

# IS COLLEGE WORTH IT FOR ME?

A report by Public Agenda, with support from The Kresge Foundation

NOVEMBER 2013

## How Adults Without Degrees Think About Going (Back) to School



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A Report from Public Agenda by Carolin Hagelskamp, David Schleifer and Christopher DiStasi

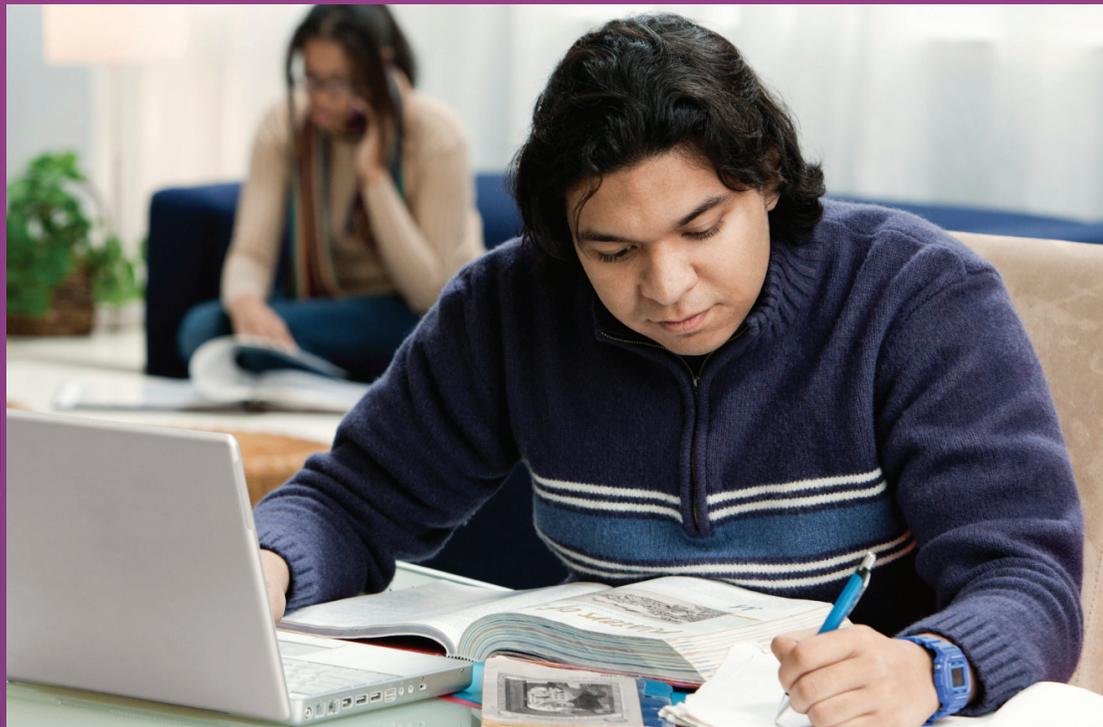
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# EXECUTIVE SUMMARY

*Do prospective students, especially those entering college after years away from the classroom, know how to find institutions that best serve their needs?*

*What are adult prospective students' expectations and priorities as they decide what to study and where to enroll?*

*What kinds of information are they getting, and what can be done to help this group of Americans make wiser decisions about their education?*

This research report examines the expectations, attitudes and needs of adults who are thinking about earning postsecondary credentials after having spent some or in most cases many years in the workforce. Most of these prospective students hope a certificate or degree will advance their chances in the labor market, but they are greatly worried about the costs of college and their ability to balance school with the demands of work and family. They are particularly attracted to schools that offer practical programs and hands-on support from caring and knowledgeable teachers and advisers.

This research also reveals that many adult prospective students don't consider important information about the quality of different colleges and programs in their decisions. Many existing supports for helping prospective students are not reaching these adults. The report thus concludes with concrete ideas and considerations for how leaders in higher education, government and philanthropy can help adult prospective students make wise choices about their higher education.

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Public Agenda conducted this research with support from The Kresge Foundation. Data for this study were collected through a nationally representative survey of 803 adults (18 to 55 years old) without college degrees who are considering enrolling in a postsecondary program to earn a college credential (adult prospective students). These interviews were conducted via

telephone, including cell phones, and online, in the spring of 2013. In addition, Public Agenda conducted a total of eight focus groups with adult prospective students for this research, including four Learning Curve Research focus groups, which are deliberative focus group discussions with follow-up interviews.

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## These are the main findings from this research:

### **Finding 1.**

#### **Driving concerns: Can I afford it, and can I make it work in my busy life?**

Adults who don't have degrees and are considering enrolling in a postsecondary program are most concerned about taking on debt and about their ability to balance school with work and family obligations. Many also worry whether they will be able to keep up academically. But relatively few are anxious about dropping out or fitting in with other students.

### **Finding 2.**

#### **Top priorities: High-quality teachers, applicable skills, affordable tuition.**

These prospective students' main priorities are to gain knowledge and skills that will be directly relevant to the workplace and to do so at an affordable price and under the guidance of caring and qualified teachers. They are particularly attracted to schools that offer job placement, real-world experience and hands-on help with financial aid applications.

### **Finding 3.**

#### **Older and younger adult prospective students exhibit some different needs and concerns.**

Older adults (25 and above) are more doubtful about the idea of going to school, and they are less likely to have concrete plans. At the same time, younger adults who are considering college (18 to 24 years of age) are more worried about their ability to succeed at college and land a job.

### **Finding 4.**

#### **Most adults considering going to college expect to take remedial courses.**

Many Americans in this group sense that they may not be well prepared for college work. Nearly 6 in 10 think it is likely that they will have to take a remedial class in college.

### **Finding 5.**

#### **Most hope to take at least some classes online.**

Notwithstanding their desire for caring teachers and hands-on learning, most adult prospective students—especially older ones—want to take at least some classes online, with 1 in 4 looking to complete most or all of their degree online. But many suspect (and rightly so) that employers don't value online education as highly as in-person instruction.

### **Finding 6.**

**They learn about colleges from people they know, advertising and the websites of specific schools. Few speak to college counselors or access online tools designed to compare schools.**

These adults' most common sources of information on college are friends, family and colleagues, as well as TV commercials and billboard ads. Those further along in their college planning are also likely to access specific schools' websites. Only a minority seek advice from college counselors. Even fewer use interactive websites designed to help students compare colleges and better understand their options—but those who have used these sites value them.

### **Finding 7.**

**Many don't think school performance metrics that experts place stock in—such as graduation rates and average student debt—are essential pieces of information to have before enrolling at a school.**

Despite being confident that they can find the advice and information they need to make good decisions, most prospective students lack what many experts and policymakers consider to be key pieces of information about colleges. Moreover, not even half feel it is essential to find out a school's graduation rate before enrolling. Learning about the types of jobs graduates from a particular school typically get isn't a top priority for many adults either.

### **Finding 8.**

**Few adult prospective students distinguish between not-for-profit and for-profit colleges, but once they understand the distinction, they become more skeptical of for-profit schools.**

More than half of adult prospective students do not recognize the term "for-profit college." But when focus group participants learned more about what differentiates for-profit and not-for-profit schools—particularly in the way they are funded and governed—many became less trustful of for-profits. Some said this information would lead them to ask tougher questions about programs they were thinking of entering.

### **Finding 9.**

**Many believe that more opportunities to meet and talk with college experts and other adult students, in person or online, could help adults like them make better decisions.**

What would help adult prospective students better navigate their college searches? Respondents were most enthusiastic about initiatives that would bring adult prospective students into direct contact with trusted college experts, through in-person workshops in the community and online forums. They were also attracted to the idea of comparing notes with their peers. And although few currently use websites designed to help students understand their options, many imagined such sites could help prospective students like them a great deal.

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## Ideas and considerations for helping adult prospective students make wise decisions about their education

As leaders in higher education, government and philanthropy are pushing to increase the number of Americans with postsecondary credentials, our research demonstrates that much more can be done to help adult prospective students understand their options and figure out which kind of postsecondary education best fits their needs. Here, in brief, are ideas and considerations emerging from this research; some of them are broad, others are specific and even technical:

**Start by engaging adult prospective students on their greatest concerns and priorities.** The considerations that these prospective students care about most are job preparation, affordability, access to qualified and supportive teachers and balancing school with work and family responsibilities. Education leaders should open any approach to engage or reach adult prospective students by providing information or advice about these top concerns.

**Present school performance data in ways that are meaningful and engaging to prospective students, and help them understand why the numbers can be useful to them.** Many adults who are considering college do not immediately perceive graduation, dropout and loan default rates as useful to them. It takes time and discussion for prospective students to understand why data can help them make good decisions.

**Web-based college search tools that give students comprehensive information about schools should appear early in web searches—and should be accessible in mobile phone web browsers and apps.** Free websites that offer prospective students tailored guidance in their college search and are designed to compare various school performance metrics hardly make it into the ten top Google searches on colleges, and they do not take into account that increasing numbers of adults access the Internet primarily on their phones.

**Help adult prospective students understand the differences between for-profit and not-for-profit schools.** Most adults considering college are not aware of this distinction. But when they learn how different types of schools are funded and organized, and in particular that some schools are for-profit enterprises, the distinction matters to them.

**Consider trying to level the playing field for marketing to adult prospective students.** To ensure Americans access information that will allow them to understand the full range of higher education options, more marketing of unbiased information and better outreach by not-for-profit institutions might be necessary. Are there smart ways for public schools to invest their limited budgets more effectively in marketing and advertisements?

**Create more opportunities for adult prospective students to meet and talk with advisers who do not have institutional agendas, in person or online.** Many adult prospective students value the chance to learn from knowledgeable advisers and college experts, both in person or online. They especially want to meet with individuals who they feel have their best interests at heart and who are not pushing them to enroll in any particular school.

**Efforts to reach adults who are considering college must be tailored to different age groups, employment status and other demographic factors and life circumstances.** Adult prospective students are not all the same. For example, we found older adult prospective students are less certain they will go back to school at all. They may benefit specifically from initiatives that are geared toward helping them become better informed about their options for a postsecondary education. Younger adults worry more about their ability to get through school and find a job afterward. They may need more help assessing their academic capabilities and identifying the most suitable types of support in order to succeed.

# INTRODUCTION

Some form of postsecondary education is fast becoming an economic necessity—for individuals and for the country as whole. Federal and state governments, as well as many private foundations, have made it a goal to significantly increase the percentage of Americans with a postsecondary credential. To reach President Obama’s 2020 objective for the United States to again be the country with the highest proportion of college graduates in the world, graduation rates need to increase 50 percent.<sup>1</sup> And the public, too, increasingly recognizes that a high school degree is no longer enough to secure people a foothold in the middle class and a shot at the American dream.<sup>2</sup>

This means not only that more high school students are entering college right after graduation, but that adults who didn’t graduate from college earlier in life are increasingly returning to school or enrolling for the first time. Adult undergraduate enrollment grew 51 percent from 1991 to 2011.<sup>3</sup> About a third (35 percent) of first-time college students do not enter college right out of high school.<sup>4</sup> Thirty-four percent of undergraduates are older than 25, and 37 percent are attending college part-time.<sup>5</sup> About 4 in 10 (42 percent) are enrolled in a two-year institution, and in 2011, 13.5

percent were studying entirely online.<sup>6</sup> The archetypal college student—enrolled full-time at a four-year school and living on campus—is in fact now, relatively speaking, a rarity.

Greater numbers of Americans seeking postsecondary credentials would appear to be welcome news given the labor market’s needs and the fact that unemployment is substantially lower for college graduates than for those with only a high school degree.<sup>7</sup> However, entering a postsecondary degree program does not mean completing it. Six years after starting school, just about half of all undergraduates earn a certificate or degree.<sup>8</sup>

Prospective students—especially those who are returning to school after spending time in the workforce—are thus facing tough choices with high stakes. Americans without postsecondary credentials find themselves in a harsher job market and have fewer chances for advancement. At the same time, the likelihood of dropping out of school increases with age.<sup>9</sup> And many adults who are considering going to college are aware that higher education, while presenting a hefty financial burden, is no guarantee of a better-paying job. As we found in this research, many adult prospective students are wondering: “Is college worth it for me?”

<sup>1</sup> U.S. Department of Education, “Meeting the Nation’s 2020 Goal: State Targets for Increasing the Number and Percentage of College Graduates with Degrees” (Washington, DC: U.S. Department of Education, 2011).

<sup>2</sup> John Immerwahr, and Jean Johnson with Amber Ott and Jonathan Rockkind, “Squeeze Play: Continued Public Anxiety on Cost, Harsher Judgments on How Colleges Are Run” (New York: Public Agenda, 2010); Northeastern University and FTI Consulting, “Innovation in Higher Education Survey” (Boston: Northeastern University, 2012); Pew Research Center, “Is College Worth It? College Presidents, Public Assess Value, Quality and Mission of Higher Education” (Washington, DC: Pew Social & Demographic Trends, 2011).

