

Are Cost Barriers Keeping Qualified Students from College?

The notion of raising academic standards to enhance college access, particularly for low-income students, has gained both statewide and national momentum. The Illinois Student Assistance Commission (ISAC) has tracked and evaluated low-income students closely for years through its administration of Illinois' Monetary Award Program (MAP) program. While preparation is undeniably important for college admission and retention, the lower college attendance rates of low-income students (when compared to students from more affluent families) historically have had a strong income component. These students have been surveyed many times and a constant refrain is that without the MAP grant, which can cover up to 100 percent of college tuition and fees, they could not have attended college. Yet not all MAP-eligible students claim their awards and not all low-income students even apply for the grant. It is suspected that even with the financial aid offered in Illinois, through a grant program very generous by state standards, there are students who are college-ready yet do not undertake post-secondary education for financial or other reasons.

Introduction

If it is true that some students from low-income families are already “college-ready” yet do not attend college, then some other barrier must be preventing college attendance. If other barriers exist, then increasing the number of students from low-income families who are “college-ready” will increase, not decrease the access problem – more students who could go to college do not for financial and other reasons.

An attempt was made to validate this supposition - that currently there are low-income students who are college-ready but do not attend college for other reasons – by designing and issuing two surveys. The first survey went to a sample of Illinois high school counselors, to get their perspective on the issue and to provide a check on the self-reported data of the MAP-eligible students surveyed. Two basic questions were important: (1) Did most of their students in a college preparatory curriculum go on to college? And (2) Do they currently have students with sufficient ability who are not taking college preparatory courses.

Surveys were sent to MAP-eligible students and Illinois high school counselors. Counselor survey comments appear in left margins of this paper.

Another survey went to MAP-eligible students: one version to MAP-eligible students who claimed their awards and attended college full-time for a full freshman year and another version to MAP-eligible freshman students who attended college less than full-time, for less than a full year or not at all. The intention was to compare responses to see if there were barriers for MAP-eligible students who didn't claim their awards which didn't exist or were somehow surmounted by those who did claim their awards.

It was hoped that the surveys would provide a clearer idea of who was not going to college and the relative roles that preparation and finances played in the decision not to attend. This paper details the methodology and results of the counselors' survey first followed by the MAP recipients' survey methodology

and results. Throughout this paper comments written on the surveys from both the counselors and the students who responded are provided in the left margins.

High School Counselors' Survey

Methodology

Illinois has over 800 high schools; 211 of them are designated as Title 1 Schools. Title 1 schools qualify for federal aid because some or most of the students who attend are low-income. There are two kinds of Title 1 schools – targeted and school wide; but for this study, no attempt was made to distinguish between them. To be a Title 1 school, a school must apply for that status and not all schools that would qualify apply. However, dividing schools into Title 1 and non-Title 1 categories was sufficient to delineate between richer and poorer schools for purposes of the study. The survey sample consisted of all 211 of the Title 1 schools and about a third of the remainder making an original sample size of 416 schools, or a little less than half of the high schools in Illinois. A survey was sent to the high school counselor who counseled seniors at each school.

As shown in Table 1, about half of the schools responded, but the response rate varied by type. Fewer Title 1 school counselors responded, with a response rate of 40 percent. The non-Title 1 response rate was 57 percent. It was difficult to determine if there was any non-response bias; however the responses were checked and found to be well dispersed geographically with both Title 1 and non-Title 1 schools reporting from all parts of the state.

Table 1: High School Counselors' Survey Response Rate

Original Sample Size:	416	Responses:	203
Title 1:	211	Title 1:	88
Non-Title 1:	205	Non-Title 1:	115
Undeliverables:	2	Response Rate:	49%
Effective Sample Size:	414	Title 1:	42%
		Non-Title 1:	56%

While the wealth of a school can be approximated by the Title 1/non-Title 1 distinction, other characteristics of the school, especially size, are also important when considering the opportunities a student is offered. Size is a good proxy variable for the urban/rural distinction. Table 2 shows the breakdown of schools that responded by Title 1 designation and size. The largest number of schools responding had less than 100 seniors – nearly half the counselors who responded worked at these schools. Only 19 percent of the responses came from big schools with over 300 seniors graduating. These tended to be large suburban and urban schools clustered around Chicago.

Counselor survey comments:

"Can a small school keep up with the costs of technology and educational advances?"

"We are very limited in course offerings. We may need to lengthen our school day."

