

Postsecondary Opportunity and Choice: Factors Influencing the Attendance Decisions of Minnesota Students

by James C. Hearn, Karen Zentner Bacig, and Robert K. Poch

Minnesota has long been recognized as a state with high levels of educational accomplishment. The state consistently ranks among the highest in national tests of students' abilities and achievement in language, mathematics, and science. Yet maintaining the state's educational quality is emerging as a central concern for policy makers and citizens alike, partly because of questions related to the financing of education.

Minnesota has one of the most generous state student aid programs in the nation. State financing for postsecondary education primarily involves subsidies for institutions and appropriations for student financial aid. The state's funding approach for postsecondary attendance—which emphasizes the shared responsibility of students, families, institutions, and government—has been a model for numerous other states around the country. The changing educational and economic climates, however, have produced a need to reexamine this longstanding and much-praised effort. Specifically, we must consider whether current expectations regarding students' and families' financial contributions to college expenses are reasonable, and whether current policies allow students to attend their preferred institutions in their preferred way (i.e., part time, full time, etc.).

With the aid of a research grant from CURA's Program for Interactive Research, we examined the status of student financial aid as a core element of Minnesota's commitment to educational quality. This article briefly overviews the financing of postsecondary education in Minnesota, explains our approach to studying the issue, presents the findings of our research, and offers some policy recommendations in this area.

Financing of Postsecondary Education in Minnesota

Central to Minnesota state policy and appropriations regarding postsecondary



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opportunity and choice is the Minnesota State Grant Program. The policy foundation for this need-based student financial aid program was first articulated in 1971:

The Legislature has found and hereby declares that the identification of young men and women of the state who are economically disadvantaged and the encouragement of their educational development in eligible institutions of their choosing are in the best interests of the state and of the students. (Minnesota Statutes 2000, Chapter 136A.095)

From the beginning, need-based student financial aid in Minnesota was designed to provide financial access to college opportunities of the student's choice.

In designing the current State Grant Program structure, the Minnesota Higher Education Coordinating Board (now the Minnesota Higher Education Services Office) remained cognizant of opportunity and choice and made explicit the financial expectations of students,

families, and taxpayers in paying for the cost of Minnesota postsecondary education. Currently students are responsible for 46% of the recognized cost of attending a two-year, four-year, public, or private institution. Depending on the amount of family resources available, the remaining 54% is paid by family contributions, taxpayer contributions, or some combination of these sources. Families are expected to contribute toward a dependent student's college education if they have the financial resources to do so. For those families with very low incomes, the remaining percentage of the recognized cost of attendance may be covered by taxpayers through federal and state grants.

The Minnesota State Grant Program is available to students who attend public or private postsecondary institutions in Minnesota. Students who choose to attend a private college or university, however, frequently face limitations on how much of the institutional tuition and fees are recognized for the purposes of calculating a Minnesota State Grant. Currently, the maximum amount of tuition and fees recognized for a private four-year postsecondary institution is

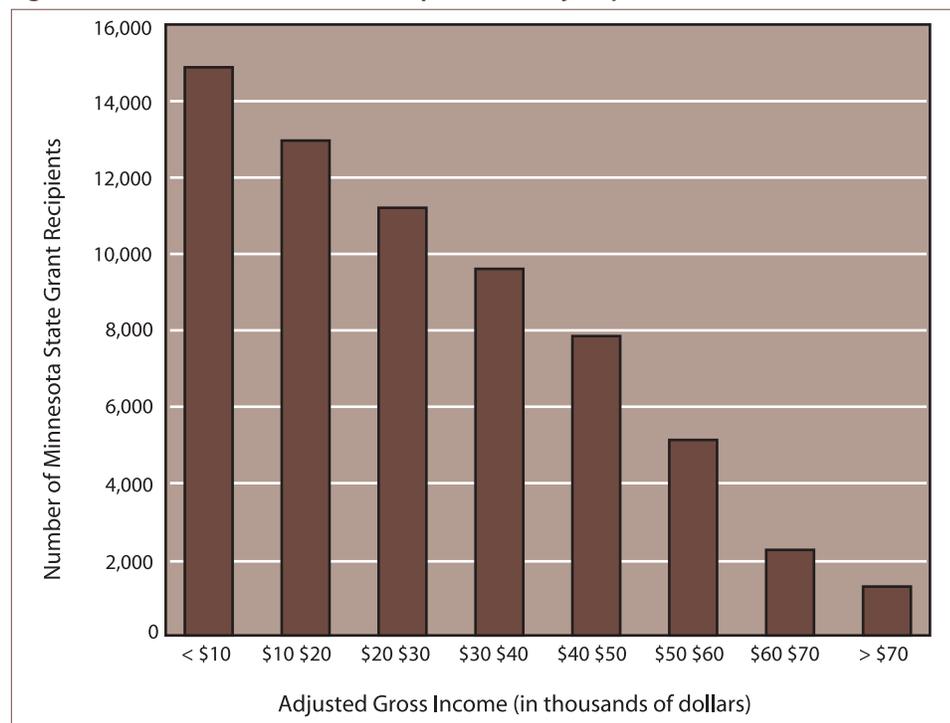
\$8,764. This amount may be well below the actual tuition and fees charged. Therefore, although a student can receive a state grant to attend a private postsecondary institution, the student may have to shoulder more responsibility for meeting the cost of attendance than a student who attends a lower cost public institution.

