

Planning for Education Beyond High School, A Survey of Illinois Parents of Sixth Graders

In 1986, the Illinois Student Assistance Commission (ISAC) completed one of the first studies in the nation which identified that parents of eighth grade students lacked college planning information and had little knowledge of college costs. In an effort to update the 1986 study and assess the impact of outreach activities since the original survey, ISAC again surveyed Illinois parents. Because of national research suggesting the need to focus on parents of even younger students, this study surveyed the parents of sixth grade students, rather than eighth grade students. Findings from this current study reveal that Illinois parents still lack college-planning information; over half of them still have no idea how much it will cost their child to attend college; and they still don't know how they will pay for their child's college education. This study reinforces the importance of outreach activities and suggests that more needs to be done in this area.

Introduction

Parents' concerns:

"I have a concern that college and vocational training are getting so expensive that low income and middle class working parents are going to have an increasingly difficult time acquiring enough capital to take care of all expenses that go with going to college or trade school. Regardless of the expense, I know my daughter will still go. It may mean me working two or more jobs, but she will go."

"Is it true that college will put you in debt – the poor house? How do others do it?"

"We have five children, and I believe it is a necessity to have at least a bachelor's degree now. I'll work as many jobs as I need to make sure my children all get theirs."

The mission and goals of the Illinois Student Assistance Commission (ISAC) include the administration of student financial aid programs in Illinois as well as the responsibility to inform the public about the availability of financial aid to help finance college attendance costs. Due to limited resources, ISAC must maximize the effectiveness of programs and informational campaigns in order to reach as many prospective college students and aid applicants as possible.

In 1986, ISAC surveyed the parents of eighth grade students on their knowledge concerning academic and financial planning for their child's education beyond high school. The impetus for this study was the Illinois Board of Higher Education's fall of 1985 discussion on expanding requirements for admission to public universities and community colleges. These new standards would have required students to take as many as four years of preparatory subjects in high school, and, in effect, would place increased responsibility for college planning on the family. The 1986 study included a survey of parents of eighth grade students in six different school settings based on socioeconomic factors. Findings from this study concluded that there was a serious lack of college planning information. Further, parents of Illinois eighth graders who responded to that study expressed an overwhelming desire for information on financial aid, admissions requirements, the cost of going to college, and the chances of receiving financial assistance.

In the time period following the *Eighth Grade Study*, ISAC has made an effort to target junior-high students through participation in college preparatory campaigns and development of literature to help parents and students become better informed. Further, national research about college planning at the elementary and junior-high level has increased, driven partially by the fact that the average price of attending a four-year institution has risen by an inflation-adjusted 38 percent in the last ten years, while parental support has actually dropped by 8 percent during that period. The importance of targeting this population is also affirmed by the advent of the U.S. Department of Education's GEAR-UP (Gaining Early Awareness and Readiness for Undergraduate

Programs), created to provide early intervention and college awareness for eligible low-income students beginning no later than the sixth or seventh grade.

It became important, therefore, for ISAC to again assess parents' knowledge of college costs, how they plan to meet those costs, and their knowledge of financial aid in order to better meet the informational needs of Illinois students and their parents. To this end, ISAC surveyed parents of sixth-grade students at 39 middle schools in Illinois. The schools were characterized as being in one of the following six regions: Urban-Chicago, Urban-Upstate, Urban-Downstate, Suburban, Rural, and Private. Region divisions are similar to those used by the Illinois State Board of Education in which public school districts are classified as urban, suburban or rural based on a combination of criteria. Within each region, schools were chosen based on the average racial/ethnic distribution of students and the average percentage of students considered low-income. Parents of every sixth grader at each chosen school were provided with questionnaires, for a sample size of 5,591. Of the total number surveyed, 1,160 parents, or 21 percent, responded to the survey. Any generalizations from these data should be made with caution.

"Thank you for making me aware that 12th grade is not very far off and financial planning has to be a reality now."

"I am concerned that it will be difficult to pay for college – especially since we have three children. If financial aid is available, how do we find it? Paying for college for three children and saving for retirement - we only have so many resources."

"How are single parents suppose to afford college?"

"I am worried that I don't have the education nor the ability to speak English to help my children. My major desire is that they study and are good people. Now, my husband and I are working very hard all day to be able to give them clothing and food."

"It seems far away yet and I have no concern right now. After thinking about this a little longer, since my husband and I did not attend college, we are illiterate about college planning."

The remainder of this report includes findings from the survey, which are divided into three sections:

- Characteristics of parents of sixth graders;
- Parents' plans for their child's education beyond high school; and,
- Comparisons to the 1986 *Eighth Grade Study*.

Throughout the report, quotations are included from parents of sixth graders who completed the survey and provided written comments regarding concerns they have about academic and/or financial planning for college for their child.

Research Questions

The specific questions the study was designed to assess include:

1. What level of knowledge do parent(s) have about college costs and college planning?
2. Are parents of today's middle-school students more knowledgeable about college planning than parents were ten years ago?
3. What are parents' information needs with regard to college planning and how can these needs be met?

Findings

Characteristics of Parents of Sixth Graders

Seventy-eight percent of all parents who responded were married.

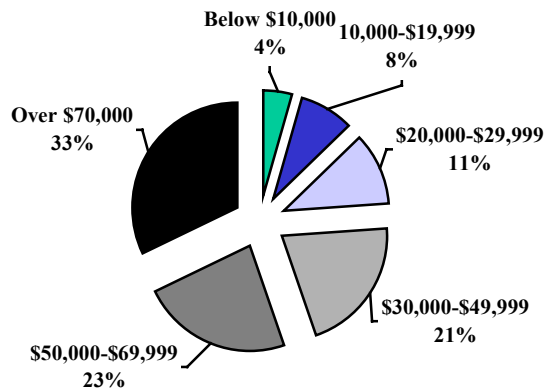
Of all parents who responded, 32 percent reported their annual income at \$70,000 or more, and 13 percent reported their income below \$20,000.

This section notes some of the socioeconomic characteristics of the 1,160 parents, or 21 percent, who responded to the survey. Characteristics which will be reviewed include income, marital status, race/ethnicity, level of education, gender, and child's birth order.

