The Role of Financial Information in College Decision Making: Implications for Federal Higher Education Policy

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THE ROLE OF FINANCIAL INFORMATION IN COLLEGE
DECISION MAKING: IMPLICATIONS FOR FEDERAL HIGHER EDUCATION POLICY

Dissertation
By

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The Role of Financial Information in College Decision Making: Implications for Federal Higher Education Policy
by
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ABSTRACT

As families struggle with the rising cost of college, the federal government attempts to ease the financial burden not only by providing grants and loans, but also by giving families better information about the cost of college and the availability of financial aid. The federal government spends significant amounts of money on collecting and disseminating information with the hope that students and parents will make better decisions about how to save, where to apply, and where to attend. This research stems from the observation that efforts to provide information are not backed by sufficient research. The literature on college choice and use of information does not indicate whether (and when) families seek cost and financial aid information. Moreover, the literature does not suggest whether families’ use of information has the intended effect upon their decision making by helping families make better decisions about paying for college.

This study takes steps to fill this gap in the literature by examining seven middle-income families’ use of information during the college decision making process. The research uses a phenomenological approach to look at both the sources of information families use and the meaning that they make of this in their college search processes. The results show that families rely on cost and financial aid information primarily from
colleges, independent websites, and informal sources like other parents, friends or neighbors. The study also identifies themes that play a role in shaping families’ ability to use information in their decision making, such as the uncertainty that characterizes the college choice process and the distinct roles played by the parents and students.
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To my husband, Chris, thank you for helping me make the transition from law student to grad student to (hopefully) respectable and employed adult. Your patience and willingness to help me with my work even while working so hard yourself has not gone unnoticed.

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Chapter One: Introduction

When the Higher Education Act of 1965 was passed, Congress’ answer to the “access problem” in higher education was clear: equality of opportunity and access would be improved simply by providing federal grants to students “of exceptional financial need” (Higher Education Act of 1965, Pub. L. No. 89-329). More than four decades later, Congress is still trying to follow through on its promise to improve access to higher education, but circumstances have changed. The price of tuition has risen faster than the rate of inflation, making an increasing number of students financially needy when it comes to paying for college (Adelman, 2007; Long & Riley, 2007). Owing to the larger pool of applicants for financial aid and rising tuition rates, the federal government’s obligations have outpaced its ability to provide grants. Therefore, loans have become a major part of federal financial assistance (Berker & Choy, 2003; Berkner & Wei, 2006).

As the price of tuition continues to rise, the federal government’s attempts to maintain access become ever more inadequate (Blumenstyk, 2008). Although Congress has made moderate increases to Pell Grants, its largest changes in financial assistance have consisted of encouraging borrowing through federal student and parent loan programs, as well as attempts to regulate the private loan industry (Higher Education Opportunity Act, Pub. L. No. 110-315 (2008)). The most recent data from the National Postsecondary Student Aid Survey reveal that 38 percent of undergraduate students take out student loans to pay for college, averaging $7,100 per student per year. In addition, four percent of parents take out Parent PLUS loans in an average yearly amount of
$10,800 (Wei et al., 2009). All the while, parents, students, and public interest groups, concerned that paying for college has become an insurmountable financial hurdle, look to the federal government for help.

Given these circumstances, it should not be surprising that Congress explored many cost-reduction strategies before drafting the 2008 reauthorization of the Higher Education Act (HEA). Among these were punishments for states that did not maintain current levels of spending on higher education (Lederman, 2008a), requirements that colleges spend a certain percentage of endowments on student financial aid (Lederman, 2008b), and the provision of information to students and families. Through the most recent reauthorization of the Higher Education Act (HEA), Congress began to emphasize a cost-reduction and affordability strategy that had previously taken a backseat to the traditional method of grants and loans. The new amendments to the Higher Education Act contained in the Higher Education Opportunity Act of 2008 include multiple programs that aim to provide consumers with more information about tuition prices, financial aid, and college quality (Pub. L. No. 110-315). Legislators included these initiatives in the hopes that better information will help students and parents make better decisions about where to apply and attend (McKeon, 2008). Even with the changing presidential administration, the focus on information as a college access tool does not seem to have changed.

The Higher Education Opportunity Act (Pub. L. No. 110-315 (2008)) amends the HEA by requiring the development of tuition watch lists that would highlight institutions that have had the largest increases in tuition. It also mandates the creation of net price
calculators that would help students and their families estimate the ultimate out-of-pocket costs of attendance at institutions that receive federal financial assistance. It is clear from policymakers’ statements and the language of the Higher Education Opportunity Act that the provision of information about affordability should serve three related purposes. The first purpose is to help families better understand the net cost of college so that they will be better able to prepare and save for the payment of college tuition. The second purpose is to give parents and students the information necessary to make better choices about where to attend in the hopes that it will have an effect on price setting in the higher education marketplace and ultimately lower the cost of attendance across the board (McKeon, 2008). The third purpose of the collection and dissemination of cost and financial aid information is holding postsecondary institutions accountable for the use of federal money, with the aim of both decreasing costs and increasing quality.

Certainly, reducing cost and increasing affordability are noble goals, but the methods employed by Congress are by no means a sure thing. On the contrary, if the information is only accessed or used by groups who have traditionally had wide access to college, it will result in a disadvantage to those who need it most. Moreover, the information needed to hold institutions accountable may not be the same information that parents and students require to make their college choices. Current research on how students choose a college and what kind of financial aid information they access is not sufficient to apprehend either the utility of the information provided by the HEA amendments or what information parents and students need but do not consult (Cabrera & La Nasa, 2001; Horn, Chen & Chapman, 2003; Tornatzky, Cutler & Lee, 2002). In
addition, the assumption that students and parents will use the information provided to make better decisions that will ultimately change the quality or the price of college through market forces, is based upon a presumption that families use information on price and quality as part of a rational decision making process.

Although scholars have indicated that information has the potential to increase college access, this claim is most often invoked as a recommended course of action rather than a scientifically tested hypothesis. When researching barriers to college access, scholars often point to the need for more and better information, and especially early access to information, as ways to foster access to postsecondary education for underrepresented groups (Cabrera & LaNasa, 2001). Yet they do not acknowledge the differences among sources and types of information, nor do they focus on financial information. In addition, studies do not address the potential for differences in information needs among sub-groups of the college-bound population. It is easy to claim that information is the missing piece of the college access puzzle without ever attempting to substantiate this claim or elaborate upon it. It would be just as easy, however, to simply point out the flaws in federal programs that attempt to fill the information deficit. Therefore, this research seeks to ascertain both what is missing from Congress’ current efforts to provide information, as well as viable solutions to meet the information needs of college consumers. In this way, it can provide useful information to inform the transition from theory to practice.

The effectiveness of information as a tool for increasing college access and the quality of college decision making cannot be evaluated without first obtaining an accurate
understanding of how students and parents use information in the college decision making process and how they make meaning of the information search and its role in their college decision making. The experiences of all students are important, but for policymakers, particular interest should be paid to the students and families who need information the most. Students who cannot afford to pay for postsecondary education without financial assistance require information about its availability and the cost of college. One may argue that the group that is most in need of information is middle-income families who cannot pay the full cost of college and who also do not expect to receive financial aid to cover the shortfall. In particular, it is important to understand how knowledge of cost and financial aid may affect decisions about where to apply to college. If the goal of dispensing information to college-bound students is to affect not only their choice to attend college of any kind, but also to foster more informed decisions about which institution to attend, then the use of information prior to applying to college is of particular interest.

Research Questions

The overarching issue addressed by this study is the use of college cost and financial aid information by middle-income students and parents during the college decision making process.

To that end, the study seeks to address the general question: What is the experience of searching for financial aid and cost information during the college search process for middle-income students and their families, and how do they make meaning of the information search and its role in their college decision making?
The sub-questions that flow from this topic include:

- How do students and their families perceive the relationship between their financial situations and their need for information on college cost and financial aid?

- How do students and families perceive the relationship between their use of information and their choices of where to apply?

- What are these students and families looking for in terms of cost and financial aid information, and how does it change over the course of the college application process?

- Do they find what they search for?

- How helpful are the sources they find?

- How are students and family members’ uses of information shaped by the layers of context in which the college decision making process occurs?

College Access

The rich body of literature on college access and the backdrop of federal higher education policy serve as the starting point for this inquiry into the use of cost and financial aid information in the college decision making process. “College access” is, of course, a broad penumbra for a variety of research topics. One approach to researching college access is to study the landscape of higher education, pointing out inequities in access. Another variant of college access research focuses on describing why these inequities persist, perhaps focusing on one particular barrier to access. The college access literature also includes studies of the “how” of college access; that is, descriptions of the process of gaining access to college. All three of these varieties of research inform the approach taken in this study.
There are persistent gaps in access to college that divide students along socioeconomic lines. In 2004, 93% of high school seniors in the highest quartile of income planned to attend college, whereas 83.3% of students in the middle two quartiles and 76.3% of students in the lowest quartile planned to attend (Ingels & Dalton, 2008). The gaps appear even starker when one considers the various types of postsecondary education available to these students. Although 80.6% of those high-income high school seniors planned to enroll in 4-year institutions, only 57.7% of middle-income and 42.9% of low-income students planned to do the same. Also, the Education Longitudinal Study of 2002 shows that, at each level of achievement measured by SAT quartiles, students of higher income levels were more likely to enroll in college (National Center for Education Statistics, 2007). According to a study of 2003-04 beginning postsecondary students, first-generation college goers were found in much higher concentration at 2 year and less than 2 year institutions (Berkner & Choy, 2008).

The potential reasons for these gaps in access are many. Researchers cite a need for parental involvement and encouragement, a lack of cultural capital, and uncertainty about the financial and social benefits of a college degree, as well as the high cost of college (Freeman, 2005; Hamrick & Stage, 2004; Hossler & Stage, 1992; McDonough, 1997; Terenzini, Cabrera, & Bernal, 2001). Many college choice researchers view the college decision making process as one composed of three phases (Hossler & Gallagher, 1987; Jackson, 1982; St. John, Paulsen, & Starkey, 1996). The first phase in the process is predisposition, in which students develop the inclination to pursue a college education. The second phase, college search, is the period in which students (perhaps in conjunction
with their families) develop a set of colleges to which they intend to apply. The final phase is the college choice, at which point the student determines to attend a particular institution (Hossler & Gallagher, 1987; Nora & Cabrera, 1992). By dividing the college access process into these three discrete, and indeed, almost intuitive steps, researchers are better able to begin to scrutinize the characteristics of college choice.

Although it is logically desirable to think of college access as three discrete steps, this framework may not fit so easily with the complex college choice experiences of all students. Researchers have attempted to show that college decision making is a linear process, with the predisposition, search and choice phases following a fairly regular timeline. Nora and Cabrera (1992) contend that the stages of college decision making correspond to specific ages; the predisposition stage primarily occurs in grades 7-9, while search occurs in grades 10-12, and choice happens during grades 11-12. However, other research has indicated that racial or ethnic groups and socioeconomic groups may differ in their progression through the three stages of college choice (Hurtado, Kurotsuchi, Briggs, & Rhee, 1997; Perna, 2000). For example, students who attend open-admission community colleges may not need to progress from aspiration to search to choice in a linear fashion, and they may not complete these stages until late in their high school careers. Also, Hossler, Schmidt, and Vesper (1999) found that the search phase may begin earlier when parents are actively involved in the decision making process.

