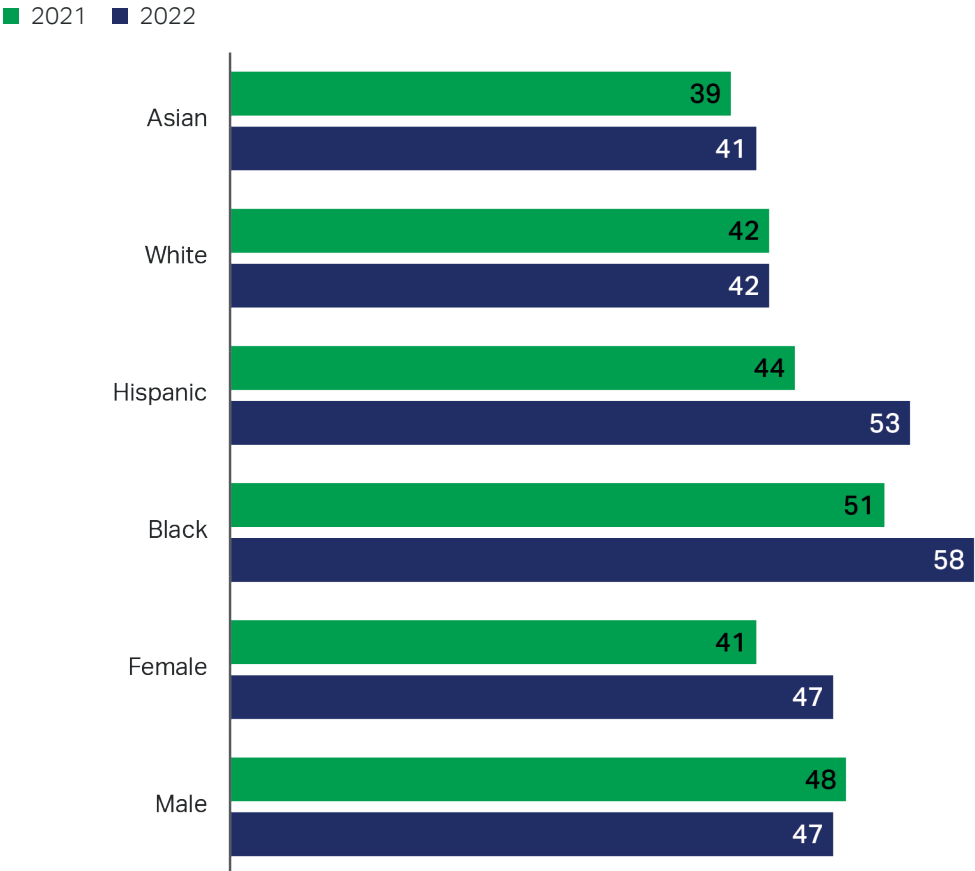
### More Unenrolled Black and Hispanic Adults Considering Enrolling

More than half of unenrolled Black adults (58%) and Hispanic adults (53%) report they are considering enrolling — up from 51% and 44%, respectively, in 2021.

Unenrolled white and Asian adults are less likely than Black or Hispanic adults to be contemplating enrollment; the percentages of unenrolled white (42%) and Asian (41%) adults who reported they are considering enrolling remained mostly unchanged in 2022.

**FIGURE 3**  
**Unenrolled adults who have considered enrolling in a college degree or certificate program in the past two years, by race, ethnicity and gender**

*% Reporting they have considered pursuing any of the following: bachelor's degree, associate degree, certificate or certification program*





Black adults (72%) and Hispanic adults (70%) who stopped out are more likely to consider reenrolling than white adults (55%). Black (47%) and Hispanic adults (41%) who have never enrolled are also more likely than never-enrolled white adults (31%) to say they considered enrolling.

These figures are similar to the levels in 2021, except for the level among never-enrolled white adults, which declined from 38% in 2021 to 31% in 2022.

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### **More Unenrolled Women Considering Enrolling**

While equal percentages of unenrolled women (47%) and men (47%) report they considered enrolling in 2022, unenrolled women are more likely to have considered enrolling in 2022 than they were in 2021.

The percentage of unenrolled women who were considering enrolling increased from 41% in 2021 to 47% in 2022, effectively closing the gender gap, while the percentage of unenrolled men who were considering enrolling remained mostly unchanged.



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Reasons for Considering Enrolling

Gaining knowledge and skills, higher pay and fulfillment are universally appealing

Knowledge, Pay and Purpose Top the Reasons Adults Are Interested in Enrolling

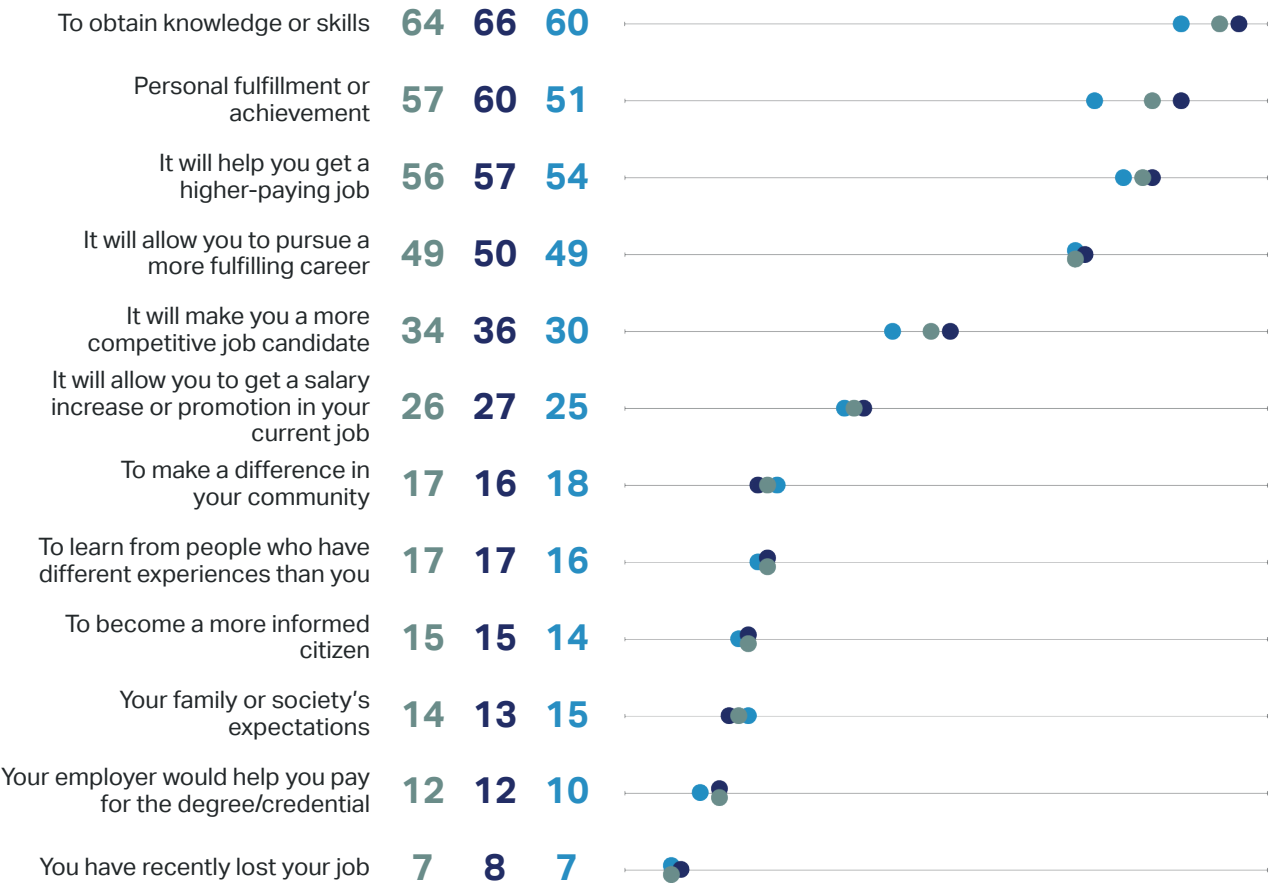
Unenrolled adults who are contemplating enrolling are most likely to identify obtaining knowledge or skills (64%), gaining personal fulfillment (57%), helping them get a higher-paying job (56%) and allowing them to pursue a more fulfilling career (49%) as important reasons why they are considering enrolling.

All groups of unenrolled adults, regardless of race, ethnicity, gender, age or whether they have stopped out or never enrolled, name the top attractions of higher education — knowledge, pay and purpose — as the top reasons they are considering enrollment.

FIGURE 4  
Which of the following are important reasons why you are considering continuing your education?

% Among those considering enrollment who selected each reason

● All unenrolled ● Stopped out ● Never enrolled



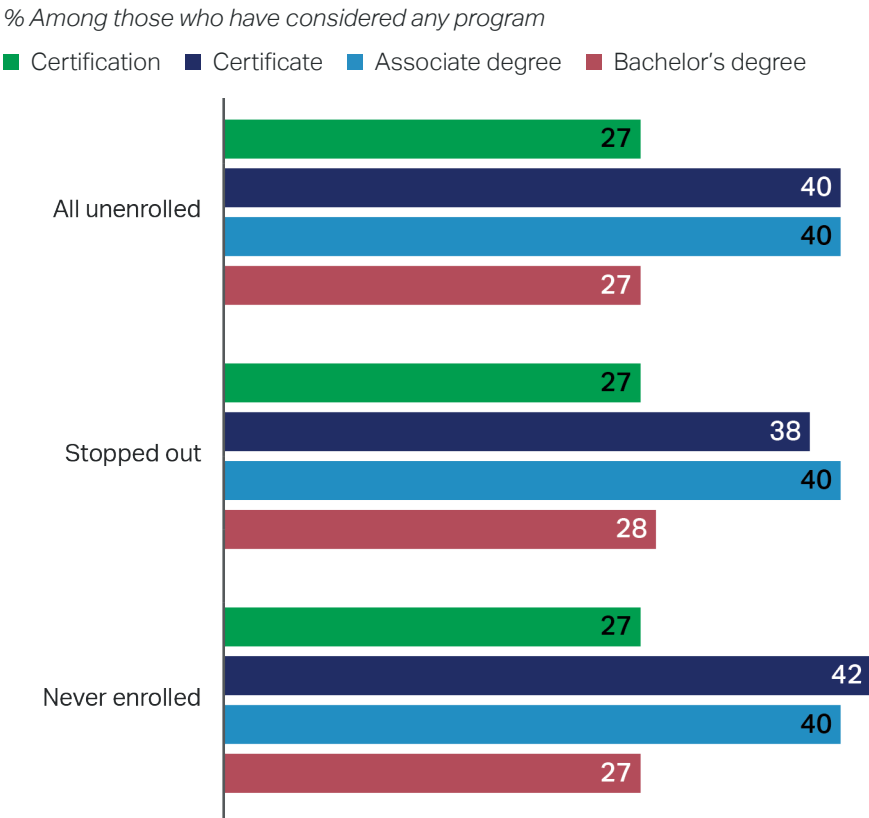


### Associate Degrees, Short-Term Credentials Still the Most Considered Pathways

Similar to results in 2021, all unenrolled adults who have considered enrolling in any type of program in the past two years are more likely to have considered an associate degree (40%) or certificate (40%) than an industry certification (27%) or a bachelor's degree (27%) in the past two years.