Seventy-eight percent of parents of sixth graders who responded were married, 13 percent were divorced, 6 percent were single, and 3 percent reported their marital status as "other". Respondents from the Urban-Chicago region were less likely to be married - 62 percent - than were respondents from the Rural region and Private schools at 87 percent and 85 percent, respectively.

As shown in Figure 1, of all parents responding, 32 percent reported total family income of at least \$70,000 before taxes. Nearly 13 percent had total family income below \$20,000. Of those parents responding from Urban-Chicago schools, 67 percent reported total family income below \$30,000, and only 1 percent reported family income of \$70,000 or more.

Figure 1: Total Annual Family Income Of Respondents For 1999 Before Taxes



Nearly 79 percent of all respondents were white, 9 percent black/African American, 5 percent Hispanic/Latino, and 4 percent Asian.

As shown in Figure 2, nearly 79 percent of all respondents were white, 9 percent were black/African American, 5 percent were Hispanic/Latino, and 4 percent were Asian. The remaining 3 percent reported their race/ethnicity as Native Hawaiian or Other Pacific Islander, American Indian or Alaska Native, or "other". Figure 2 also shows that survey respondents were more likely to be white or Asian than parents of sixth grade students as a whole.

Figure 2: Survey Respondents By Race/Ethnicity Compared To Illinois Public Sixth Grade School Enrollment By Race/Ethnicity

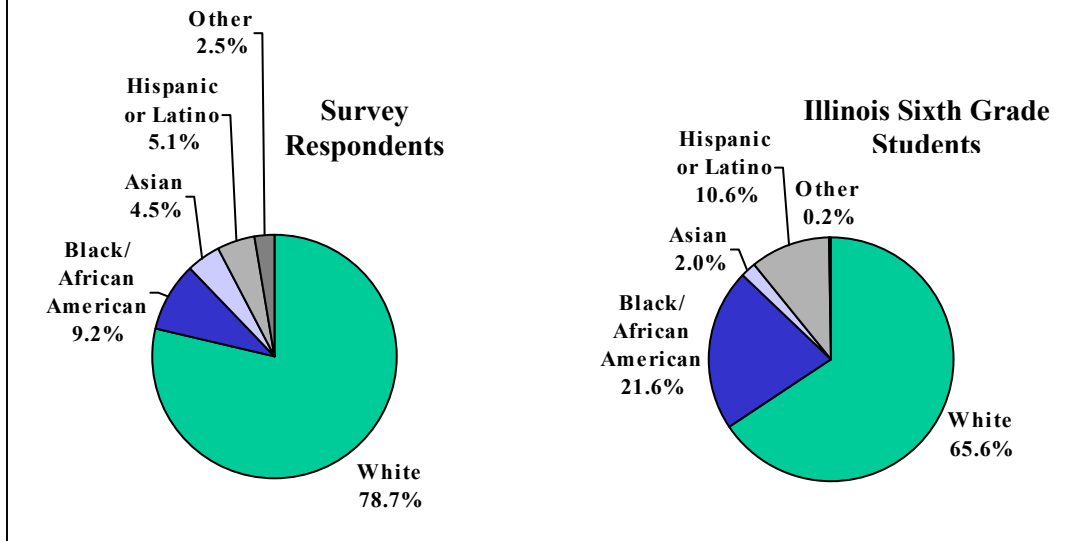


Table 1 shows total annual family income by race/ethnicity. Fourteen percent of black/African respondents reported income below \$10,000, compared to 9 percent of the Hispanic/Latino respondents, 6 percent of the Asian respondents, and 3 percent of the white respondents. Those who reported their race/ethnicity as white were more likely to have higher incomes; 39 percent of white respondents reported income over \$70,000 compared to 12 percent of Asian respondents, 5 percent of black/African American respondents, and 4 percent of Hispanic/Latino respondents.

Table 1: Total Annual Family Income By Race/Ethnicity

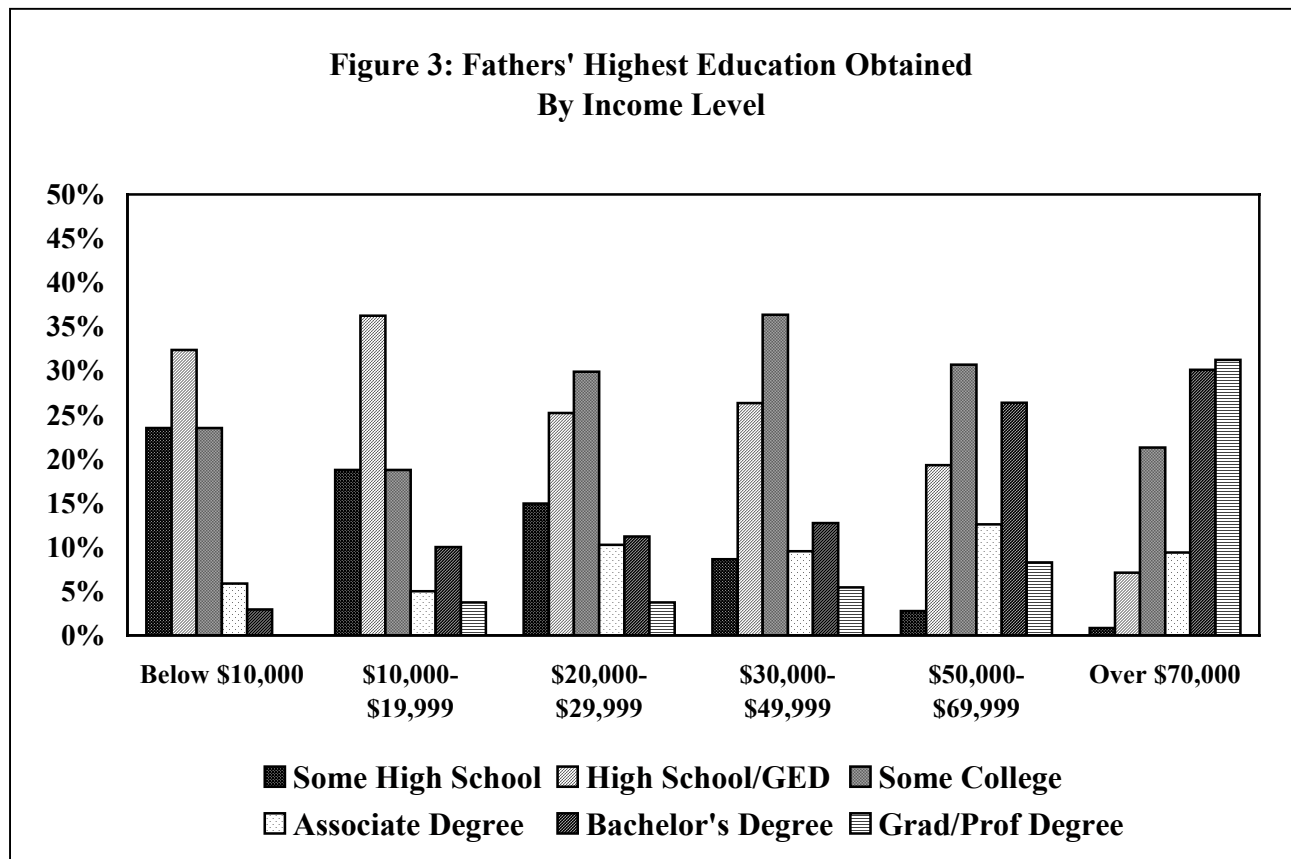
	White n=864	Black/African American n=104	Asian n=50	Hispanic/ Latino n=55	Other n=25
Below \$10,000	2.8%	14.4%	6.0%	9.1%	0.0%
\$10,000-\$19,999	5.2%	18.3%	22.0%	25.5%	12.0%
\$20,000-\$29,999	7.3%	30.8%	26.0%	21.8%	12.0%
\$30,000-\$49,999	20.4%	17.3%	22.0%	30.9%	28.0%
\$50,000-\$69,999	25.6%	14.4%	12.0%	9.1%	24.0%
Over \$70,000	38.8%	4.8%	12.0%	3.6%	24.0%
All*	100.0%	100.0%	100.0%	100.0%	100.0%