Researchers may dispute the chronology and overlap in the three phases of college choice, but they generally agree that there are indeed three parts to a student’s decision to attend college. That is, a student surely must decide whether or not to attend
college at all, to which colleges he or she will apply, and where to enroll. The success of Congress’ consumer information programs relies upon the use of information during both the search and choice steps, because students will make more informed college choices if they use reliable financial aid and cost information when thinking about where to apply rather than simply in the ultimate choice of where to enroll.

There are two other major theoretical concepts that are relevant to this research. These two concepts are the human capital model and Bourdieu’s idea of cultural capital. As James Coleman (1988) points out (in reference to the difference between human and social capitals), sociology and economics represent two “intellectual streams” (p. S95) that attempt to explain human action and decision making. In the economic stream, researchers view decision making as a rational process in which the goal is to maximize utility. One decision to be made is whether to invest in what is commonly called human capital – investments in knowledge or skills that improve one’s ability to earn over time. In the college decision making context, this creates an assumption that when determining whether to invest in human capital (in this case, a college education), families will examine the costs and benefits associated with attendance and choose an institution that will maximize benefits and minimize cost (Beattie, 2002; Manski, 1990; Morgan, 2002).

The human capital model is closely related to this research because government programs such as the information dissemination program in the Higher Education Opportunity Act work best when college goers are rational decision makers. Not only must students and their parents make rational decisions, but they must make them primarily based upon financial concerns or indicators of quality. Of course, students and
parents are not always rational decision makers. Some research shows that parents and students make college choice decisions in irrational, sometimes emotional ways (Allen, 2002). Also, families may make rational decisions based upon factors that are not related to cost or quality, such as geographical proximity or ideology (Long, 2004). When researching the types of information students use, it is important to contemplate the way it will be used by families, taking into account their individual priorities.

In the other intellectual stream identified by Coleman, sociologists view human action as steeped in the context of the individual’s social surrounding. As such, decision making is seen as constrained by social norms, social networks, experience, and social organization (Coleman, 1988). Social and cultural capital are concepts developed by social scientists in order to give meaning to the way decision making and action are determined by social situation. Social capital is a somewhat amorphous concept that refers to social networks and connections among individuals. The central idea is that these social relationships have value and can constrain or enhance one’s options in terms of decision making. Bourdieu (1986) describes cultural capital as a set of competencies, skills, and outward signals that amount to cultural assets, as well as a level of confidence, that are unequally apportioned among the social classes. Cultural capital is highly symbolic, but according to Bourdieu, it can be translated into both economic capital and social capital through elite education (Bourdieu, 1986; Reay, David & Ball, 2005). Many researchers have identified social and cultural capital as barriers to college access; low income students may lack the social connections, motivation, savvy, or confidence that are identified with the social and cultural capital possessed by higher income families and
that are associated with greater college enrollment rates (Nora, 2004; Plank and Jordan, 2001; Reay, David & Ball, 2005).

The concepts of social and cultural capital are central to the foundation of this research. It is important to acknowledge the fact that Bourdieu, Coleman, and other sociologists have touched upon an important facet of the college access problem. Social connections, confidence, and cultural expectations are likely to be important factors in the decision to attend college, or even the choice of a particular college. Yet when the words “social” and “cultural” are linked up with “capital,” there is a strong tendency to imagine these types of capital as one would physical capital; that is, one either has it, or one does not. This deficit-model view appears to have been embraced by Bourdieu, and it is certainly embedded in research that entertains the idea of a lack of social or cultural capital. As Coleman (1988) argues, however, social capital (and likewise, cultural capital) is often specific to activities; social and cultural assets may be useful in facilitating certain actions, but useless for others (S98).

In the context of this research, social and cultural capital will not be considered in terms of deficit, but rather in terms of differences in social network and cultural values and assets. These differences may be significant factors in college choice and college access, but this research begins from the standpoint that families who cannot access college do not suffer from some sort of cultural deficit. At the same time, however, it recognizes that there may be some advantage, whether it is social connection, confidence, knowledge or expectations that is passed down through generations of college-goers. With that in mind, the research questions are guided by a desire to ascertain whether
information can serve as a way to even the playing field by passing on some of the knowledge that typically replicates itself in generations of college goers, and is often associated with social and cultural capital.

Significance of the Study

The public and private goals of economic advancement, greater wealth distribution, an equality of opportunity for all citizens are served by widening access to postsecondary education. This study will help researchers, policymakers and administrators understand how cost and financial aid information play into college choice, particularly for middle-income and first generation college goers. The results will deepen our understanding of the use of information, and a better understanding will ultimately lead to better targeting of cost and financial aid information.

This study is significant not only for what it will reveal about students’ and parents’ behavior, but also for what it will reveal about the connection between policymaking and practice. The higher education policymaking process is at heart a political process. Legislation is crafted by lawmakers, and increasingly by their staff (Field, 2008), with input from lobbyists and special interest groups who are generally selected for their alignment with policy perspectives (DeBray, 2006). It is impossible to predict at the outset whether the methods identified by federal legislators will resonate on a practical level at higher education institutions and with college-bound students.

Research on the effects of federal programs is of the utmost importance to continue shaping higher education policy and ensure that legislators do not slip into the position of creating laws in a vacuum. This study will go a long way toward evaluating the wisdom
of allocating significant federal funds – funds that could be used for proven financial aid programs such as Pell Grants – toward programs that aim to create a more informed class of college consumers.

Research Design

To understand how middle-income students and their families use information during the college search process and how they understand its role in their college decision making, this research employs a qualitative methodology. It explores the lived experience of middle-income students and parents in the pre-application “search” stage of the college choice process through phenomenology. I conducted interviews with seven students and eight parents from a high school in Massachusetts, “Agrestic High School.” In order to better understand the context in which these families seek information about college, I also analyzed the school, community, economic and societal contexts through observation, document review and brief interviews. I use the data collected through these methods to extract a description of the use of information by middle-income parents and students during the college choice process.

Limitations of the Study

The choice of a particular research design is the choice to admit certain limitations in exchange for gaining explanatory power of one kind or another. In this case, a qualitative methodology should provide a deep, nuanced understanding of an event with the opportunity to consider the phenomenon within its context. The tradeoff tends to be that the small sample size limits the generalizability of the results. Another
inherent compromise is that the benefit of the researcher’s personal insight into the lives of the participants may be tempered by the potential to incorporate her own views on a subject into the results.

The choice to focus on a deep understanding of a small group of participants also means that there is no opportunity to compare the experiences of middle-income participants to other groups of college-bound students. Therefore, the conclusions reached here cannot be said to distinguish the experience of middle-income students from other students except to the extent that they contrast with the findings of other research on low-income or high-income groups. Also, I have chosen to focus on students from one high school in order to observe the school and community context in which their college search and information acquisition arises; this means that the results describe a highly specific context.

Definitions

*College.*
This study uses the term “college” to refer to all postsecondary educational opportunities, including two-year colleges or vocational institutions and four-year colleges and universities.

*Expected Family Contribution (EFC).*
The term “expected family contribution” is common in the world of college admissions and financial aid, but many people are not familiar with its meaning. EFC is the amount of money a family is expected to contribute to the cost of college, as
calculated by the federal government with the information provided on the Free Application for Federal Student Aid (FAFSA). The EFC calculation takes into account the family’s current income and assets, but not consumer debt such as credit cards or car loans (Finaid.org, 2010).

In order to understand the significance of the EFC, it is important to illustrate how colleges use this number. When one subtracts the EFC from a college’s cost of attendance, one arrives at the federal estimate of the family’s financial need. A college may come up with its own estimate of need by using the CSS Profile, a different indicator of expected family contribution. The CSS Profile takes into account other means of paying for college, including the equity in one’s primary residence. The CSS Profile may also consider a non-custodial parent’s ability to pay, where the FAFSA does not request such information. No matter which measurement the college uses, it does not have an obligation to provide full financial assistance to meet the financial need of the student. Indeed, fewer than seventy colleges claim to meet the families’ full financial need.

*Middle-income.*

There is no consistent definition of “middle-income” or “low-income,” and there are many ideological choices that may go into choosing a particular one. For example, one may use both indicators of wealth and of social status to develop a socioeconomic measure of what is middle-class, or one may use a pure income cutoff. Within each of these categories, one must further choose whether to simply define the middle income as those that fall in a median category of average U.S. incomes or some other definition.
based upon the researcher’s conceptions of what should be considered “low” or “middle,” perhaps based upon buying power.

For the purposes of this study, “middle-income” will be defined by a measure that is based upon students’ eligibility for financial aid for college. One can divide the population of college-bound students into quintiles, with the lowest being students who are the target population for Pell grants and the middle quintile being students who are not eligible for Pell, but who would receive subsidized federal student loans. The second-lowest quintile contains students who are not clearly in either of these two categories (Berker & Choy, 2003). This research will include both the middle quintile and the second-lowest quintile within its “middle-income” category. The basis for this decision is that these students cannot afford to pay for college without financial aid, but that the bulk of the aid for which they are eligible is in the form of loans. Therefore, these families would particularly benefit from information about college cost and likelihood of receiving financial aid. The criteria for inclusion in the class of middle-income students here was a family income that falls between $40,000 and $79,999 (Berker & Choy, 2003). Of course, the relative value of income varies based upon cost of living in a particular area. This can be considered as part of the context of the information search, but it does not affect the income criterion for participation in the study because it is not a factor in determining eligibility for financial aid.

*Net Price.*

Net price is defined here in a similar manner to Congress’ definition in the Higher Education Opportunity Act (Pub. L. No. 110-315 § 111, 20 U.S.C. 1015 § 132 (a)(3)). It
is the net cost a student or family must pay after deducting aid such as scholarships and grants (but not loans).

Student.
It should be noted that although this study uses the terms “students” or “college-bound students” without specificity, it focuses on traditional-age students who transition directly from high school to postsecondary education.

The research plan outlined in this chapter has been shaped by bringing together conclusions from several areas of literature. These areas, discussed in the next chapter, include research on access to higher education, the role of information in the college decision making process, and the federal government’s use of information as a tool to aid consumer choice.
Chapter Two: Review of Literature

Policies and programs that aim to increase access to higher education are supported by several different areas of research. This research establishes that there are enduring gaps in access to postsecondary education. It also sets forth some reasons for this these gaps, including lack of financial aid, the high cost of college, lack of family support, cultural background, and lack of information about cost, financial aid, and the college application process. This last barrier to access, lack of information, became the focus of this study for two reasons. The first is that the federal government and non-profit organizations have invested heavily in information as a way to improve access to higher education without any indication of their likelihood of success. The second and perhaps more important reason is that though researchers claim the importance of information, they fail specify what kind of information is most needed and when and how parents and students are likely to use it. A more detailed inquiry into the use of information, particularly information about the cost and financing of higher education, is necessary to ensure that students and parents are able to take advantage of the resources available to them.

There are many questions that arise when considering the issue of access to information. Do students and parents want to know the cost of college and the likelihood of aid when they are searching for institutions to which they will apply? Or do they only need cost information once they are accepted, and are determining where to attend? This distinction is of particular policy importance, since policymakers expect consumers to use information to plan and save better for college tuition. Parents will not be able to
effectively save for college if they only consider college cost information immediately prior to college enrollment.