Associate degree or short-term credential programs are the most popular pathways among both those who have stopped out and those who have never enrolled.

**FIGURE 5**  
**Which of the following, if any, have you considered pursuing in the past two years?**



While bachelor's degrees get less consideration from both unenrolled men and women (27% in each group have considered pursuing them in the past two years), unenrolled women and men are attracted to different types of other programs.

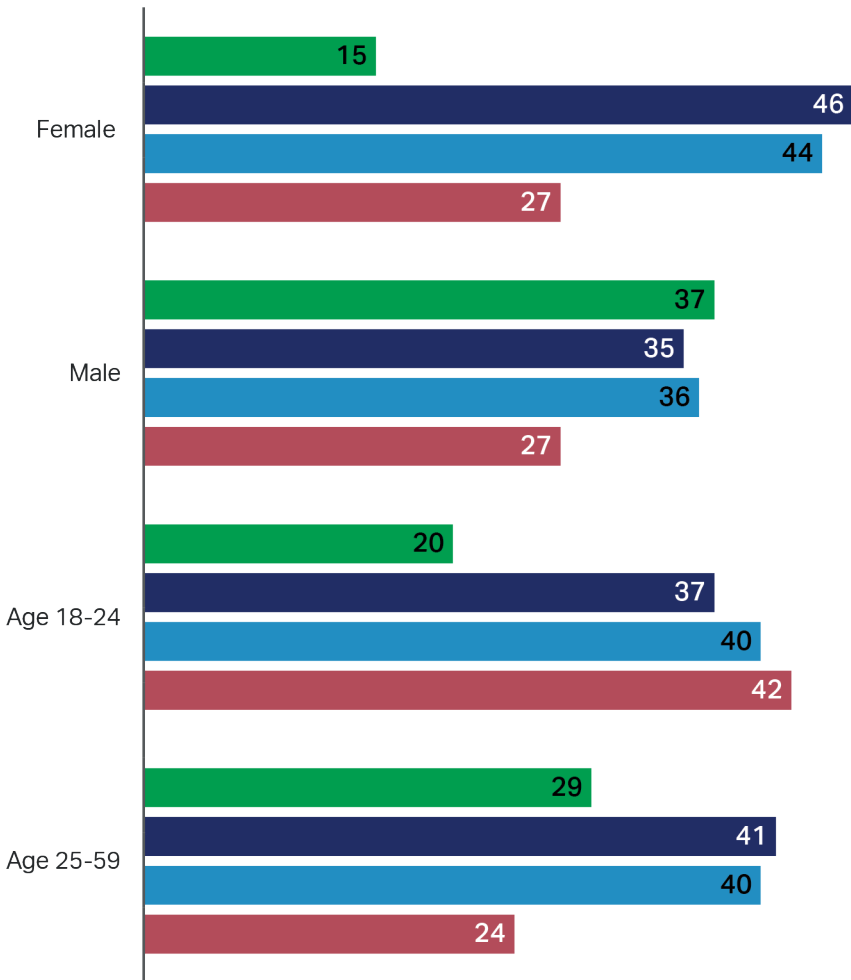


Unenrolled women are more likely than unenrolled men to be considering certificates (46% vs. 35%) or associate degrees (44% vs. 36%), and they are less likely to have considered getting an industry certification (15% vs. 37%). Unenrolled men’s interests gravitate less toward one type of program or credential; rather, similar percentages say they have considered pursuing an industry certification, certificate or associate degree.

**FIGURE 6**  
**Which of the following, if any, have you considered pursuing in the past two years?**

*% Among those who have considered any program*

■ Certification ■ Certificate ■ Associate degree ■ Bachelor’s degree



Among all unenrolled adults.

Unenrolled adults aged 25 to 59 who have considered pursuing some type of program are most likely to have considered certificates (41%) or an associate degree (40%) over all other options.

While bachelor’s degrees are not popular pathways for those 25 and older, they are among younger unenrolled adults. Those aged 18 to 24 are more likely than their older counterparts to have considered a bachelor’s degree (42% vs. 24%), but associate degree and certificate programs are about as popular among both age groups.

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Barriers to Enrollment

Cost is still the biggest hurdle, but it is not the only one



Cost and Other Financial Factors Are the Chief Barriers for the Unenrolled

After decades of skyrocketing costs, the prices of attending public and private four-year institutions have started to come down, falling by about 10% since the start of the pandemic, after accounting for inflation.<sup>3</sup> This should come as good news for current and prospective students, but for many, the cost of a college education is still insurmountable.

Unenrolled adults are most likely to identify financial barriers including the cost of the program (55%), affordability due to inflation (45%) and the need to work (38%) as very important reasons they are not currently enrolled. Cost was the top reason as well in 2021, mentioned by the same percentage (55%) of unenrolled adults.

About three in 10 unenrolled adults say emotional stress (30%) or personal mental health (28%) are very important reasons why they are not currently enrolled. Notably, these are also the top two reasons why enrolled students say they have considered stopping their coursework in the past six months.<sup>4</sup>

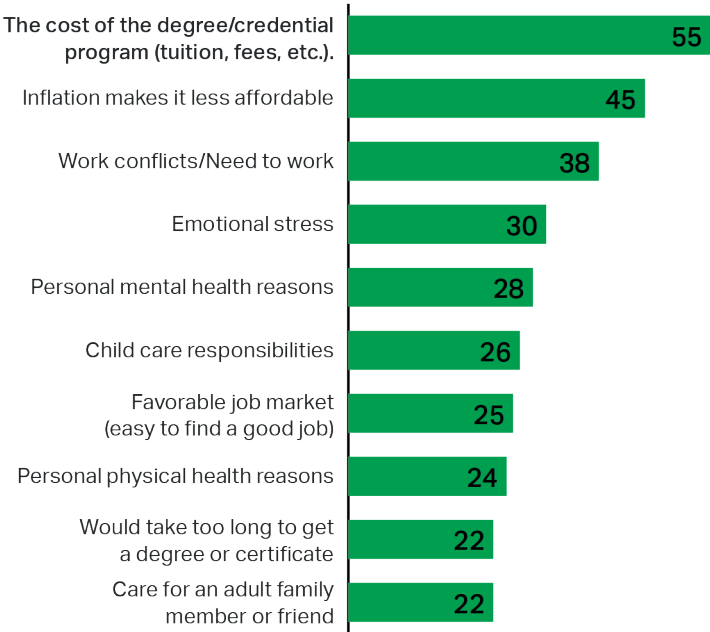
Nobody should have to decide between paying rent, food, gasoline, groceries and paying for education.

— Jared L, white man, 18-29, never enrolled

FIGURE 7  
Top Reasons Why Unenrolled Adults Are Not Enrolled

Thinking now about some reasons why people may not enroll in a degree or certificate program, how important are each of the following as reasons why you are not currently enrolled?

% Very important



Mentioned by at least 20%.

3 Levine, P. B. (2023, February 28). Inflation affects the price of everything—including a college education. Brookings. <https://www.brookings.edu/blog/brown-center-chalkboard/2023/02/28/inflation-affects-the-price-of-everything-including-a-college-education/>

4 Read more about the emotional stress that students and prospective students were feeling in 2022 in the Lumina Foundation-Gallup special report (PDF), *Stressed Out and Stopping Out: The Mental Health Crisis in Higher Education*.

Cost is easily the biggest barrier to enrollment for both the never-enrolled and the previously enrolled; more than half in each group (55% and 54%, respectively) say it is a very important reason they remain unenrolled.

Both groups are largely in agreement on many of the important reasons why they are not enrolled, but those who have never enrolled are slightly more likely to cite other reasons, such as “taking too long to get a degree or certificate,” as very important.

## Emotional Stress, Cost Stopped Aspiring Animator From Realizing Her Dream

Bianca was always interested in art and character design in high school, and after she graduated, she started pursuing a bachelor’s degree in media arts.

Although she felt like she belonged at the school and made friends, she dropped out when she fell into a deep depression. “I couldn’t keep focus in school,” Bianca says. “So I just dropped out until I could get myself together.”

Thinking back, she wasn’t aware of the resources then, but thinks talking to a counselor at the school could have helped her. “It would have helped me get a better mindset and maybe push myself out of the situation I was in,” she says.

Bianca has been out of school for some time and has a job, but says she really wants to continue her education and get a job in the animation or videogame industry. At the moment, though, she doesn’t have the means to return.

“Cost is a big thing. Especially when I have a two-year-old,” she says. “I still feel strongly about wanting to go and continue my education because I know it would benefit me in the long run, and it would especially benefit my son.”

In fact, cost is the one thing she’d like to see changed about higher education in the U.S. “I would like it to be more accessible to those who are unfortunate and can’t afford proper schooling,” Bianca says.

“I feel like everyone deserves a chance at getting a higher education for something that they’re interested in.”