*Percentages may not add to 100% due to rounding.

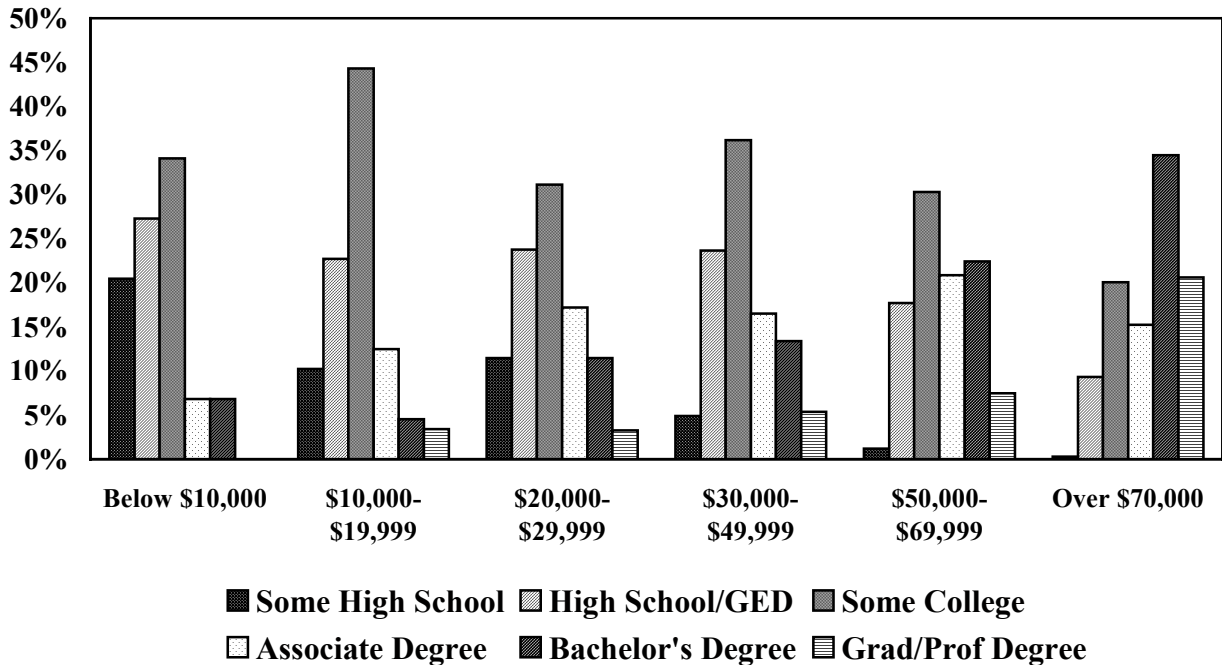
Seventy-three percent of fathers and 77 percent of mothers reported having completed some college or more.

In terms of the educational experience of the parents of sixth graders, 6 percent of the sixth graders' fathers and nearly 5 percent of their mothers reported having less than a high school diploma or GED. Nineteen percent of fathers and 18 percent of mothers had obtained their high school diploma or GED. The largest portion of fathers and mothers reported having some college or an Associate degree, at 37 percent and 46 percent, respectively. Thirty-six percent of fathers and 31 percent of mothers had a Bachelor's degree or a graduate/professional degree.

Figure 3 and Figure 4 highlight the fathers' and the mothers' highest level of education attained by income level. Thirty-one percent of fathers and 21 percent of mothers who reported income of over \$70,000 indicated obtaining a graduate/professional degree. In comparison, 8 percent of fathers and 7 percent of mothers who reported income of \$29,999 or less indicated obtaining a graduate/professional degree. As expected, as education level increased, so did income.



**Figure 4: Mothers' Highest Education Obtained
By Income Level**



Overall, 95 percent of parents expected their child to continue his/her education beyond high school.

The proportion of parents who expected their sixth-grade child to obtain a Bachelor's degree or graduate/professional degree increased with the parents' level of education.

The proportion of parents who expected their sixth-grade child to obtain a Bachelor's degree or graduate/professional degree progressively increased with the parents' level of education. Fifty-seven percent of parents who had only some high school compared to 93 percent of parents who had a graduate/professional degree expected their child to obtain a Bachelor's degree or graduate/professional degree.

Fifty-one percent of all parents responded that the gender of their sixth-grade child was female. Of all parents responding, 36 percent stated that this was their first born child. Only 10 percent indicated this was their only child. Thirty-three percent stated that this was their second child, and 21 percent reported this child to be their third, fourth, fifth, or later child.