An even more basic question arises when considering what kind of information students and parents use and what kind they need. Does the type of information matter? For example, does it matter whether the information comes from an independent source or from the college itself? Does it matter that it arrives via the Internet or from a person? Is it possible that parents and students seek information at a more basic level than the highly detailed data that the federal government provides? Also, is one’s need for formal sources of information influenced by one’s access to parents, relatives or other social networks that provide informal modes of knowledge transfer?

This inquiry into the effectiveness of a federal program must begin with a thorough understanding of the goals of that program. In the case of the amendments to the Higher Education Act, the goals of the program are deeply rooted in the evolution of the federal role in higher education policy, particularly in its commitment to access and the emerging importance of accountability. The likelihood of achieving the disparate goals inherent in information collection and dissemination programs can then be evaluated in several different ways. One way is to look at theoretical research about the effects of insertion of better information for consumers into the higher education marketplace. Another way to predict success is to examine the operation of analogous programs in other areas of education. Finally, one can assess the likelihood of success with the help of sociological research on the characteristics of and differences among higher education consumers, particularly with respect to their use of information on cost
and financial aid. Only after exploring each of these angles can one ascertain whether the amendments to the Higher Education Act will have an impact on college access and affordability.

*The Federal Role in Higher Education: Promoting Access, Ensuring Accountability*

The goals to be fulfilled through the consumer information amendments to the HEA and the context under which they were passed can be better understood after examining the evolution of higher education policy at the federal level. From the colonial era to the 1970’s, Congress carved out a role in the support and regulation of the higher education industry. For much of that time period, its involvement centered upon financial support, but over the last three decades, Congress has become increasingly interested in the notion of accountability. The Spellings Commission Report of 2006 and the Higher Education Opportunity Act express the emerging concept of the student and parent as consumers who can use information to hold colleges and universities accountable for both the cost and quality of their education services.

*The evolution of a federal role in higher education.*

The responsibility to provide for public education has been traditionally left to the states, so the federal government has always had what could be considered a secondary role in both k-12 and higher education (Gladieux & King, 1999). At its core, the relationship remains one based upon the provision of resources and the expected return of a myriad of benefits to society (Brubacher & Rudy, 1997; Fleming, 1978; Rivlin, 1961).
From the first Morrill Land Grant Act of 1862 onward, federal support of higher education has been conditioned in such a way as not only to assist in the spread of higher learning, but also to achieve certain other public policy goals (Brubacher & Rudy, 1997; Fleming, 1978). The institution of land grants through the two Morrill Acts illustrates the fact that funding for higher education changes to respond to evolving public policy goals. The Morrill land grants were a response to dissatisfaction with the liberal arts education available in America at the time; legislators recognized that the country’s ability to compete with the rest of the world depended upon the development of knowledge in both agricultural and mechanical sciences. The Morrill Act of 1890 extended funding to land grant colleges on a yearly basis, with more conditions (Morrill Land Grant Act, 1890). For instance, the Act required that institutions receiving funding would not refuse admission based upon race. In this way, Morrill land grants came to serve the distinct policy goals of shaping access to higher education, promoting economic prosperity and competitiveness, and ensuring equality across racial groups.

The twentieth century brought a more firm commitment by the federal government to the support of higher education (Brubacher & Rudy, 1997; Thelin, 2004). The patchwork grants and financial support of the 1800’s and early 1900’s left open the questions of whether federal support could be expected to continue and how it would be administered. The congressional response to this question was shaped in part by circumstance and in part by vigilant concern for states’ power to control education, resulting in the establishment of two major channels of support: research grants and student financial aid.
Although targeted research grants satisfied the federal government’s need to further national objectives like technological advancement, national defense, and economic competitiveness, they did not address “social goals” such as equal access and more equitable distribution of wealth (Leslie & Johnson, 1974). Congress began to seriously consider the use of higher education as a means to equality after seeing the unexpected success of the G.I. Bill. In the mid-1940’s, Congress faced the impending return of World War II veterans and pressure to make a smooth transition from a wartime to a peacetime economy. To delay the entry of servicemen into the workforce and give industry time to recover, legislators created incentives for veterans to take part in postsecondary education (Thelin, 2004). The Servicemen’s Readjustment Act of 1944 (G.I. Bill) gave veterans the opportunity to go to college tuition-free for a certain period of time at any federally-approved institution. The G.I. Bill introduced the concept of national, student-centered support for higher education. The key feature of such a program was that the funds were portable; that is, the funding traveled with the student to whichever federally-approved college the student chose. Lawmakers expected the response to the G.I. Bill to be minimal, but in fact by 1946, more than one million G.I. Bill students were enrolled in higher education (Thelin, 2004). The Russian launch of the Sputnik satellite in 1957 lent even more urgency to the cause of supporting higher education, as policymakers moved toward a program that would ensure excellence in American production of knowledge with bills like the National Defense Education Act (1958).
The Higher Education Act (HEA) of 1965 was the first comprehensive federal program of financial assistance to colleges and students. It borrowed from the G.I. Bill to create substantial support for higher education that provides the greatest amount of individual choice for students, while skirting dissenters who feared that federal support would impede colleges’ and universities’ self-determination (Kerr, 1994). The central focus of the 1965 HEA was providing aid to undergraduate students “of exceptional financial need” in the form of educational opportunity grants, student loans, work-study grants, and fellowships for students who intended to become elementary and secondary school teachers (Pub. L. No. 89-329). The Higher Education Act of 1965 is significant in that it made access to higher education for a larger segment of the population a primary policy goal rather than a fortuitous side effect.

Like the G.I. Bill, the HEA ensures that loans are portable and usable at all eligible institutions. The other provisions of the 1965 HEA include support for developing institutions, funding for infrastructure and training for institutional libraries, and amendments to the National Defense Education Act. The HEA symbolized a federal commitment to support for higher education beyond those projects that were in the direct interest of the federal government (Brubacher & Rudy, 1997). It marks the beginning of a legacy of student financial assistance aimed at providing what the Carnegie Commission termed “educational justice;” it is a federal role that is mandated not by the Constitution, but rather by a commitment to democratic principles of social equality and a recognition that the higher education system could not accommodate widespread growth without financial support.
With the Higher Education Amendments of 1972 as well as subsequent amendments, Congress reinforced its commitment to providing aid to qualified college students as well as to colleges and universities. The current version of the HEA contains numerous programs designed to support higher education, including Federal Pell Grants, the TRIO programs, grants to support study of the sciences and engineering, and programs to promote international education (20 U.S.C. §§ 1070a, 1022, 1122, 1124). The HEA has shifted its focus on financing higher education from grants to loans over the past 40 years; at the same time, it has become more accommodating of middle-income students rather than solely aiding students “of exceptional financial need” (Hearn, 2001).

This brief history of Congress’ involvement in higher education no doubt leaves out significant pieces of legislation affecting higher education. The major developments detailed above are sufficient to illustrate the fact that Congress’ approach to funding higher education evolved over time by adapting strategies that had proven successful in the past. Thus, the Higher Education Act borrows the idea of providing federal funds with strings attached from the Morrill Act, and it borrows the concept of portable, student-centered funding from the G.I. Bill.

Not only has the development of higher education policy been incremental and isomorphic, but it has also evolved in response to pressing governmental and societal needs. As the federal government’s policy goals evolved to include not only economic competitiveness and defense but also social and wealth equality, its higher education policy changed as well. The result of this reactionary stance has been that federal higher
education policy responds to immediate needs without contemplation of future ramifications. Although higher education researchers such as Martin Trow (2006) envision the expansion of access to higher education as a process from elite to mass to universal access, Congress’ entry into the business of widening access likely did not contemplate an ultimate goal. The federal government may not have conceived of its foray into providing access as a commitment to provide access for all students to all levels of higher education (Machlup, 1974). Indeed, a commitment of this kind has not been feasible from a financial standpoint.

When modern policymakers undertook the project of reauthorizing the Higher Education Act, they faced the problem of a statutory legacy that promises access but cannot provide it. The rising cost of tuition has created more demand for federal financial aid, but Congress has been unable to meet this need through its grant programs. Lobbying on behalf of students, universities and non-profit groups cried out for increases in the amounts of Pell Grants and other forms of student aid, but these may be but a drop in the bucket as the cost of attendance at some institutions approaches $50,000 (Basken, 2007a). The consumer-driven reforms included in the HEA are likely an attempt to address the problem of access to higher education without expending extra funds. The specific mechanism of using information to increase access may seem to be an arbitrary choice, but in fact it is rooted in the movement toward accountability highlighted in 2006 by the report of the National Commission on the Future of Education.
The Spellings Commission report.

In 2006, the Department of Education convened a National Commission on the Future of Higher Education, often referred to as the Spellings Commission, a reference to former Secretary of Education Margaret Spellings who convened the commission. The Commission was charged with the task of “developing a comprehensive national strategy for postsecondary education that will meet the needs of America’s diverse population and also address the economic and workforce needs of the country’s future” (Press Release, 2005). One year later, the Commission released a report that was a call to action for education policy makers and higher education leadership and that proved to be a harbinger of change in educational policy. The report is marked by its focus on the concepts of accountability, costs, quality, and the role of students as consumers (Redden, 2007; U.S. Department of Education, 2006a).

The Spellings Commission report, released in September 2006, was both an analysis of the state of higher education and a series of recommendations for shaping its future. The primary challenges for higher education identified in the report were gaps in access for minority and low-income students, the increasing cost of college, and the lack of reliable and clear information about how colleges and universities do business and the outcomes of educational programs. The report states that access to higher education is limited, particularly for low-income Americans and minority groups. The factors that contribute to this limitation are “the complex interplay of inadequate preparation, lack of information about college opportunities, and persistent financial barriers” (U.S. Department of Education, 2006a, p. 8). The report states that these obstacles to access are
compounded by the rising costs of tuition and the decline of state subsidies. The Spellings Commission frames the problem of affordability not simply as a concern for individual students and families, but also as a concern for the government, as consumers pay only a portion of the cost of supporting higher education and the rest is left up to public and private donors. The Commission also finds that the financial aid system is too complex and inadequate to meet the needs of students. Regarding existing measures of accountability, the Commission finds that the information collected is primarily centered on the use of financial resources and is therefore insufficient to give policy makers and students information about the quality of outcomes which are, in the Commission’s mind, the real measure of institutional performance (U.S. Department of Education, 2006a).

The solution to facing these challenges can be found in the Commission’s many recommendations, with an emphasis on accountability. The report states, “Every one of our goals, from improving access and affordability to enhancing quality and innovation, will be more easily achieved if higher education institutions embrace and implement serious accountability measures” (U.S. Department of Education, 2006a, p. 21). It is apparent from the suggestions made in the report that the Commission envisions accountability not just as reporting to legislators and other policymakers, but also making information available to the general public. The report calls for wide-ranging information sharing not only with legislators, but also with families and students. To that end, the Commission advises the creation of sources of easily searchable and comparable “consumer-friendly information” on higher education (U.S. Department of Education, 2006a, p. 21).
The appeal of bringing consumers into the accountability equation is not readily discernible from the Spellings Commission report, but one may hazard a guess based purely on logic and policies past. As discussed in the previous section, federal and state governments are interested in accounting not only for money spent, but also for the value added by that money and the effectiveness of its use, measured by student outcomes. Yet if it is to be determined that institutions are spending money well, or that the cost of an education is justifiable, one must specify what those institutions are expected to be producing. Historically, the federal government has shied away from setting education standards or assessing outcomes; even in K-12 education, the federal government skirted the issue of outcomes by allowing states to set up their own testing and curriculum standards (No Child Left Behind Act of 2001, 2008). Although the Spellings Commission identifies student access, retention, learning and success, and educational costs as “benchmarks of institutional success,” it does not set specific standards as to what adequate learning, access, or costs are (U.S. Department of Education, 2006a, p. 15). By relying upon consumers to regulate the cost and quality of higher education, the federal government can relieve itself of this pressure, not to mention avoid the difficulties of implementation and compliance, that would arise at both the state and institutional level if it were to attempt to set standards for higher education institutions.