A majority of Minnesota State Grant recipients are from families with income levels of \$40,000 or below. As Figure 1 indicates, of the 65,246 students who received a Minnesota State Grant in fiscal year 2001, 74% (48,686) were from families with an adjusted gross income of \$40,000 or below.

Minnesota State Grant Program recipients attend a range of public, private, two-year, and four-year institutions. As Figure 2 illustrates, the largest number of grant recipients attend Minnesota State College and University (MnSCU) two-year colleges, followed by Minnesota private four-year institutions. Many factors affect these attendance distributions, including the relatively low cost of attending a public two-year institution and the availability of significant institutional aid (in addition to state grant awards) for those attending private four-year institutions.

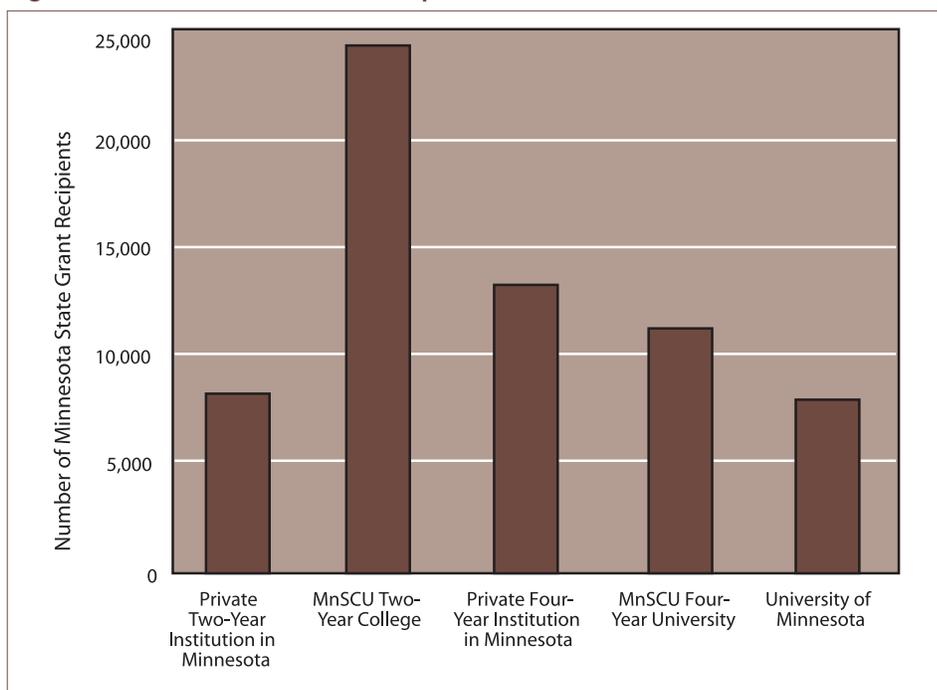
The question remains, however, how state aid affects the decision-making processes of Minnesota students regarding postsecondary education. Despite Minnesota's seemingly strong academic tradition, recent analyses by Kerry Fine of the Minnesota House of Representatives research staff, the Minnesota Higher Education Services Office, and others have begun to cast doubt on the continued strength of this tradition. Specifically, concerns have begun to emerge regarding the number of high school graduates in Minnesota who choose to pursue a postsecondary education. Approximately 52% of the Minnesota class of 1999 enrolled in a Minnesota or reciprocity institution the fall following graduation. According to data from the National Center for Education Statistics, an additional 6 to 10% of Minnesota high school seniors attended out-of-state, nonreciprocity institutions. These figures suggest that the overall participation rate in Minnesota is close to 60%. Data in a recent Lumina Foundation report suggest that Minnesota's postsecondary participation rate is closer to 45%. Regardless of which figure one chooses, specific concerns have emerged regarding Minnesota's participation rates

Figure 1. Minnesota State Grant Recipients' Family Adjusted Gross Income, 2001



Source: Minnesota Higher Education Services Office

Figure 2. Minnesota State Grant Recipients' Institutional Choices, 2001



Source: Minnesota Higher Education Services Office

relative to neighboring states, and more general concerns have emerged regarding the state's overall health relative to sustaining an educated citizenry, with all of its associated benefits.