<sup>3</sup> Eduventures, “The Adult Higher Education Consumer 2012: Which Way Now?” (Boston: Eduventures, 2012).

<sup>4</sup> Computation by the authors using NCES PowerStats on September 10, 2013, “2003–04 Beginning Postsecondary Students Longitudinal Study, Second Follow-up (Bps:04/09),” National Center for Education Statistics (Washington, DC: U.S. Department of Education, 2013).

<sup>5</sup> National Center for Education Statistics Integrated Postsecondary Education Data System, “Total Fall Enrollment in Degree-Granting Institutions, by Level of Enrollment, Sex, Attendance Status, and Age of Student: 2007, 2009, and 2011” (Washington, DC: U.S. Department of Education, 2008, 2010, 2011), figure 225.

<sup>6</sup> National Center for Education Statistics Integrated Postsecondary Education Data System, “Total Fall Enrollment in Degree-Granting Institutions, by Level of Enrollment, Sex of Student, Level and Control of Institution, and Attendance Status of Student: 2011” (Washington, DC: U.S. Department of Education, 2012), figure 228. Jeffrey M. Silber and Paul Condra, “Education and Training” (New York: BMO Capital Markets, 2012).

<sup>7</sup> Anthony P. Carnevale, Ban Cheah, and Jeff Strohl, “Hard Times, College Majors, Unemployment and Earnings: Not All College Degrees Are Created Equal” (Washington, DC: Georgetown University Center on Education and the Workforce, 2012).

<sup>8</sup> By that time, 36 percent will have dropped out, while 15 percent will still be enrolled. Alexandria Walton Radford, Lutz Berkner, Sara Wheelless, and Bryan Shepherd, “Persistence and Attainment of 2003–04 Beginning Postsecondary Students: After Six Years” (Washington, DC: National Center for Education Statistics, U.S. Department of Education, 2010).

<sup>9</sup> Ibid.

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Helping students complete their degrees is a matter not just of changing what happens after enrollment, but also of helping prospective students make better choices before they start.<sup>10</sup> Students are more likely to complete their degrees if they select an institution that fits their needs socially, academically and financially.<sup>11</sup> And employment rates vary substantially by major.<sup>12</sup>

But do prospective students, in particular those who are entering college after years away from the classroom, know how to find institutions that best serve their needs? Do they know what questions to ask about majors, financial aid and career prospects? And what kinds of information are they getting?

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## THIS RESEARCH

Public Agenda, with support from The Kresge Foundation, sought to understand how adult prospective students go about selecting a college. We wanted to know what they value and expect from college, what resources they use or might use in their searches and how to better help adult prospective students make decisions that are likely to lead them to success.

“Is College Worth It for Me?” is the result of survey and qualitative research with Americans whose pathways into higher education are nontraditional, in that they are entering college not right out of high school, but after some, and often many, years out of school. For the purpose of this study, we define this group as 18- to 55-year-old non-degree-holding Americans who are not currently enrolled in any postsecondary education or a secondary education program) but who say they plan to enroll in a certificate or degree program in the next two years. We call this group “adult prospective students” to highlight that these Americans are making decisions about college as workers, parents or temporarily unemployed adults—in other words, their circumstances are markedly different from those of high school students who are planning to enter higher education right after graduation. See page 8 for a summary of how we defined this group.

This research shines a light on the motivations, expectations and concerns of the growing numbers of adult prospective students across the country. It illustrates what they are looking for as they consider their options and what types of information and advice they may benefit from.

Our findings and recommendations are based on survey data from a nationally representative sample of 803 adult prospective students that were collected via phone and online interviews throughout the spring of 2013. In addition, we spoke in depth with a total of eight groups of both younger (18–24) and older (25–55) adult prospective students across the country to better understand their motivations, expectations, strategies and concerns as they consider their postsecondary options. See the Methodology section for a detailed description of how this research was conducted.

In the following section of this report, we discuss the nine main findings of our research. The report concludes with ideas and considerations that emerge from this research for what leaders in education, policy and philanthropy could do to help adult prospective students make wise decisions about their education.

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<sup>10</sup> For a review of how prospective students choose postsecondary institutions, see Amy Bergerson, “College Choice and Access to College: Moving Policy, Research, and Practice to the 21st Century,” *ASHE Higher Education Report* 35, no. 4 (2009).

<sup>11</sup> William G. Bowen, Matthew M. Chingos, and Michael S. McPherson, *Crossing the Finish Line: Completing College at America’s Public Universities* (Princeton, NJ: Princeton University Press, 2009).

<sup>12</sup> Carnevale, Cheah, and Strohl, “Hard Times, College Majors, Unemployment and Earnings.”

# ADULT PROSPECTIVE STUDENTS

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## How this research defines adult prospective students:

- They are 18- to 55-year-old Americans who do not hold an associate's or bachelor's degree (but they may have earned a postsecondary diploma or certificate).
- They are not entering college straight out of high school.
- They are not currently enrolled in any kind of higher education institution.
- They are considering enrolling in a certificate or degree program and say it is likely that they will do so within two years.

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## Basic facts this research reveals about adult prospective students:

- 23 percent of non-degree-holding Americans between 18 and 55 years are considering enrolling at a vocational school, college or university within two years to complete a certificate or degree. An additional 5 percent say they want to go back to "to take a few classes."<sup>13</sup>

## Among those who want to complete a certificate or degree:

- 59 percent plan on earning a bachelor's degree, but only 11 percent are looking to enroll directly into a four-year program.
- 75 percent want to earn an associate's degree or certificate either as a final degree or before completing a bachelor's.<sup>14</sup>
- 45 percent have some college experience, but 1 in 5 (22 percent) dropped out before completing even a certificate or diploma.
- Every fourth adult prospective student (24 percent) is already paying off student loans.
- Of those who mention specific schools they are interested in, 22 percent are interested in for-profit institutions.
- Every fourth adult prospective student (25 percent) is looking to earn credentials entirely or mostly online.

<sup>13</sup> This estimate is generally consistent with a 2013 Lumina/Gallup poll, which found that 38 percent of Americans without a postsecondary credential (neither a degree nor a certificate) believe it is very or somewhat likely that they will go back to school to earn a college degree or certificate (at some point), and Eduventures research from 2012, which found that 33 percent of all 18- to 70-year-olds are interested in going back to school in the next three years and are confident it will happen. Lumina Foundation and Gallup, "America's Call for Higher Education Redesign: The 2012 Lumina Foundation Study of the American Public's Opinion on Higher Education" (Indianapolis and Washington, DC: Lumina Foundation and Gallup, 2013); Eduventures, "The Adult Higher Education Consumer 2012."

<sup>14</sup> Statistics in this and the previous bullet are the result of combining responses of questions CP-8, P5 and P6 in our survey: 11 percent are looking to enroll directly into a bachelor's program; 35 percent want to transfer into a bachelor's program after first earning a certificate, associate's degree or some credits at a two-year school; 14 percent want to earn a bachelor's but are unsure whether they want to enroll directly in a four-year program or not; 23 percent are looking to earn an associate's as their final degree; and 18 percent say they want to complete a certificate program as their final degree.

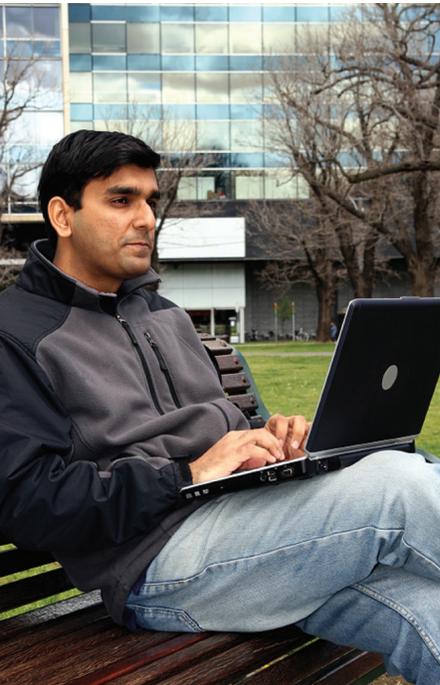


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# MAIN FINDINGS



## Driving concerns: Can I afford it, and can I make it work in my busy life?



*Summary:* Adults who don't have degrees and are considering enrolling in a postsecondary program are most concerned about taking on debt and about their ability to balance school with work and family obligations. Many also worry whether they will be able to keep up academically. But relatively few are anxious about dropping out or fitting in with other students.

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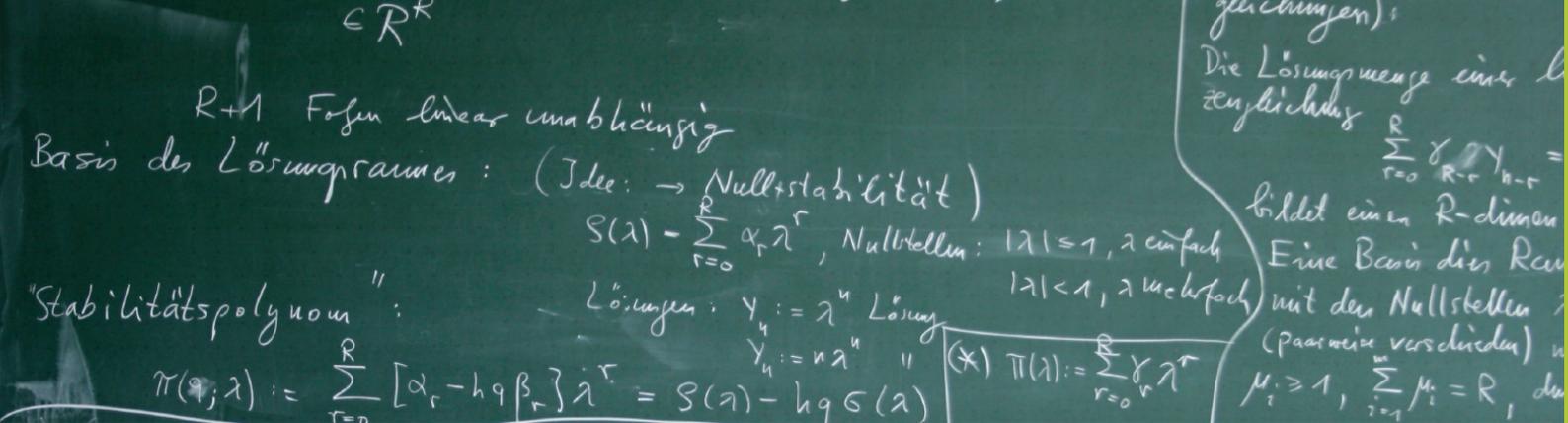
**Can I afford it? I know I'll be going back to work really soon, but as a single parent, can I really afford to work full-time, pay the mortgage, pay the insurance on the car, do all of these things and still afford to go to school if my employer doesn't cover it? Can I really afford to do that right now? – Woman from Detroit.**

The costs of college are first and foremost on adult prospective students' minds. When we asked respondents how much they worry about potential challenges to earning a postsecondary degree, taking on too much debt was their greatest concern—nearly half (48 percent) say they worry “a lot” about that, whereas another 19 percent worry “some”; see figure 1.

Taking on loans to pay for college is daunting for adult prospective students because many are already experiencing significant financial strains. The majority (56 percent) come from households with less than \$40,000 annual income;<sup>15</sup> 45 percent live with dependent children. One in four (24 percent) say they are already paying off student loans, either their own from previous attempts to pursue degrees or those of their children. Of those who are employed, 1 in 3 (31 percent) expect to receive financial support from their employers to help pay for college.

Given that so many adult prospective students worry about taking on too much debt, it is notable that 1 in 3 (31 percent) say they are unsure or don't know anyone who could give them good advice about financing their education.

<sup>15</sup> Ten percent refused to give an estimate of their annual household income (Z-9).