The Spellings Commission report raised the issue of combating rising costs and gaps in enrollment for minorities and low-income students by expanding measures of accountability. Although a report commissioned by the Department of Education does not necessarily have any bearing on the course of action chosen by Congress, the national
attention that the report received likely helped to raise the profile of its policy recommendations (Basken, 2007a; Field, 2006; Spellings, 2006). The most recent developments in higher education policy increasingly blur the line between promoting access to higher education and promoting the government’s interest in ensuring that its resources are being used effectively.

Accountability, consumerism, and quality.

The desire for greater accountability and the increasing tendency to view students as consumers of higher education are leading forces in the amendments to the Higher Education Act. This may seem peculiar to academics, as these terms have only been part of the policymaker vocabulary for a few decades (Lane, 2007; Stark, 1977). Clearly the influence of the Spellings Commission report is one reason for this occurrence, but there are deeper roots.

Accountability is a buzzword in both higher education and k-12 these days, but the trend toward more government oversight of higher education started as far back as the 1960’s. According to Jason Lane (2007), the movement toward accountability was born out of public frustration with the student disobedience and protests on campuses during the Vietnam War. Lane describes the rationale for government oversight in the eyes of the Carnegie Foundation: “since colleges and universities were serving a public good and were supported through public funds, they should be held accountable to the public interest through state governments” (Lane, 2007, p. 618).
Although much of the oversight of higher education has been at the state level and focused on public institutions, the federal government participates in its share of oversight over both public and private institutions (Lane, 2007; Volkwein & Malik, 1997). The most basic level of accountability required by the federal government is accounting for the proper use of federal dollars (Berdahl & McConnell, 1999). In recent years, however, accountability has become more complex; government officials now seek to make universities and colleges accountable not only for their spending, but also for the quality of student outcomes (Zusman, 1998). The extension of the scope of inquiry from merely the way in which money is spent to the quality of the outcomes generated by the additional funding reflects the growing tendency to look at students as consumers of a product, and at higher education as a product whose quality can be objectively measured.

Perhaps coincidentally – or perhaps not – the tendency to view students as consumers of a product (“consumerism”) arose during the period after the G.I. Bill, and particularly in the 1960’s (Riesman, 1998). The rise of consumerism can be traced both to changes in the way students approach higher learning and changes in the way universities undertake the recruitment and retention of students. According to David Riesman (1998), the traditional, pre-G.I. Bill relationship among professors and students was characterized by faculty hegemony, but the influx of non-traditional, veteran students set the stage for change. These students were older, more focused on vocational preparation, and more willing to question the authority of professors. Around the same time, student activists changed the relationship between students and the administration by leveraging their power as tuition payers to force universities to live up to ideal of fairness, equality and
justice. Together, these two groups of students challenged the traditional subordination of students to the academic system.

Dropping enrollments also put pressure upon colleges to recruit students more effectively; one response to this challenge was to cater to the desires of prospective students in order to entice enrollees (Riesman, 1998). Martin Trow (2006) deduces another source of consumerist attitudes in the simple fact that the trend toward mass higher education in recent years made the college diploma an obligatory rather than voluntary credential, creating more options for students and giving them more choice as to where to attend. The sum of all these circumstantial forces on higher education created a policy environment in which the relationship between student and college is increasingly thought of as one in which students are entitled to choice and value in the asset for which they are paying (the college degree).

The notion that students need consumer protection measures to improve their relationships with colleges and universities combines both the student-consumer metaphor and increased interest in accountability. According to Joan Stark (1977), the federal investment in student financial aid in 1965 generated increased attention by lawmakers to abuses perpetrated by colleges against both students and the government. Partly to protect the federal investment, and partly to protect students, policymakers instituted a “truth in advertising” model of regulation to ensure that students received quality information.

Today, students demand more choice and flexibility from universities, and institutions are willing to acquiesce (Riesman, 1998). When their expectations are not
met, students and parents do not hesitate to seek recourse outside the university by appealing to the court system. A recent example of this can be found at Wheaton College in Massachusetts, where a parent has instituted a lawsuit over the price of attendance for a study abroad program arranged for students by the college (Fischer, 2008). Courts have reinforced this consumer mentality by inferring a contractual relationship between the student and college, using the academic handbook as the terms of the agreement (Harman v. Sullivan Univ. Sys., Inc., 2006; Jamieson v. Vatterott Educ. Ctr., Inc., 2007).

The trends toward increased accountability to the federal government and increasing attention to the student’s role as consumer both entail a notion of quality that is often overlooked but exceedingly problematic. Both legislators and consumers expect colleges and universities to provide quality educational opportunities and “positive” outcomes for students (Zusman, 1998). Yet the field of postsecondary education in the United States is so broad and varied that it is difficult to identify what characteristics define quality. In the past, the federal government has obviated the issue of quality by requiring states to come up with their own standards (Higher Education Act, 20 U.S.C. §§ 1022 (d)(1), 1023 (d)(1); U.S. Department of Education, 2001). In the new version of the HEA, Congress again skirts the issue of quality by providing consumers with copious information and leaving it up to individuals to make their own determinations as to quality (Higher Education Opportunity Act, 2008). A complicating factor in setting standards of quality at the federal, state, and institutional level is the fact that information on quality must be useful for accountability and consumer choice purposes, and to be useful, it must be comparable (Lederman & Redden, 2007). Therefore, in order to assess
quality, someone must come up with standardized measures of quality that will work across the enormously diverse field of American higher education.

The trends identified here – accountability, consumerism, and consumer protection – bear directly on the new amendments to the HEA, as well as other efforts to provide information about college to consumers. Although these trends came into being in the 1960’s and 1970’s, they were never more present than they are today, when money is tight, both for governments and families, and value, efficiency, affordability and choice are on the minds of consumers and policy makers (Zusman, 1998). The Spellings Commission Report transformed these educational buzzwords into a call to action for policymakers, and the effect of this call can be seen in the amendments to the HEA. Yet even as both the Spellings Report and the Higher Education Opportunity Act tout the value of information and choice, they both avoid the pressing issue of measuring and comparing quality across institutions. The changes to the HEA effected through the Higher Education Opportunity Act of 2008 reflect Congress’ adaptation of the Spellings Commission’s view of the state of higher education and the most expedient solutions to its problems.

The Higher Education Opportunity Act: New amendments to the HEA.

The concerns about accountability, access, cost reduction and quality present in the Spellings Commission Report are echoed in the amendments to the Higher Education Act that were passed on August 14, 2008 (Higher Education Opportunity Act, Pub. L. No. 110-315 (2008)). Although it is clear that the primary method of support for higher
education will remain financial, the bill increases accountability to both the federal government and to the public through a series of consumer-oriented protections. This section will describe the provisions of these bills and the intended consequences, as described by legislators themselves.

The reauthorization bill, entitled the Higher Education Opportunity Act, contains several sections that serve to increase the quality or availability of information to students. Sections 110 and 111 of the Higher Education Opportunity Act amend chapter 28, part C of the existing Higher Education Act, entitled “Cost of Higher Education” (20 U.S.C. § 1015 (2008)). Part C of the Act mandates collection of data in the “Improvements in Market Information and Public Accountability in Higher Education” program, in which the Commissioner of Education Statistics collates information on institutional expenditures, characteristics of student aid recipients, and other subjects. The new sections would augment efforts toward disseminating information and providing for public accountability by requiring more reporting and publication of information regarding college tuition prices (P.L. 110-315 §§ 110, 111 (2008)).

Section 110 of the HEA amendments is titled “Improved information concerning the Federal student financial aid website” (P.L. 110-315, § 110(a)). This section generally requires the U.S. Department of Education to promote use of the already existing federal student financial aid website (studentaid.ed.gov) by displaying a link to that site from the Department of Education’s main website and by continual improvement of the information available on the site and the dissemination of that information. Section 110
also includes requirements to provide additional financial aid information specifically for military members and veterans (P.L. 110-315 § 110(b)).

Section 111 also looks to improve the availability of information to students and parents, but it focuses on financial information (P.L. 110-313 § 111). The section requires a variety of lists and calculators that would allow consumers to estimate tuition and net cost of attendance. The proliferation of lists required under this section is due to the fact that the legislative compromise combined the proposals from both the House and Senate rather than paring down the number of lists (Lederman, 2008). As a result, § 111 requires the Secretary of Education to make available through the College Navigator (Department of Education’s college search database):

- A list of the top five percent of institutions in each category (four-year public, four-year private non-profit, four-year private for-profit, two-year public, etc.) whose tuition and fees are highest for the most recent year;
- A list of the top five percent of institutions in each category whose net prices are the highest for the most recent year;
- A list of the top five percent of institutions in each category that have had the largest percentage change in tuition and fees over the most recent three years;
- A list of the top five percent of institutions in each category that have had the largest percentage change in net price over the most recent three years;
- A list of the ten percent of institutions in each category with the lowest tuition and fees for the most recent year; and
- A list of the ten percent of institutions in each category with the lowest net price for the most recent year (P.L. 110-315 § 111).

Institutions among the top five percent of increases in tuition and net price in each category must submit an explanation to the Secretary of Education as well as a plan for decreasing costs. These explanations will be made public to consumers through an annual report.
The “Net Price Calculator” is another innovation contained in § 111. The Secretary of Education is charged with the task of creating a net price calculator that will help individuals estimate the net price of attendance at a particular institution. Net price is defined as “the average yearly price actually charged to first-time, full-time undergraduate students receiving student aid at an institution of higher education after deducting such aid,” (P.L. 110-315 § 111, 20 U.S.C. 1015 § 132 (a)(3)) but the Net Price Calculator should take into account the individual student’s need-based and merit-based aid “as much as practicable.” No later than two years after the Secretary develops such a calculator, higher education institutions that receive federal funds for student financial assistance are required to post a net price calculator on their websites. The bill also calls for the Secretary of Education to develop a “Multi-Year Tuition Calculator” that will help parents and students estimate the cost of tuition over an extended period based upon the annual percentage change in tuition over the most recent three years (P.L. 110-315, 20 U.S.C. 1015 § 132 (l)).