As a result of these and other findings, prominent educational leaders in Minnesota have expressed concern over funding for educational opportunity,

attainment, and quality in the state. In a recent assessment completed in July 2000 by the Postsecondary Education Policy Studies Center at the University of Minnesota titled *Information for Policy Making in Minnesota Postsecondary Education: An Assessment of Need*, prominent educational leaders who were interviewed expressed concerns about

college affordability; the distribution of financial aid; and the shared responsibility of students, families, and the state for postsecondary education costs. One legislative leader noted:

A . . . vitally important . . . issue . . . is college affordability. . . . [T]here should be a discussion about tuition levels and financial aid. . . . We've had a particularly hot debate within the legislature on the distribution of financial aid resource[s] and it centers on the issue of public and private. . . . [S]ubtle changes in that formula tilt the resources in one direction or another. . . . I think a good look at that would be another area of vital research.

A private-college administrator observed the potential impact financial aid may have on who goes to college and how they pay for their attendance:

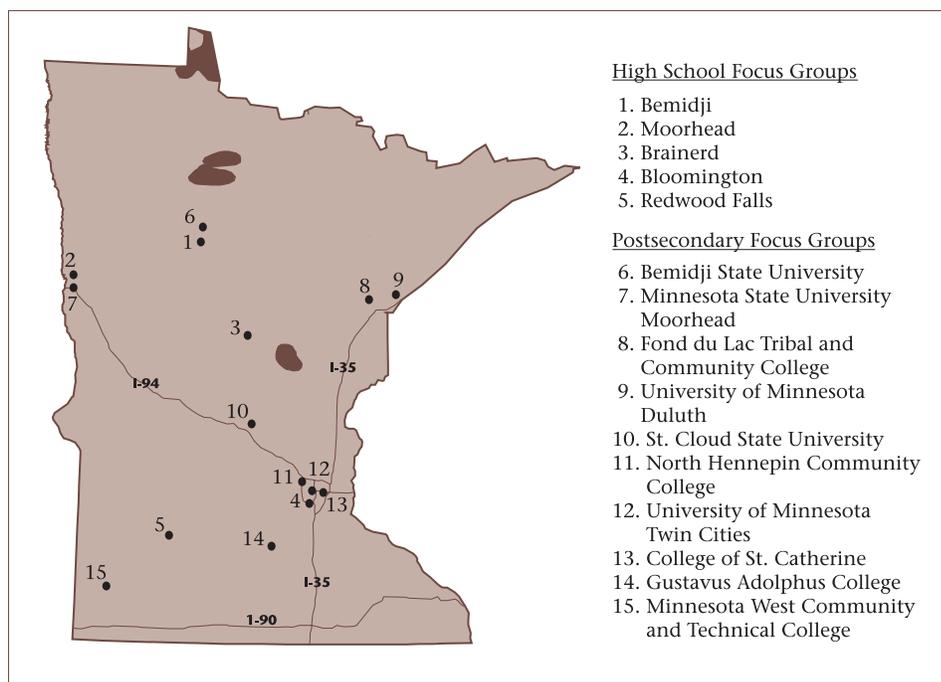
I think obviously [of] the issue of financing. I mean you essentially get down to the issue of who goes to college and how do they pay for it, and how they pay for it can't be addressed separately from who pays for it. . . . I think we need to have a pretty honest discussion about the distribution of those kinds of subsidies across income groups. . . . You could still come to the conclusion after that that, no matter what you find this is the way we want it to be. . . . But I think the issue of financing higher education is extremely important.

Most respondents argued that there was a great need for further analysis of the factors influencing high school graduates' postsecondary education decisions in Minnesota.

At the heart of the issue is the state's ability to provide students with financial support for both adequate opportunity (i.e., the capability to attend college) and adequate choice (i.e., the capability to attend a chosen college in a chosen way, e.g., full time). The state's postsecondary education tuition and student aid policies and programs are designed to provide funding for student opportunity and choice, but there is a need for more evidence concerning how well the state is meeting these goals.