— **Bianca F., Black woman, 30-44, stopped out**



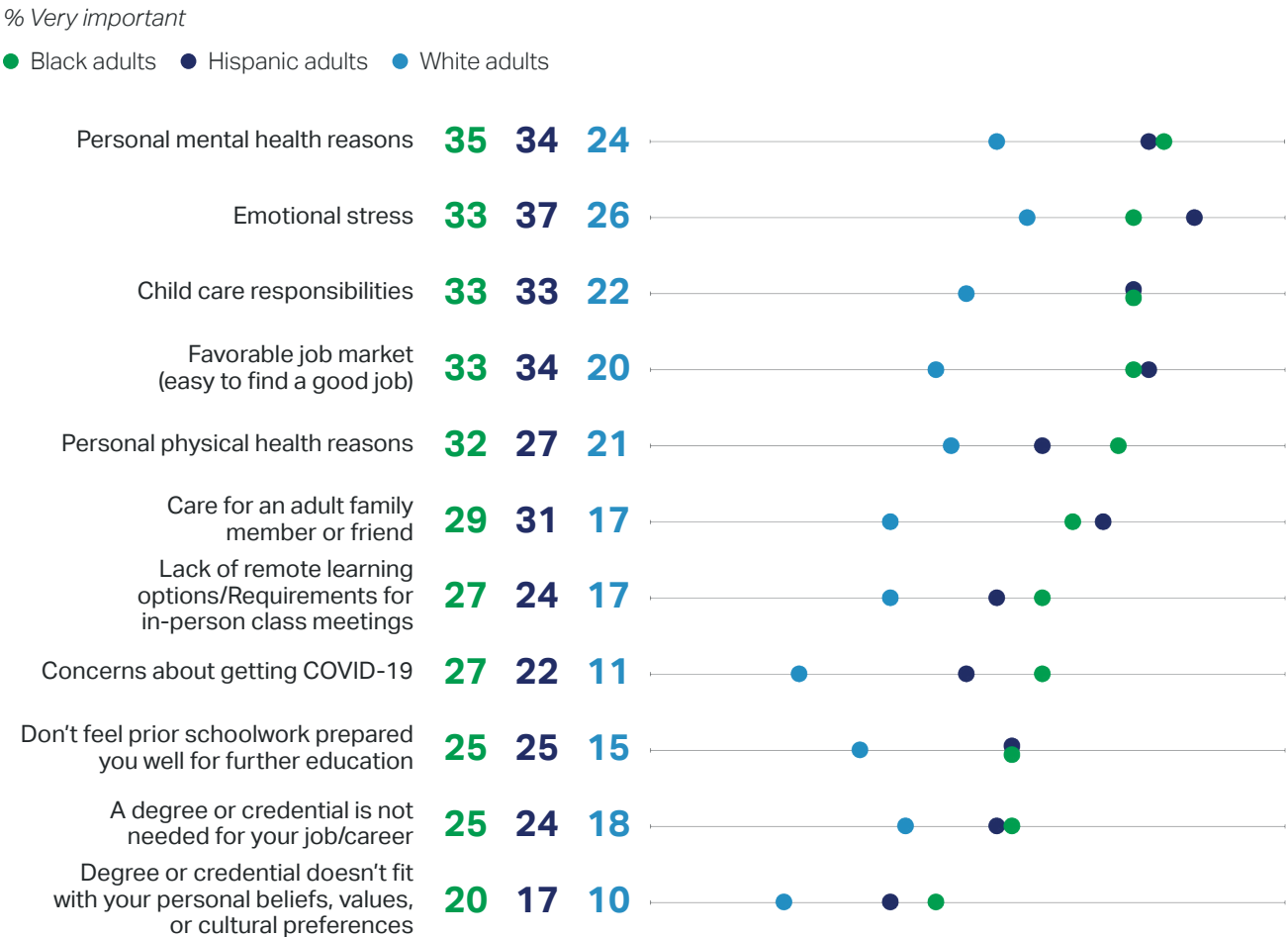




### Black and Hispanic Adults See More Enrollment Barriers Than Their White Peers

While similar majorities across the largest race/ethnicity groups cite cost as a reason they are not enrolled, unenrolled Black and Hispanic adults are more likely than white adults to name a range of other factors as barriers — including mental or physical health issues, caregiver responsibilities and inadequate preparation.<sup>5</sup>

**FIGURE 8**  
**Thinking now about some reasons why people may not enroll in a degree or certificate program, how important are each of the following as reasons why you are not currently enrolled?**



Among all unenrolled adults. Reasons more likely to be named as very important by Black and Hispanic adults than white adults.

<sup>5</sup> Read more about how Black students are navigating caregiving and other responsibilities while pursuing their education in the special Lumina Foundation-Gallup report (PDF), [Balancing Act: The Tradeoffs and Challenges Facing Black Students in Higher Education](#).

## Caregiving Comes First for Single Dad

After Osvaldo left the military, he used his GI benefits to take courses in criminal justice. "I was always interested in law, so I figured that'd be a good career path for me," he says.

But he had to stop taking courses to keep up with the demands of being a single parent of four children under the age of 14.

"It became a little too tough to juggle both," he says. "I would try to go to school during the day, but then by the time I got home and had to care for my children, cook, clean and take care of them, I was just too tired and wiped out at the end of the day to do any proper schoolwork to be able to succeed in my classes."

Even though paying for college is not an issue because of his GI benefits, he says he isn't planning to go back to school until they are out of the house.

"My main concern is to raise my children and make sure that they are on their way to a productive life until I decide to go back to school myself."

—*Osvaldo N., Hispanic man, 30-44, stopped out*



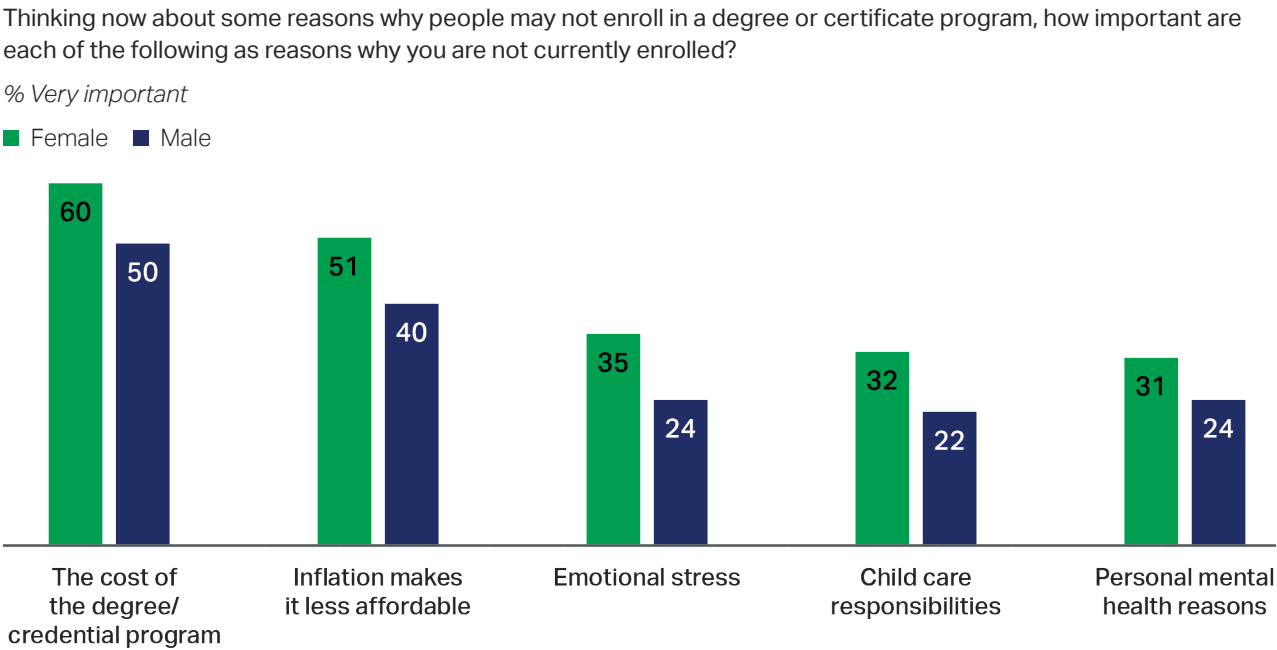
**Unenrolled Women More Likely Than Men to See Cost, Emotional Stress, Other Concerns as Key Barriers**

Cost is the biggest barrier to enrollment for unenrolled men and women, but unenrolled women are more likely than men to identify the cost of the degree program (60% vs. 50%) and rising costs due to inflation (51% vs. 40%) as very important reasons why they are not currently enrolled.

But beyond cost, there are other very important reasons why unenrolled women are not in the classroom. Unenrolled women are more likely than unenrolled men to identify emotional stress (35% vs. 24%) and personal mental health (31% vs. 24%) as very important reasons why they are not enrolled.<sup>6</sup>

Roughly on par with emotional stress and mental health, 32% of unenrolled women say child care responsibilities are very important reasons why they are not enrolled. Fewer unenrolled men (22%) than women identify child care responsibilities as very important barriers.

**FIGURE 9**  
**Key Barriers to Enrollment for Unenrolled Women vs. Men**



**Emotional Stress and Mental Health Are Significant Barriers for Young Unenrolled Adults**

Costs (54%) and inflation (48%) are the top barriers to enrollment among young unenrolled adults, but emotional stress and mental health do not rank far behind. More than four in 10 unenrolled adults between the ages of 18 and 24 say emotional stress (43%) and mental health (43%) are very important reasons they are not enrolled.<sup>7</sup>

<sup>6</sup> Read more about the emotional stress that students and prospective students were feeling in 2022 in the Lumina Foundation-Gallup special report (PDF), [Stressed Out and Stopping Out: The Mental Health Crisis in Higher Education](#).

<sup>7</sup> Please see the Appendix for a detailed table on this question.



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Affordability of Higher Education

Community college viewed as most affordable option

Majority of Unenrolled See Community College as Affordable

Unenrolled adults — regardless of whether they have stopped out or never enrolled — are far more likely to see community college as very or somewhat affordable than any other form of postsecondary institution. Even among those with household incomes under \$24,000, more than two-thirds of unenrolled adults think community college is very or somewhat affordable.

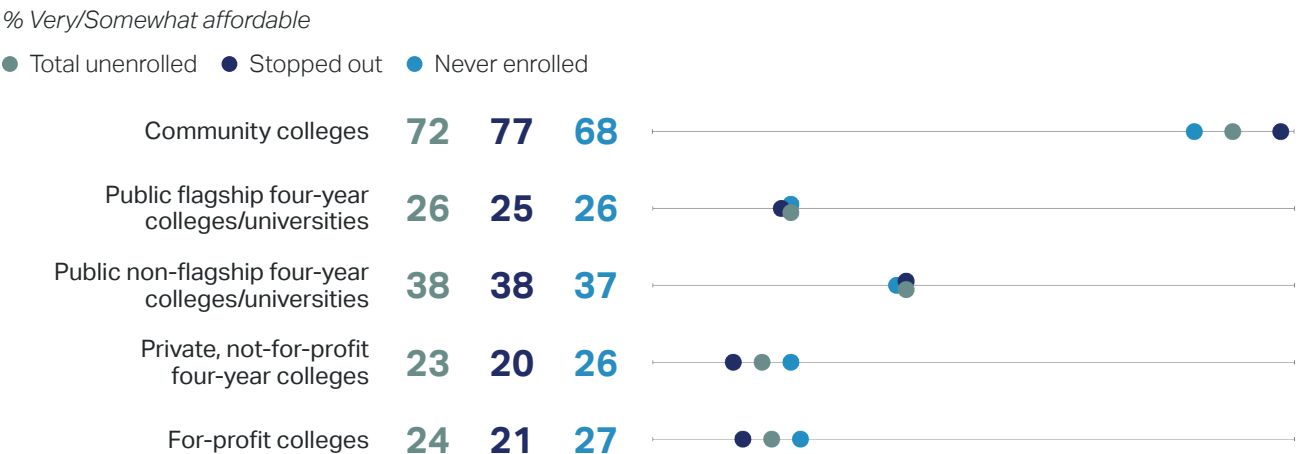
Going into severe debt is not worth getting a secondary education when going to a community college or public college or trade school would be just as beneficial as going to a private school.