The final major change contained in § 111 is the “Consumer Information” section, which pertains to the information made available to the public through the College Navigator website (P.L. 110-315, 20 U.S.C. 1015 § 32(i). The College Navigator allows users to search for colleges based upon geographical area, majors, level of degree offered, or institution type. Users may then compare institutional characteristics such as student population, tuition and fees, admissions requirements, and other criteria (College Navigator, 2008). The amendments to the HEA essentially codify the data collection and dissemination already available through the College
Navigator. Some of the data required includes a statement of institutional mission; the number of students enrolled disaggregated by residency, race and ethnicity; degree completion rates; cost of attendance; average amount of grant-based aid awarded to first-time, full-time undergraduates; the average amount of federal student loans provided to undergraduate students; and the percentage of first-time, full-time undergraduates receiving student financial assistance. One new addition to the College Navigator will be the availability of a list of institutions that participate in federal student financial aid programs that includes each institution’s tuition and fees and net price for the three most recent years, as well as the net price disaggregated by income.¹

Sections 110 and 111 contain many of the substantive provisions related to the collection and dissemination of information, but there are others scattered throughout the HEA amendments (P.L. 110-315 §§ 434, 435, 488-490, 1021, 1022). Most of the others are intended to provide parents and students with more and better information about student loans. For example, § 433 requires lenders to provide borrowers with a disclosure of the name and address of the lender, the principal amount of the loan, the amounts of any fees, the loan interest rate, and a projected monthly payment, as well as several other pieces of information about repayment. Also, § 490 commits the Secretary of Education to the development of a program of early intervention and outreach that would provide

¹ Income is divided up into categories: $0-30,000; $30,001-48,000; $48,001-75,000; $75,001-110,000; $110,000 and more. S. 132(i)(6).
students and families with “early information about financial aid and early estimates of such students’ eligibility for financial aid from multiple sources.”

The sections of the proposed HEA amendments described here represent only a small section of the entire bill. The other sections cover Department of Education oversight of accreditation agencies, requirements that states maintain their financial support of higher education, better reporting of the price of textbooks required for courses, and of course, student financial aid (P.L. 110-315). Yet the programs highlighted here deserve special attention because they represent a new effort to change access to higher education, costs, and quality through the use of information. This is made clear from the text of the bill, but it is made even more clear by the comments of the legislators.

Representative Buck McKeon, ranking member of the House Committee on Education and Labor, wrote an op/ed piece for Inside Higher Ed that decried “hyperinflationary” college prices and increasing taxpayer contributions without adequate accountability. McKeon claimed that the amendments to the HEA would remedy this with “strong consumer-driven disclosure and meaningful data comparisons” (McKeon, 2008). Although the availability of data is not a direct panacea for rising costs, McKeon explains that he expects that better information will lead to better decisions, and better decisions to better quality. As a result, according to McKeon, “higher education consumers will finally be given the information they need to start exercising their power in the marketplace” (McKeon, 2008). McKeon’s op-ed piece stresses the idea that Congress is stepping up to the plate to deal with the rising costs of higher education and
problems with accountability, but his description of the bill makes it clear that Congress actually expects consumers to step up to the plate. Rather than directly regulating cost and quality, based on McKeon’s statements and the text of the bill, Congress appears to be trying to remove itself from the regulation of the industry and instead assume the role of facilitator of better decisions in the marketplace.

Buck McKeon’s statements are consistent with those made by other members of the House during Congressional debate. Representative Rubén Hinojosa, Chairman of the House Subcommittee on Higher Education, identified the goals of the bill as closing gaps in access and completion, improving the financial aid system, and helping to prepare low-income and first generation students academically, financially, and socially for college, as well as addressing the rising costs of college (College Opportunity Act, 2008). Hinojosa identified the high cost of college education as the reason for gaps in access and completion, and the answer to college costs as the provision of public information, as well as accountability and incentives to states.

The Senate Committee on Health, Education, Labor, and Pensions report on the Higher Education Amendments of 2007 states that the increase in college costs has made it impossible for students and parents to plan and save for college and suggests that increased access to information may remedy this problem (Senate Report No. 110-231, 2007). The report links the inability to afford college without significant borrowing to a decline in access for some students. The report further states, “[t]he committee expects [cost and financial aid information] to help provide students and their parents with a realistic set of expectations about the cost of postsecondary education, as well as
introduce some incentives for institutions to control the cost of attendance (Id.). The report clearly shows a desire to achieve better affordability and better access, but there may be another goal here as well. The report further states, “[t]he public availability of this information is expected to support institutions and States that are committed to maintaining access to affordable higher education” (Id.). This statement seems to indicate that the committee envisions public dissemination of data as a way to promote competition among universities in such a way that those providing affordable education will benefit.

This summary of the amendments to the HEA codified in the Higher Education Opportunity Act shows that several significant provisions of the HEOA devote public resources toward the development of better systems for the public dissemination of higher education information. Much of the information to be collected and distributed has to do with the cost of college education and the financial support available from the federal government. The other information collected and made public concerns institutional characteristics that might inform a student’s decision of where to attend, data that bears on what might be considered “institutional quality.” Comments made by legislators during the process of developing the bill make it clear that they expect the widespread dissemination of information to be a solution to the rising cost of college. What is interesting is that it seems the expected effect of the information is twofold. In one way, it is expected that better information will help families be better able to plan and save for the payment of college tuition. In another way, though, it seems to be expected that accessing good information about cost and quality will help parents and students
make better decisions about where to attend, and the aggregation of many good decisions will ultimately drive down the cost of college.

**Concurrent efforts at providing information.**

The federal government is not the only player in the college information game these days. Several private organizations have invested time and money in giving families information about planning for college and the college application process. The Lumina Foundation for Education, the American Council on Education, and the Ad Council collaborated to create the KnowHow2Go campaign, which uses television, radio, and outdoor public service advertisements (PSA’s) that encourage students to prepare for college. The PSA’s are aimed at students in grades 8 through 10 and promote a four-step method to college access. The four steps are “be a pain” (ask for help); “push yourself” (work harder academically); “find the right fit” (choose a school that matches one’s personality and goals); and “put your hands on some cash” (apply for financial aid) (KnowHow2Go, 2009). The PSA campaign is supported by grassroots efforts at local institutions such as the YMCA and the Boys and Girls Clubs of America.

The National Association of Independent Colleges and Universities has developed a “consumer-information initiative” called the University and College Accountability Network (U-CAN) that serves as a model for the Department of Education’s College Navigator website. U-CAN is a web-based tool that allows users to search for information on colleges including tuition, average debt load for graduates, graduation rate, distance from home, and other variables. The database also allows for comparison of
multiple institutions. NAICU’s website emphasizes the fact that U-CAN is meant to be a resource for consumers of college, to assist them in their decision making (UCAN, 2009).

The federal government also hosts a new website called College.gov that is not as data-intensive as College Navigator or U-CAN, but instead provides a “roadmap” for high school students to make it into college. The site includes testimonials from college students explaining to users the benefits of a college education, the steps a student must take to apply, and how to pay for college. The College.gov site links users to other resources such as College Navigator, the Federal Student Aid Scholarship Search, and State higher education websites (College.gov, 2009).

Each of these new sources of information has added to established resources such as the U.S. News and World Report college rankings and the financial aid information website FinAid.org, not to mention college guidebooks, to create a glut of information available to college consumers. In 2008, the New York Times asked a group of high school students for their impressions of U-CAN, the College Navigator, and a few other information sources. Some students liked the graphics and comparable data, but many complained that the sites lacked key information such as campus culture. One student said of the College Navigator, “It gives you exactly what you’re looking for, but that might not be what you’re looking for if you don’t know what you’re looking for” (Stainburn, 2008). Ample sources of information do not necessarily equate to fulfillment of consumers’ information needs and desires. Without an understanding of the way students and families use information, the federal government and these other
organizations may simply be adding to an information overload without responding to the needs of consumers.

New Administration, New Approach?

The advent of a new presidential administration in 2009 brought with it the possibility that President Obama’s ideological differences from the previous administration would change the course of education policy. Although a new President does not directly affect legislation that has already been passed such as the Higher Education Opportunity Act, he will likely make significant changes to the policy agenda, and this may influence the implementation of the Act. Through the wisdom of the Constitution’s separation of powers and the ingenuity of Congress’ reliance upon administrative agencies, President Obama was obliged to appoint a new Secretary of Education, and his appointee, Arne Duncan is responsible to implement many of the programs outlined in the HEA reauthorization. The Department of Education has the power to give force to the provisions of the Act, within the guidelines set forth by Congress. The Department is currently in the process of establishing rules for the enforcement of the Act.

Although the rulemaking process has not been completed, the administration’s priorities can be gleaned from President Obama’s actions on the subject of higher education. Obama has made it clear that he is aware of the barrier that the cost of higher education poses for students and their families. In order to remedy this, he has focused upon methods of giving students and their families more resources to pay tuition. For example, he has promoted programs to ensure that middle-class families are eligible for a
$2,500 tax credit and to increase the maximum Pell grant award. In order to pay for these increases, President Obama promoted legislation that converts all Federal Family Education Loans, in which the government subsidizes loans by private lenders, over to direct lending from the federal government to students.

Although he seems to emphasize these efforts to bulk up financial aid, Obama also calls upon colleges and universities to reduce costs. The pleas to state institutions to “put affordability front and center” (Stout, 2009) lack any legislative force, however; moreover, they are aimed only at public institutions. All in all, the Obama administration’s current efforts to address access to higher education fall short both in theory and in application. Tax credits and increases in Pell grants may be helpful, but they are not sufficient to ensure that all students who have financial need, including middle-income students, will have access to a variety of postsecondary options. In addition, the current economic climate makes it unlikely that the federal government will be able to finance a program that will bring about any tangible change in financial need. Moreover, it is not clear whether the administration has actually abandoned hope that a market correction could cure the college cost problem. Secretary of Education Arne Duncan seems to echo Congress’ reliance on market forces as a means to achieve affordability. In June of 2009, he stated, “Parents and students are really smart consumers…And where college costs at a particular school are skyrocketing, I think those places are going to, you know, put themselves out of business. I think the marketplace is going to correct this,” (Sweet, 2009, quoting Duncan). It seems likely that the Obama administration will find the information-dissemination provisions in the
Higher Education Opportunity Act to be a viable option when faced with shrinking resources and a growing number of financially needy families. Though it is not clear whether the administration will view information resources as the sole method of increasing affordability, it is an enduring and enticingly low-cost policy strategy.

The provision of better information may seem like a strategy with very little risk that has the potential for great reward in terms of cost-reduction and access to higher education. Yet the likelihood of success for such a program is unclear, and even more troubling, its likely effect on access is even less clear. It is certainly possible that students and parents do not access the cost and financial aid information provided by the government, particularly because the collection and dissemination of the data is intended to serve both as an aid to the public and as an accountability tool. The information collected may be useful to policymakers who are interested in evaluating the effectiveness of a federal program, but that same data may not be what a student or parent looks for when trying to decide among various college options. Also, is it possible that providing information could make access to higher education even more unequal? When some groups of students and families are more likely to access – or better able to understand, synthesize, or apply – the information provided, then they have an advantage in terms of choosing quality, affordable education that may serve to make access to higher education more unequal. The first step to answering this question is to look at whether it is even possible to use information to influence the higher education marketplace.
Describing the Market for Higher Education

It is obvious that the federal government and other organizations have taken a particular interest in providing consumers with information. Our understanding of the potential effect of the provision of information is rooted in both theoretical and empirical research. Theories developed for the study of marketing, economics, and psychology examine the effect of information on both the micro-behavioral level of effect on consumption and from the macro level of effect on the behavior of the market and the sellers within that market.

Consumer decision making behavior.