Planning For Education Beyond High School

As previously mentioned, findings in this report are based on an overall response rate of 21 percent and, although not statistically representative of this Illinois population, reveal parents' concerns with regard to college planning.

Of those parents responding to the questionnaire, 95 percent expected their child to continue his/her education beyond high school, and nearly 5 percent were uncertain about plans beyond high school. Less than 1 percent did not expect their child to continue their education. Respondents who expected their

Seventy-seven percent of parents expected their child to consider an Illinois school as his/her first preference.

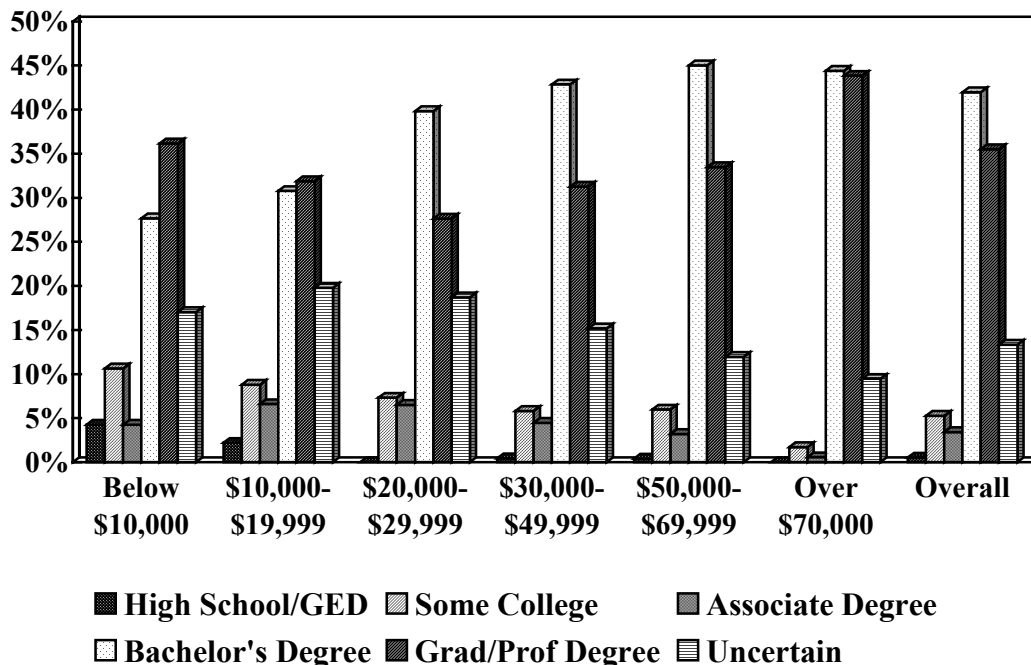
child to continue their education ranged from 90 percent in the Urban-Upstate region to 97 percent of those with children in Private schools. Of the Urban-Chicago respondents, 96 percent expected their child to continue their education, and 4 percent were uncertain. Half of all respondents who indicated they expected their child to continue their education also reported this would be their first child to attend college.

Of those who expected their child to attend college, 77 percent of parents expected their sixth grader to consider an Illinois college or vocational school as their first preference as opposed to an out-of-state school. Overall, 30 percent of parents indicated their sixth grader had a chosen career area for their education beyond high school. Thirty-four percent indicated they did not have a chosen career area, and 36 percent were uncertain. Affirmative responses by region ranged from 25 percent in the Rural region to 43 percent in the Urban-Chicago region.

Nearly 78 percent of parents expect their sixth grader to obtain a Bachelor's degree or higher.

Figure 5 shows the highest academic degree parents expected their child to attain by annual family income. Nearly 78 percent of parents who responded expected their sixth grader to obtain a Bachelor's degree or higher. Five percent expected their child to obtain some college, 3 percent expected their child to complete an Associate degree, and less than 1 percent expected their child to complete their high school diploma or GED as their highest level of education. The remaining 13 percent of parents were uncertain as to the highest academic degree their child would obtain. By income level, those parents in the below \$10,000 family income range and the over \$70,000 range were more likely to expect their sixth grader to attain a graduate/professional degree; 36 percent and 44 percent of them did so, respectively.

Figure 5: Highest Academic Degree Parents Expect Their Child To Attain By Annual Family Income



Fifty-eight percent of all parents indicated "do not know" when asked to estimate how much it will cost their sixth grader to attend college.

Fifty-eight percent of all parents indicated "do not know" when asked to estimate how much it would cost their sixth grader to attend college for one year in 2006. Of the remaining 42 percent of parents who made an estimate of college costs in 2006, the median estimate provided for tuition and books, as shown in Table 2, was \$14,000 bounded by a minimum of \$200 and a maximum of \$600,000. The median estimate provided by parents for living costs was \$7,000, with a minimum of \$350 and a maximum of \$90,000 reported. By income level, average estimates for tuition and books and living costs combined, ranged from \$13,000 for respondents in the less than \$10,000 annual income range to \$22,000 for respondents in the \$70,000 or more income range. Table 2 also provides estimates from ISAC's *Choices* brochure, which contains information to help fifth through eighth graders and their parents plan for higher education.

Table 2: Parents' Annual College Cost Estimate By Income Level*

	Below \$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$49,999	\$50,000 - \$69,999	\$70,000 or More	Overall
Tuition and Books	n=11	n=18	n=47	n=79	n=100	n=195	n=471
Median	\$10,000	\$9,000	\$11,000	\$15,000	\$11,000	\$15,000	\$14,000
Mean	\$64,364	\$14,522	\$15,951	\$15,649	\$15,257	\$18,822	\$18,511
Standard Deviation	\$177,851	\$14,274	\$16,369	\$13,145	\$15,119	\$15,816	\$32,023
Maximum	\$600,000	\$40,000	\$80,000	\$80,000	\$90,000	\$140,000	\$600,000
Minimum	\$200	\$200	\$600	\$500	\$400	\$600	\$200
Living Costs	n=10	n=12	n=34	n=58	n=64	n=147	n=337
Median	\$3,000	\$10,000	\$5,000	\$6,000	\$6,000	\$7,000	\$7,000
Mean	\$5,370	\$18,550	\$6,976	\$8,888	\$8,759	\$9,602	\$9,245
Standard Deviation	\$4,471	\$26,651	\$5,904	\$8,086	\$7,914	\$9,688	\$9,896
Maximum	\$12,000	\$90,000	\$24,000	\$35,000	\$40,000	\$90,000	\$90,000
Minimum	\$500	\$600	\$600	\$600	\$1,500	\$350	\$350
Total Median	\$13,000	\$19,000	\$16,000	\$21,000	\$17,000	\$22,000	\$20,750

* 42% of parents made a cost estimate.