At the broadest level, we need more evidence about the reasons Minnesotans choose to pursue or not to pursue

Figure 3. Focus Group Locations



education after high school, as well as the factors influencing enrollment choices among those who do choose to pursue a college education. Regarding opportunity, are current expectations concerning students' and families' financial contributions to college expenses reasonable given the high cost of higher education, or are students being priced out of attendance? Regarding choice, are students of given ability levels in the state being priced out of attending their preferred institution in their preferred way? These are the questions we attempted to answer as part of our study.

Project Design

Postsecondary education opportunity and choice are not easy matters to address from a research standpoint. To begin with, opportunity and choice may be operationally defined in many ways. Moreover, indicators of student disadvantages, baseline abilities, and secondary school achievements are sometimes debatable and often unavailable. Success in achieving college opportunity and choice may be variably distributed across disadvantaged groups: people from lower income backgrounds and people of color, for example, may be less able to attend four-year institutions than students from other backgrounds; women may attend college at higher rates than men; etc. Thus, generalizations across groups are often difficult.

One way to confront such challenges is to pursue the more in-depth, textured understanding provided by a qualitative approach. Our project employed focus groups and interviews to ascertain the perspectives of various groups with a stake in the postsecondary education debate.

We designed focus group sessions to ascertain Minnesota students' perceptions regarding college opportunity and choice. We conducted these focus groups among carefully selected groups of postsecondary education students and high school sophomores and seniors. In selecting the groups, we sought representation from different regions of the state as well as different kinds of schools and institutions (see Figure 3).

We conducted focus groups at 10 Minnesota postsecondary institutions. These postsecondary focus groups represented various constituencies (students who attend school full time or part time, and who are of traditional or nontraditional age) as well as different institutional types (two-year, four-year, public, and private institutions).

In five high schools across the state, we conducted focus groups with sophomores, seniors planning to attend college following high school, and seniors not planning to attend college or uncertain of their plans following high school. In addition, we conducted interviews with guidance counselors at each of the five schools.

Finally, we conducted elite interviews with 17 state officials, legislators, and postsecondary education leaders to learn about their perceptions of the past and present environment for opportunity and choice in the state.

Findings

From these focus groups and interviews, a number of interesting themes emerged. These themes are summarized below.

As reasons for their pursuit of a postsecondary education, students focus more frequently on the outcomes of a postsecondary degree (e.g., “better pay,” “better job,” etc.) than on the experiences they expect to have during college. Although beyond the scope of this project, an interesting area for further analysis is how students’ attendance rationales influence their progress toward a degree. Perhaps those with an outcomes orientation (a form of investment logic) are more successful in college than those with an experience orientation (a form of consumption logic).

The primary impact of college costs seems to be on the choices students make about where to attend school rather than on whether they will attend at all. Those high school students who intended to pursue postsecondary education indicated that they would do so regardless of how they had to finance their attendance. They mentioned cost in the context of which institution they would attend. Those who did not plan to pursue a college education or who were uncertain about their future plans cited cost as a factor more often than their peers who planned to pursue a college education, but they also cited other factors such as a lack of interest or other plans as reasons for not attending a postsecondary institution immediately following high school.

Parents’ willingness to contribute to the costs of their child’s postsecondary education has limited impact on attendance decisions. For the most part, parents’ willingness to contribute to the costs of college education does not seem to influence whether students plan to attend, but does appear to factor into the students’ decisions about where to attend. Some students noted frustration with their ineligibility for financial aid based upon their parents’ income because their parents believed postsecondary costs were the student’s responsibility. Most students, however, believed their parents were willing to assist them with college costs to the degree that they were able.



Photo by Tom Foley, © 2001 Regents of the University of Minnesota

As reasons for their pursuit of a postsecondary education, students focus more frequently on the outcomes of a postsecondary degree—such as better pay or a better job—than on the experiences they expect to have during college.

Parents play a significant role in the decisions students make about whether or not to pursue a postsecondary education. Guidance counselors told us that the best indicator of a student’s intent to enroll is their parents—how involved and supportive they are and, to some extent, what the parents’ postsecondary education experiences were. The pivotal role that parents play is echoed in the comments of the students. Not surprisingly, parent and family encouragement seemed to have a positive impact on whether students plan to attend college. Most seniors planning to pursue a postsecondary education have parents who expect them to attend college. In contrast, seniors not planning to pursue a postsecondary education or uncertain of their future plans often reported little or no familial expectation regarding attending college. Interestingly, for some students, seeing a parent struggle in an unhappy or dead-end job had a positive influence on their attendance decision.