"Small schools can't meet all of the colleges' demands ...[such as] foreign language [requirements.]"

Table 2: Respondents by Title 1 Status and Size

# of Seniors	Title 1 High School		Non-Title 1 High School		All Respondents	
	Number	Percentage	Number	Percentage	Number	Percentage
<100	37	45%	56	49%	93	47%
100 to <300	26	31%	41	36%	67	34%
>300	20	24%	17	15%	37	19%

Table 3: Availability of a College Prep Curriculum

Can students get a college prep curriculum on campus?							
	Title 1	Non-Title 1	Total	LT 100	100-300	GT 300	Total
Yes	91%	95%	93%	91%	94%	98%	93%

Counselor survey comments:

"The biggest concern I have is the gap between what we cover in our classes and where the colleges want students to be when they start."

"We are a small, rural school and our prep courses are very limited."

... "'reaching out' activities of junior college will see that the number [of students attending college] stays high."

"For this rural town, [community college] seems to be the best alternative to a four-year, which is often too costly."

Counselors were asked if students could receive all the college prep courses they required at their high school. As shown in Table 3, most respondents indicated that students could take a complete college prep curriculum on their campuses. Those that indicated otherwise specified at least one other way students could get the classes they needed such as on the Internet or through a local community college.

The results from the counselors' survey are divided into two parts. The first part deals with the questions concerning whether their students who take a college prep curriculum go on to college and if so, where, and if not, why not. The second set of questions concerned whether counselors had students who could handle a college prep curriculum but who opted not take it and the reason(s) for not selecting the curriculum.

Students Who Completed a College Prep Curriculum But Did Not Go on to College

As shown in Table 4, nearly half, 46 percent, of respondents had more than 60 percent of their students in a college prep curriculum. There were no statistically significant differences between Title 1 and non-Title 1 schools; however, there were differences by size. The large schools had nearly 60 percent of their students in a college prep curriculum; smaller schools (which tend to be rural) had less than 40 percent in those courses.

At the majority of schools, less than half of these students who complete a college prep curriculum go on to a four-year college, as shown in Table 5. However, there is a significant difference between Title 1 and non-Title 1 schools; non-Title 1 schools send more of their seniors to four-year schools. A significant difference also exists between different sized schools – large schools send a larger fraction of their students to four-year schools.

There was no difference in the percentage of students going to a two-year college between Title 1 and non-Title 1 schools. However, when evaluated by size, a

significant difference emerged: students from small schools were more likely to attend two-year schools than students from large schools. Part of the reason for this difference is the proximity of community colleges to rural schools – counselors from rural schools often commented that most of their students “went down the road” to the local community college.

Table 3: Students Who Complete a College Prep Curriculum by Title 1 Status and Size

Percent of students who complete a college prep curriculum:						
	Title 1	Non-Title 1	LT 100	100-300	GT 300	Total
More than 80%	12%	14%	3%	17%	29%	13%
80% to 61%	34%	32%	34%	34%	29%	33%
60% to 41%	33%	35%	39%	29%	29%	34%
40% to 20%	16%	14%	17%	14%	12%	15%
Less than 20%	5%	5%	6%	6%	0%	5%

Counselor survey comments:

“Most rural communities have junior colleges close, therefore, only two percent of this years’ senior class will go to a four-year university.”

“Most of our students [go on to college] since junior college is two miles away.”

“We are five miles from a junior college. Many of our seniors attend this school.”

“Low income students sometimes ... have less encouragement from home to continue their education after high school.”

Table 5: Students Who Complete a College Prep Curriculum and Then Advance to a Four-Year School

Percent of students who complete a college prep curriculum and then advance to a four-year school:						
	Title 1	Non-Title 1	LT 100	100-300	GT 300	Total
More than 75%	5%	7%	6%	7%	5%	6%
50% to 75%	27%	34%	29%	31%	37%	31%
25% to 49%	40%	41%	37%	42%	46%	40%
Less than 25%	29%	18%	29%	19%	12%	22%

Table 6: Students Who Complete a College Prep Curriculum and Then Advance to a Two-Year School

Percent of students who complete a college prep curriculum and then advance to a two-year school:						
	Title 1	Non-Title 1	LT 100	100-300	GT 300	Total
More than 75%	5%	4%	5%	6%	0%	4%
50% to 75%	34%	27%	35%	31%	15%	30%
25% to 49%	48%	53%	47%	49%	61%	50%
Less than 25%	14%	17%	13%	13%	24%	16%

Overall attendance at college did vary by Title 1 status. While there was no significant difference in the percentage of students at Title 1 and non-Title 1 schools who completed college prep curriculums, there was a significant difference in the percentage who failed to go on to college (22 percent vs. 11 percent). Title 1 schools had more students who did not attend college upon successful completion of their high school college prep curriculum. There was no significant difference by size.