— Osvaldo N., Hispanic man, 30-44, stopped out

Community colleges were among the hardest hit during the COVID-19 pandemic, with enrollment dropping more than 10% in 2020, according to the National Student Clearinghouse Research Center. However, enrollment at community colleges stopped falling in 2022, while public and private nonprofit four-year institutions continued to lose students.<sup>8</sup>

Beyond community colleges, unenrolled adults make little distinction in the affordability of other types of colleges, suggesting that people view “higher education” or “college” as unaffordable even though different types of colleges vary in cost.<sup>9</sup>

FIGURE 10  
How affordable do you think each of the following institutions or programs are — very affordable, somewhat affordable, somewhat unaffordable or very unaffordable?



Among all unenrolled adults.

8 National Student Clearinghouse Research Center. (2023, February 2). Current Term Enrollment Estimates: Fall 2022 Expanded Edition. <https://nscresearchcenter.org/current-term-enrollment-estimates/>

9 Please see the Appendix for a detailed table on this question.

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Getting the Unenrolled to Enroll or Reenroll

Scholarships, grants, fellowships and student loan forgiveness programs viewed as most helpful to affording college

Majorities See Scholarships, Student Loan Forgiveness as “Very Helpful”

Of the different programs that could potentially help defray the costs that unenrolled adults cite as the chief barrier to their enrollment, scholarships, grants and fellowships to reduce the cost of attendance and student loan forgiveness programs are viewed as the most helpful. Majorities of unenrolled adults say both would be very helpful in terms of affording college.

There are generally few differences between adults who have stopped out and those who have never enrolled on what would be most helpful in terms of affording college. However, substantially fewer of those who have never been enrolled consider scholarships, grants and fellowships, emergency aid or loan forgiveness programs to be very helpful, compared with those who have stopped out.

These exceptions align with the finding (discussed later in this report) that currently enrolled students who considered stopping out said financial aid was the top reason they were able to stay enrolled.

TABLE 1  
How helpful would each of the following programs be to you in terms of affording college?

% Very helpful

	Total unenrolled	Stopped out	Never enrolled
Scholarships, grants and fellowships to reduce the cost of attendance	60	67	53
Student loan forgiveness programs	54	59	50
Emergency aid (to help students through an unexpected financial crisis)	47	50	44
Federal student loans (backed by the government)	40	39	40
Reduced-cost meal plans	39	39	40
Affordable student housing	38	37	39
Work study jobs (part-time jobs for students, usually working on campus)	35	36	35
Food banks	35	34	37
Free or reduced-cost child care	33	35	32
Buses or other forms of local transportation	30	29	32
Private student loans (from a bank or other financial institution)	28	25	30

Unenrolled Women and Young Unenrolled Adults More Likely to See Different Programs as “Very Helpful” to Affording College

Unenrolled women — who are more likely than men to see costs as a barrier — are more likely than unenrolled men to see scholarships, federal student loans, student loan forgiveness, emergency aid and free or reduced child care as very helpful.

Unenrolled adults between the ages of 18 and 24 are more likely than those aged 25 to 59 to see many programs as very helpful, but particularly those that might defray costs that may be less relatable to older adults, including work-study programs, affordable student housing and reduced-cost meals.

TABLE 2  
How helpful would each of the following programs be to you in terms of affording college?

% Very helpful

	Female	Male	18-24	25-59
Scholarships, grants and fellowships to reduce the cost of attendance	64	56	60	60
Student loan forgiveness programs	59	50	55	54
Emergency aid (to help students through an unexpected financial crisis)	52	42	50	46
Federal student loans (backed by the government)	44	37	41	40
Reduced-cost meal plans	42	37	48	38
Free or reduced-cost child care	39	29	38	32
Affordable student housing	38	37	49	36
Food banks	38	33	41	34
Work study jobs (part-time jobs for students, usually working on campus)	37	34	45	34
Buses or other forms of local transportation	32	29	37	29
Private student loans (from a bank or other financial institution)	28	28	33	27

Among all unenrolled adults.



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## Enrolled



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Remaining enrolled continues to be a challenge

Remaining enrolled was as difficult in 2022 as it was in 2021, and more students considered stopping out

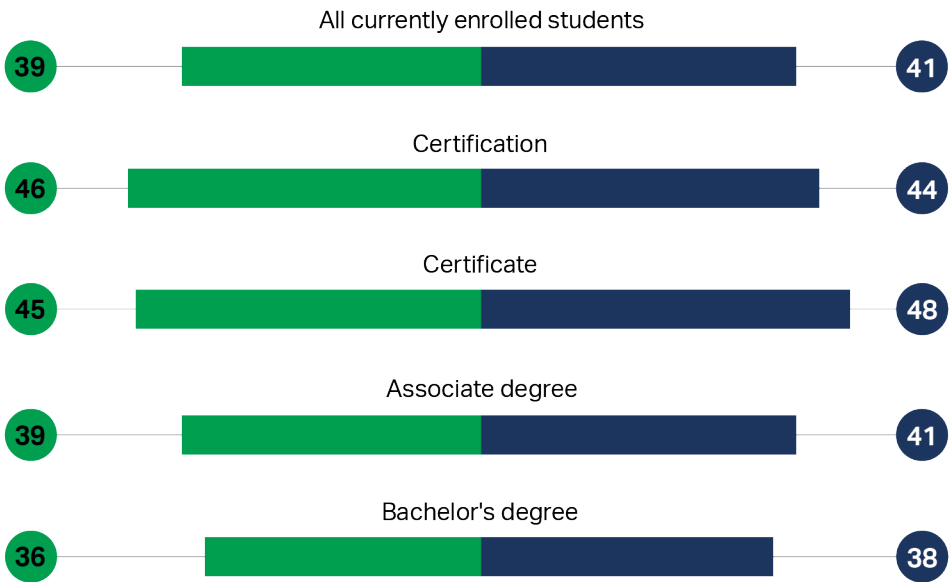
Four in 10 Currently Enrolled Students Found It Difficult to Remain Enrolled

Forty-one percent of currently enrolled students say it was “very difficult” or “difficult” to remain enrolled in their program, which is similar to the 39% who said the same in 2021.

Those enrolled in credential programs found it more difficult to stay enrolled than those pursuing associate or bachelor’s degrees.

FIGURE 11  
Taking all factors into account, how difficult is it for you to remain enrolled in your program?

% Very difficult or difficult  
■ 2021 ■ 2022



**Black, Hispanic and Male Students Found It Particularly Difficult to Stay Enrolled**

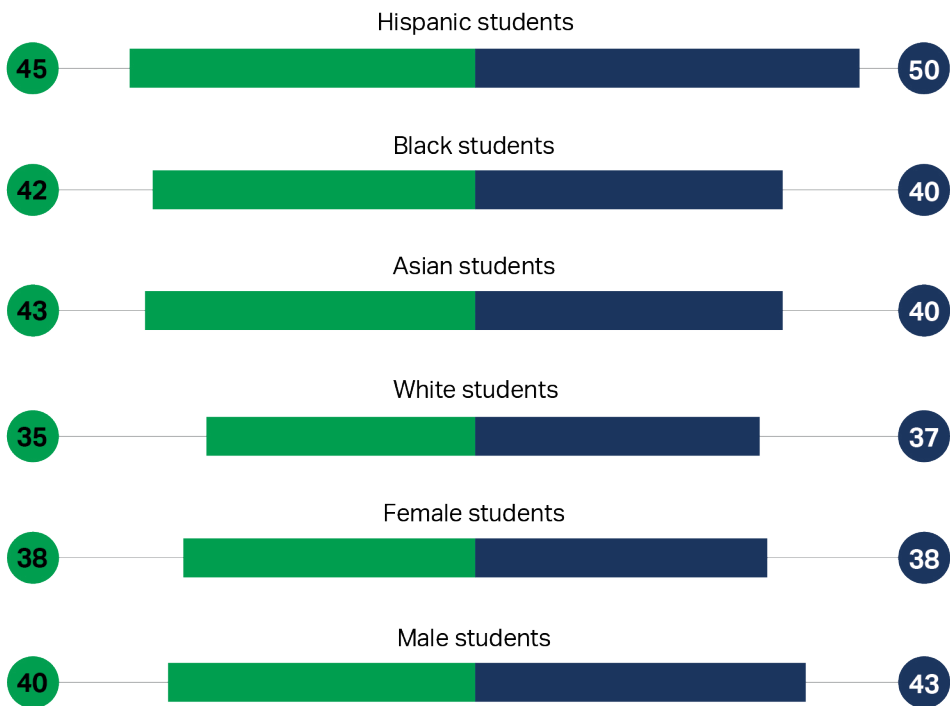
Hispanic (50%) and Black students (40%) are more likely than white students (37%) to report difficulty remaining enrolled.

Male students (43%) are slightly more likely than female students (38%) to report having difficulties, with the gender gap widening in 2022.

**FIGURE 12**  
**Taking all factors into account, how difficult is it for you to remain enrolled in your program?**  
**By race, ethnicity and gender**

% Very difficult or difficult

■ 2021 ■ 2022



Among all currently enrolled students.

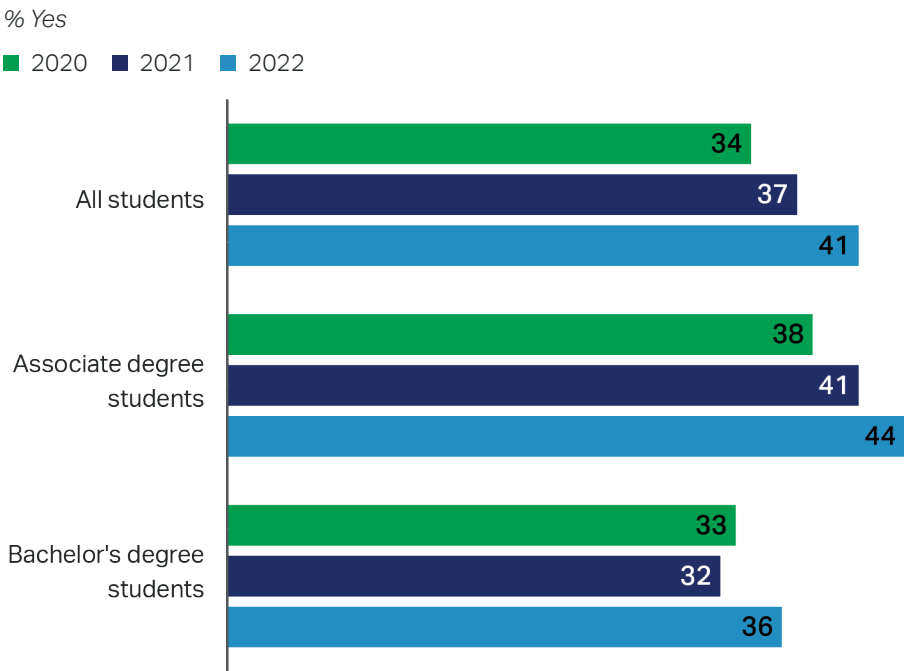


More Students Considered Stopping Out in 2022

Even with pandemic-era restrictions lifting and concerns about COVID-19 receding, students in postsecondary programs were, if anything, more likely in 2022 than they were in 2020 or 2021 to have considered stopping their coursework before completion.