Students use their schools as their primary source of financial aid information. For students, the guidance counselor is the number one source of financial aid information. Parents are the next most commonly tapped source for this information. Students most often seek information regarding tuition and postsecondary education costs, followed by information about the programs and majors specific institutions offer and assistance with career choices. Many students expressed a desire to

have contact with current postsecondary students who will “tell it like it is.”

Most students are willing to work to finance their postsecondary education costs, but their willingness to use loans to finance some of their costs varies. Not surprisingly, in almost every high school and postsecondary focus group most students either planned to work or were already working. Their jobs were primarily part time. As expected, opinions about loans ranged from a willingness to take out whatever volume of loans was necessary to cover college costs to unwillingness to take loans of any sort.

Many students do not use electronic technology as a significant source of information about postsecondary education costs or other issues. Overall, students in our sample were evenly split regarding use of electronic technology (e.g., CD-based resources, the Internet, e-mail) to seek or obtain information on institutions and financial aid. Students often expressed frustration with the amount of time required to find information, as well as the amount of information they needed to sift through to find something useful. Students who did use electronic technology most often did so to seek scholarship information, such as the information found through FastWeb, a free Internet scholarship search service.

We ended each high school and postsecondary focus group by asking students to share the advice they would give to other students and to adults regarding postsecondary education

decision making. Students' advice to other students included the need for early planning, the utility of keeping one's options open, the importance of attention to college costs and savings, the importance of determination, and the need to focus on high school academic performance.

The students also had numerous suggestions for adults regarding postsecondary education planning. Many students expressed a desire that easily obtainable information be given to their parents rather than to them, acknowledging that they most likely would not pay attention to information sent directly to them. Students also noted the desirability of having more information sessions at their high school. Many would welcome a required class that addresses such issues as postsecondary education planning, financial aid, and general life skills. In addition to the information sessions, many students would welcome more one-on-one attention from adults regarding their college education decision making. Finally, many would welcome a system for determining students' financial aid eligibility that takes into account individual circumstances. In this vein, several emphasized situations in which parents may be able but unwilling to contribute to their child's college education costs.

In the 17 elite interviews we conducted, state officials, legislators, and postsecondary education leaders raised issues of cost, guidance resources, shared responsibility, and the dissemination of college education information.

Leaders believe cost is the most pressing issue that families face when making decisions about postsecondary education. Of the 17 interviewees, 7 said they believed that students and their families often overestimate the costs of a college education. The same number also noted that parents' educational attainment can affect a student's college attendance choices. Their responses, and the research literature as well, suggest that students whose parents did not pursue a postsecondary education may be less likely to do so themselves and may also be more likely to overestimate the costs of attendance.

Leaders perceive guidance resources to be inadequate to meet the needs of students exploring postsecondary education options. Eight interviewees spontaneously noted the high ratio of students to guidance counselors in Minnesota high schools. These respondents expressed concern that schools provide inadequate

guidance resources for students and their families. A guidance counselor who is responsible for hundreds or even thousands of students has little time to provide the one-on-one attention that students desire. The interviewees' concerns are borne out by the data: Minnesota's student-to-counselor ratio, as reported by the American Counseling Association in 1999, is 1,011:1, one of the highest in the country. This compares with a student-to-counselor ratio of 533:1 in our neighboring state of Wisconsin (which has a similar number of students), and an average ratio of 536:1 in the United States. The American Counseling Association recommends a ratio of 250:1.

Leaders support the sharing of postsecondary costs by students and their families, but many are concerned about the public's lack of knowledge concerning shared responsibility. Although most interviewees support Minnesota's shared-responsibility structure, 11 of the 17 interviewees said they do not believe that Minnesota parents fully understand the notion of shared responsibility. Some interviewees expressed concern that parents are caught by surprise when they learn that, assuming their income is sufficiently high, they will be expected to bear some of their child's postsecondary education costs. This often means that parents have not saved for their child's college education and must consequently look to other sources of support. In the current context, other support tends to be loans, and some parents are averse to assuming further debt.

Leaders believe that the dissemination of postsecondary information needs to be strengthened. Of the 17 interviewees, 6 noted a need for improved dissemination of information on college education planning to K-12 students and their families. Another 6 noted a similar need for information on saving for college education costs. Leaders suggested a closer collaboration between the postsecondary and K-12 educational systems to disseminate information in culturally and developmentally specific and appropriate ways. Among our interviewees, there was no consensus about the most appropriate age to begin information dissemination to students or the most appropriate forms of dissemination to use.