Table 7: Students Who Complete a College Prep Curriculum but Do Not Attend College

Percent of students who complete a college prep curriculum but do not attend college						
	Title 1	Non-Title 1	LT 100	100-300	GT 300	Total
50% to 75%	2%	2%	3%	0%	2%	2%
25% to 49%	20%	9%	13%	15%	12%	14%
Less than 25%	78%	89%	84%	85%	85%	84%

Counselor survey comments:

"Many of the families in this area have seniors who will be the first to attend college. These students do not have family members who can relate to the college experience even though they are supportive. This lack of a parent being able to say 'I did it and I know you can too' with the implied expectation that the student will go to college and graduate is missing in many families."

Table 8: Reasons Why Some College Prep Seniors Do Not Attend College

Reasons why college-prep students do not attend college (percentage of agrees)			
	All	Title 1	Non-Title 1
Can't afford	76%	79%	74%
Decide to work	74%	79%	70%
No encouragement from family	65%	67%	64%
Immature	61%	57%	65%
Limited experience w/college	59%	59%	59%
Low college admissions test scores	59%	65%	54%
Poor grades	47%	47%	48%
Applications not filed in time	42%	41%	43%
No encouragement from friends.	40%	46%	35%
Financially support family	41%	55%	31%
Not accepted at college	30%	34%	28%
Transportation problems	23%	30%	18%
Have been told about bad college experiences	3%	5%	2%
Most of our college prep students attend college	15%	13%	16%

Counselor survey comments:

"Students are not prepared for college because they lack self-motivation."

"Many students do not have a strong work ethic or the capacity to understand delayed gratification."

"The students are not aware of the academic challenges they will face. They are not prepared intellectually or emotionally to be successful at the college level."

In the survey, possible reasons explaining why some of the college prep students might not go on to college were listed and counselors were asked if they agreed or disagreed with those reasons. The results are shown in Table 8 above. Counselors in both schools chose "can't afford" most frequently as the reason for their students failing to go on to college. This was followed by "decided to work," also generally a financial decision. "No encouragement from family" was third for Title 1 schools and fourth for non-Title 1. Immaturity was listed as the third reason for non-Title 1 schools but was sixth for Title 1 schools. The only reasons that were significantly different between the two school types were "financial support of family" and "not accepted at college." Counselors at Title 1 schools more often selected both of these reasons than counselors at non-Title 1 schools.

From the responses on this survey, Illinois high school counselors appear to believe that financial reasons predominate in the decision not to attend college but socio-economic factors (no encouragement from parents and friends, limited experience with college) and preparation issues (poor grades and test scores) also enter into the decision for students in both Title 1 and non-Title 1 schools.

Students Who Did Not Complete a College Prep Curriculum But Had the Ability to Do So

Table 9 shows that most counselors at most schools have students who would benefit from a college prep curriculum but are not taking it. There was no statistically significant difference between Title 1 and non-Title 1 responses; however there was a difference among different sized high schools with smaller high schools more frequently indicating they had students with ability not enrolled in a college prep program.

When asked why these students didn't pursue the college prep curriculum, the following responses shown in Table 10 were most frequently selected. A lack of interest and encouragement were the mostly commonly selected reasons followed by immaturity. Financial reasons appear to be second behind these behavioral and cultural reasons. However, the reason "students help support family" was given more often by counselors from Title 1 schools than those from non-Title 1 schools.

Table 9: Are There Students at Your School With the Ability to Take a College Prep Curriculum But Who Do Not?

Are There Students At Your School With The Ability To Take A College Prep Curriculum But Who Do Not?							
	Title 1	Non-Title 1	Total	LT 100	100-300	GT 300	Total
Yes	86%	87%	86%	91%	82%	83%	86%

Table 10: Reasons Why Students With the Ability to Take a College Prep Curriculum Do Not Choose to Do So?