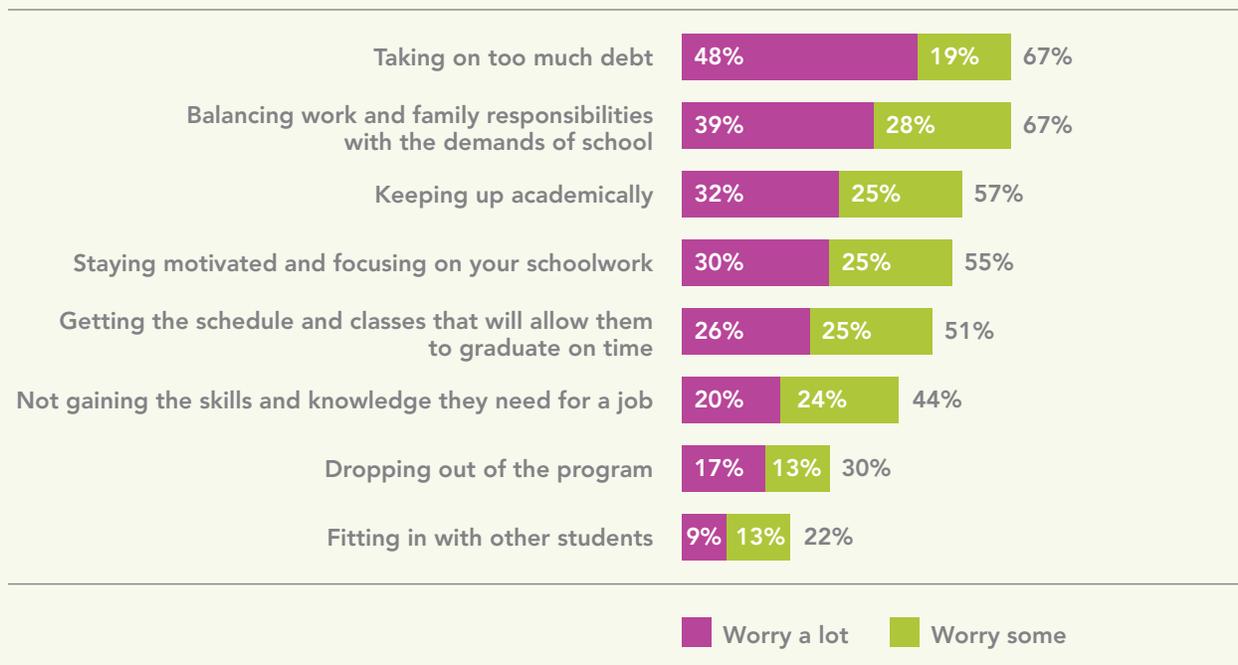


## Will school fit in with my schedule?

Going to college means a major change for many adult prospective students. Most are already living lives full of work and family responsibilities. Balancing work and family with the demands of school is thus another top concern for adult prospective students. Two in three prospective students (67 percent) are concerned about this, whereas 39 percent say they worry “a lot” about it.

Adults who are considering college worry most about costs and about how to combine school with their work and family responsibilities.

Figure 1: Percent of adult prospective students who say they worry about the following as they are thinking of going back to school:



For full survey results go to <http://www.publicagenda.org/pages/is-college-worth-it-for-me>

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Focus group participants were often concerned that school would cut too much into their time with family. In particular, those with young children or teenagers struggled with what would be the best time for them to go back to school. They weighed the desire to go to school soon enough for a degree to best benefit them in their career against the possibility of losing precious time with their growing children, especially on the weekend. As one participant in Los Angeles put it, “I have five kids, so what’s important for me is time.” Some resolved this tension by deciding that it is important to model for their children the importance of a good education. As one woman in Detroit said, “I want them to see that I’m going back to school so they will go to school, too. I want them to see that going back to school is okay.”

Some focus group participants worried that their work and family demands may not leave them with enough time and energy to focus on their schoolwork. As one Los Angeles man said in a focus group, “I’m working 40 hours a week. I’m going to have to go home and open up a book and study for three or four hours. That’s a big concern for me. Where would I get time to actually study?”

In each group, we also met participants who said they were encouraged to go back when their children had completed high school and started looking into college themselves. By helping their children make decisions about college, they said, they had learned new things about colleges and that the process had fueled their own college aspirations. A Los Angeles mother explained, “I’m actually a homemaker with a lot of time on my hands now. Both of my children graduated college. They’ve inspired me, because I’m thinking I want to go back to school to be a teacher. I’ve always wanted to do that.”

### **Most are concerned about their ability to keep up academically, but few worry about dropping out**

This research also highlights what types of potential challenges adult prospective students worry least about. Most notably, just 30 percent say they are concerned about dropping out. Statistics, however, suggest that students who start college in their twenties or later are at much higher risk of not completing their degrees, with more than half (54 percent) of those who started school at 25 years or older dropping out within six years.<sup>16</sup> Clearly, most future adult students don’t think of themselves as potential dropouts, even though the majority (57 percent) are concerned about their ability to keep up academically. A woman in Los Angeles told us she was not interested in knowing how many students dropped out of the colleges she was considering, “because if I’m going to start something, I’m going to try to stick to it as much as I can and not go that way to drop out.”

Finally, this group of adults is least worried about fitting in with other students at college.

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<sup>16</sup> Computation by the authors using NCES PowerStats on September 9, 2013, “Persistence and Attainment 6-Year Total 2009 by Age First Year Enrolled, 2003–04 Beginning Postsecondary Students Longitudinal Study, Second Follow-up (Bps:04/09),” National Center for Education Statistics (Washington, DC: U.S. Department of Education, 2013).



## Top priorities: High-quality teachers, applicable skills, affordable tuition.

*Summary:* These prospective students' main priorities are to gain knowledge and skills that will be directly relevant to the workplace, and to do so at an affordable price and under the guidance of caring and qualified teachers. They are particularly attracted to schools that offer job placement, real-world experience and hands-on help with financial aid applications.

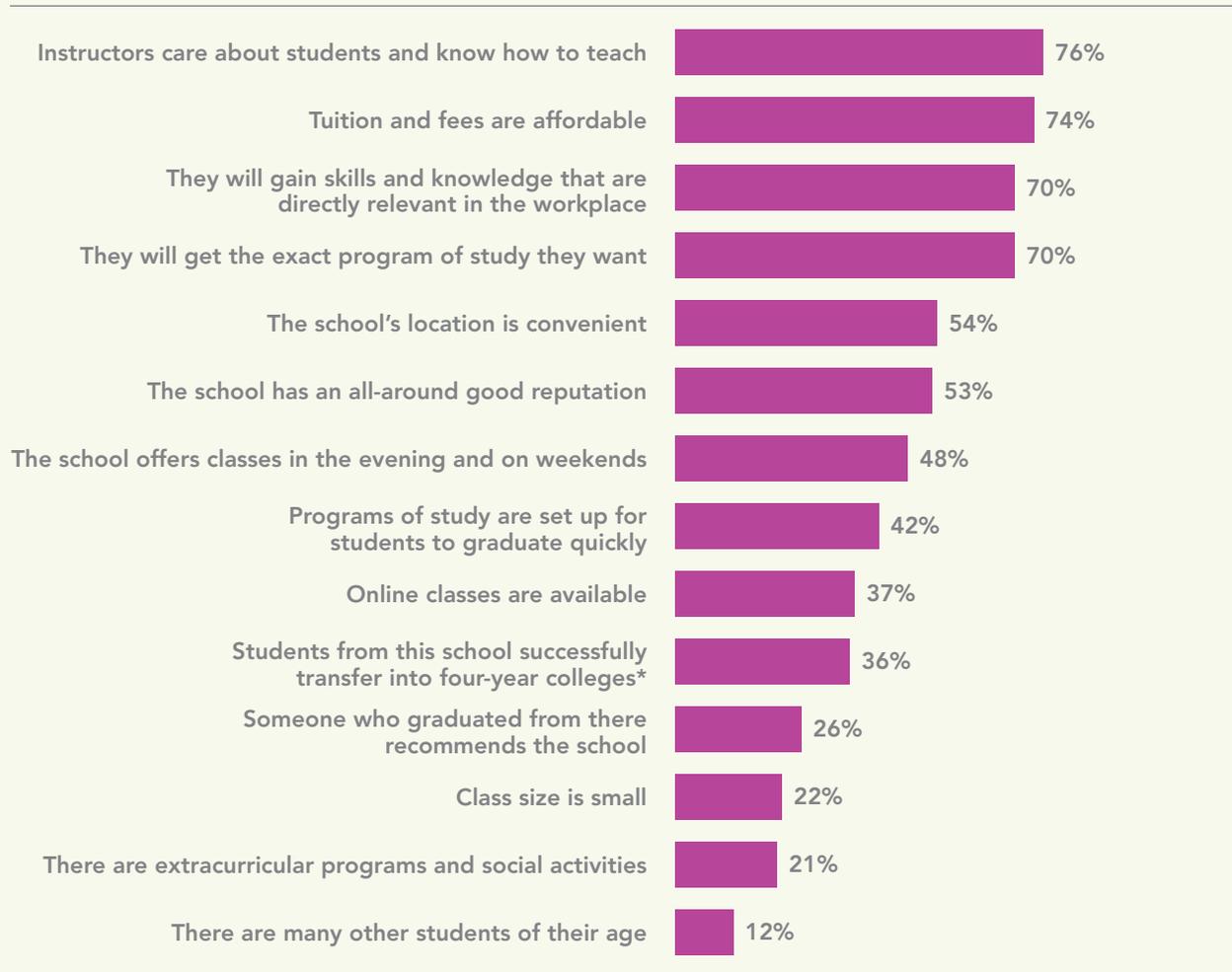
Adults considering college view earning a certificate or degree primarily as an opportunity to find better jobs and advance their careers. Seven in ten say that their main reason for going back to school is to be able to move up the ladder in their current job or begin a new career altogether. Just 1 in 4 say they are looking primarily "to learn about the world." As a man in Detroit told the focus group: "I was laid off five years ago. I'm finding that without an associate's degree on your résumé, it's in the trash. You cannot get an interview without a degree. There is no full-time salaried position out there for someone without a degree that I've seen."



It is therefore vital, these students say, that they find programs and schools that prepare them directly for the workplace—at an affordable price. Affordability and the opportunity to gain knowledge and skills that are directly relevant in the workplace top these students’ priorities (see figure 2), with more than 70 percent saying these are “absolutely essential” factors in their college searches. And as a focus group participant in Detroit said, “Employers want employees to get the hands-on training, and not just read a book and take a test.”

Adult prospective students’ priorities are high-quality teachers, affordable tuition and gaining workplace-relevant skills and knowledge.

Figure 2: Percent who say the following are absolutely essential when they are choosing a school:



\* Base: Adults who say they want to earn a certificate or associate’s degree (as final degrees or before enrolling at a four-year school) and those who say they want to take a few classes at a two-year school before enrolling in a four-year program.

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## Teacher quality is as important as affordability and practical skills

It is notable, however, that these potential future students are still looking for a positive and empowering educational experience. They are worried about costs and hope to enter a program that trains them directly for a job, but they are also looking for instructors who care about students and know how to teach. As one young woman in Philadelphia said:

**I want to find a school that will fit me financially. But it's not just about the money. Because school is already kind of stressful, so it's easier if you're in an environment where you think everyone is on the same page. Where the professors, tutors, etc. get where you're trying to go, and they do everything they can to get you there.**

Figure 2 also reveals what is not essential for this group of students. Unlike perhaps the more stereotypical straight-out-of-high-school, residential, four-year college students, few adult prospective students focus on campus climate factors in their college searches, such as a school's extracurricular activities and the age of the overall student population. And perhaps somewhat surprisingly, just over 1 in 5 prospective students (22 percent) care a lot about small classes.

### Some doubts

Notably, a substantial number of students worry that despite their expectations, college might not prepare them well for a job. Forty-four percent of prospective students are concerned that they may not be gaining skills and knowledge that are directly relevant in the workplace—and younger students are particularly worried about this (see finding 3). In focus groups, some participants spoke from personal experience; they felt that college courses they had previously taken had had little to do with what they needed in their jobs. Others had heard they would have to spend a lot of time in general education classes before they could take the classes they really wanted.

Then again, others seemed unsure whether anything they might learn at schools would be of use in a dismal economy. Many spoke of individuals who are still working minimum wage jobs despite having gained associate's and bachelor's degrees. As one Philadelphia woman said: "For no one I know it has paid off." Another agreed: "I don't know; it doesn't seem to be worth it sometimes."

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## Attracted to schools that offer hands-on guidance and real-world experience

Given these main priorities and their lingering doubts that college can meet their expectations, it makes sense that most adult prospective students are drawn to schools that offer hands-on help with job placements and financial aid applications and to schools that explicitly promise to connect teaching with real-world experience. In this research, more than 60 percent of adult prospective students say they would be “a lot more interested” if they knew a school would offer these types of supports; see figure 3. Younger adults (18–24) are particularly drawn to this kind of guidance; see figure 4 (also see finding 3).<sup>17</sup>

## But less interested in teamwork

Notably, only 1 in 4 adult prospective students say they would be a lot more interested in a school if it provided them with opportunities to work in teams. This finding suggests prospective students may not be well enough informed about some of the key “soft” skills employers feel many of their employees lack. In a 2013 survey, Hart Research Associates found that 67 percent of employers think universities and colleges should do more to teach students teamwork and collaboration.<sup>18</sup> And most American workers (55 percent) confirm that they normally work as part of a team.<sup>19</sup> It’s also possible that because these prospective students are already concerned with balancing family, work and education, the idea of dealing with other overextended individuals to complete assignments may seem like one complication too many. In any event, the prospect of working in teams was not a priority for our respondents.

<sup>17</sup> These findings resonate with studies that document the value of enhanced student advising models that consist of frequent personal contact between students and counselors and integrate career, financial and academic counseling for students. See for example: Community College Research Center, “Designing a System for Strategic Advising” (New York: Teachers College, Columbia University, 2013).

<sup>18</sup> Hart Research Associates, “It Takes More Than a Major: Employer Priorities for College Learning and Student Success,” online survey among employers conducted on behalf of the Association of American Colleges and Universities (Washington, DC: Association of American Colleges and Universities, 2013).