**ISAC Choices
Brochure Estimates
to Attend College in
2006 (tuition & fees
and living expenses
combined)**

Annual Cost Four-Year Public → **\$16,302** Annual Cost Four-Year Private → **\$34,400**

Scholarships and grants were the number one source parents expected to use to pay college costs.

Regarding how parents expected to cover their child's college costs, 8 percent did not know how costs would be paid. Overall, 79 percent of parents expected scholarships and grants to pay college costs, 68 percent expected to utilize parents' savings, 67 percent expected to use student loans, and 50 percent indicated the student's earnings while attending college would help pay college costs. These same four sources were also ranked the highest by each region. Responses in the Urban-Chicago region, however, were much lower than those reported in other regions.

Table 3 shows how parents expected to pay for their child’s college costs by annual income level. By annual income, scholarships and grants, student loans, parent savings, and student earnings while attending college were also the top ranking sources parents expected to use to pay college costs. In the less than \$10,000 annual income range, only 4 percent of parents expected to utilize investments, compared to 41 percent in the \$70,000 or more annual income range. Twenty-nine percent of respondents in the less than \$10,000 range did not know how college costs would be paid compared to only 2 percent in the \$70,000 or more income range.

Table 3: How Do You Expect The Cost Of Your Child’s Education Will Be Paid?

	Below \$10,000 n=48	\$10,000 - \$19,999 n=92	\$20,000 - \$29,999 n=125	\$30,000 - \$49,999 n=225	\$50,000 - \$69,999 n=253	\$70,000 or More n=350	Overall n=1,147
Scholarships and grants	65%	76%	79%	83%	84%	77%	79%
Parents’ savings	54%	42%	49%	64%	73%	83%	68%
Student loans	50%	57%	65%	72%	74%	62%	67%
Student’s earnings (while attending college)	46%	38%	41%	52%	53%	52%	50%
Student’s savings	33%	20%	24%	36%	40%	45%	37%
Investments	4%	8%	12%	16%	28%	41%	26%
Parent loans	13%	24%	25%	36%	30%	21%	26%
Gifts from relatives	13%	13%	13%	18%	18%	19%	17%
Do not know	29%	17%	15%	8%	8%	2%	8%
Prepaid tuition	0%	8%	2%	7%	10%	6%	7%
Other	2%	3%	5%	6%	2%	2%	3%

Nearly 73 percent of parents who responded had heard of Federal Pell Grants.

Table 4 shows familiarity with financial aid programs by parents’ income level. Of those parents responding, Federal Pell Grants were the most familiar to respondents at all income levels. Also ranking high were the Federal Direct Student Loan Program, the Federal Family Education Loan (FFEL) Program, and service recognition programs administered by ISAC at 49 percent, 37 percent, and 33 percent respectively.

Overall, 26 percent of parents had heard about *College Illinois!*, Illinois’ prepaid tuition program which has been in existence for two years. Thirty-seven percent of parents in the \$70,000 or more annual income range had heard of *College Illinois!* while only 9 percent of parents in the less than \$10,000 income range reported familiarity with the program. Another savings vehicle, Illinois College Savings Bonds, was recognized by 25 percent of parents.

The Illinois Monetary Award Program (MAP), Illinois' primary need-based grant program, was familiar to 25 percent of all parents. Twenty-three percent of parents had heard about the Federal Work-Study Program, and 20 percent had heard of the Merit Recognition Scholarship (MRS) Program, a program which provides scholarships to the top 5 percent in each Illinois high school graduating class.

Table 4: Which Financial Aid Programs Have You Heard About?

	Below \$10,000 n=33	\$10,000 - \$19,999 n=65	\$20,000 - \$29,999 n=89	\$30,000 - \$49,999 n=168	\$50,000 - \$69,999 n=176	\$70,000 or More n=263	Overall n=818
Federal Pell Grants	55%	69%	73%	76%	71%	75%	73%
Federal Direct Student Loan Program	30%	48%	40%	40%	56%	57%	49%
Federal Family Education Loan (FFEL) Program (Stafford Loans)	36%	38%	43%	36%	31%	39%	37%
Service Recognition Programs	39%	46%	26%	35%	35%	29%	33%
College Illinois!	9%	11%	16%	24%	27%	37%	26%
Illinois College Savings Bond	18%	15%	18%	15%	27%	35%	25%
Illinois Monetary Award Program (MAP)	21%	45%	34%	23%	20%	20%	25%
Federal Work-Study Program	18%	28%	28%	23%	20%	24%	23%
Merit Recognition Scholarship (MRS) Program	12%	15%	16%	15%	23%	24%	20%
Federal PLUS Loan Program	9%	20%	13%	7%	7%	13%	11%
Teacher Shortage Programs	6%	14%	14%	7%	10%	9%	10%

Ninety percent of respondents expressed an interest in additional information about financial aid availability.

As shown in Table 5, 90 percent of parents indicated they would like to have additional information about financial aid availability in order to plan their child’s education beyond high school. Regardless of race/ethnicity, family income, or parents’ level of education, the type of information most parents were interested in was the availability of financial aid. Nearly 81 percent indicated they would like more information about the chances of receiving aid, 80 percent expressed interest in college cost information, and 77 percent wanted information about college admission requirements. High-income families were more likely to be interested in information about admissions requirements than were low-income families.

Table 5: Topics About Which Parents Would Like Additional Information By Income Level

	Below \$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$49,999	\$50,000 - \$69,999	\$70,000 or More	Overall
	n=46	n=230	n=123	n=227	n=253	n=345	n=1,124
Financial aid (what is available)	89%	87%	87%	96%	94%	87%	90%
What are the chances of receiving financial assistance	76%	64%	78%	85%	85%	81%	81%
Cost of going to school	78%	86%	76%	82%	82%	78%	80%
College admissions requirements	63%	68%	76%	76%	80%	81%	77%
College/school selection information	63%	68%	60%	70%	70%	69%	68%
Financial planning information	63%	58%	54%	67%	61%	55%	60%
Career information	52%	63%	62%	64%	58%	54%	59%
Academic planning information	30%	51%	53%	59%	61%	57%	56%
Graduation and job placement information	59%	57%	52%	50%	47%	43%	48%
Other	4%	1%	4%	1%	3%	2%	2%

Overall, 91 percent of parents would prefer to obtain college planning information from printed materials.