Reasons why students with ability do not select a college prep curriculum			
	Title 1	Non-Title 1	All
Not interested in high school	80%	90%	86%
Not interested in college	77%	76%	78%
No role models to encourage them	75%	64%	68%
Not mature enough to apply themselves	68%	77%	73%
No encouragement from family	68%	64%	65%
More interested in other classes	63%	60%	61%
Family would have difficulty affording college	53%	53%	53%
No encouragement from friends.	54%	47%	50%
Reading skills are inadequate	42%	32%	36%
Too far behind academically	39%	35%	37%
Students help support family	31%	17%	23%
Parents prefer they do not take these classes	18%	14%	16%
College is too far away or hard to get to	13%	8%	10%
Our students with ability take a college prep curriculum	14%	13%	14%

Counselor survey comments:

"It is difficult to convince low-income minority students and parents that college is needed to better their lives. Some struggle to survive and making any type of living is what is important."

"Many students' parents are totally uninvolved in their child's education. This makes preparation and post-secondary education very difficult for the student."

"We continue to receive students who are ill-prepared to complete high school courses, let alone college prep courses..."

Table 11: Ideas to Try to Encourage Students to Take a College Prep Curriculum in High School

What can be done to encourage students to take a college prep curriculum?			
	Title 1	Non-Title 1	All
Begin working with students earlier	81%	67%	73%
Better academic preparation before high school	72%	66%	69%
Convince parents of benefits	71%	68%	69%
Most able students already in college prep	63%	70%	67%
Provide financial incentives	48%	53%	51%
Mandate a college prep curriculum	23%	11%	16%
	LT 100	100-300	GT 300
Begin working with students earlier	73%	69%	81%
Better academic preparation before high school	66%	68%	78%
Convince parents of benefits	73%	61%	75%
Most able students already in college prep	66%	72%	64%
Provide financial incentives	57%	47%	41%

Mandate a college prep curriculum 18% 15% 13%

On the survey, counselors were asked what could be done to encourage more students to take a college prep curriculum and their selections are tabulated in Table 11. The choices “begin working with students earlier” and “better academic preparation before high school” were selected significantly more often by counselors at Title 1 schools than non-Title 1 schools. The sudden imposition of higher standards in high school may provide an insurmountable hurdle for those coming out of middle schools lacking in basic skills. While this lack of preparation appears to be a problem in both poor and wealthier schools, it is more common in the Title 1 schools serving poorer students.

Other Related Issues

The survey listed a set of attitudes and beliefs about high school students and access to college and asked the counselors to agree or disagree with the statements. There was surprising level of agreement between counselors from both Title 1 and non-Title 1 schools.

Counselor survey comments:

“Students from middle-income families cannot afford four-year colleges...”

“Middle class working families deserve help, especially Illinois residents for Illinois schools.”

“I wish middle-income students could get some of the money.”

“Better understanding of costs of college by both parents and students ... more realistic expectations ... of financial assistance.”

As shown in Table 12, both counselors from Title 1 and non-Title 1 schools generally agreed with the statement that middle income families now have the most difficulty affording college. However, they were not asked to define what they meant by “middle income” and different definitions could change the level of agreement. Since eligibility for MAP is based, in part, on the dollar amount of tuition and fees, some need-based aid is provided to middle-income students who attend expensive private colleges. However, according to ISAC calculations, second-income quintile families still have out-of-pocket costs of about \$5,500 if their child is attending a state school and third income quintile families are responsible for nearly twice that amount – about \$10,000. In contrast, with the need-based aid available, first income-quintile families in Illinois have remaining need of about \$2,800.

Table 12: (Statement 1) Students from middle income families have the most difficulty affording college because they receive little grant aid.

Students from middle income families have the most difficulty affording college because they receive little grant aid.			
	Title 1	Non-Title 1	Total
Agree	87%	87%	87%

Table 13: (Statement 2) Out of financial necessity, low-income students attend two-year public or proprietary institutions more frequently than their peers.

Out of financial necessity, low-income students attend two-year public or proprietary institutions more frequently than their peers			
	Title 1	Non-Title 1	Total

Agree

87%

80%

83%

Counselor survey comments:

"Students, in general, have a lack of drive necessary to prepare for college." "My major concern is that students receive the message that ... they need to go to college but they are not being prepared to go to college."

"Information is not funneled to low-income community-based schools in Chicago."

"I see more students with a lack of motivation and direction in life and little interest in improving either."

"My ... concern is lack of student motivation and parents who are too busy to take part in the college process."