<sup>19</sup> The question was worded “In your job, do you normally work as part of a team, or do you mostly work on your own?” National Opinion Research Center, “General Social Survey” (Chicago: University of Chicago, 2010), retrieved September 9, 2013, from the iPOLL Databank, Roper Center for Public Opinion Research, University of Connecticut.

Adults considering college—especially younger ones—are attracted to schools that offer job placement support, assistance with financial aid applications and workplace-relevant instruction.

**Figure 3: Percent who say they would be a lot more interested in a school if they knew the following:**



**Figure 4: Percent who say they would be a lot more interested in a school if they knew the following, by age:**





## Older and younger adult prospective students exhibit some different needs and concerns.



*Summary:* Older adults (25 and above) are more doubtful about the idea of going to school, and they are less likely to have concrete plans. At the same time, younger adults who are considering college (18 to 24 years of age) are more worried on most accounts, especially about their ability to succeed at college and land a job.

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This research reveals some clear and telling—and perhaps counterintuitive—differences in the way older and younger adults think about and approach the idea of entering (or reentering) higher education.

### Older adults' plans for college are thought through less clearly than are those of younger adults

Our research suggests that as adults move further away from the traditional college age, and presumably know fewer college students and take on more responsibilities in other areas of their lives, their plans for college become more nebulous. For one thing, their decision to return to school appears less definite. Just 42 percent of older prospective students say it is “very likely” they would go back to school within two years, while 67 percent of those 18 to 24 thought so; see figure 5.

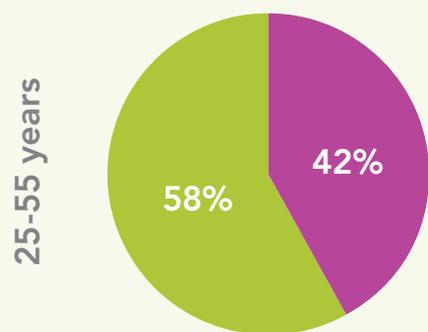
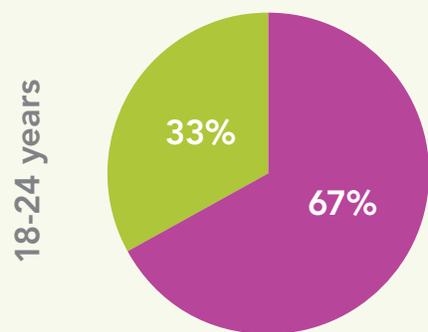
Moreover, just half (49 percent) of those 25 years and older say they already decided on which school they want to enroll at or had narrowed it down, while 65 percent of younger adults say they’ve done so; see figure 6. Older adults also have fewer concrete ideas about the type of credential they want to earn. Among those who say they are seeking a bachelor’s degree, 44 percent of older students are unsure whether they want to enroll directly in a bachelor’s program or first enroll at a two-year school. By contrast, only 24 percent of younger prospective students who are seeking a bachelor’s are undecided on this question. Finally, older adults are more likely than younger ones to say they are undecided as to whether they want to go back to school full-time or part-time (36 percent of those 25 years and older are unsure about this, versus 23 percent of 18- to 24-year-olds); see figure 7.

At the same time, older adults are more likely to embrace online learning. Forty-one percent of those 25 and older say it is “absolutely essential” for them to be able to take courses online, versus 31 percent of those 18 to 24 (also see finding 5). Overall, these differences may reflect the harder time older adults are bound to have in balancing their varied responsibilities while going to school.



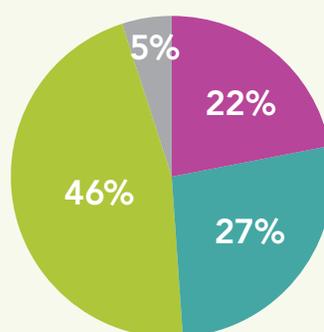
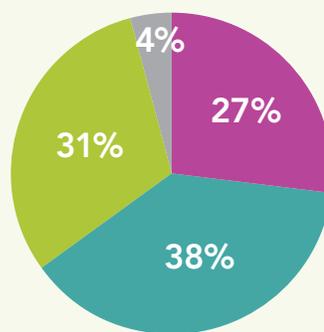
Older adults are more doubtful about the idea of going back to school and less likely to have concrete plans.

**Figure 5: Percent who say it is very or somewhat likely that they will enroll in a postsecondary program within the next two years:**



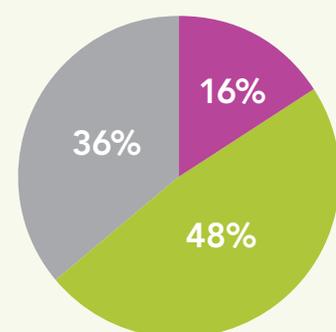
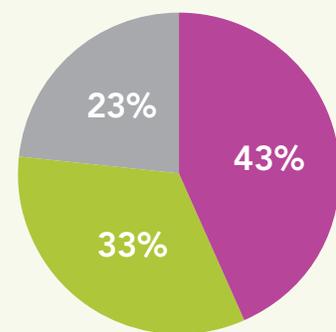
Very likely  
Somewhat likely

**Figure 6: Percent who say they have or have not decided on a school:**



Have decided on a school  
Narrowed it down  
Just started to think about it  
Don't know

**Figure 7: Percent who say they plan to go to school full-time or part-time:**



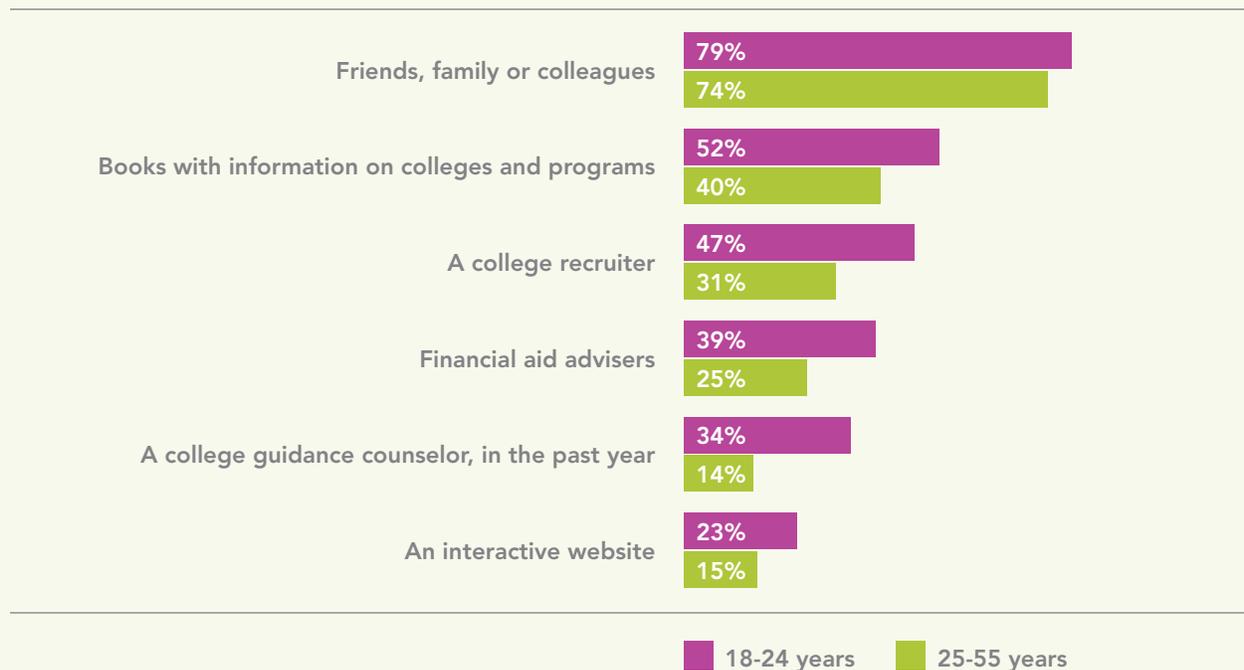
Full-time  
Part-time  
Don't know

Numbers within one chart may not add up to 100 percent due to rounding.

Another reason older adults' college plans are fuzzier than those of younger adults may be that the former know less about today's higher education institutions and the opportunities they offer. They may also be less sure about where to get this information and less likely to come across materials geared toward prospective students. Indeed, survey respondents 25 years and older report significantly fewer encounters with college counselors, college recruiters and financial aid advisers than do younger respondents. They are also far less likely to say they learned about colleges online or from books than are younger adults (see figure 8; also see finding 6 for more on where adult prospective students get their information).

### Younger adults access more diverse resources to get information about colleges compared to older adults.

**Figure 8: Percent who say they have used the following resources in their college search, by age:**

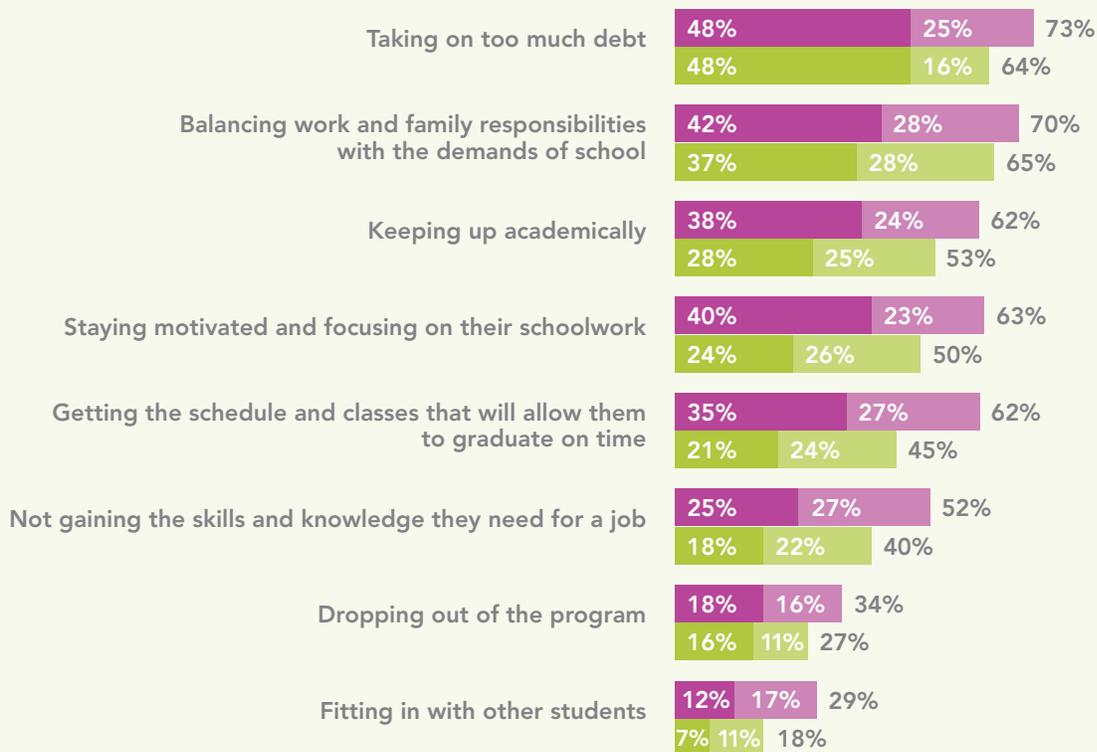


## Younger adults are more worried about their ability to succeed

Interestingly, we found that younger adults, especially those 18 to 25 years old, approach the idea of earning a certificate or degree with much greater trepidation than do their older counterparts. They are less confident on nearly every one of the potential concerns we asked about. They are especially worried about their ability to stay focused on their schoolwork and to keep up academically. They also worry more about not getting the schedule and classes they want and thus being held back from graduating on time. And they fret more about not gaining the skills and knowledge they need to advance in their careers; see figure 9.

Younger adults are less confident in their ability to succeed at college compared to older adults.

Figure 9: Percent who say they worry about the following as they are considering college, by age:



18-24 years ■ Worry a lot ■ Worry some  
 25-55 years ■ Worry a lot ■ Worry some

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These findings are in line with a number of studies that show older college students are more intrinsically motivated, remain more focused on mastering skills and materials in college and typically react less emotionally to academic challenges compared to younger students.<sup>20</sup> The differences we find here may thus reflect differences in older and younger adult prospective students' sense of efficacy and coping styles.

In sum, these findings point to some distinct needs among younger and older adult prospective students. Older adults may benefit specifically from initiatives that are geared toward helping them become better informed about their options for a postsecondary education and about how to realistically combine school with other demands on their lives. Younger adult prospective students may need more help assessing their academic capabilities and identifying the most suitable types of supports in order to succeed academically.

<sup>20</sup> Dorothea Bye, Dolores Pushkar, and Michael Conway, "Motivation, Interest, and Positive Affect in Traditional and Nontraditional Undergraduate Students," *Adult Education Quarterly* 57, no. 2 (2007); Elaine M. Justice and Teresa M. Dornan, "Metacognitive Differences Between Traditional-Age and Nontraditional-Age College Students," *Adult Education Quarterly* 51, no. 3 (2001).