In the 2022 study, 41% of students currently enrolled in a postsecondary education program, including 36% of bachelor’s students and 44% of associate degree students, say they have considered stopping their coursework in the past six months. The current figures represent a slight rise from those in 2020 and 2021.

FIGURE 13  
In the past six months, have you considered stopping your coursework (that is, withdrawing from the program for at least one term)?



Among all currently enrolled students. “All students” reported in this chart includes students pursuing an associate degree, bachelor’s degree, certificate or certification. Results for certificate or certification students not shown.

More Hispanic, Black and Male Students Considered Stopping Out

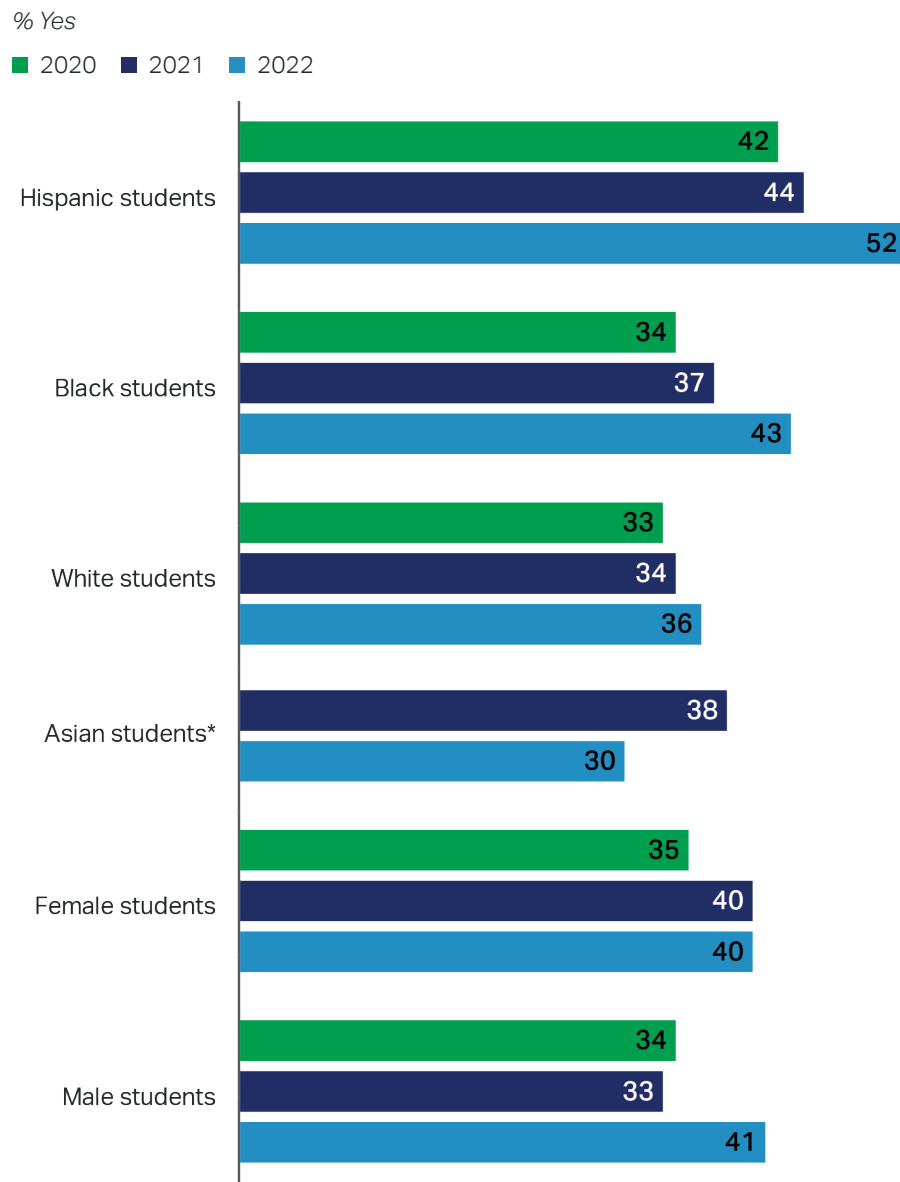
More than half of Hispanic students (52%) and 43% of Black students say that in the past six months they have considered stopping their coursework for at least one term. Both figures are up slightly from those seen in 2020 and 2021, which is a troubling trajectory given the historically lower undergraduate completion rates among Black and Hispanic students.<sup>10</sup>

As they have since 2020, Hispanic students continue to be the most likely racial and/or ethnic group to report they have considered stopping out of their program.

10 U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), Winter 2016–17, Graduation Rates component.

FIGURE 14

**In the past six months, have you considered stopping your coursework (that is, withdrawing from the program for at least one term)?**



Among all currently enrolled students.

\*Sample size for Asian students too small to report in 2020.

While similar percentages of female and male students report considering stopping out from their programs in 2022, the 41% of male students who were considering this is up from levels in 2020 and 2021 — a somewhat concerning development given men’s relatively lower enrollment and completion rates.<sup>11</sup>

The 40% of female students who were considering stopping out in 2022 is basically unchanged from the previous year but remains elevated from the 35% who reported this in 2020.

11 Reeves, R. V., & Smith, E. (2021, October 8). The male college crisis is not just in enrollment, but completion. Brookings. <https://www.brookings.edu/blog/up-front/2021/10/08/the-male-college-crisis-is-not-just-in-enrollment-but-completion/>

ENROLLED

Barriers to Staying Enrolled

Emotional stress, mental health are still major issues for students



Students’ Mental Health Among Top Reasons They Considered Stopping Out

Among students who had considered stopping out, emotional stress surged dramatically as a reason between the first two State of Higher Education surveys, conducted in the early months of the pandemic in 2020 and its second year in 2021.

More than half (55%) of students who considered stopping out in 2022 cited emotional stress as the reason they considered leaving, and almost half (47%) considered stopping for mental health reasons.<sup>12</sup>

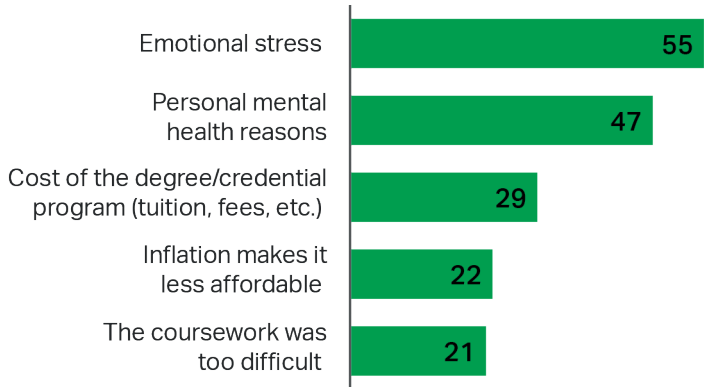
When I’m really stressed out, I go to the gym or go for a run or walk and that just gives me time to be with my thoughts and not worry about it. If I’m really overwhelmed, I have reached out to teachers or professors and just kind of asked for advice or some sort of motivation and they’ve been very open to that.

— Carl F., white man, 18-29, currently enrolled

FIGURE 15  
Top Five Reasons Students Considered Stopping Their Coursework

Which of the following describes why you considered stopping your coursework?

% Among students who considered stopping out



12 Read more about the emotional stress that students and prospective students were feeling in 2022 in the Lumina Foundation-Gallup special report (PDF), [Stressed Out and Stopping Out: The Mental Health Crisis in Higher Education](#).



ENROLLED

Why Students Stay

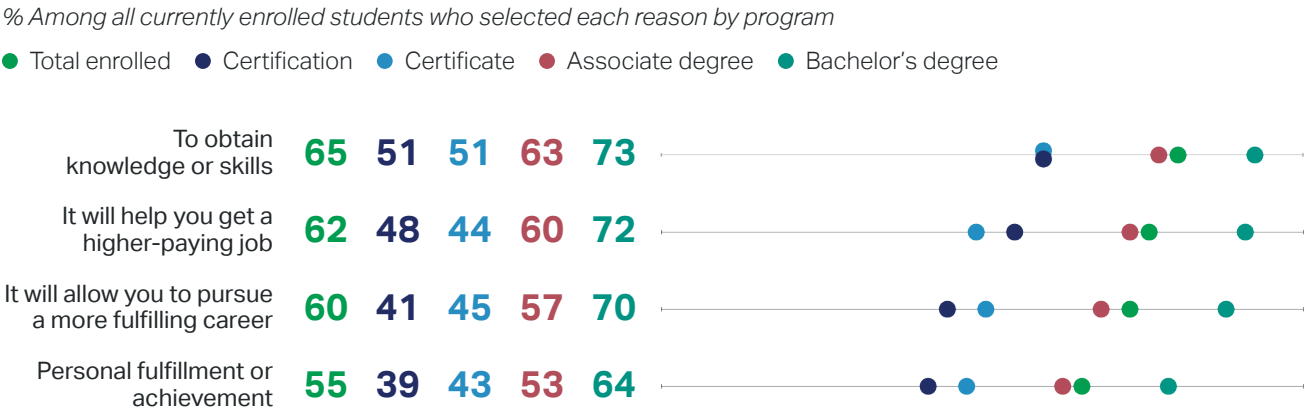
Students remain enrolled because they see the value of a college degree or credential, but their ability to stay largely depends on whether they can afford it



Pursuit of Knowledge, Purpose and Pay Keep Students in School

The top reasons students give for staying in school are the same reasons that unenrolled adults say they are considering enrolling — and they all tie back to the perceived value of education: obtaining knowledge or skills (65%), helping them to get a higher-paying job (62%), allowing them to pursue a more fulfilling career (60%) and gaining personal fulfillment (52%).

FIGURE 16  
Which of the following are important reasons why you are continuing your education?



Financial Factors Rise in Importance in 2022

More than any other factor, associate and bachelor’s degree students say financial aid or scholarships are “very important” to them being able to remain enrolled in their programs; nearly six in 10 students in each group characterize them as this important.