There were no significant differences between Title 1 and non-Title 1 responses to Statement 2 in Table 13. A large majority of counselors at both school types felt that low-income students disproportionately attend community colleges. This coincides with counselor estimates of the percentages of students going on to community colleges. For small schools, the percentage of schools with more than 50 percent of its students attending community college is about 40; at large schools, only 15 percent (Table 6.)

The majority of counselors at both Title 1 and non-Title 1 schools agreed with Statement 3 (Table 14), although it is important to note that about a quarter of each did not feel improving academic preparation would improve access. It is also clear from responses to later questions that by "preparation" counselors did not mean high school preparation alone – they felt preparing for college should begin well before high school. More Title 1 school counselors thought that Statement 4 as shown in Table 15 was true although a majority of each agreed with the statement. Lack of effort and focus, particularly in the early years of high school, was a common theme in written comments provided. The process of obtaining financial aid is still cumbersome. Although progress has been made in providing information and simplifying the process, as shown in Statement 5 in Table 16, only two-thirds of the counselors indicated that the system was transparent enough to no longer represent a barrier to college access.

Table 14: (Statement 3) Improving academic preparation will improve access to college for low-income and minority students.

Improving academic preparation will improve access to college for low-income and minority students			
	Title 1	Non-Title 1	Total
Agree	73%	72%	72%

Table 15: (Statement 4) Most students do not understand the academic skills required and the effort needed to succeed in college.

Most students do not understand the academic skills required and the effort needed to succeed in college			
	Title 1	Non-Title 1	Total
Agree	74%	67%	70%

Table 16: (Statement 5) The financial aid delivery system – free form and process – no longer represents a significant barrier to college access.

The financial aid delivery system – free form and process – no longer represents a significant barrier to college access.			
	Title 1	Non-Title 1	Total
Agree	67%	68%	67%

Table 17: (Statement 6) Socioeconomic status remains a powerful barrier to college attendance and prevents even high achievers from attending.

Socioeconomic status remains a powerful barrier to college attendance and prevents even high achievers from attending.			
	Title 1	Non-Title 1	Total
Agree	55%	51%	53%

Table 18: (Statement 7) College is more affordable now for low-income students than it was in the early 1980's.

College is more affordable now for low-income students than it was in the early 1990's.			
	Title 1	Non-Title 1	Total
Agree	57%	64%	61%

Counselor survey comments:

[college attendance will increase when] "the community raises its expectations and standards regarding education..."

"Our blue collar community does not value higher education."

"The local community college is growing at an incredible rate with certificate programs and associate degrees that enable students to be employed and paid well for the standard of living they require. Too many college grads are without work and have large debts from school [loans.]"

As shown in Table 17, a small majority of counselors at both Title 1 and non-Title 1 schools agreed with Statement 6 and felt that socioeconomic barriers are still quite high. This attitude is reinforced by other responses on the survey such as the prevalence of a lack of encouragement from parents and friends to attend college. Some counselors indicated that they worked in an area where cultural norms simply did not include college as the next step after high school.

Table 18 illustrates a surprising result – over half of Title 1 counselors and nearly two-thirds of non-Title 1 counselors believed that college is now more affordable for low-income students than it was ten years ago. By ISAC's calculation, this is not true, at least for students attending four-year institutions. Out-of-pocket costs for families from the first to the third income quintiles have increased from about 15 to 30 percent of family income since 1992.

Students attending community college face a different situation. Most live at home and the real tuition and fee increases over the decade have been less than the change in real income for low-income students. Since 1992, real tuition and fees at community colleges in Illinois have increased by \$285 while real incomes for the poorest quintile increased by \$858. At schools where over 50 percent of college prep students go to community colleges, 70 percent of the counselors agreed that college has become more affordable for low-income students. Similar results were seen when responses were grouped by class size – counselors who taught in high schools with less than 100 seniors were more likely to agree with this statement than counselors in large high schools (68% vs. 39%). Many of the students in these small, rural schools go to community colleges.

Summary of Results from High School Counselors' Survey

Counselor survey comments:

"our community is small, few parents go to college and [they] don't emphasize [post-secondary education.]"

"We usually have a high percentage of our students attend college because of the community college. It is close and affordable..."

"Community colleges are great!"