## Most adults considering going to college expect to take remedial courses.

*Summary:* Many Americans in this group sense that they may not be well prepared for college work. Nearly 6 in 10 think it is likely that they will have to take a remedial class in college.

*I was not prepared after spending 20 years in the military and taking classes here and there. It was like a step back and it took me at least a year to catch up again. —Woman from El Paso*

Going back to “being a student” is daunting for most adult prospective students. Many (45 percent) have already had some college experience, and a good number (22 percent) dropped out previously without completing any credential. More than half (57 percent) say they are worried about their ability to keep up academically.

Nevertheless, we are somewhat surprised to find how many adult prospective students seem to think that they are not academically prepared for college. Nearly 6 in 10 (58 percent) say they expect to take a remedial class; see figure 10. And indeed, this is about the number that is likely to take a remedial class when entering college. The best available data suggest that 50 percent of all undergraduates take remedial courses. Those who start school in their early twenties are particularly likely to take them (61 percent), and about 54 percent of students 24 years and older take remedial classes.<sup>21</sup>



Most adult prospective students expect to take a remedial class in college.

Figure 10: Percent who say it is likely or not likely that they will take a remedial class:



Numbers within one chart may not add up to 100 percent due to rounding.

<sup>21</sup> National Center for Education Statistics, “Remedial Courses: Among 2003–04 First-Time Postsecondary Students with Transcripts, Percentage Who Took a Remedial Course, and of Those, Average Number of Remedial Courses Taken and Passed, by Demographic, High School, and Postsecondary Characteristics: 2009, Figure 2-A: Beginning Postsecondary Students Longitudinal Study, Second Follow-up (Bps:04/09) and the 2009 Postsecondary Education Transcript Study (Pets:09)” (Washington, DC: U.S. Department of Education, 2003–04).

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In our companion study with community college students and for-profit students, we found, somewhat surprisingly, that virtually all students who have taken remedial education feel these classes have helped them become better students (91 percent and 94 percent, respectively).<sup>22</sup>

These findings are particularly interesting given how much effort colleges, especially community colleges, are putting into reforming remedial (or developmental) education. Students often get frustrated with remedial education classes when they don't count toward (and are not linked substantively to) their degrees but take up valuable and costly time.<sup>23</sup> We also heard this sentiment expressed in our focus groups. As one prospective student in Philadelphia complained, "I always said college wasn't for me, especially with all the prerequisites. Why am I going to sit here and go back to algebra when I did calculus in high school?"

And early research findings provide some evidence that students who receive remedial education that is accelerated through short-term programs, mainstreamed into college-level courses or contextualized within vocational programs are more likely to pass their classes, stay in school and not drop out compared with students who take traditional, no-credit remedial classes. These studies also find that offering remedial education students additional tutoring alongside their classes increases these students' chances to succeed.<sup>24</sup>

Our study suggests that incoming adult students are quite aware of their needs for academic support—perhaps more so than education leaders commonly think—and possibly ready to embrace the more innovative ways in which remedial education is increasingly offered. More research is needed into the views of students who have experience with different forms of remedial programs.

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<sup>22</sup> To access the full survey results and to learn more about the methodology of our survey research with community college students and for-profit college students, visit: <http://www.publicagenda.org/pages/is-college-worth-it-for-me>

<sup>23</sup> Thomas Bailey, "Challenge and Opportunity: Rethinking the Role and Function of Developmental Education in Community College," *New Directions for Community Colleges* no. 145 (2009). Public Agenda, "Student Voices on the Higher Education Pathway: Preliminary Insights and Stakeholder Engagement Considerations" (New York: Public Agenda 2012).

<sup>24</sup> Elizabeth Zachry Rutschow and Emily Schneider, "Unlocking the Gate: What We Know About Improving Developmental Education" (New York: MDRC, 2011).



## Most hope to take at least some classes online.

*Summary:* Notwithstanding their desire for caring teachers and hands-on learning, most adult prospective students—especially older ones—want to take at least some classes online, with 1 in 4 looking to complete most or all of their degree online. But many suspect (and rightly so) that employers don't value online education as highly as in-person instruction.

Demand for online education, this research suggests, is high among the next generation of adult students. The majority (73 percent) of adult prospective students want to take at least some classes online, and nearly 4 in 10 (37 percent) say it is absolutely essential for them that their future school offer online classes.

Not surprisingly, given that the majority of students in online programs are 30 years or older,<sup>25</sup> we also find in this research that older adults are driving this group of prospective students' interest in online classes and degree programs. Among those 25 and older, 41 percent say it is absolutely essential in their search that a school offers online classes—while 31 percent of younger students say that.

Despite adult prospective students' interest in online education, however, many may not be aware of how prevalent online offers are today. In focus groups, some participants seemed to think online classes were being offered just by well-publicized for-profit online universities such as Phoenix and Kaplan. Many seemed unaware that community colleges and state schools increasingly offer online courses and programs.



**73%** of adult prospective students want to take classes online.

<sup>25</sup> Carol B. Aslanian and David L. Clinefelter, "Online College Students 2012: Comprehensive Data on Demands and Preferences" (Louisville, KY: Learning House, 2012).

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**40%** expect that employers view online-only degrees less favorably than traditionally taught programs.

### Worried that employers do not value online education

Some students may be reluctant to take many classes online because they feel employers don't value online education as highly as in-class instruction. This study finds that many adult prospective students doubt that online-only degree programs would make them competitive in the labor market. Forty percent think employers view online-only degree programs less favorably than more traditional programs.

In a study we conducted with human resources professionals on their views on higher education, we found these prospective students' worries might be justified, at least for the time being. When asked to choose between an applicant who completed a degree at an average school whose classes were taught largely in the classroom and an applicant with an online degree from a top-notch school, 56 percent of employers preferred the former. Only 17 percent preferred the latter, and 21 percent said it does not matter. And nearly all employers (82 percent) said they thought courses that combined a mix of online and in-classroom instruction were better than online-only courses. See Public Agenda's Taking Stock report "Not Yet Sold" for a full brief on these findings.<sup>26</sup>

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<sup>26</sup> Public Agenda, "Not Yet Sold: What Employers and Community College Students Think About Online Education" (New York: Public Agenda, 2013).



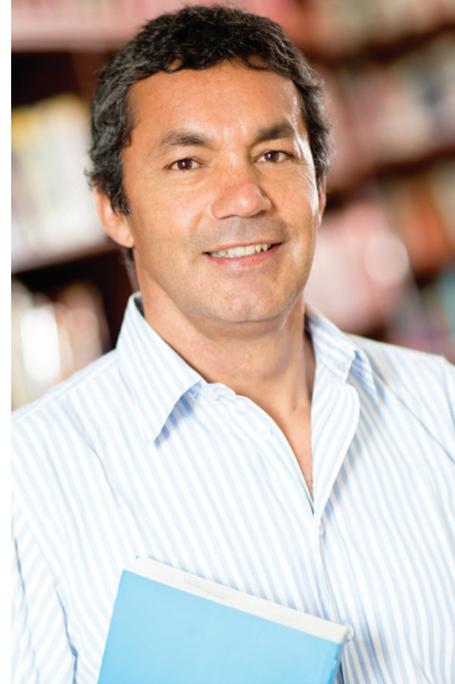
## They learn about colleges from people they know, advertising and the websites of specific schools. Few speak to college counselors or access online tools designed to compare schools.

*Summary:* These adults' most common sources of information on college are friends, family and colleagues, as well as TV commercials and billboard ads. Those further along in their college planning are also likely to access specific schools' websites. Only a minority seek advice from college counselors. Even fewer use interactive websites designed to help students compare colleges and better understand their options—but those who have used these sites value them.

The adults we surveyed are at very different stages in their planning for college. All say that it is likely they will enroll within the next two years; but only about half (49 percent) already know what they want to study, and 21 percent say they will figure it out when they get there. And although most (61 percent) name at least one school they are interested in, just 1 in 4 (24 percent) have decided which school they will attend.

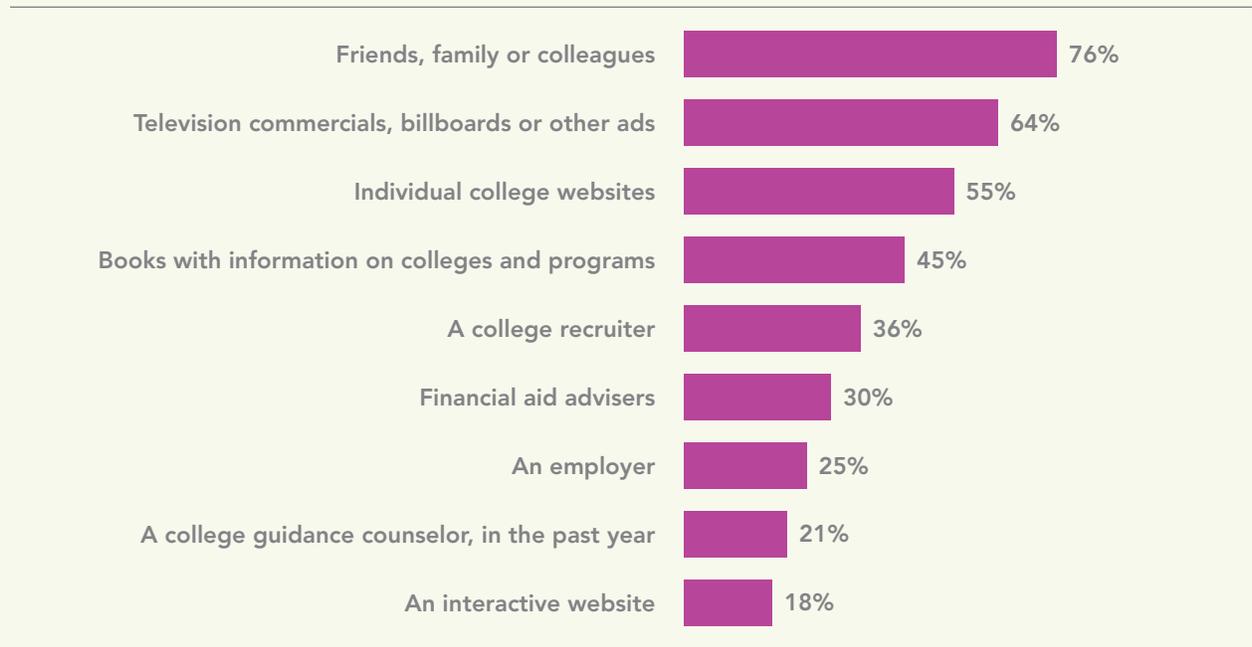
No matter where they are in their thinking and planning, adult prospective college students' most common source of information on higher education are the people they know and advertisements on TV, billboards and the like. Seventy-six percent say they have learned about colleges from friends, families and colleagues, and 64 percent say they have learned about colleges from advertisements. In contrast, 30 percent have learned about colleges from a financial aid adviser, and just 1 in 5 (21 percent) have spoken to a college guidance counselor in the past year; see figure 11.

The situation is similar among those who say they already decided which school they will attend. Again friends, family and colleagues are the most common source of information (81 percent), and 58 percent say they learned about colleges from TV advertisements and commercials. In addition, the majority of these prospective students (66 percent) have consulted the websites of individual colleges. But just 4 in 10 say they received information about college from a financial aid adviser (43 percent) or from a college guidance counselor (41 percent).



Adult prospective students are most likely to learn about colleges from friends and family, commercials and specific schools' websites.

Figure 11: Percent who say they have utilized the following resources in their college search:



It is possible, of course, that by the time these prospective students enter school, more will have sought and received information from a broader range of sources. However, our companion research with current community college and current for-profit college students suggests that only a minority of these future students will have spoken to a college counselor or financial aid adviser by the time they enter college. Among current community college students and current for-profit students, 43 percent report having learned about colleges and programs from a college guidance counselor before enrolling at their school; 37 percent say they have spoken to financial aid advisers.<sup>27</sup>

For full survey results go to <http://www.publicagenda.org/pages/is-college-worth-it-for-me>

<sup>27</sup> To access the full survey results and to learn more about the methodology of our survey research with community college students and for-profit college students, visit: <http://www.publicagenda.org/pages/is-college-worth-it-for-me>

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## Few know of interactive websites designed to help students compare colleges and navigate their choices—but once prospective students find these sites, they value them

In recent years, more and more websites have been developed to help students make decisions about what to study and where to enroll. Websites like the White House College Scorecard, BigFuture and Campus Explorer are typically highly interactive and allow students to filter information tailored to their needs and preferences. Moreover, these websites, among other things, allow students to compare colleges and programs based on factors such as costs, graduation and transfer rates and the average time it takes students to graduate.

Our research indicates that these websites are virtually unknown and utterly under-used. Just 18 percent of prospective students overall say they have used an interactive website that allowed them to rank and compare colleges according to personal priorities. However, people who have explored these tools value them. The vast majority (73 percent) of those who have experience with these types of tools rate them as either “excellent” or “good.”