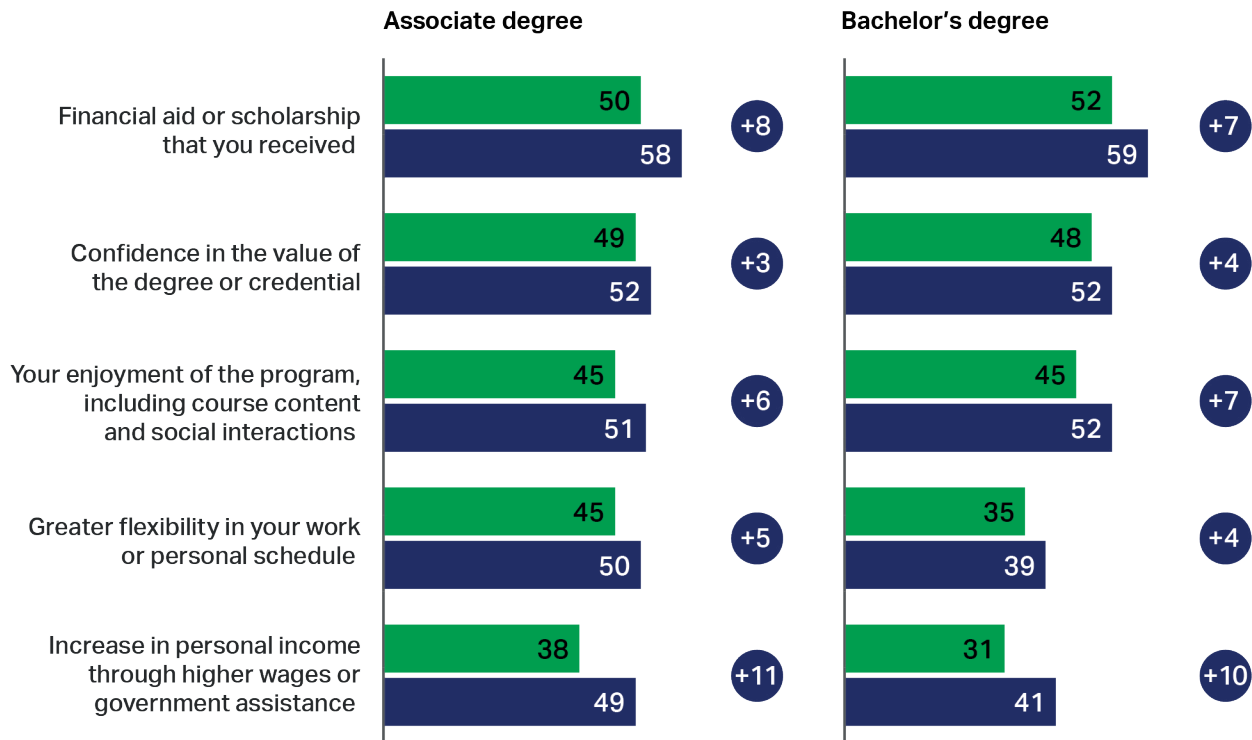
However, the top reasons students say they are able to stay enrolled aren’t solely about cost: Majorities in each group say confidence in the value of the degree or credential and the enjoyment they get from the program, including course content and social interactions, are very important.

FIGURE 17  
Top Five Important Reasons Students Are Able to Remain Enrolled

How important are each of the following in your being able to remain enrolled in your program?

% Very important

2021 2022



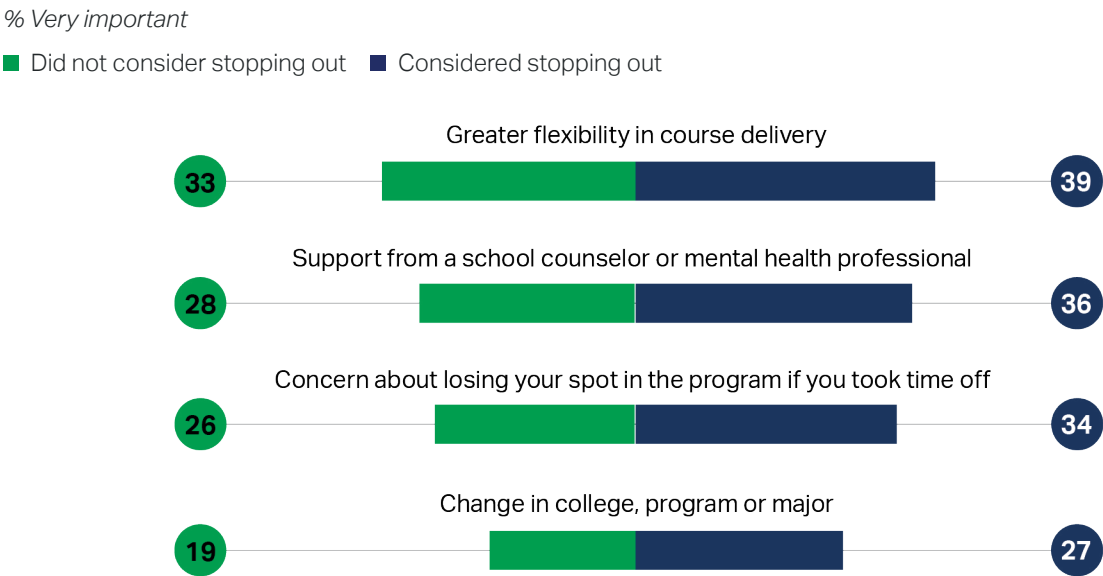
Among all currently enrolled students.

The importance of financial factors rose between the 2021 and 2022 surveys. Associate and bachelor’s degree students are more likely in 2022 than they were in 2021 to say their **financial aid or scholarships** and **increases in personal income through higher wages or government assistance** are very important to their ability to remain enrolled.

Students who recently considered stopping out of their program are just as likely as those who did not consider stopping out to say financial aid, increases in personal income and a number of other factors are very important to their ability to remain enrolled.

However, students who recently considered stopping out are more likely to identify several factors as very important. Those who considered stopping out are more likely to say greater flexibility in course delivery; support from a counselor or mental health professional; concern about losing their spot in the program; and a change in college, program or major are very important.

**FIGURE 18**  
**How important are each of the following in your being able to remain enrolled in your program?**



Among all currently enrolled students. This list displays factors that those who considered stopping out are more likely to consider very important.



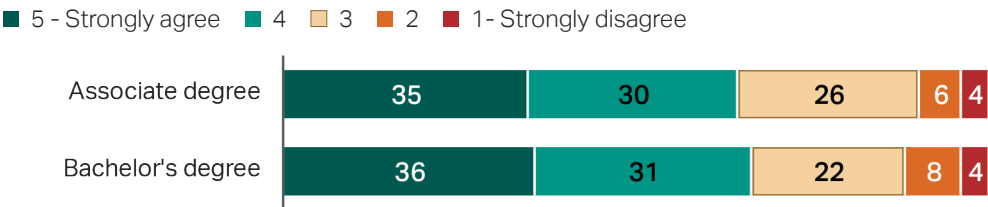
**Most Students Feel They Belong, Which Makes Them More Likely to Stay**

Research shows that students in higher education who have a greater sense of belonging have higher levels of motivation and academic engagement and achievement. Further, those who feel they belong are less likely to leave school.<sup>13</sup>

When asked to rate their level of agreement that they feel they belong at their school on a scale of 1 to 5, two-thirds of currently enrolled students give ratings of 4 or 5, indicating that they agree.

FIGURE 19

**Next, please reflect on your experience at [school] when answering the following questions.  
You feel as if you belong at [school].**



Among all currently enrolled students.

Bachelor's/Associate degree students who give a neutral response (3) or disagree that they feel as if they belong (1 or 2) are more likely than those who agree to say they frequently experience emotional stress — **47% vs. 37%**, respectively. They are also more likely to say they have considered stopping their coursework — **44% vs. 29%**.



13 Pedler, M. L., Willis, R., & Nieuwoudt, J. E. (2021). A sense of belonging at university: student retention, motivation and enjoyment. *Journal of Further and Higher Education*, 46(3), 397-408. <https://doi.org/10.1080/0309877X.2021.1955844>

# Spotlight on Student Loans

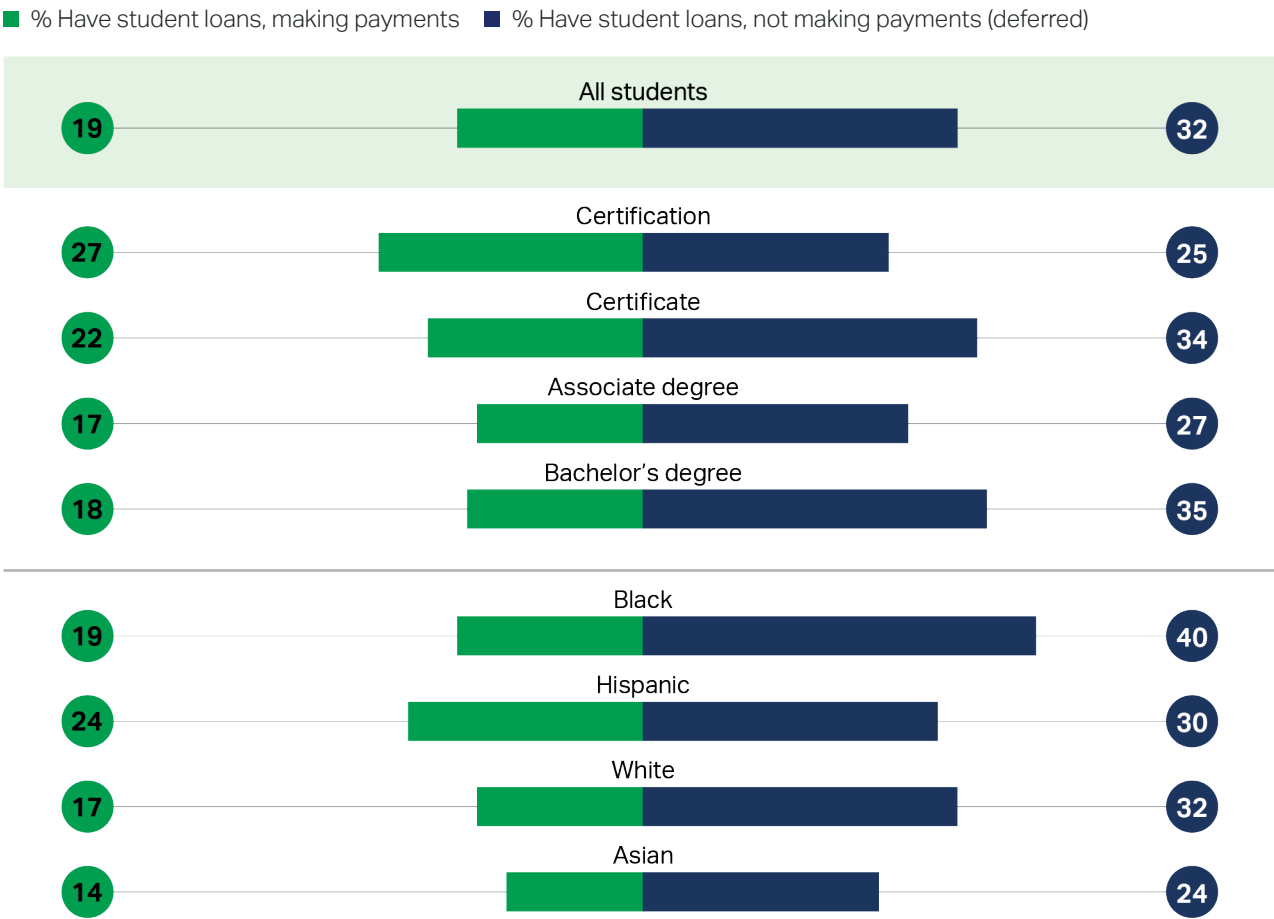
## Half of current students are carrying student loan debt

The average student loan recipient in the U.S. held \$38,000 in federal student loan debt as of the fourth quarter of 2022, according to the U.S. Department of Education.<sup>14</sup>

Many of these borrowers continued to defer payment because of ongoing pandemic relief measures in 2022.<sup>15</sup>

Though students in certification and certificate programs are just as likely as those in bachelor's programs to say they have student loans, with more than half of students in each group saying they have loans, those in associate degree programs are somewhat less likely to have them. Less than half (44%) of those in associate degree programs have student loans.