The field of research on consumer decision making behavior is vast, but for the purposes of this literature review, it will be limited to basic models of consumer decision making and the role of information in those models. The generalized models of consumer decision making developed in the 1960’s by Andreasen (1965), Nicosia (1966), Engel and Kollatt (1978), and Howard and Sheth (1969) have endured as a basic framework that can be used to summarize how consumers arrive at a purchase decision. The most comprehensive of these models posits that a purchase decision is a product of personal characteristics and environmental stimuli that may be descriptive, symbolic, or social. The information stimuli that consumers use may be internal (from memory) or external (Engel, Kollatt & Blackwell, 1978). Also, Howard and Sheth and Engel and Kollatt examined the effect of repeated purchase decisions; they found that consumers learn from each decision making experience and use these lessons to inform future decisions. This
observation may help to explain the difference between decision making for first-generation college-goers and students whose families have taken part in other college choice decisions.

Descriptive models of consumer behavior are helpful, but they do not delve into the animus or general principle that guides consumers’ decisions. Engel and Kollatt purport that it is the principle of rationality that informs purchase decisions. That is, a consumer makes a purchase decision based upon a rational and entirely goal-oriented process, analyzing possible alternatives in terms of their expected outcomes (Engel, Kollatt & Blackwell, 1978). In the college choice context, researchers such as Manski (1990), Beattie (2002), and Morgan (2002) use a rational choice model of consumer behavior to explain how students choose where to attend. Manski (1983; 1990) assumes that students make decisions by analyzing the expected returns to schooling relative to non-schooling.

Although most theories of consumer decision making have evolved from the rational choice model, they do not present a unified theory of consumption, but rather many variations on themes of rational choice, social influences, and heuristic processes (Hansen, 1972). Some employ more nuanced versions of the rational choice model that take into account the impact of social forces upon consumer decisions. The impacts of family members, as well as social group norms and values and environmental effects have been shown to be significant factors in purchase decisions (Carlson & Grossbart, 1988; Corfman & Lehmann, 1987; Mehrabian & Russell, 1974). Likewise, the roles of parents, community, and culture are documented in college access and college choice

Some consumer choice models veer away from the rational choice concept, arguing that rather than considering all options with a set of well-defined preferences and likely outcomes, consumers use more succinct methods. For example, Simons (1957) introduced the concept of “satisficing,” which postulates that a consumer will choose the option that most closely satisfies his or her preferences rather than choosing the optimal solution. Satisficing reflects the idea that people make decisions within a bounded rationality; that is, a limited capacity for understanding the alternatives and outcomes relevant to a choice opportunity. Another theory describes the decision making process as so embedded in socio-cultural and historical context that consumers make decisions based upon a feeling of “perfect fit” rather than any rational reflection (Allen, 2002).

Information can both aid and hinder the purchase process. Increased information about price and quality can factor into a consumer’s purchase decision, but there are costs associated with gaining information (Wilde, 1980). In particular, it is often more difficult and costly to obtain information about quality than about price (Nelson, 1970). This is certainly true when seeking information about college quality. Imperfect information is an obvious barrier to rational decision making, but information overload can also be a problem. Researchers have found that consumers have a finite capacity to process information during a period of time, and reaching a state of information overload has a negative effect on the consumer’s ability to choose the best product option (Jacoby, Speller & Kohn, 1974; Scammon, 1977). Drummond (2004) identifies the effects of
information overload in the higher education market in the U.K. He posits that the negative effect of too much information is even more worrisome for this particular consumer decision, because college is something purchased only once in a lifetime, and the results can be life-shaping.

In all, there are many theories as to how consumers make purchase decisions. At least part of the problem of identifying a model of decision making is that people make decisions in different ways. The other part may be that purchase decisions come in many varieties, and most are complex. Information is particularly important to help consumers sort through complex decisions, especially those with multiple facets that factor into choice. Choosing a college is complex because consumers must sort through variation in price, brand, type, and quality. The college choice decision is also complicated by the fact that it is not a simple acquisition of a product. Rather, it is more akin to an investment in a future product, in which the value of the product (the degree) is dependent upon attributes of both the institution and the student. Information may ease the decision making process, but there are so many types of data are applicable that it seems ripe for information overload.

*Sellers in the market: How universities respond to consumers’ purchase decisions.*

It is important to understand the ways in which consumers approach “purchasing” a college, and it is equally important to understand how the “sellers” operate in the higher education market. The notion that the higher education arena operates as a market is almost too obvious to be stated. A market is any situation in which sellers of a good or
service convene with buyers of that good or service, or an area in which “buyers and sellers negotiate the exchange of a well-defined commodity” (Leslie & Johnson, 1974, p. 5). Yet the particular functions of the higher education market is what is difficult to describe.

In a free, perfectly competitive market, the price of the services being sold would be determined between buyer and seller according to the laws of supply and demand. The fundamental conditions of a free market are that no single competitor in the market is large enough to influence price; the products being sold by each seller are identical; there are no barriers to entry to, or exit from, the market; and all participants in the market possess perfect knowledge of alternatives, prices and other relevant data. Although no market is perfectly competitive, the ideal of the perfectly competitive market can be used in a predictive context for real-world situations (Leslie & Johnson, 1974).

Leslie and Johnson (1974) argue that higher education policy makers create policy by adopting a perfectly competitive model of higher education, with the assumption that their decisions will optimize efficiency and reduce costs. Yet the market for higher education is far from this ideal. The market tends to be distinct and different depending on geographical area, and the product being sold, an enrollment space, is qualitatively different from college to college and therefore of unequal desirability to different students. Leslie and Johnson further point out that although colleges and universities compete against one another, they do not compete over price; rather, they set their own prices and compete for students by adjusting the perceived quality of their product.
Under these circumstances of imperfect competition, policymakers nevertheless see incomplete or insufficient information as the source of the failure of a competitive market model (Dill, 1995). Some of the intended consequences of increasing market competitiveness are better “value for money” and spurring more innovation; others are better efficiency and quality (Dill, 1997; Leslie & Johnson, 1974). Public policy interventions into the market to create better competition tend to affect either the conduct of consumers and suppliers, the structure of the market, including number and size of suppliers, or the legal conditions under which the market operates. The public policy tools available to the government correspond to these three stages of intervention; regulation of price and quantity as well as provision of information may affect consumer conduct; taxes, subsidies and quasi-markets are used to modify market structure; and legal adjustments such as anti-trust provisions or changing intellectual property rights can be used to alter the basic market conditions (Dill, 1997).

Larry Leslie and Gary Johnson (1974) trace the federal government’s interest in interfering in the higher education market as far back as the 1970’s. They support their claim with evidence from position papers and policy statements from government officials, including the following quote from a Department of Health, Education and Welfare document: “The fundamental premise of this paper is that a freer play of market forces will best achieve federal objectives in post-secondary education…Accordingly, this paper describes what we should do to give individuals the general power of choice in the education market place…” (Leslie & Johnson, 1974, p. 2). It is evident that Congress’ early endeavors into increasing the power of student choice centered on ensuring that
federal funding was largely in the form of aid to students, rather than institutions (Leslie & Johnson, 1974; Pusser & Doane, 2001).

Dill (1997) and Naidoo and Jamieson (2005) show that the reliance on market forces to cure the ills of higher education is happening all over the world. Countries like the United Kingdom are deregulating to a more American model of higher education, but researchers have cautioned against inflated expectations. In particular, the United States’ intention to assist competition by providing better information to students and parents about financing and quality may be misguided (Dill, 1997; Leslie & Johnson, 1974). The causal chain that links from better information to changing college prices and increasing quality entails a long list of assumptions, including that accurate measures can be created and disseminated, that students and parents will use this information in decision making, and that institutions will react to students’ enrollment decisions in a positive way (Dill, 1997).

It is easy to see from the research available on the marketplace for higher education that it is anything but simple to predict how the market will operate. It is likely that legislators envision the market for higher education as something approaching a competitive market, and that they see imperfect information as the barrier to more perfect competition. Although in theory better information could lead to better choices and thus more competition among higher education institutions, this will not happen unless the assumptions mentioned in the previous paragraph prove to be true. Each of these assumptions must be researched in order to ascertain whether the amendments to the
HEA contained in the Higher Education Opportunity Act will achieve the goal of creating better competition in higher education that will, in turn, reduce costs and increase quality.

Open-Market Precedents in Education

The recent attempts to marketize higher education have precedent in both k-12 education policy and in the regulations governing teacher preparation programs. The changing approaches to reform reflected in each of these areas were followed closely by scholars who documented the rhetoric surrounding the move toward deregulation and reliance on market forces. The efficacy of these legislative reforms may help to predict the way similar efforts will play out in higher education.

Teacher preparation programs.

During the 1990’s, the federal government took a role in increasing accountability and quality in teacher preparation programs through the Goals 2000: Educate America Act of 1996, the 1994 reauthorization of the Elementary and Secondary Education Act (ESEA), and the 1998 Higher Education Act (Cohen-Vogel, 2005). The idea of inspiring a culture of public accountability in teacher preparation was ushered into the public policy arena by several public interest groups and a few key legislators.

Lora Cohen-Vogel and Hyland Hunt (2007) examined the way that policy regarding teacher preparation took shape by observing the contributions of advocates and politicians. Their analysis creates a dichotomy among policy advocates, distinguishing those who advise the “professionalization” of teacher preparation through better licensing standards, and those who supported the deregulation of teaching, emphasizing knowledge
of subject matter content over pedagogical concerns. Teacher preparation legislation is more or less a compromise between these two points of view; it is deregulation because it does not set federal standards of quality, but it professionalizes by forcing states to maintain licensing standards and publicize the quality of programs.

The Goals 2000 act codified as a national goal access to teacher education programs that allow teachers to “acquire the knowledge and skills needed to instruct and prepare all American students for the next century” (Goals 2000: Educate America Act, 20 U.S.C. § 5801). The 1994 reauthorization of the ESEA followed through on this goal by providing support to teacher education programs through additional funding.

Congress’ next step into the field of teacher preparation was the most intrusive; the 1998 Higher Education Act (HEA) requires reporting both by states and individual institutions that amounts to accountability to the legislature and to the general public (20 U.S.C. § 1021-1030).

The 1998 HEA offers grants to states and institutions to improve the quality of teacher education programs. The statutes do not clearly define standards of quality, but rather call upon states and institutions to prepare teachers who are “highly competent in their academic content areas” (20 U.S.C. § 1022(d)(1); 20 U.S.C. § 1023 (d)(1). They also emphasize state-level certification requirements, clinical experience, and professional development (20 U.S.C. §§ 1021-1030). The provisions offering grants are immediately followed by requirements of accountability (Id.). To that end, Congress requires both states and institutions to submit report cards on the quality of teacher preparation (20 U.S.C. §§ 1027(b), 1027(f)).
Although both states and individual institutions are required to submit “report
cards” to the Department of Education, so far, only the institutional report cards must be
made readily available to the general public. The only portion of the state report cards
that is required by statute to be widely publicized is the percentage of teacher candidates
who passed the state assessments, disaggregated and ranked by the students’ preparation
program (20 U.S.C. § 1027(b)(5)). The other state report card components, including a
description of teacher licensing or certification requirements, the standards a teacher-
candidate must meet to pass certification or licensing requirements, and the alignment of
the certification or licensing program with the state’s standards for students, must be
reported to the Secretary of Education.