Our focus group data tell a similar story. We asked participants to test a number of these websites before coming to the group. Few had ever seen them before. Many participants were shocked that they hadn’t come across any of these websites in their Google searches and wondered why what they felt were “the best things they have ever seen” was not better marketed. Some participants said they felt cheated for not having known about these tools before. Participants particularly valued the opportunity to easily narrow searches down to their specific preferences, to compare schools side by side on various characteristics and to access step-by-step guides for how to go about their college searches. These websites also helped participants recognize the potential value of comparing schools on performance metrics such as graduation and average student loan rates (also see finding 7). A woman in Detroit with substantial debt from an online degree that she did not finish said, “I wish I had had this information a couple years ago; that would have been wonderful.”

Only **18%** have used an interactive website to research schools, but **73%** of those who have used them, rate such sites highly.



## Many don't think school performance metrics that experts place stock in—such as graduation rates and average student debt—are essential pieces of information to have before enrolling at a school.



*Summary:* Despite being confident that they can find the advice and information they need to make good decisions, most prospective students lack what many experts and policymakers consider to be key pieces of information about colleges. Moreover, not even half feel it is essential to find out a school's graduation rate before enrolling. Learning about the types of jobs graduates from a particular school typically get isn't a top priority for many adults either.

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Most adult prospective students, we learned in this research, are very confident in their own ability to get all the information and advice they need to make good college decisions. The vast majority (73 percent) say they know someone who can give them good advice and guidance on choosing the program and college that is right for them. And 2 in 3 (67 percent) are sure they know someone who can give them good advice on how to pay for college and manage their finances; see figures 12 and 13.

Moreover, three-quarters (76 percent) agree that there is enough information "out there" for people to be able to choose the college and program that fits their needs—they just have to make the effort to find it. Only 21 percent feel there is a lack of information and advice for people who are trying to make good decisions about college.

In general, people are confident, perhaps more so than is warranted. In focus groups, participants are quick to say that despite increasing costs, difficult life circumstances and cumbersome college and financial aid application progress, students "who really want to succeed" can find their way. As a man in Los Angeles insisted, "If I'm going to pay for something, I'm going to stick with it." Similarly, a woman in Philadelphia said, "You can't really be negative about it. It's all about if you apply yourself. If you go for it, you can make that money that you should wind up making."

Although this level of confidence and optimism is perhaps advantageous in students' pursuit of higher education, it may also hinder students from asking important questions and properly evaluating all the information they need to make good decisions. Our results suggest many of these prospective students might be unaware or misinformed about key issues that could impact their ability to succeed in school.



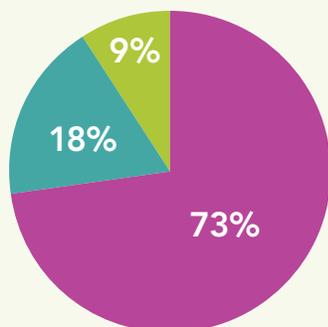
## Many don't think it's essential to be informed about a school's graduation rate, average student debt or graduates' labor market outcomes before enrolling

Government, private foundations and other higher education leaders are spending significant resources on developing and disseminating college performance metrics. This information is in part meant to arm future generations of college students with what they need to ask the critical questions about colleges and make the best decisions.

Our research, however, suggests that leaders still have a lot of work to do to better engage adult prospective students on this information and to demonstrate how this information can be useful and relevant to them.

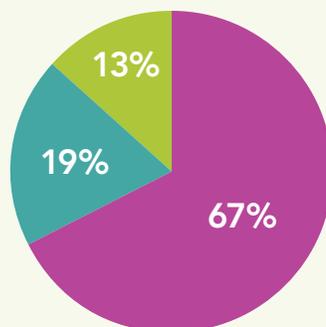
Most adults considering college are confident they can get good advice to make the right decisions.

Figure 12: Percent who say they know or do not know someone who can give them good advice on choosing a program and school:



Yes No  
Not sure

Figure 13: Percent who say they know or do not know someone who can give them good advice on how to pay for college and manage finances:



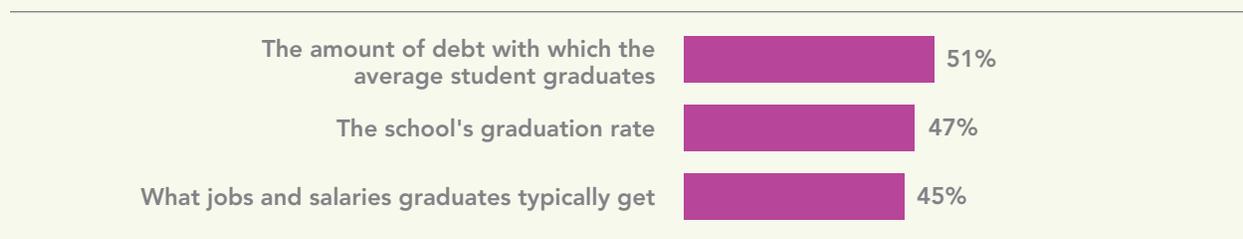
Yes No  
Not sure/refused

Numbers within one chart may not add up to 100 percent due to rounding.

Despite adult prospective students' concerns about taking on debt and their goal of advancing their careers, barely half find data that could tell them about a school's graduates' average debt and success in the labor market essential in their college decisions; see figure 14. Similarly, we found that less than half of adult prospective students (47 percent) think that knowing a school's graduation rate is essential to their college searches. And less than half (48 percent) of those who seek to transfer into a four-year program after earning credits elsewhere say it is essential to know before they enroll at a two-year school whether students typically transfer successfully.<sup>28</sup> Overall, older students tend to see even less reason to look up this type of information than younger students; see figure 15.

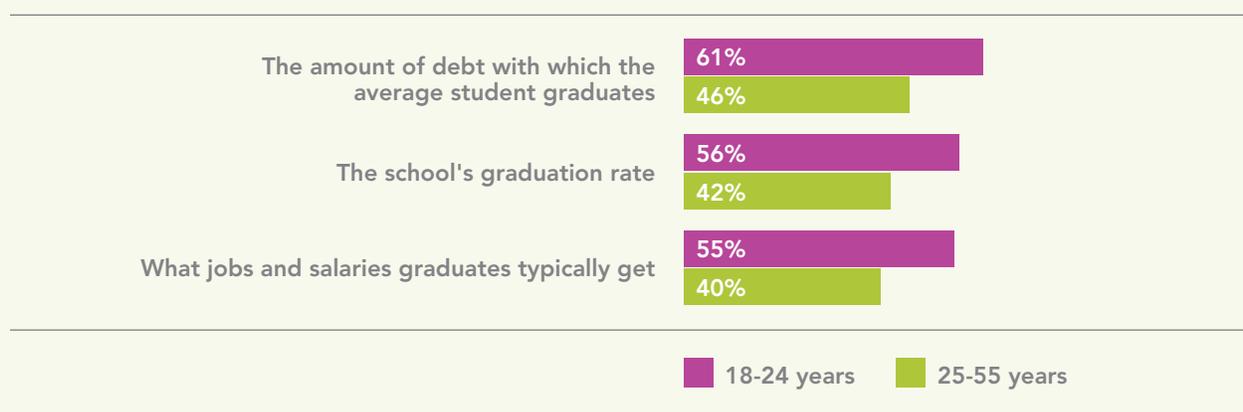
Many adult prospective students don't think it is essential to find out about school quality indicators that experts often consider key.

**Figure 14: Percent who say it is absolutely essential to know the following before enrolling at a school:**



Older adults are less likely than younger adults to consider school quality indicators essential pieces of information in their college searches.

**Figure 15: Percent who say it is absolutely essential to know the following before enrolling at a school, by age:**



<sup>28</sup> This is a response to question P-32n when we filter the data to include only respondents who say they want to earn a bachelor's degree but complete an associate's degree or certificate first, or earn at least some credits at a two-year school before transferring into a four-year program.

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In focus groups, participants often wondered why this information would be relevant to them. Adult prospective students assume they will graduate—as we saw in this survey, few worry about dropping out. And many don't think that average graduation or dropout rates tell them a lot about their personal chances to succeed. A man in El Paso said, "I don't really care about what their graduation rate is, because that's on me." Some said they don't trust these numbers, assuming that colleges fake them or increase graduation rates artificially to attract more students. It also became clear that even students who expressed interest in graduation rates were not really sure what constituted an acceptable graduation rate.<sup>29</sup>

To be sure, very few prospective students say that school performance indicators aren't important at all. Many respondents simply said they were "important but not essential." And in focus groups, participants became increasingly interested in various school performance measures when they had a chance to discuss what these data meant and to compare the information across different schools. Nevertheless, it is remarkable—and a message for those working on providing this information—that barely half of adult prospective students feel key school performance data are a "must have" in their college searches.

### Information alone is not enough

In sum, these results highlight that publicizing more information may not be enough to better support prospective students in their college decisions. Many adult prospective students don't find aggregate data immediately applicable to their situation. And existing online tools such as the White House College Scorecard, BigFuture, Campus Explorer and the like, which attempt to present this kind of information in a more relatable context—for example, by allowing users to compare statistics across schools—do not reach the majority of adult prospective students (see finding 6). Clearly, much more needs to be done to help all adult prospective students consider school performance metrics in their college searches. We lay out our ideas and considerations in the final section of this report.

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<sup>29</sup> This lukewarm reaction to college performance data resonates with findings from Public Agenda's research on citizens' views on accountability across various sectors of public life, including education and health care. Although citizens see value in collecting and publishing performance indicators and benchmarks, these measures typically fall short of addressing the public's most potent concerns about how key institutions are working. Citizens tend to evaluate the quality of institutions based on the quality of personal interactions they have with representatives of the institutions. They are less convinced by statistics. For example, see Jean Johnson, Jonathan Rockkind, and Samantha DuPont, "Don't Count Us Out: How an Overreliance on Accountability Could Undermine the Public's Confidence in Schools, Business, Government, and More" (New York: Public Agenda and the Kettering Foundation, 2011).



## Few adult prospective students distinguish between not-for-profit and for-profit colleges, but once they understand the distinction, they become more skeptical of for-profit schools.



*Summary:* More than half of adult prospective students do not recognize the term “for-profit college.” But when focus group participants learned more about what differentiates for-profit and not-for-profit schools—particularly in the way they are funded and governed—many became less trustful of for-profits. Some said this information would lead them to ask tougher questions about programs they were thinking of entering.

For-profit institutions, most notably large national chains and online universities, now serve about 11 percent of the undergraduate population. Some observers see them as forerunners of innovation in higher education. These experts credit for-profits with streamlining curricula and the enrollment process and with using both teacher and student performance data to improve services and keep costs under control.<sup>30</sup> At the same time, the for-profit sector has come under intense scrutiny for aggressive recruitment practices, low graduation and high student loan default rates and not adequately preparing students for the labor market.<sup>31</sup>

### For-profit college: An unknown concept among adult prospective students

As education leaders debate the pros and cons of the for-profit sector, however, our research indicates that among adult prospective students, the term “for-profit college” is virtually unknown. Few are aware of the distinction between for-profit and not-for-profit institutions.

Fifty-five percent of adults considering college say that “nothing comes to mind” when they hear the term “for-profit college.” Even half (49 percent) of those who attended a for-profit school in the past (6 percent overall), or mention that they are considering attending one in the future (13 percent overall), say that nothing comes to mind when they hear the term.

<sup>30</sup> For example, Frederick M. Hess and Michael B. Horn, *Private Enterprise and Public Education* (New York: Teachers College Press, 2013).

<sup>31</sup> For example, see Senator Tom Harkin’s report: Committee on Health, Education, Labor and Pensions, “Emerging Risk? An Overview of Growth, Spending, Student Debt and Unanswered Questions in For-Profit Higher Education” (Washington, DC: United States Senate, 2010).



The most common association prospective students have with the term are general descriptors such as “business” and “money.” When they offer evaluative statements, these are mostly negative, such as “a greedy school that cares more about money than education.” Virtually no one mentions a specific school.

### Different names

Being unfamiliar with the term “for-profit college,” however, does not mean that adult prospective students are not familiar with specific for-profit schools. In our focus group research, we learned that participants recognize many names of for-profit schools in their areas as well as those of large national chains such as the University of Phoenix, Kaplan, Everest, DeVry and others. We also learned that they view these schools as a category of institutions distinct from community colleges, state schools, private colleges and universities. They most commonly call these schools career colleges, technical or vocational schools or online schools.