**FIGURE 20**  
**In terms of student loans, which of the following apply to you?**



Among all currently enrolled students.

14 U.S. Department of Education. (2022). Federal Student Loan Portfolio. <https://studentaid.gov/data-center/student/portfolio>  
15 Nova, A. (2022, November 22). Biden administration extends payment pause on student loan debt. CNBC. <https://www.cnbc.com/2022/11/22/biden-administration-will-extend-student-loan-debt-repayment-holiday-to-june-reports-say.html>

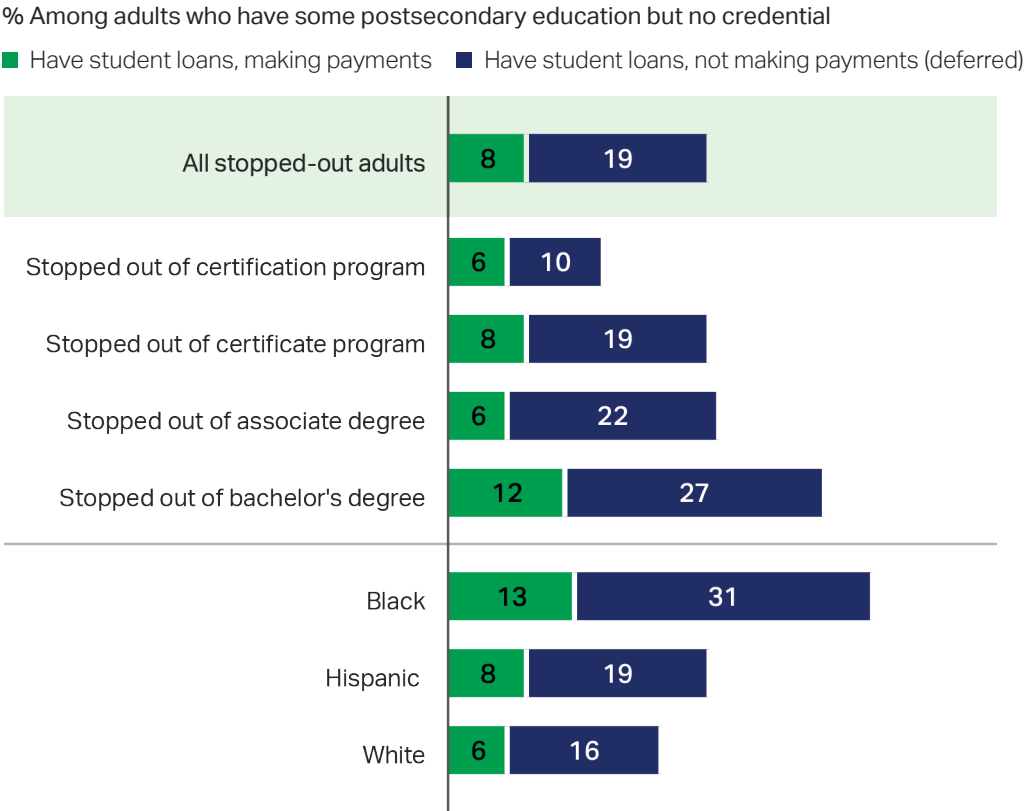
National statistics show Black students are more likely than white students to take out loans to pay for their undergraduate programs: More than half (50.8%) of Black students use student loans compared with about four in 10 (40.2%) white students.<sup>16</sup>

Reflecting this, currently enrolled Black students surveyed are the most likely of any group to be carrying student loan debt, at 59%. However, they are also the most likely group to say that their payments are being deferred.

**More Than a Quarter of Adults Who Have Stopped Out of a Certificate or Degree Program Have Student Loan Debt**

Black adults who have stopped out are the most likely of any racial or ethnic group of former students to say they have student loans. The 44% of stopped-out Black adults who say they have loans is double the percentage of white adults (22%) who say they do and 17 percentage points higher than Hispanic adults (27%).

**FIGURE 21**  
**In terms of student loans, which of the following apply to you?**



16 Education Data Initiative. (2023, January 16). Student Loan Debt by Race. <https://educationdata.org/student-loan-debt-by-race>

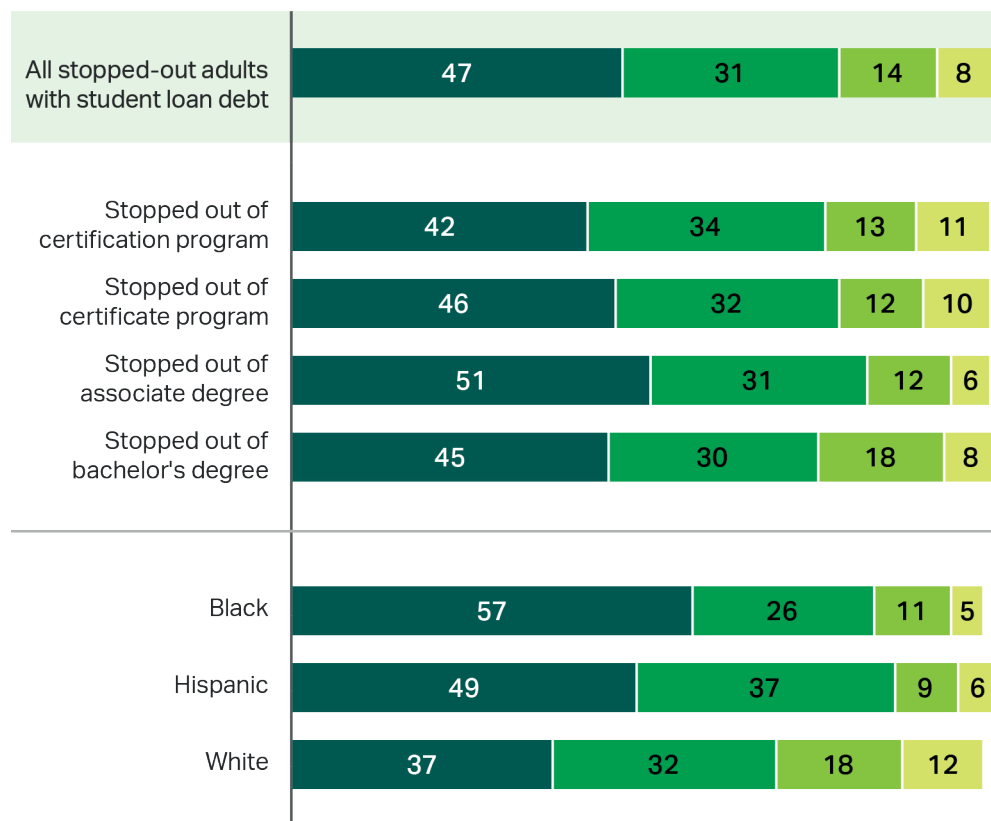
## Nearly Half of Stopped-Out Adults With Student Loan Debt Would Be Very Likely to Reenroll if Some or All of Their Loans Were Forgiven

Forty-seven percent of students who stopped their postsecondary education before finishing say they would be very likely to reenroll if some or all of their student loans were forgiven. The proportions are higher among Black (57%) and Hispanic (49%) adults who have stopped out than among white adults (37%).

FIGURE 22

### How likely would you be to reenroll if some or all of your current student loans were forgiven?

■ % Very likely ■ % Somewhat likely ■ % Not too likely ■ % Not likely at all



Among adults who have stopped out of a program.

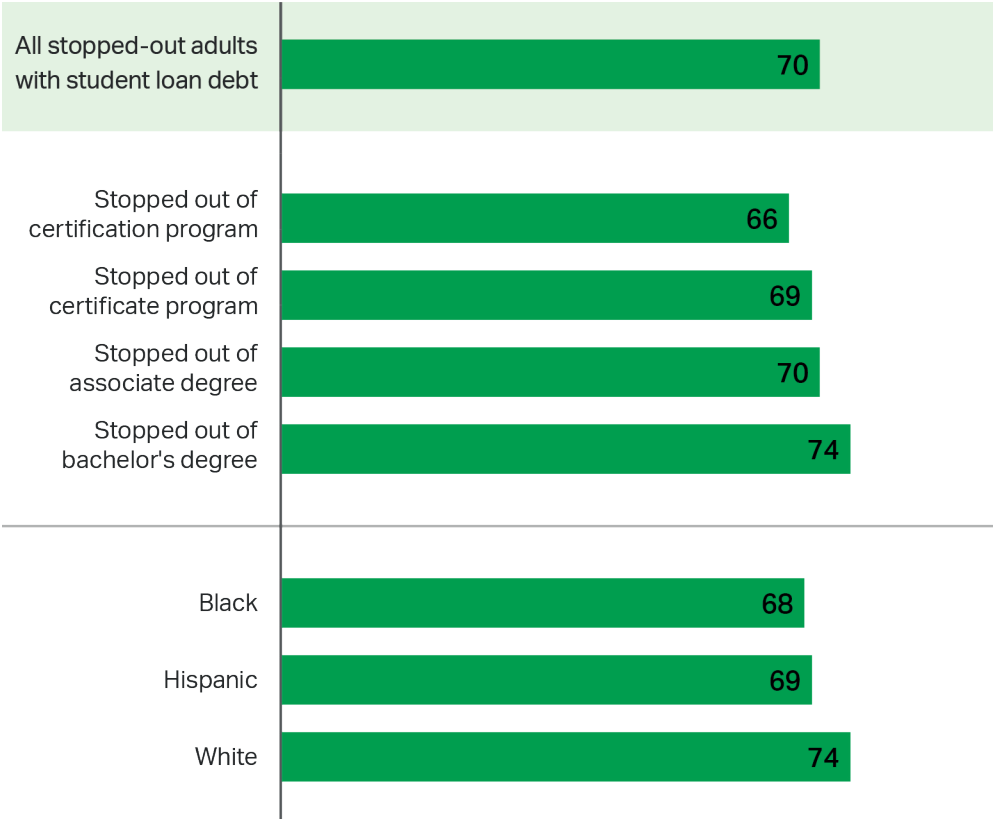


On Average, Stopped-Out Adults Say They Would Need at Least 70% of Their Loans Forgiven to Reenroll

FIGURE 23

What is the minimum percentage of your loan that you would need forgiven in order for you to reenroll?