The institutional report cards must include the percentage of the teacher prep
program’s students who passed the institution’s resident state licensing or certification
exam within three years of completing the teacher preparation program, and a
comparison of its pass rate with the average rates of other programs in the state (20
U.S.C. § 1027(f)(1)(A)). It also includes a general description of the teacher preparation
program, including the number of students enrolled, the hours of practicum experience
required, and the faculty-student ratio in the practicum experience, as well as a statement
as to whether the program is accredited (20 U.S.C. §§ 1027(f)(1)(B), 1027(f)(1)(C)). The
institutions also must publicize whether or not they have been designated as “low-
performing” according to standards set by the states in accordance with another provision
of the HEA (20 U.S.C. § 1027(f)(1)(D)).
The amendments to the Higher Education Act substantially changed the way that teacher preparation programs are accountable to both the federal government and the general public (Cohen-Vogel, 2005; Cohen-Vogel & Hunt, 2007). Now, one can search the Internet and find the institutional report cards of a wide array of teacher preparation programs. The Secretary of Education’s Annual Report on Teacher Quality documents the gains in quality in teacher preparation programs, but it does not differentiate among the potential causes of these gains (U.S. Department of Education, 2006b). Neither that report nor any scholarly research shows whether it has had an effect on applicants’ decisions as to where to apply.

*No Child Left Behind.*

The comprehensive education reform undertaken in 2001 and titled the No Child Left Behind Act (NCLB) has received much attention from the public and from education policymakers and practitioners. The Act is a mammoth piece of legislation that reauthorizes federal programs promoting primary and secondary education and codified in the Elementary and Secondary Education Act. The revolutionary elements of NCLB are measures of accountability and free choice that force states to evaluate the educational preparation of their students and give parents more options for choosing where their children will be educated (Pub. L. No. 107-110, 2001).

The U.S. Department of Education states that No Child Left Behind is based upon four “pillars”: stronger accountability, more freedom for states and communities, proven education methods, and more choice for parents (U.S. Department of Education, 2004). Stronger accountability is achieved by requiring states to develop standards for academic
content areas and use standardized tests to gauge how learning measures up to these standards (20 U.S.C. § 6311). Accountability is also furthered by creating state and district “report cards” that are not only made public, but also used to enforce penalties on under-performing districts (Id.). Allowing states to redirect federal funds from one program to another encourages freedom for states and communities.

The Act purports to promote “proven education methods” by requiring that states implement programs and assessment methods that are proven through “scientifically based research” (20 U.S.C. § 6314). The final pillar, more choice for parents, is supported by allowing parents of children in low-performing schools to transfer their children to better performing schools in the district, or to public charter schools (20 U.S.C. § 6316). Some parents in low-performing districts are also eligible for supplemental educational services. In all, the measures supporting the four pillars of NCLB encourage accountability to the state and federal governments, accountability to the public through the provision of information, and greater school choice for parents.

These measures of accountability and choice are part of the unified ideology underlying the Act, that public education may be improved by decentralized accountability coupled with competition. It may seem odd to think of public schools, school districts, and states as competitors, but in fact they do compete. Public schools do not necessarily have a monopoly on their district; they compete with public charter schools and private schools for students (Epple & Romano, 1998; Holmes, DeSimone, & Rupp, 2003). Students are not the only resource in short supply; districts and states compete for money in the form of government grants or higher property taxes.
The stated purpose of NCLB is “to ensure that all children have a fair, equal, and significant opportunity to obtain a high-quality education…” (20 U.S.C. § 6301). How was it decided that increasing choice and accountability would meet this goal? The “checks and balances” of the legislative and executive branches and the adversarial two-party system at work in Congress do not lend themselves to creating policy based upon a unified ideology. Rather, the ideology evident in NCLB is the product of legislative compromise. In the years leading up to its enactment, Republicans and Democrats differed markedly in terms of their approaches to education reform (Debray, 2006). Andrew Rotherham of the Progressive Policy Institute described the heart of these differences as “the left’s habitual demand for more spending and the right’s incessant campaign to shrink Washington’s role in education” (McCluskey, 2007, p. 79).

In the 106th Congress, Republicans introduced Academic Achievement for All: the Straight A’s Act, (H.R. 2300) which would provide unprecedented freedom for states by allowing them to opt to distribute federal education funds across programs as they saw fit; in exchange for flexibility, the states would have to meet higher accountability standards (DeBray, 2006). Meanwhile, Democratic Representative George Miller was advocating better accountability by forcing states to use the disaggregated student data they collect as a basis for accountability frameworks; similar accountability proposals were made in the Senate. No Child Left Behind reflects a compromise between these disparate points of view; the Act increases accountability, but limits the federal role by forcing states to set their own standards, and placing some of the burden of monitoring school progress on the public. It is out of this spirit of compromise, rather than any
indication of feasibility, that Congress came to rely upon open market forces as a major factor in education reform.

After nine years of No Child Left Behind, researchers have only just begun to gauge the effectiveness of its provisions (Hastings & Weinstein, 2007). The effects of No Child Left Behind may be instructive for evaluating the future of the higher education policies that rely on market competition which are the focus of this review. The majority of the existing research has been on how academic achievement has been affected by state accountability requirements. This particular area of NCLB does not really rely on market competition, so it is not all that instructive. Researchers have found that some state accountability plans have had positive effects on student achievement, and others have not; (Carnoy & Loeb, 2002; Clark, 2003; Figlio & Rouse, 2006; Greene, 2001; Hanushek & Raymond, 2004, 2005; West & Peterson, 2006) but only Figlio and Rouse (2006) give any indication that the improvement is related to market competition. Their study posited that the motivation to improve academic achievement at low-performing schools in Florida was stigma attached with the label of “failing” or “low-performing.”

A few studies have examined the impact of the increased choice provided by NCLB on student achievement. Jeffrey Weinstein and Justine Hastings (2007) estimate the impact of school choice provisions and publicizing school performance measures in the Charlotte-Mecklenburg School District. That district employed a school choice plan that allowed all parents to choose their top three choices. After evaluating the schools for NCLB performance criteria, however, the Charlotte-Mecklenburg district notified parents of students at poorly performing schools and allowed them to resubmit their choice
forms. Hastings and Weinstein compared the choices of parents at low-performing schools before and after notification. They found that 16% of these parents chose a different school for their child, and they chose schools that were, on average, higher performing. Furthermore, the study found that students who were admitted to higher-performing schools than their original school do significantly better on achievement tests.

This study and other similar ones indicate that NCLB notification and choice performance can have a positive effect on the achievement of students who exercise their choice, but they do not address the question of whether parental choice can have a positive effect on overall school quality (Hastings, Kane & Staiger, 2006a, 2006b; Hastings & Weinstein, 2007). Caroline Hoxby (2000) acknowledges that, in theory, school choice can increase competitiveness among schools, rewarding those that have higher achievement per dollar spent. Hoxby points out that school choice has long existed in American public schools, because people choose residential areas based upon local school districts. Charles Tiebout’s model of local public expenditures states that the choices of residents influences the quality and amount of public goods offered by the local government. Hoxby attempts to ascertain the effects of Tiebout choice in order to shed light on the potential effects of school reforms that promote choice. She concludes that Tiebout choice appears to raise the productivity of public school districts by increasing student achievement while also lowering spending. Although not conclusive on this issue, Hoxby’s study indicates that it is possible that school reforms that increase school choice could be effective in increasing quality and efficiency.
The example provided by the increased reporting and information provisions of teacher preparation regulations and the information and choice aspects of NCLB give only limited insight into the effect of increased information on competition and quality in educational programs. The research in these areas is underdeveloped. It does not conclusively indicate that students and parents use the information provided through these programs. Nor does it indicate that when students or parents use this information, it results in a positive effect on competition in terms of an overall increase in the quality of education offered. This is interesting because it indicates that the policy momentum toward reliance on market forces rather than regulation and toward the importance of providing information to consumers is operating without any basis in research.

Access to Higher Education

Congress has embarked upon a path of promoting information available to students, parents, policymakers, and the general public with the expectation that the information will be helpful in promoting access to higher education. Yet neither theories of consumer behavior nor evidence from other programs that promote consumer information offer any clear sense of what the effects of such a program might be. Research on how students gain access to college indicates that accurate information on cost and financial aid can affect students’ motivation to attend college, as well as their decision as to where to attend. Still, the extent to which students and parents use information remains unclear.
Access to higher education: The basics.

Data compiled by the National Center of Education Statistics reflects a continued disparity in access across both racial groups and income levels. Of high school students who graduated in the 12 months preceding October 2005, 73% of white students had enrolled in college, compared to 56% of African American students and 54% of Hispanic students (National Center for Education Statistics, 2006). The disparities are not the result of unequal desires for further education. Although 95% of high school students surveyed in 2002 stated that they wanted to attend college, not all of them did (Adelman, 2002; Rosenbaum, 2001). Adelman (2007) argues that gaps in access along racial and ethnic lines are not the most significant; rather, family income represents the biggest divide in college enrollment. In 2004, 93% of high school seniors in the highest quartile of income planned to attend college, whereas 83.3% of students in the middle two quartiles and 76.3% of students in the lowest quartile planned to attend (Ingels & Dalton, 2008). Moreover, 80.6% of those high-income high school seniors planned to enroll in four-year institutions but only 57.7% of middle-income and 42.9% of low-income students planned to do the same. Also, the Education Longitudinal Study of 2002 shows that, at each level of achievement measured by SAT quartiles, students of higher income levels were more likely to enroll in college (National Center for Education Statistics, 2007). According to a study of 2003-04 beginning postsecondary students, first-generation college goers were found in much higher concentration at two year and less than two year institutions (Berkner & Choy, 2008).
What factors cause or contribute to these apparent gaps in access? It is difficult to point to only one or two contributing factors. In order to analyze the barriers to postsecondary access, it is helpful to think of college access as made up of three components: predisposition, search and choice (Hossler & Gallagher, 1987). Although Hossler and Gallagher argue that these three components are stages in a linear college access process, as discussed in Chapter One, this argument may be seriously flawed, particularly for low- and middle-income families. Nevertheless, it is conceptually useful to examine college access as composed of the development of a preference to pursue higher education (predisposition), the decision to apply to particular institutions (search) and the ultimate decision to attend an institution (choice).

Hossler and Stage (1992) found that students’ predispositions are shaped mostly by family and school environments, and these observations have been confirmed through subsequent research. The strongest predictors of a predisposition toward college tend to be parents’ level of education, parents’ involvement and encouragement, and students’ educational achievement (Bers and Galowich, 2002; Hossler, Schmit, and Vesper, 1999). Parents may incite college-going aspirations in children, guide them toward academic preparation for college, assist with college search, and save money for college tuition (Flint, 1992, 1993; Hossler, Schmit, and Vesper, 1999; Hossler and Vesper, 1993; Stage and Hossler, 1989). The ability of parents to promote their children’s disposition toward higher education is linked to family income, race/ethnicity, language, family composition and work responsibilities, or limitations of social networks (Hamrick & Stage, 2004; Horvat, Weininger & Lareau, 2003; Hossler & Stage, 1992; Kerbow & Bernhardt, 1993;
Perna, 2005; Tierney & Auerbach, 2004). Low-income and disadvantaged minority parents also tend to rely more heavily on school personnel such as teachers and guidance counselors to influence their children’s college aspirations (Furstenburg et al., 1999).

Studies have also linked psychological factors such as pressure to “fit in” with family or a cultural group to predisposition. In particular, Zimbroff (2005) found that Mexican American students may be discouraged from leaving home or becoming different from the group. Bloom (2007) suggests that a similar notion of “fit” may play into the predisposition of low-income urban students; Bloom’s ethnography observes students being deterred from college because they do not see it as a place where they would fit in.