Table 6 illustrates, by income level, how parents preferred to obtain information about planning their child’s education beyond high school. Overall, 91 percent of parents would prefer to obtain information from printed materials. Fifty percent would prefer to obtain information from their child’s school counselor or teacher, 48 percent from meetings at their child’s school, 47 percent from the Internet, and 43 percent from colleges, universities, or vocational/technical schools. Although similar rankings also appear by annual income level, only 23 percent of parents in the less than \$10,000 range preferred to obtain information from the Internet compared to 58 percent in the \$70,000 or more range. By race/ethnicity, the most preferred way to obtain information was also from printed materials, however, obtaining information from school counselors or teachers was also ranked high by black/African Americans respondents and Asian respondents, at 62 percent and 60 percent, respectively. Further, only 30 percent of Hispanic/Latino families preferred to obtain information about college planning from the Internet.

Table 6: Parents’ Preferred Ways To Obtain Information About College Planning By Income Level

	Below \$10,000 n=47	\$10,000 - \$19,999 n=92	\$20,000 - \$29,999 n=121	\$30,000 - \$49,999 n=225	\$50,000 - \$69,999 n=254	\$70,000 or More n=346	Overall n=1,138
Printed materials (handouts, pamphlets, books, etc.)	87%	87%	89%	93%	95%	91%	91%
Your child’s school counselor or teacher	40%	46%	57%	49%	51%	48%	50%
Meetings at your child’s school	36%	42%	48%	47%	50%	50%	48%
Internet	23%	33%	36%	43%	51%	58%	47%
Colleges, universities, or vocational-technical schools	30%	49%	50%	42%	40%	43%	43%
Advertisements/articles (newspapers, magazines, TV, radio)	34%	34%	31%	23%	25%	20%	25%
Video tapes	28%	16%	30%	21%	24%	16%	21%
Friends (neighbors, co- workers, etc.)	15%	13%	15%	12%	18%	12%	14%
Family	21%	17%	15%	15%	15%	9%	14%
My own experience	11%	12%	8%	8%	11%	11%	10%
Other	2%	2%	1%	0%	1%	1%	1%

Only 16 percent of all respondents reported they do not access the Internet.

As shown in Table 7, only 16 percent of all respondents reported they do not access the Internet. Of those respondents who used the Internet, 68 percent accessed it at home, and 27 percent did so at work. Fifty percent of respondents in the less than \$10,000 annual income range did not access the Internet compared to just 5 percent in the \$70,000 or more range. Of those respondents who did utilize the Internet in the less than \$10,000 income range, the majority – 29 percent – utilized it at the library, compared to 3 percent of respondents from the \$70,000 or more range.

Table 7: Parents’ Access To The Internet By Income Level

	Below \$10,000 n=42	\$10,000 - \$19,999 n=80	\$20,000 - \$29,999 n=105	\$30,000 - \$49,999 n=215	\$50,000 - \$69,999 n=242	\$70,000 or More n=346	Overall n=1,081
Do not access Internet	50%	41%	26%	17%	12%	5%	16%
Home	24%	26%	40%	61%	79%	87%	68%
Work	2%	10%	24%	23%	25%	40%	27%
Local library	10%	15%	9%	5%	7%	3%	8%
School	29%	18%	16%	6%	5%	3%	6%
Family or friend’s house	7%	8%	2%	0%	3%	1%	6%
Community college or university	17%	18%	10%	7%	3%	1%	2%
Other	2%	3%	0%	0%	0%	0%	0%

*Percentages do not add to 100% due to respondents who indicated accessing the Internet in more than one location.

Of those respondents who accessed the Internet, 68 percent accessed it at home.

By race/ethnicity, 13 percent of white and Asian respondents did not use the Internet compared to 36 percent of Hispanic/Latino respondents and 33 percent of black/African American respondents. Table 8 shows where parents generally accessed the Internet by race/ethnicity. Of those who did utilize the Internet, 79 percent of Asians, 73 percent of whites, 35 percent of black/African Americans, and 27 percent of Hispanic/Latinos respondents utilized the Internet at home. Both black/African American respondents and Hispanic/Latino respondents had high percentages accessing the Internet at the local library, at 24 percent and 16 percent, respectively.