About 46 percent of counselors surveyed indicated that at least 60 percent of their students are in college prep courses. However, 86 percent have students with ability who do not take a college prep curriculum. The reasons for these students' lack of participation in college prep courses do not appear to be directly financial but instead range from a lack of interest and motivation on the part of the student to a lack of support from parents and peer pressure from friends.

While 32 percent of Title 1 schools and 42 percent of the rest send at least 50 percent of their college prep students to four year schools, 22 percent of Title 1 schools and 11 percent of the others reported having more than 25 percent of their college prep students not attending any college at all after high school graduation. Financial reasons – the inability to afford college and the need to work full-time appear to be prominent in this decision not to attend. From the counselors responses to the survey it can be maintained that there does exist a population of college-ready students who reduce or stop their participation in higher education because of financial constraints

Survey of MAP recipients

Methodology

A second survey was sent to first-time MAP-eligible freshmen. MAP-eligible freshmen come from low- to moderate-income families (primarily first and second income quintiles) and are often first generation college students. Two versions of the survey were used: one was sent to full-time full year MAP recipients and another version was sent to MAP-eligible freshmen who did not claim their awards. The latter group has many reasons for not claiming awards including going to an out-of-state school, attending part-time, attending a less expensive school and no longer qualifying for aid, as well as not attending college at all. Full-time students were culled from this group and the remainder surveyed. Surveys were sent to students selected through random sampling of the MAP database, a database that contains much of the information available from the FAFSA.

Table 19: MAP-eligible Students' Survey Response Rate

Original Sample Size:	1101	Responses:	440
MAP recipients	600	MAP recipients	284
MAP-eligibles	501	MAP-eligibles	156
Undeliverables:	33	Response Rate:	41%
Effective Sample Size:	1068	MAP recipients	48%
		MAP-eligibles	33%

Counselor survey comments:

"Cost is the single largest factor in the decision not to attend college."

"... many capable students rule out college simply because they think they can't afford it. It's a challenge to get them to think otherwise. Most will choose not to go to college if it means taking out student loans. ...they don't realize the long-term financial benefits of a college education."

The response rates for the two groups of students are shown in Table 19. Because the response rate was especially low for the MAP-eligible students who did not claim awards, an attempt was made to determine whether non-response bias could be a problem. The respondents' gender and parents' income were compared to the non-respondents' and no significant differences were found between them. The lack of difference in parents' income was particularly reassuring but there may be other differences that were not found that would affect the results.

The survey questions were designed to determine what, if any, financial barriers were operating for those respondents who did not choose to become full-time students that were not insurmountable for the respondents who did become full-time students. In particular, efforts were made to identify whether there were differences in jobs held, parents' income and education levels, attitudes about school, attitudes about debt, preparation for college, and financial obligations. Full-time students differed significantly from MAP-eligible students on many characteristics, both economic and social.

Demographic Characteristics: Gender, Race, Family Income and Parents' Education

Parents' education levels were grouped into two categories: "some college or less" and "BA or better." The "some college" category included two-year degrees and vocational certificates. As shown in Table 20, there was a significant difference in parents' education levels but only for the mother's, not the father's. Very few of the MAP-eligible students had mothers with a bachelor's degree or better. There was no significant difference in father's education levels.

Table 20: Differences in Parents' Education

Father's Education Level			Mother's Education Level		
	Some College or Less	BA or Better		Some College or less	BA or Better
MAP recipients	76%	24%	MAP recipients	79%	21%
MAP-eligibles	78%	22%	MAP-eligibles	92%	8%
10 respondents didn't know father's level of income			12 respondents didn't know mother's level of income		

Table 21: Differences in Race, Gender, and Income

Race and Gender			Income and Savings	
	Percent Minority	Percent Female	Income <\$20,000	Parents saved money for college
MAP recipients	38%	71%	32%	24%
MAP-eligibles	62%	74%	50%	10%

There were significant differences between full-time students and less-than-full-time students in family income, parents’ savings and race as shown in Table 21. Full-time students were less likely to be minority and to come from families with incomes less than \$20,000 and more likely to have parents who saved at least some money for their college education.

Student Employment: Work Status, Hours, Wages

Table 22 summarizes differences in employment status, wages and hours worked. There was no significant difference between the variables measuring employment status. It was anticipated students who had good jobs in high school might be reluctant to leave them to attend college full-time but there was no significant difference in the number of students who retained their high school jobs between the two groups. MAP recipients who are attending school full-time did work significantly fewer hours for lower wages than did the MAP-eligibles who were attending school sporadically, part-time or not at all. The median wage for MAP recipients was \$6.25; for MAP-eligible students, the median wage was \$7.00. This difference can be explained in part by the different pay rates for full and part-time work; three times as many MAP-eligible students worked full-time.