### When adult prospective students learn more about what differentiates “for-profit” and “not-for-profit” schools, many say it changes the way they think about for-profit schools

In order to understand whether learning more about what distinguishes for-profit from not-for-profit schools could influence the way adult prospective students think about their college options, we employed a strategy that we call Learning Curve Research focus groups. After participants shared their expectations and priorities for college and the way they go about finding information, they had the opportunity to engage with and react to additional information and data about schools. As part of this deliberative portion of the focus group, we introduced the terms “for-profit,” “public” and “not-for-profit” as a way policymakers categorize higher education institutions. We discussed basic differences between for-profit and not-for-profit institutions by explaining how they are financed and governed—employing neutral, descriptive language.<sup>32</sup> The distinction resonated with participants’ impression of these schools. A woman in El Paso said, “I kind of had an idea that they were like that.” An El Paso man who had previously dropped out of a local for-profit said, “I’ve never heard or seen it like that, but now it makes me think.”

**55%** say “nothing comes to mind” when they hear the term “for-profit college.”

<sup>32</sup> For example, the moderator explained that for-profit institutions are largely funded through student tuition while public schools also receive direct support from their state governments; that not-for-profit institutions have greater restrictions on what they can do with the profits they make, while for-profit schools are run as a business with few government restrictions on how much profit they can make or what they can do with it; and that while not-for-profit colleges are governed by a board of trustees, for-profit institutions are governed by individual owners or corporations, and in some cases shareholders. For verbatim quotes on how the moderator explained these concepts in the focus groups, email Public Agenda at the address on the back cover of this report.

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## Many negative reactions

Notably, once we introduced the concept “for-profit college,” some focus group participants became more suspicious of these schools. A woman in Philadelphia said, “It explains to me why some of those schools are more aggressive in trying to get people to go to their schools, because they’re getting money.” A Los Angeles prospective student felt, “The school is more interested in what’s in their pocket than in trying to give you the education that you need.” And a number of people said that knowing a school is for-profit makes them a lot less interested in the school.

We also showed participants graphs that compared two-year and four-year for-profit schools, community colleges, public four-year schools and private not-for-profit schools on a number of metrics, including costs, graduation rates and loan default rates. Many prospective students were shocked when they learned that for-profits tend to be more expensive and have higher student loan default rates than public institutions and some not-for-profits. A man in Philadelphia said, “Wow, that’s crazy!”

Previous research shows that lower-income families and students whose parents have completed less education tend to overestimate the costs of college and underestimate the availability of and their eligibility for financial aid.<sup>33</sup> In our focus groups, prospective students tended to think that public and not-for-profit schools would be more expensive and that for-profits would be cheaper. A man in Detroit found the price differences “horrifying ... I really thought it was going to be flip-flopped in the other direction.” A man in El Paso reflected, “I thought that the trade schools would be less expensive, but they actually turned out to be a lot more expensive than the universities. And that was what surprised me.” A woman in Detroit who had dropped out of a for-profit with substantial debt told us in a follow-up interview that when she saw how much cheaper her local community college was, “that made me really kick myself.”

## More thoughtful considerations

In general, as focus group participants learned more about for-profit schools, they seemed to become more thoughtful and deliberative. Some said it changed the way they think about different schools and could help them to ask better questions. As one Los Angeles woman told us in a follow-up interview, she had called a school she was considering after the focus group, and “knowing this school is a for-profit, I asked the recruiter more direct questions about his motivation and why he thought the school was best for me.”

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<sup>33</sup> Alberto F. Cabrera and Steven M. La Nasa, “Understanding the College-Choice Process,” *New Directions for Institutional Research* 2000, no. 107 (2000).

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To be clear, not everyone was turned off by the concept. A man in Detroit was more concerned with the profit margin than the fact of profit itself. “I understand that for-profit schools offer a certain thing that certain people are looking for. It didn’t really bother me that they’re making a profit. But when you sit down and look at it, it’s not a profit they are making—it’s a killing.” Others were even more accepting, such as a woman in Philadelphia who said, “I really don’t care where the money comes from.” A Los Angeles focus group participant added, “As long as the school’s a good school and I can do what I need to do to go there and get through with it, I don’t have a problem with it being [for-profit or not-for-profit].”

### A need to know

These data, in our view, demonstrate that more needs to be done to inform prospective students about the basic ways in which higher education institutions differ in their mission and financial structure. Adult prospective students want to better understand these distinctions. The qualitative portion of this research, albeit small in scale, suggests that learning more about the differences between for-profit and not-for-profit colleges can help adult prospective students evaluate their options more carefully.





Many believe that more opportunities to meet and talk with college experts and other adult students, in person or online, could help adults like them make better decisions.



*Summary:* What would help adult prospective students better navigate their college searches? Respondents were most enthusiastic about initiatives that would bring adult prospective students into direct contact with trusted college experts, through in-person workshops in the community and online forums. They were also attracted to the idea of comparing notes with their peers. And although few currently use websites designed to help students understand their options, many imagined such sites could help prospective students like them a great deal.

We asked survey respondents about the potential merit of a variety of tools and services designed to help students navigate their college search process, access and evaluate information and learn more about others' experiences. Responses were overwhelmingly positive. For four of the five ideas we proposed, more than 80 percent of prospective students say all of them could help future students a "great deal" or "somewhat" to make good decisions about college.

Most popular are ideas that would bring prospective students into personal contact with experts who could help them weigh their options and navigate the college and financial aid application process. Half (52 percent) believe that workshops with college experts at community centers and public libraries could help future students "a great deal," and 48 percent say that online forums where people can ask questions of current students and college experts would help future students a great deal; see figure 16.<sup>34</sup>

And even though only a small minority of respondents say they have used interactive online tools that allow them to rank and compare colleges based on personal preferences, many believe such websites can help prospective students like them a great deal in their college considerations (also see finding 6).

Another form of support prospective students greatly value, we learned through our focus groups, is having the opportunity to discuss their concerns, strategies and thoughts regarding college with other prospective students like themselves and to hear about others' experiences and points of view. This was essentially what happened in our focus groups. In follow-up interviews, participants repeatedly told us

<sup>34</sup> Research on community college advising supports the notion that the most appreciated and effective models to help students understand their option and make good decisions are those that leverage technology to enhance interactions between students and advisers. Community College Research Center, "Designing a System for Strategic Advising" (New York: Teachers College, Columbia University, 2013).

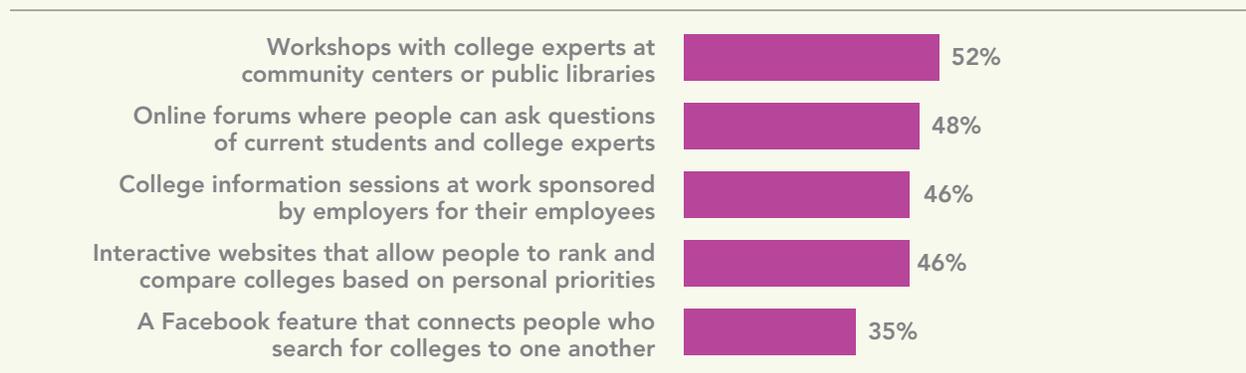


that these conversations had given them new ideas and motivated them to be more deliberate in their searches. Many said it felt good to hear from others who were struggling with the same situations they were but who brought new ideas to the table. A woman in El Paso said that before the focus group, she felt “like I was the only one.” Afterward she reflected, “It was good to know that there are other people that are struggling and trying to find out which school works for them.”

Judging by the comparatively little enthusiasm survey respondents expressed for a Facebook feature that connects adult prospective students to one another to share concerns and ideas—only 35 percent felt such a Facebook feature could help future students “a great deal”—it seems it is the in-person contact with adults who are similar to them, yet not part of their regular group of friends, that many of these prospective students are missing.

These adults see value in a wide range of initiatives to support prospective students in their college decisions, especially in those that connect them with trusted college experts.

**Figure 16: Percent who say the following would help adults like them a great deal to make good decisions about college:**



For full survey results go to <http://www.publicagenda.org/pages/is-college-worth-it-for-me>



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# IDEAS AND CONSIDERATIONS

for Helping Adult Prospective Students Make Wise  
Decisions About Their Education

## Toward better engagement with adult prospective students

Students' likelihood of completing college and succeeding in the labor market is significantly tied to their choice of institution and program of study. As education leaders push to increase the number of Americans with postsecondary credentials, our research demonstrates that much more can be done to help adult prospective students understand their options and figure out which kind of postsecondary education best fits their needs.

Few adult prospective students are unreservedly excited about the prospect of going to school, our research suggests. Many worry about taking on too much debt and about how to combine school with their family and work responsibilities. Younger adults in particular worry that they won't succeed academically. Moreover, many of these prospective students wonder—and even doubt—whether the money, time and effort they will spend on earning a credential will pay off in the labor market.

This research also shows that despite great confidence in their ability to get the advice and information they need, many adult prospective students lack key information about higher education institutions and about the sources of information that could help them make sound decisions. Universities and colleges, government agencies and foundations have made significant efforts to publicize school performance metrics and to sponsor interactive websites where students can get objective, customized advice on their college options. But our research suggests that these efforts are not reaching the students who could make good use of them.

Now we turn to a number of ways that leaders in higher education, government and philanthropy can help adult prospective students make wise choices about their higher education. Some of them are broad considerations, other are specific and even technical ideas:



- **Start by engaging adult prospective students on their greatest concerns and priorities:** This research clearly highlights what adults are most interested in as they consider pursuing a postsecondary credential. Whether online or in person, through support services or marketing, higher education institutions and other leaders seeking the attention of this group of prospective students need to provide information and advice on the following questions:

### **Will this prepare me for a better job?**

The majority of adult prospective students are looking primarily to gain knowledge and skills that are directly applicable in the workplace. These adults want to know that a specific postsecondary credential will help them advance in their careers or find a job. Moreover, it is important that these prospective students understand that certificates and degrees vary in the extent to which they improve graduates' chances of getting better jobs and earning more money. The challenge for higher education leaders, of course, is to provide this information in a personalized and relatable way. Adult prospective students don't necessarily find average graduate employment statistics particularly helpful in their college searches (see next recommendation on presenting performance data).

### How much will it cost, and can I afford it?

Adult prospective students want honest and helpful conversations about how to finance college and how to evaluate the cost of getting a degree against their future earning potential. To retain students' trust, higher education institutions and leaders need to tread a fine line between helping students see that they can find a way to afford school and appearing to be pushing them further into debt.

### Are there qualified teachers who will help me if I need it?

Prospective students not only care about getting a practical degree at an affordable price, but also want to meet caring, well-trained and experienced advisers and teachers. Higher education institutions and leaders need to assure adult prospective students that they are not "just a number," but that qualified professionals care about their success. At the same time, prospective students need more information and advice on how to evaluate the quality of teachers and support services across different schools.

### How can I balance school with my work and family responsibilities?

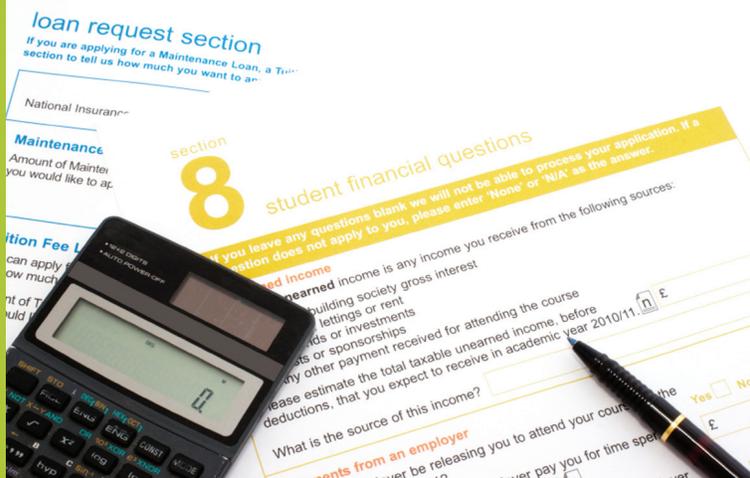
It is clear that higher education institutions need to offer adults flexibility in the ways they can take classes and progress in their degrees. But adults considering college may also benefit from targeted conversations and advice about how much they

should expect school to take time and energy away from their family and work, how to best balance these competing demands and how to solve school–family and school–work conflicts when they arise.

- **Present school performance data in ways that are meaningful and engaging to prospective students, and help them understand why the numbers can be useful to them.** Adult prospective students do not automatically care about data that experts consider crucial for making good choices about college, even when the information seems to address issues they are most concerned about. We found that it takes time and discussion for people to understand why statistics can help them make good decisions.