% Average responses among stopped-out adults with student loan debt



# Conclusion

Despite still-tumbling enrollment and falling completion rates, the latest Lumina Foundation-Gallup State of Higher Education study reveals that most U.S. adults continue to see the value in higher education and view a college degree as a prerequisite for a successful career.

Further, the research also shows demand for higher education remains high among those who are not currently enrolled and is even increasing in some groups, including unenrolled Hispanic and Black adults and women, which suggests the future is not as bleak as it might look.

Still, there are substantial barriers in the way of that brighter future that institutions need to consider. For the second consecutive year, financial barriers, including the cost of the program, continued to be the top reasons that many of these unenrolled adults say they are not currently enrolled. However, they are not the only hurdles those unenrolled adults face; many also say emotional stress and mental health are keeping them from enrolling.

Even with pandemic-era restrictions lifting and concerns about COVID-19 receding, the study finds many currently enrolled students are still struggling. Students in postsecondary programs were finding it as difficult to remain enrolled in their programs in 2022 as they did the previous year, and more students — particularly Black, Hispanic and male students — were considering stopping their coursework before completion.

Like their unenrolled counterparts, for the second consecutive year, emotional stress and mental health remained major issues for students, and they lead the reasons students consider stopping out. However, the value they see in higher education — knowledge, pay and purpose — keeps them motivated to continue their education.

Outside the barriers and disruptions current students face, they see the value and importance of having a credential and are working to find solutions to stay enrolled to completion. In fact, the survey shows nearly all currently enrolled students (91%) are very confident or confident they will complete their education, but most importantly, this confidence is present across all demographics, including those who have previously considered stopping out.

# Methodology

Results for the Lumina Foundation-Gallup State of Higher Education 2022 study are based on web surveys conducted Oct. 26-Nov. 17, 2022, with samples of 6,008 students who are currently enrolled in a postsecondary education program (certificate, associate or bachelor's degree), 3,004 adults who were previously enrolled in a postsecondary education program but had not completed an associate or bachelor's degree, and 3,003 adults who had never enrolled in a postsecondary education program.

All respondents were between the ages of 18 and 59 and had a high school diploma or equivalent but not an associate or bachelor's degree.

Of the currently enrolled students, 2,378 say they are pursuing a bachelor's degree, 1,571 are pursuing an associate degree, 1,296 are pursuing a certificate and 763 are pursuing an industry certification.

Respondents were interviewed via Dynata's non-probability web-based panel.

The data are weighted to match national demographics of gender, age, race, Hispanic ethnicity, education and region for the population of U.S. adults ages 18 to 59 with a high school diploma but without a college degree. Demographic weighting targets are based on the most recent American Community Survey figures.

# Appendix

TABLE 3

**Thinking now about some reasons why people may not enroll in a degree or certificate program, how important are each of the following as reasons why you are not currently enrolled?**

*% Very important among all unenrolled adults*

		RACE			INCOME					GENDER		AGE	
	Total	Black	Hispanic	White	<\$24,000	\$24,000 to \$35,999	\$36,000 to \$59,999	\$60,000 to \$89,999	\$90,000+	Female	Male	Age 18-24	Age 25-59
The cost of the degree/credential program (tuition, fees, etc.).	55%	53%	59%	54%	55%	58%	57%	52%	47%	60%	50%	54%	55%
Inflation makes it less affordable	45%	41%	53%	43%	44%	49%	47%	43%	38%	51%	40%	48%	45%
Work conflicts/Need to work	38%	40%	44%	36%	32%	40%	41%	39%	41%	39%	37%	37%	38%
Emotional stress	30%	33%	37%	26%	39%	31%	29%	22%	18%	35%	24%	43%	27%
Personal mental health reasons	28%	35%	34%	24%	37%	31%	28%	21%	15%	31%	24%	43%	25%
Child care responsibilities	26%	33%	33%	22%	29%	30%	29%	24%	18%	32%	22%	26%	26%
Favorable job market (easy to find a good job)	25%	33%	34%	20%	28%	25%	25%	23%	21%	25%	25%	25%	25%
Personal physical health reasons	25%	32%	27%	21%	34%	27%	24%	18%	13%	26%	23%	28%	24%
Would take too long to get a degree or certificate	23%	24%	27%	21%	24%	23%	22%	22%	20%	24%	21%	24%	22%
Care for an adult family member or friend	23%	29%	31%	17%	28%	26%	24%	18%	12%	23%	22%	25%	22%
Lack of interest in getting further education	21%	21%	25%	20%	23%	22%	20%	19%	20%	22%	20%	23%	21%
A degree or credential is not needed for your job/career	21%	25%	24%	18%	21%	20%	21%	18%	25%	21%	21%	20%	21%
Lack of remote learning options/ Requirements for in-person class meetings	20%	27%	24%	17%	26%	23%	21%	15%	13%	23%	17%	25%	19%
Don't feel prior schoolwork (high school, GED) prepared you well for further education	19%	25%	25%	15%	25%	21%	19%	13%	12%	19%	19%	25%	18%
You don't see value in getting further education	17%	20%	21%	16%	18%	18%	18%	15%	17%	17%	18%	20%	17%
Concerns about getting COVID-19	16%	27%	22%	11%	24%	22%	14%	10%	8%	16%	16%	17%	16%
Degree or credential doesn't fit with your personal beliefs, values or cultural preferences	13%	20%	17%	10%	19%	14%	15%	8%	8%	13%	13%	16%	13%



TABLE 4

## How affordable do you think each of the following institutions or programs are?

% Very/Somewhat affordable

AMONG ADULTS WHO STOPPED OUT	Total	RACE			INCOME					GENDER		AGE	
		Black	Hispanic	White	<\$24,000	\$24,000 to \$35,999	\$36,000 to \$59,999	\$60,000 to \$89,999	\$90,000+	Female	Male	Age 18-24	Age 25-59
Community colleges	77%	83%	80%	74%	72%	78%	76%	79%	80%	74%	79%	82%	77%
Public flagship four-year colleges/universities (the one or two largest colleges in a state)	25%	38%	33%	19%	28%	25%	24%	22%	24%	21%	29%	33%	24%
Public non-flagship four-year colleges/universities	38%	50%	46%	33%	38%	42%	36%	35%	38%	33%	42%	48%	37%
Private, not-for-profit four-year colleges	20%	30%	22%	17%	25%	24%	18%	18%	18%	17%	23%	26%	20%
For-profit colleges	21%	32%	28%	16%	28%	22%	22%	17%	16%	21%	21%	32%	20%

AMONG THOSE NEVER ENROLLED	Total	RACE			INCOME					GENDER		AGE	
		Black	Hispanic	White	<\$24,000	\$24,000 to \$35,999	\$36,000 to \$59,999	\$60,000 to \$89,999	\$90,000+	Female	Male	Age 18-24	Age 25-59
Community colleges	68%	77%	72%	65%	66%	67%	68%	71%	73%	68%	68%	78%	66%
Public flagship four-year colleges/universities (the one or two largest colleges in a state)	26%	40%	31%	21%	29%	26%	25%	29%	24%	25%	27%	34%	25%
Public non-flagship four-year colleges/universities	37%	48%	46%	31%	39%	35%	36%	36%	41%	35%	39%	48%	35%
Private, not-for-profit four-year colleges	26%	36%	29%	21%	28%	26%	25%	26%	22%	22%	28%	30%	25%
For-profit colleges	27%	46%	32%	20%	30%	32%	26%	24%	18%	28%	26%	36%	25%

TABLE 5

**Taking all factors into account, how difficult is it for you to remain enrolled in your program?**

Demographic Categories		% Very difficult/Difficult
DEGREE	Certification	44%
	Certificate	48%
	Associate degree	41%
	Bachelor's degree	38%
RACE	Asian	40%
	Black	40%
	Hispanic	50%
	White	37%
INCOME	<\$24,000	46%
	\$24,000 to \$35,999	43%
	\$36,000 to \$59,999	43%
	\$60,000 to \$89,999	40%
	\$90,000+	38%
GENDER	Female	38%
	Male	43%
AGE	Age 18-24	39%
	Age 25-59	45%
Total enrolled		41%

Among all currently enrolled students.

TABLE 6

**How confident are you that you will complete your [program type]?**

Demographic Categories		% Very confident/Confident
DEGREE	Certification	91%
	Certificate	90%
	Associate degree	89%
	Bachelor's degree	93%
RACE	Asian	90%
	Black	91%
	Hispanic	90%
	White	92%
INCOME	<\$24,000	89%
	\$24,000 to \$35,999	87%
	\$36,000 to \$59,999	89%
	\$60,000 to \$89,999	93%
	\$90,000+	94%
GENDER	Female	91%
	Male	91%
AGE	18 to 24	91%
	25 to 59	91%
Total enrolled		91%

Among all currently enrolled students.

## About Gallup

Gallup delivers analytics and advice to help leaders and organizations solve their most pressing problems. Combining more than 80 years of experience with its global reach, Gallup knows more about the attitudes and behaviors of employees, customers, students and citizens than any other organization in the world.

Gallup has served more than 1,000 education organizations with advice and analytics based on over 85 years of research, including nearly half a million interviews with education leaders and their teams about their workplace experiences and the perspectives of more than 6 million students and alumni captured by the Gallup Student Poll and Gallup Alumni Survey. Gallup assists districts, schools, universities and institutions nationwide with research-based strategies to provide a culture shift in education to help students on their path toward great careers and great lives.

## About Lumina Foundation

[Lumina Foundation](#) is an independent, private foundation in Indianapolis that is committed to making opportunities for learning beyond high school available to all. We envision a system that is easy to navigate, delivers fair results, and meets the nation's need for talent through a broad range of credentials.

Lumina Foundation works with governmental, nonprofit, and private-sector organizations to bring about change. We rely on communications outreach, meetings and events that engage and mobilize people, state and federal policy outreach, investments in proven and promising practices, and targeted efforts to measure and evaluate progress.





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