Table 8: Parents' Access To The Internet By Race/Ethnicity

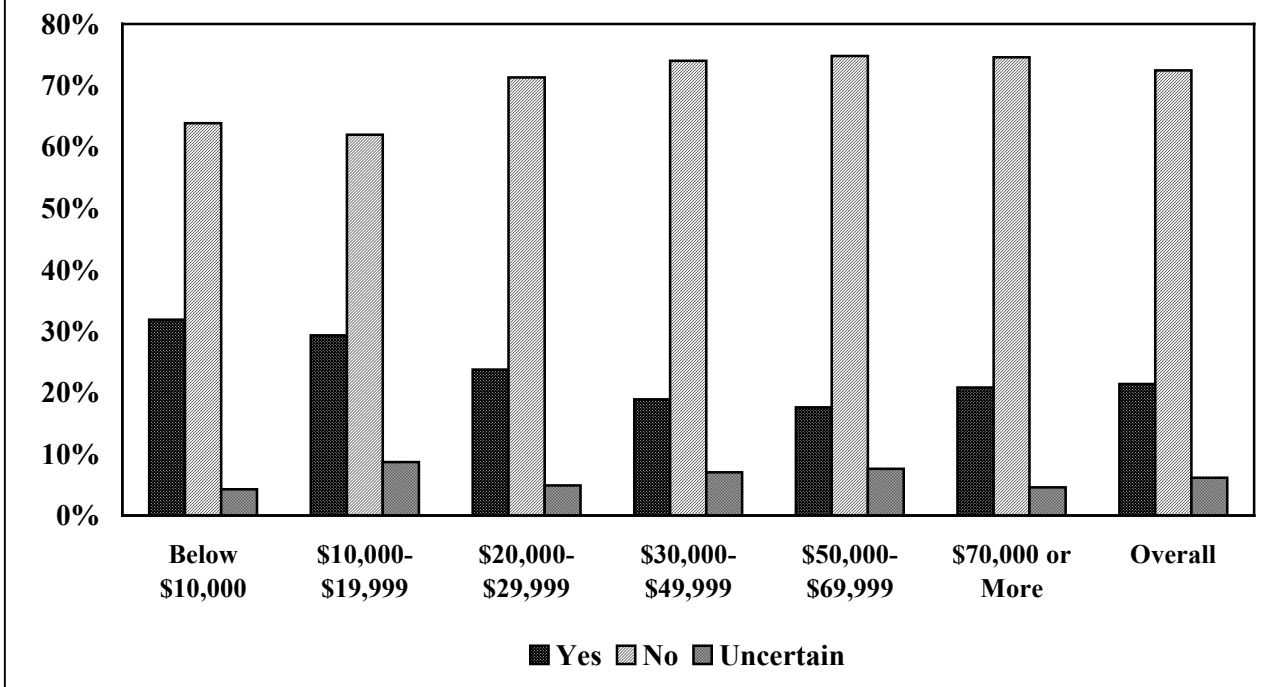
	White n=844	Black/ African American n=93	Hispanic/ Latino n=55	Asian n=47	Other n=27
Do not access Internet	13%	33%	36%	13%	26%
Home	73%	35%	27%	79%	59%
Work	29%	23%	22%	19%	30%
School	5%	12%	11%	11%	11%
Local library	5%	24%	16%	11%	15%
Community college or university	2%	6%	2%	2%	0%
Family or friend's house	5%	12%	11%	4%	0%
Other	0%	0%	0%	0%	4%

*Percentages do not add to 100% due to respondents who indicated accessing the Internet in more than one location

Seventy-two percent of all respondents had not heard of ISAC.

Overall, 72 percent of respondents had not heard of the Illinois Student Assistance Commission (ISAC), 21 percent had heard of ISAC, and 7 percent were uncertain. Figure 6 shows the percentage of respondents who had heard of ISAC by annual income level. Respondents in the less than \$10,000 annual income range and the \$10,000 to \$19,999 annual income range were more likely to indicate they had heard of ISAC. Nearly 32 percent and nearly 30 percent of these respondents reported knowledge of ISAC, respectively. Forty-five percent of black/African American parents indicated they had heard of ISAC compared to 20 percent of Asian parents, 19 percent of white parents, and 11 percent of Hispanic parents. By education level, 15 percent of respondents with some high school reported they had heard of ISAC compared to 26 percent of parents with a graduate/professional degree. Nineteen percent of those parents who indicated this would be their first child to attend college had heard of ISAC, compared to 24 percent of the parents who indicated this would not be their first child to attend college.

Figure 6: Had You Ever Heard Of The Illinois Student Assistance Commission (ISAC)?



Comparisons to the 1986 Eighth Grade Study

Eighty-one percent of respondents in the 1986 study expected their child to continue their education compared to 95 percent in the current study.

Of those respondents in the 1986 study, 87 percent expected their child to consider an Illinois school compared to 77 percent of current respondents.

In the 1986 study of parents of eighth graders, 1,305 parents out of the 3,474 parents surveyed responded, resulting in a response rate of 38 percent. In comparison, 1,160 parents out of the 5,591 parents surveyed responded to the current study, resulting in a response rate of 21 percent. The drop in response rate may be attributable in part to surveying different populations; parents of eighth grade students may be better prepared to answer questions about planning for college than parents of sixth grade students.

Eighty-one percent of respondents in the 1986 study of parents of eighth graders expected their child to continue their education beyond high school, and 15 percent were uncertain. Four percent of these respondents said they did not expect their child to continue their education. In comparison, 95 percent of respondents to the current study of parents of sixth graders indicated they expect their child to continue their education, 5 percent were uncertain, and less than 1 percent did not expect their child to continue their education beyond high school.

Eighty-seven percent of 1986 respondents expected their child to consider an Illinois college or vocational school compared to 77 percent of current respondents. Overall, 46 percent of parents in the 1986 study responded that their child had a chosen career area for their education beyond high school compared to 30 percent of the current study's respondents.

In 1986, when asked about the highest academic degree they expected their child to obtain, 4 percent of parents indicated a high school diploma or GED, 25 percent indicated some college or an Associate degree, 42 percent responded a Bachelor's degree, and 29 percent, a graduate/professional degree.

In both studies, 42 percent of parents expected their child to obtain a Bachelor's degree.