Student survey comments:

“I was enrolled in college. I got kicked out of my house and lost my job. I didn't have a ride to school, so I failed. I was on financial aid. I pray they let me back in school because now I'm pregnant and I live with my boyfriend and he is taking care of his little brother and going to school too.”

Feelings About College: Presence of Pro-College Attitudes

It appears that MAP recipients and MAP-eligible students received about the same amount of encouragement to attend college. The level of parents and friends’ encouragement was statistically significant between the two groups but the difference is fairly small. Over 90 percent of both groups were encouraged by their parents to attend and over half had encouragement from their peers. The two groups do not differ significantly in attitudes about college either – both believe that college graduation will yield a better, higher paying job.

Table 22: Differences in Students’ Wages and Hours

Employment Status			Wages and Hours		
	Currently Employed	Same Job as in HS	Worked 20 hours or less	Worked more than 35 hours	Pay Rate more than \$7.00/hr
MAP recipients	57%	37%	67%	10%	16%
MAP-eligibles	64%	33%	28%	33%	28%

Preparation for College

Real differences in the amount of preparation exist between MAP recipients and MAP-eligibles, measured in various ways between the two groups as shown in the top of Table 24. Full-time MAP recipients were 30 percent more likely to have taken the ACT and four times as likely to have scored a 20 or above on it; they were also twice as likely to have completed a college prep curriculum in

high school. As a check on curriculum type, respondents were asked to list the courses they selected in high school and these were compared the college prep requirements. Only half of the respondents knew what curriculum they had selected and the error went both ways – some students in a general curriculum thought they had selected college prep and some students who completed the college prep curriculum thought they selected a general curriculum.

Table 23: Differences in Encouragement and Attitude

Do students differ in the amount of encouragement received or attitudes toward the value of college?		
Encouragement:	MAP recipients	MAP-eligibles
Parent encouraged student to go to college	96%	91%
HS counselor encouraged student to go to college	69%	75%
A mentor encouraged student to go to college	60%	61%
Friends encouraged student to go to college	66%	57%

Attitude- percentage of students who agreed:	MAP recipients	MAP-eligibles
A college degree means higher wages	98%	97%
A college degree means a better job	98%	99%
I want to go to college to get away from home	56%	45%
I want to go to college to meet new people	86%	79%

As illustrated in the “wishes” section of Table 24, many students had regrets about their performance in high school but, with the exception of more writing experience, the MAP-eligible students expressed significantly more regret over missed opportunities than the MAP recipients.

Counselor survey comments:

“Our students come to us many grade levels behind ... I feel that we are constantly running to get caught up.”

“[Students] are being moved out of the grade schools and into high schools with low reading and math scores ... how can you expect success?”

Students’ Financial Obligations

As shown in Table 25, there were differences in the financial obligations between the two groups of students and differences in the familiarity with basic financial instruments of commerce. While both groups were equally likely to own a car – a little over half in each group – MAP-eligible students were more likely to have a car payment, pay for their own car insurance and pay gas and maintenance expenses. This group was also more likely to have to pay rent. However, neither group was likely to have to contribute to parents’ household expenses. Clearly, the less-than-full-time students have more financial obligations than do the full-time students.

However, MAP recipients were more likely to have the most common instruments of commerce – checking and savings accounts. Almost three-quarters of MAP recipients indicated they had checking accounts but only half of MAP-eligible students did. About one out of five MAP recipients and one out of

four MAP-eligible students had revolving credit card debt, however, the difference was not significant.

Table 24: Differences in Preparation

Do students differ in levels of preparation for college?		
Actual preparation:	MAP recipients	MAP-eligibles
Took the ACT or SAT	95%	69%
Scored 20 or higher on ACT	65%	16%
Completed a college preparatory curriculum in HS	51%	23%
Knew what curriculum they selected in HS	49%	50%

What students wished they had done:		
	MAP recipients	MAP-eligibles
Wished they had taken more computer classes	67%	80%
Wished they had taken more math classes	48%	66%
Wished they had more writing experience	69%	77%
Wished they had read more books	65%	82%
Wished they had worked harder	60%	76%

Student survey comments:

"I wanted to study [to be] a nurse but I'm changing my career to secretarial science. The school I want to attend is kind of far from where I live. I'm afraid I won't get financial aid anymore. If it's like that, I'm going to start working."