Summary and Implications

Clearly, parents and families play a key role in the decisions students make about college attendance. Cost is a

salient issue for families, especially with regard to choice of college. The extent to which some families overestimate the cost of a postsecondary education is a serious concern worth exploring further. Guidance counselors are a critical source of information for students about college costs, financing, and attendance. Many state policy leaders realize that Minnesota's guidance resources are insufficient. Finally, although the dissemination of postsecondary education information to students is clearly necessary, our focus groups and interviews provide little guidance about the optimal age range or form for such interventions.

Somewhat surprising is what was absent from our findings. Students rarely mentioned grades, standardized tests, or other qualifications as factors in their college education decisions. When asked about the impacts of taking the entrance exams required by many postsecondary institutions, many students indicated that these tests have only a slight impact on their thinking about postsecondary education choices:

For me, I was going to get into college either way and that [test would not affect] where I was going to go or what I wanted to do.

No [the test did not influence my postsecondary planning], it was something that you had to do to go to college, to get it done with.

I didn't think I was going to do that well in the SAT and I didn't do super but I did a whole lot better than I thought I would. It gave me a little bit of perspective as to how I might be able to manage college.

As suggested earlier, another interesting absence in the findings concerns students who expect to attend college: in this group, there was no mention of cost as a factor in their decisions about whether to pursue postsecondary education at all. For this group, cost appears to be more influential in decisions about *where* to attend college rather than decisions about *whether* to attend college. Cost may be a significant factor in students' decisions about attending a public or a private institution, for example, because of the large tuition differential between the public and private sectors. In addition, cost may be more of a factor for those without expectations regarding attending college. It is unclear how

these expectations may be shaped by the perception of postsecondary education costs. The relationship between perceptions of postsecondary education costs and expectations for attending college requires further exploration.

Strikingly, roughly half of the students we interviewed did not report substantial use of electronic technology in their search for financial and other postsecondary education information. Although most postsecondary institutions maintain highly visible Web sites, the utility of these sites and general Internet searches for students and their families may be overestimated. Other methods of disseminating information to students and connecting students with postsecondary resources may need to be reemphasized, and existing technologies may need to be upgraded. In particular, students expressed frustration with the labor-intensive nature of Internet searches and the lack of substantive assistance and information on the Internet regarding postsecondary education:

[Information about scholarships, schools, etc.] is tough to find. It's not just one click. You have to look for a long time.

I looked at the colleges that I was interested in but it didn't really help that much.

[Using technology] was kind of frustrating because I couldn't get to what I wanted so I just gave up on it. I tried it for the first week.

Finally, although teachers are generally thought of as central to the lives of high school students, almost no one mentioned teachers as a source of postsecondary education information and advice. The seeming absence of teacher involvement, guidance resources, and technological engagement suggests Minnesota students and their families may lack some significant resources to aid their college decision making. Further research is needed on this pattern, as it may be a factor in Minnesota's relatively low postsecondary education attendance rates.

Ideally, the findings of this project will inform policy discussions regarding opportunity and choice in Minnesota, particularly with respect to costs, guidance resources, and information dissemination efforts. The research literature consistently suggests that postsecondary education costs and financing are not the most important aspects of decisions regarding college attendance. Disseminating postsecondary education information, involving key high school personnel, and reaching out to parents are important potential interventions that do not directly involve cost or financing. In particular, reaching out to parents who may be least likely to encourage college attendance (i.e., less-educated parents) may be a critical strategy. These approaches might create a more conducive context for students' consideration of postsecondary education options. Once this context has been established, cost and financing information may become more salient

features of the postsecondary education decision-making process of Minnesota students.

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Environmental Events Calendar Available on the Web

The Environmental Events Calendar promotes environment-related events offered by departments and programs at the University of Minnesota's Twin Cities campuses. The calendar lists seminars, lectures, forums, conferences, and calls for papers, as well as information about environmental job openings, grant opportunities, and internships.

All events listed in the calendar are open to students, faculty, staff, and the general public. The calendar for the coming week is posted every Thursday during the academic year (October to June) at http://www.cnr.umn.edu/FR/environmental_events/index.htm.

The Environmental Events Calendar originated as a CURA project

in October 1992 and was maintained by CURA until 1997, when publication was taken over by the University of Minnesota's College of Natural Resources. The calendar is now maintained by the University's Department of Forest Resources.