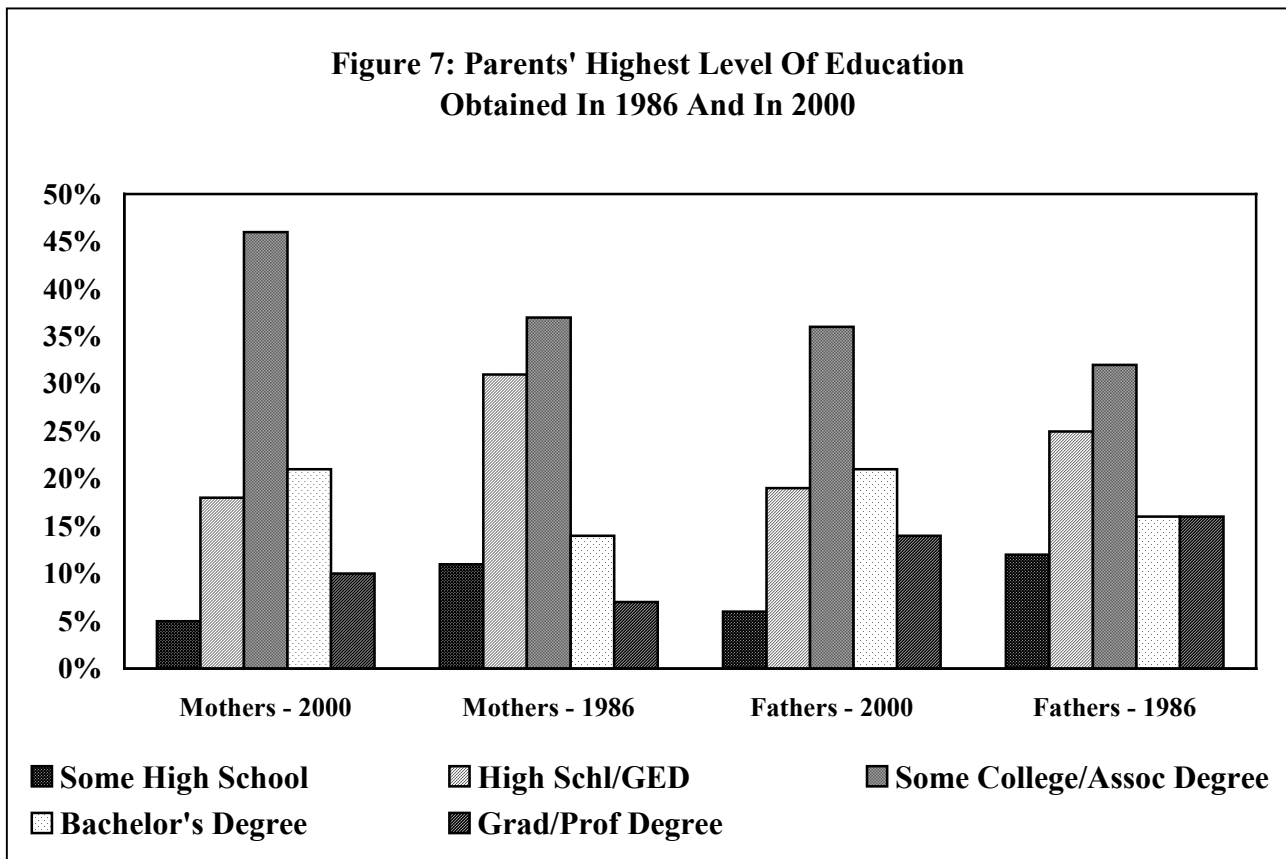
Well over half the parents from both studies indicated "do not know" when asked to estimate how much it would cost to attend college.

The topic which parents most wanted additional information about was the availability of financial aid.

Current respondents expected 1 percent to obtain a high school diploma or GED, 8 percent to complete some college/Associate degree, 42 percent a Bachelor's degree, and 36 percent a graduate/professional degree. The remaining respondents were uncertain.

In 1986, 56 percent of parents indicated "do not know" when asked to estimate how much it would cost their child to attend college the first year they became eligible. Similarly, 58 percent of current respondents did not have an estimate for how much it would cost their child to attend the first year they became eligible. The top four sources parents expected to use to pay college costs in 1986 as well as in the current study were scholarships and grants, parents' savings, student loans, and student's earnings while in school. Twelve percent of 1986 respondents expected to use investments to help pay college costs compared to 26 percent of current respondents.

Figure 7 shows the highest level of education attained by each parent for the 1986 study and the current study. Thirty-two percent of 1986 fathers and 21 percent of mothers had at least a Bachelor's degree, compared to 36 percent of fathers and 31 percent of mothers in the current study. Parents indicated the same top four areas where additional information would be helpful in both the 1986 study and the current study: financial aid (what is available), college admissions requirements, cost of going to school, and chances of receiving financial assistance. In 1986, 80 percent of parents wanted additional information on financial aid (what is available), compared to 90 percent in the current study. Notably, demand for information in each of these areas was higher in the current study than in the 1986 study.



Conclusion

Parents' concerns:

"I am concerned about what the costs will be by 2006. I feel I should be putting more money away for college, but am busy with current money issues (house, health care, braces, glasses). I am also concerned that the average student won't be able to get into college."

"Need to know how to be creative and how to research the various possibilities for scholarships and financial aid."

"Need a great deal more of information!"

"How do we find information about college and financial aid? Counselors? Internet? Mail? College fairs?"

"It seems like there is too much information to keep track of. If I could find a book or a thorough Web site that this kind of information is on it would be very useful. I also don't know when I ought to start researching this. Now? When my daughter is a junior? Or what?"

"There are great many things to consider in the year 2006. How much will college tuition and the cost of living be by then? Will I be able to get the help I need for my son before there is a problem? Where can we reach, or how and who do we reach when the time comes?"

Findings in this report highlight a variety of issues. While the majority of respondents expected their child to continue their education beyond high school - 78 percent expected their child to pursue a Bachelor's degree or higher - 90 percent of all respondents expressed interest in additional information about financial aid availability. Although the education level of parents has increased, approximately the same percentage of respondents in the current study, 58 percent, compared to 56 percent in a similar study in 1986, indicated "do not know" when asked to estimate how much it would cost their child to attend college, despite an expansion in ISAC's awareness activities. Further, 72 percent of all respondents had not heard of the Illinois Student Assistance Commission, although respondents in the less than \$10,000 income range were more likely to have heard of ISAC. It should be noted that while it appears the parents who responded to this study expected their child to continue their education, they have little knowledge about college costs and planning. It could be assumed, therefore, that non-respondents know even less than those who responded.

Over 90 percent of parents indicated they preferred to obtain college planning information from printed materials, and parents' comments suggested the need for one comprehensive source to provide accurate information pertaining to all aspects of college planning. Fifty percent of respondents indicated they would prefer to obtain information from their child's school counselor or teacher, 48 percent from meetings at their child's school, and 47 percent from the Internet. Internet access varied by income level. Although only 16 percent of all respondents reported they did not access the Internet, 50 percent in the less than \$10,000 income range did not access the Internet compared to just 5 percent in the \$70,000 or more income range. This disparity in Internet access by income level, i.e., the "digital divide", suggests parents and students at lower income levels are being deprived of the wealth of information available on the Internet.

National research on public attitudes toward higher education has shown that in today's high-tech economy, higher education has replaced the high school diploma as the gateway to the middle class. Families do not think about college until their children reach the junior or senior year of high school, when it is potentially too late to set aside resources for college that the need analysis process assumes. The results from this survey suggest that many parents understand the benefits of postsecondary education; however, they lack sound information and guidance pertaining to college planning.

Parents need to focus on planning for education much earlier. Better educating the public about college costs, the availability of student financial aid, and the vast range of higher education options will aid in closing the information gap. Low response rates from both low-income and minority parents, as well as findings that indicated these parents neither prefer to obtain information from the Internet nor are able to easily access the Internet, suggests the need for new ways to disseminate college planning information to this cohort.