Table 25: Differences in Financial Obligations

Do students differ in levels of financial obligations?		
Car ownership:	MAP recipients	MAP-eligibles
Owns a car	56%	55%
Has a car payment	32%	42%
Pays for car insurance	51%	72%
Pays for gas and maintenance	79%	87%

Other obligations:		
	MAP recipients	MAP-eligibles
Makes a rent payment	10%	30%
Has a checking account	72%	52%
Has a savings account	63%	45%
Has revolving credit card debt	22%	26%
Contributes to parents' household expenses	11%	12%

College Applications and Acceptance

Students who ultimately attended college full-time applied to more colleges on average and had more acceptances than the other MAP-eligible students (Table 26). Only 8 percent of full-time students said they did not attend their first

choice school because they did not get accepted; 22 percent of MAP-eligible students were rejected by their first choice college.

Table 26: Differences in Number of College Applications Between MAP Recipients and MAP-eligible Students Who Don't Claim Their Awards

Other Differences between MAP recipients and MAP-eligible students		
College Applications	MAP recipients	MAP-eligibles
Average number of applications sent	2.84	2.38
Average number of applications accepted	2.24	1.73
Median number of applications sent	2	2
Median number of applications accepted	2	1

Even students who chose to attend school full-time indicated the presence of real financial constraints operating in the decision making process. About 15 percent indicated that they did not go to their first choice school either because it was completely unaffordable or because they decided to go elsewhere to save money. MAP-eligible students listed parents' inability to help pay for college as the number one reason why they did not attend college full-time, followed closely by the inability to afford full-time attendance, a reluctance to take out loans to pay for college, and a need to work full-time, although most who work do not consider their job to be "good."

Other Financial Constraints

The last question on the survey asked students whether they felt academically prepared, emotionally prepared and financially prepared for college. Most students (over 80 percent of both MAP recipients and MAP-eligibles) felt that they were academically and emotionally prepared but only 52 percent of the MAP recipients and 30 percent of the MAP-eligibles (a significant difference) felt financially prepared.

Table 27: Financial Constraints Experienced by MAP Recipients and MAP-eligible Students Who Don't Claim Their Awards

Financial constraints indicated by respondents		
	MAP recipients	MAP-eligibles
MAP recipients who did not attend 1 st choice school for financial reasons:		
Could not afford to attend	8%	-
Chose lower cost school to save money	7%	-
MAP-eligible students who did not choose to go to school full-time for financial reasons:		
Parents unable to help pay for college	-	54%
Didn't want to take out loans	-	47%
Couldn't afford to go	-	46%
Need to work full-time	-	44%

Student survey comments:

"I do not think people should assume that parents contribute to help pay for college. I know that mine sure don't!"

"I honestly don't know whether or not I am financially prepared to go to college. I don't know how much college is actually going to cost me."

Already have a good job	-	7%
Percentage of students who felt financially prepared for college:	52%	30%

Summary of Findings from Student Surveys

There were some clear differences between MAP recipients who attended college full-time and MAP-eligible students who attended sporadically, part-time or not at all. These less-than-full-time students were poorer than full-time students with lower family income, less parental support and more financial obligations. The parents were less likely to have saved anything for their child’s college education. The mothers of these students had lower education levels. The students themselves had lower ACT scores, took fewer college prep courses and had more regrets about their high school performance than the full-time college students surveyed.

Conclusion

While the opinions of the counselors and students differed somewhat about the role lack of preparation and immaturity plays in students not pursuing some form of higher education, the one clear point of agreement concerns the financial difficulties many of these students face. Financial constraints was the number one reason (79%) given by college counselors for why some of their college prep seniors did not go on to college. In their survey, only 30 percent of MAP-eligible students who did not go on to college full-time said that they were financially prepared for college. Clearly, there are now in Illinois, college-ready students who are not attending college for financial reasons.

Better preparation is also important. Counselors emphasized the need, and although students were not as concerned about academic deficiencies, the students who did not go to college full-time tended to be less well-prepared and less accomplished as measured by ACT scores and courses undertaken. But counselors made a valid point that the rush to raise standards cannot start at the high school level – it must start earlier. But increased preparation, regardless of when it occurs, will result in more students still denied access to full-time college studies by a lack of financial resources.