For instance, many adults who are considering college do not immediately perceive graduation, dropout and loan default rates as useful to them. And these statistics are easily misunderstood. Focus group participants did not necessarily see a connection between the quality of a school and these statistics; they often assumed that such statistics reflected on the students, not on the school. Many were unsure how an aggregate statistic related to their individual situation. And even though the vast majority of adult prospective students seek a postsecondary credential in order to improve their job prospects, we found that less than half thought it was essential to know about alumni jobs and salaries before enrolling at a school.

Focus group participants did, however, come to find these statistics useful after they had an opportunity to discuss them and ask questions. They found these data most meaningful when they were presented in ways that let them easily compare different schools. They were more interested in graduation rates and tuition costs than in dropout and loan default rates—perhaps because they perceived the former to be more relevant to their own lives than the latter. Moreover, participants frequently asked whether the data could be broken down by degree program and type of student. And some suggested that personal stories and testimonials should be linked to the data to make the numbers more relatable.



- **Web-based college search tools that give students comprehensive information about schools should appear early in web searches—and should be accessible in mobile phone web browsers and apps.** A number of free websites offer prospective students tailored guidance in their college search and are designed to compare various school performance metrics (for example, Campus Explorer, BigFuture and the White House College Scorecard). At this point, however, these sites hardly make it into the ten top Google searches that include words such as “college,” “program” or “degree.” Instead, prospective students’ Google searches lead them directly to for-profit colleges’ websites.

Moreover, these comprehensive, interactive tools do not take into account the increasing number of adults—especially non-college-educated young adults—who access the Internet primarily on their phones.<sup>35</sup> Mobile browser and app versions of these sites must be developed. And of course, each new tool needs to be tested carefully in terms of its design, content and intended audience.

- **Help adult prospective students understand the differences between for-profit and not-for-profit schools.** Our research shows that most adults considering college are not aware of this distinction. But when they learn how different types of schools are funded and organized, and in particular that some schools are for-profit enterprises, the distinction matters to them. Many focus group participants expressed skepticism of the motives and claims of for-profit schools and said that knowing the difference would help them evaluate their options more carefully.
- **Consider leveling the playing field for marketing to adult prospective students.** This research shows that the vast majority of adult prospective students learn about colleges from TV and Internet ads, billboards and other types of commercials. Far fewer speak to guidance counselors or financial aid advisers—or, as noted earlier, use websites that compare colleges with one another.



Currently, for-profit education institutions dominate the high education advertisement sphere, therefore dominating the information that adult prospective students receive. For example, focus group participants were frequently unaware that community colleges and state universities, not just for-profit universities, offer online courses and degree programs. Virtually no focus group participants had come across objective, interactive college search tools when they used the Internet for information, but nearly all had been on sites that asked them for their contact information and received calls from for-profit recruiters.

To ensure Americans access information that will allow them to understand the full range of higher education options, more marketing of unbiased information and better outreach by not-for-profit institutions might be necessary. Should there be an effort to level the playing field for not-for-profits to be able to get their messages to prospective students? Are there smart ways for public schools to invest their limited budgets more effectively in marketing and advertisements?

<sup>35</sup> Maeve Duggan and Aaron Smith, “Cell Internet Use 2013” (Washington, DC: Pew Research Center, 2013).

- **Create more opportunities for adult prospective students to meet and talk with advisers who do not have institutional agendas, in person or online.**

Our research shows that many adult prospective students value the chance to learn from knowledgeable advisers and college experts, in person or online. They especially want to meet with individuals who they feel have their best interests at heart and who are not pushing them to enroll in any particular school.

Focus group participants also said they appreciated opportunities, including in the focus groups themselves, to meet with other students, hear about their college searches and compare notes. Many said the discussion motivated them to become more focused on going to school. Community and workplace-based workshops could include meetings among adult prospective students, and between prospective students and recent adult graduates, where the latter can share their experiences and give advice.

- **Efforts to reach adults who are considering college must be tailored to different age groups, employment status and other demographic factors and life circumstances.** Finally, it is important to remember that adult prospective students are not all the same. For example, we found that older adult prospective students are less certain they will go back

to school at all. They may benefit specifically from initiatives that are geared toward helping them become better informed about their options for a postsecondary education. Younger adults worry more about their ability to get through school and find a job afterward. They may need more help assessing their academic capabilities and identifying the most suitable types of supports in order to succeed. Efforts to communicate with, advise and inform prospective students must be sensitive to these and other differences in adults' concerns and lives.

At the moment, however, there are very few resources designed specifically for adult prospective students, let alone to meet the needs of varying types of adults. Some previous efforts, such as the College Choices for Adults website, developed by the Transparency by Design initiative, received few visits and had to be shut down.<sup>36</sup> It is crucial that any future efforts to support the increasing number of adults who are trying to figure out whether college may be worth it for them are thoughtfully designed and broadly advertised to reach the many Americans who could benefit from them.



<sup>36</sup> Diana Robinson, "Transparency by Design: A Four-Year Effort to Improve Accountability in Higher Education," prepared for the Western State Commission for Higher Education Cooperative for Educational Technologies (DeKalb, IL: Center for Governmental Studies, Northern Illinois University, 2013).

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# METHODOLOGY

## Summary

The findings in “Is College Worth It for Me?” are based on a nationally representative survey of 803 adults who are considering enrolling in college to earn an undergraduate degree or certificate (adult prospective students). Interviews were conducted from February 7 through June 7, 2013, by phone, including cell phones, and online. The survey was designed by Public Agenda, and fielding was carried out by Social Science Research Solutions Inc. (SSRS). In addition, Public Agenda conducted four standard focus groups and four Learning Curve Research (LCR) focus groups (see below for a description of the LCR groups) with adult prospective college students in four major metropolitan areas in the United States.

## Defining “adult prospective students”

For the purpose of this study, adult prospective students are Americans who meet the following criteria:

- They are 18 to 55 years old.
- They do not hold an associate’s or bachelor’s degree (but they may have earned a postsecondary diploma or certificate).
- They are not entering college straight out of high school.
- They are not currently enrolled in any kind of higher education institution.
- They are considering enrolling in a certificate or degree program and say that it is likely they will do so within two years.

## The survey

Prior to the beginning of the field period, SSRS screened for qualified respondents for 22 weeks in its weekly dual-frame Excel telephone omnibus survey, which targets 60 percent landline numbers and 40 percent cell phone numbers. At the end of the screening period, SSRS attempted to recontact the qualified respondents so they could complete the survey by phone. In addition, SSRS directly interviewed prospective students in the Excel omnibus survey for a period of 12 weeks after the prescreening phase.

The survey was also administered through a web panel. The panel was provided to SSRS by ResearchNow.

Of the 803 interviews, 566 were completed on the phone and 237 were completed online.

The final data were weighted to correct for variance in the likelihood of selection for a given case and to balance the sample to known population parameters in order to correct for systematic under- or overrepresentation of different demographic groups. The weighting procedure utilized an iterative proportional fitting process, or “raking,” and parameter estimates were drawn from data collected in the Excel omnibus survey. To create population targets, data from all of the weeks in which SSRS screened or collected data for the prospective students survey in the omnibus were raked to general population targets based on the 2012 Current Population Survey. SSRS then selected all respondents who screened into the group of adult prospective students and used these weighted data as population targets for weighting data from both the phone and the online surveys.

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Adult prospective students were balanced to the following parameters:

- Gender by age
- Gender by region
- Education: high school graduate; some college but no degree
- Race/ethnicity: white; African-American; native-born Hispanic; foreign-born Hispanic; other
- Phone use (for phone respondents): cell phone only; not cell phone only
- Metro status: urban/suburban; rural

The design effect for the survey was 1.53, and the weight-adjusted margin of sampling error was 4.27. The final weights for individual respondents ranged from .03 to 5.70.

As in all surveys, question order effects and other nonsampling sources of error can affect the results. Steps were taken to minimize these issues, including pretesting the survey instrument and randomizing the order in which some questions were asked.

### Presurvey focus groups

Prior to the survey, Public Agenda conducted four focus groups with adult prospective college students in Detroit, El Paso, Los Angeles and Philadelphia. Two groups were with people from 18 to 24 years old; the other two groups were with people from 25 to 55 years old. Through these conversations, we explored the processes by which adult prospective students research and decide upon their postsecondary educational plans. This data informed the design of the survey instrument.

### Learning Curve Research focus groups

After the fielding of the survey, Public Agenda conducted four Learning Curve Research focus groups in Detroit, El Paso, Los Angeles and Philadelphia. Two of the groups were with people from 18 to 24 years old; the other two were with people from 25 to 55 years old.

LCR focus groups are distinct from standard focus groups in that they are designed to create a deliberative environment in which participants have a chance to express their thoughts and opinions, then confront new information and grapple with its implications.

This project's LCR focus groups sought to examine how adult prospective students react to new information and data about higher education institutions and how their thinking and considerations change after they have a chance to discuss and deliberate about the information and issues presented. In particular, we employed neutral, descriptive language to introduce adult prospective students to the notion of for-profit versus not-for-profit higher education, private and public schools and comparative school performance metrics such as graduation and dropout rates, average student loan rates, loan defaults and graduates' labor market outcomes. These groups also examined participants' reactions to various interactive online college search tools that are designed to help prospective students learn more about their options and compare schools on a wide range of criteria, including performance metrics.

The design of these LCR groups included the following:

- an extended three-hour group with a short break;
- pre- and postgroup surveys to capture participants' prior opinions and any immediate changes in perspective, as well as to contribute to assessments of the LCR method;
- presentation of new information and issues;
- one-on-one follow-up interviews conducted with each participant by telephone a few days after the group.

Quotes from these focus groups and interviews appear throughout this report to illustrate the views quantified in the survey results. A total of 40 adult prospective students participated in this part of the research.

For full survey results go to <http://www.publicagenda.org/pages/is-college-worth-it-for-me>

# SAMPLE CHARACTERISTICS

Stars indicate a figure less than 0.5 percent. Dashes indicate zero.

	18–24 yrs. n=402 %	25–55 yrs. n=401 %	TOTAL N=803 %
<b>Gender</b>			
Male	53	50	51
Female	47	50	49
<b>Race/ethnicity</b>			
White	58	56	57
Black or African-American	14	22	18
Hispanic of any race	20	16	18
Asian	3	1	2
Native American / American Indian / Alaskan Native	1	*	1
Native Hawaiian / Pacific Islander	*	1	1
Other	2	2	2
Refused	*	2	1
<b>Age</b>			
18–24	100	--	50
25–29	--	23	12
30–39	--	33	16
40–49	--	27	14
50–55	--	14	7
Refused	*	2	1
<b>Educational attainment</b>			
High school graduate	69	42	56
Some college (but not associate's degree)	31	55	43
Technical school/other	*	2	1
<b>Employment status</b>			
Full-time	33	52	42
Part-time	26	16	21
Not employed	41	32	37
Refused	*	--	*

	18–24 yrs. n=402 %	25–55 yrs. n=401 %	TOTAL N=803 %
<b>Marital status</b>			
Single, never married	68	29	48
Single, living with a partner	21	14	17
Married	9	36	23
Separated	1	6	4
Widowed	*	1	*
Divorced	*	13	7
Refused	--	1	*
<b>Residence with parents [Base: Respondents who are single, never married]</b>			
Yes	61	33	53
No	38	67	47
Don't know	*	--	*
Refused	1	--	1
<b>Employer offers tuition assistance [Base: Respondents who are employed]</b>			
Yes, fully	8	13	11
Yes, partly	14	25	20
No	69	59	64
Don't know	8	2	5
Refused	*	*	*
<b>Paying off own or a child's student loans</b>			
Yes	15	31	23
No	82	68	75
Don't know	3	*	2
Refused	*	*	*
<b>Serving, or has been serving, in the U.S. Armed Forces</b>			
Yes	6	12	9
No	92	88	90
Don't know	1	*	1
Refused	*	--	*

	18–24 yrs. n=402 %	25–55 yrs. n=401 %	TOTAL N=803 %
<b>Household income</b>			
Less than \$15,000	18	15	17
\$15,000 but less than \$25,000	19	15	17
\$25,000 but less than \$30,000	12	10	11
\$30,000 but less than \$40,000	11	13	12
\$40,000 but less than \$50,000	8	12	10
\$50,000 but less than \$75,000	8	15	11
\$75,000 but less than \$100,000	4	7	5
\$100,000 and over	4	4	4
Don't know	14	3	9
Refused	1	6	3
<b>Household income follow-up [Base: Respondents who refused detailed income question]</b>			
Less than \$50,000	20	14	18
\$50,000 but less than \$100,000	15	5	11
Over \$100,000	--	3	1
Don't know	62	22	46
Refused	3	57	24
<b>Metro status</b>			
Urban	52	54	53
Suburban	24	21	22
Rural	21	22	21
Undetermined	4	3	4
<b>Region</b>			
Northeast	19	19	19
North Central	22	23	23
South	38	38	38
West	21	21	21

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