Student academic achievement is strongly correlated with college predisposition (Hearn, 1991). However, the associated circumstances of academic achievement, including more encouragement from parents and school personnel, may be at play (Bers and Galowich, 2002). Uncertainty about the costs of college and the financial and social benefits of a college degree may also factor into the predispositions of some students (Freeman, 2005; Terenzini, Cabrera, and Bernal, 2001). Perna (2005) proposes that a lack of accurate and timely information about financial aid options and college prices can diminish their college-going ambitions. Beattie (2002) describes college hopefuls as “adolescent econometricians” who must assess the value of a college education in terms of the expected financial rewards and the cost of attendance. This means that predisposition can vary based on accuracy of income expectations as well as accuracy of information on the net costs of a college education.
The second component of college choice, search, is rife with barriers not only to threshold college access, but to access to quality institutions. The college search is the development of a set of colleges to which the student intends to apply (Cabrera & La Nasa, 2000; Hossler & Gallagher, 1987; Nora & Cabrera, 1992). First generation college students, African Americans and Latinos are not only less likely to enroll in postsecondary education than other students, but they are also more concentrated in low-price, low-selectivity institutions (Baum & Payea, 2004; National Center for Education Statistics, 2003, 2004; Thomas & Perna, 2004). Middle-income students are also more likely than high-income students to attend 2-year institutions or 4-year public, nondoctoral colleges (Berker & Choy, 2003). The issue of college choice will be discussed in more detail subsequently, but it is important to bear in mind the effect of the development of college search sets on college choice.

Development of a choice set may begin with a search for information about colleges. The search can be “attentive,” in that students are receptive to information about colleges but do not actively seek it, or it may be more active or interactive. The activities of the search stage may include college campus visits, college fairs, obtaining brochures and catalogs, and talking to peers about college (Hossler, Braxton & Coopersmith, 1989). According to Hossler and Gallagher’s (1987) model of college choice, the search phase occurs between 10th and 11th grades; however, other researchers have posited that it may extend through the 12th grade, particularly for low-income families (Smith & Fleming, 2006). It is quite possible that students do not engage in a search for information at all;
they may have preconceived notions about where they will attend that obviate the need for a search for information.

Galotti and Mark’s (1994) longitudinal study of college choice finds that middle-income students of traditional age generally take part in a more structured college search, including collecting information from parents and guidance counselors, obtaining brochures, and interacting with colleges. McDonough (1997) posits that affluence is positively related to the sophistication of the college search process. Unlike their middle-income counterparts, low-income students rely heavily on the advice of high school personnel, who may not have the necessary resources to assist with a broad college search (Cabrera & La Nasa, 2001; Horn, et al., 2003; McDonough & Calderone, 2006; Tomas Rivera Policy Institute, 2004; Tornatzky et al., 2002). Perhaps in part due to more sophisticated information-gathering, students from families with higher incomes end up with larger choice sets than their lower-income counterparts (Hurtado, et al., 1997). Hurtado et al. (1997) also found differences in the size of choice set based upon race and ethnicity; Asian students and white students tended to have larger choice sets than Latino and black students.

Another factor that affects the development of the college choice set is students’ and parents’ knowledge and perceptions of the availability of financial aid (Cabrera & La Nasa, 2000; Flint, 1993). Since the acquisition of reliable cost and financial aid information is related to socioeconomic status (Perna, 2006a; Flint, 1993; Plank & Jordan, 2001), it is likely that students from middle- or low-income families have more limited choice sets because they are unaware of the likelihood of receiving financial aid.
Students may substitute geographic proximity for adequate information, applying to colleges close to home because these institutions are more familiar.

Despite researchers’ continuing interest in college access and college choice, there seems to be little available research that pertains specifically to the college search. Literature reviews point to research that focuses mostly on the choice of a particular college and makes comparably minor references to the choice of where to apply. This may be because it is difficult to distinguish the college search from college choice, but it is important to parse out the distinction between the two in order to understand how students and families use information. Students may need different types of information to determine where to apply than they would need to ultimately determine where they will attend.

The last component of college access, the choice of one particular college, has been studied through the lenses of many different disciplines, including psychology, sociology, and economics. As such, there are many different ways of characterizing the college choice decision; it can be seen as status-attainment, the quest for human capital, an investment decision, or the product of an emotional reaction of “perfect fit” (Allen, 2002; Cabrera & La Nasa, 2000; Jackson, 1978; Paulsen, 1990).

Statistics culled from national samples show that, whatever the reasons, there are differences in college choice across racial and socioeconomic groups. Research conducted in 2004 showed that first generation college students, African Americans, and Latinos were less likely than other students to enroll in college, and those that did enroll were concentrated in two-year and less selective four year institutions (Baum & Payea,
2004; Kim, 2004; National Center for Education Statistics, 2003, 2004; Thomas & Perna, 2004; Trent, et al., 2001). Data from the National Center for Education Statistics Education Longitudinal Study of 2002 shows that students from higher income families enroll at selective colleges more often than both middle-income and lower-income students, even though their aptitude measured by SAT score is the same. Of students in the fourth quartile of SAT scores, 52.2% with family incomes of $100,000 and above enrolled in highly selective institutions, whereas only 24.8% of students with family income of $20,000 to $50,000 enrolled in similar institutions. Even at the lowest quartile of standardized test scores, 3.5% of students in the $100,000+ income bracket enrolled in highly selective institutions, but only 0.2% of those in the $20,000 to $50,000 bracket did (National Center for Education Statistics, 2007).

Researchers have studied both the differences in college choice strategies or patterns employed by prospective students and the types of institutions students tend to choose. Experts in economics look at college choice as an instance of rational decision making, examining the costs and benefits associated with attendance at a particular institution over alternative choices. (Breen, 1999; Breen & Goldthorpe, 1997; Manski & Wise, 1983; Mare, 1980; Morgan, 2002, 2005). Manski (1990) describes college-bound students as “adolescent econometricians” who predict the added monetary benefit of the skills, knowledge and prestige of a college degree and weigh it against the financial and opportunity costs of college; this perspective is better known as human capital theory.

Beattie (2002) theorizes that the human capital model may explain differences in enrollment across background characteristics like race, class, and gender. Using state-
level measures of the income returns to education and per capita income data, Beattie showed that not all students base their college enrollment decisions on the income returns to schooling. Male, non-black students from low-to-average SES backgrounds constituted the group whose enrollment varied the most with income returns and per capita income (Beattie, 2002). Unfortunately, Beattie’s research is limited to students’ choice to enroll or not; it does not examine how changes in income returns affect students’ decisions to enroll at particular kinds of institutions, such as two-year, four-year, public or private.

Morgan’s (2002) model goes beyond the simple rational choice framework by constructing a stochastic decision tree for college choice. He notes that in rational choice models such as the one proposed by Manski, students must make a series of intermediary decisions to arrive at the final decisions of whether to attend college or where to attend. Models like Manski’s, however, assume that students and parents have constant beliefs as to the probability of success at each intermediary decision. Morgan strays from this notion by proposing that students have a distribution of beliefs for each decision point (or lottery, as he calls them) that is constructed based upon the information available to the student. In this way, Morgan tries to avoid what he calls the reduction of students to “überdecisionmakers who have rational expectations and effortlessly process all possible information” (Morgan, 2002, p. 388).

Morgan starts from the principle that commitment to a choice is strengthened by the extent to which the decision maker can clearly envision making that choice; he calls this prefigurative commitment. A student with strong prefigurative commitment to going to college will, in turn, have strong preparatory commitment; that is, he or she will take
affirmative steps such as academic preparation and college search. However, according to Morgan, the intermediary decisions that result in preparation are made based upon belief distributions that are constructed using the information the student has received. Therefore, a student who has less exposure to information will have a less clear guide for making the intermediate decisions necessary to make college choices.

Although some college students may choose whether to attend and where to attend based upon the human capital model, other researchers have shown that college enrollment is not a purely economic or rational decision. Allen (2002) contends that enrollment behavior is largely a function of the social, historical, and contextual factors that make up habitus. In his ethnographic study, Allen showed that students from both high and low socioeconomic backgrounds made enrollment decisions based upon a feeling of “perfect fit” without entertaining rational concerns or in contradiction to previous rational statements. Nora (2004) also studied college decision making from the perspective of habitus; he found that for Hispanic students, the feeling of a shared social background and fit at a particular institution can be determining factors in choice and persistence. Other researchers have similarly emphasized the role of fit and habitus in college choice decisions (Zimbroff, 2005; Freeman, 1999; Bloom, 2007; Perna, 2006b).

These different models of approaching college choice can indicate differences in the kind and quality of institution a student is apt to choose. For example, the perfect-fit models result in college choice decisions that are dependent upon students’ self-perception (Paulsen, 1990; Hemsley-Brown, 1999). Students may choose institutions whose student bodies contain demographics similar to their backgrounds, or they may
choose a college based upon some relationship between their academic aptitudes and those of the students at colleges in the choice set (Hemsley-Brown, 1999).

Similarly, a human capital or investment-decision model indicates that there will be differences in choice patterns according to how easily the student can afford to pay for college, the price of college, and how much the student expects to earn after attaining a degree. Avery and Hoxby (2004) found that the price of tuition matters to most students, but it matters more to middle-income students; these students were also the ones whose probability of enrollment was most responsive to an increase in grant money. Similarly, Heller’s (1997) review of literature on tuition and financial aid sensitivity showed that college enrollments tend to decline as tuition increases, but it demonstrated that lower-income students are more sensitive to tuition than middle and upper income families. Low-income students’ insensitivity to cost differences illustrated in Avery and Hoxby (2004) may be attributable to a lack of information about costs, prices, and financial aid (NCES, 2007, Appendix A).

Bridget Terry Long (2004) applies a more complex model of choice to college students; she takes into account person-specific factors such as price charged (to specific persons, not overall ticket price), distance to the college, and the similarity of a student to prospective college peers. Long’s study attempts to detect differences in college choice between entering students in 1972 and those entering in 1992. Her results show that college price was an important determinant in 1972, but did not explain differences in enrollment in 1992. Long suggests that the growing role of college quality in college choice decisions must be explored, since quality appears to be a more important factor in
1992 than in 1972. When Long sampled only from low-income students (income below $25,000) however, she finds that price is still as important a factor in college enrollments as it was 20 years before, and that the quality of 4-year institutions was not an important factor.

Some research suggests that parents, and parental characteristics, play a strong role in the college choice phase. Parents of first-generation college goers are more likely to be concerned about cost and academic reputation as well as financial aid and college facilities. For college-educated parents, on the other hand, financial responsibilities and the aid provided by prospective colleges were less likely to be determining factors in college choice and enrollment (MacDermott, Conn, and Owen, 1987).

Regardless of the way in which students make college choices, the characteristics of choice break down along racial, ethnic, and socioeconomic lines. The major predictors of where students attend are signs of college preparedness, including test scores and high school GPA, but these may be conflated with socioeconomic status (Adelman, 2007; Karen, 2002). Analysis of data from the 1988 National Education Longitudinal Study (NCES, 1996) showed that black students were less likely to attend selective institutions, but Hispanic students are as likely as white students to attend selective institutions (Karen, 2002). Also, students with high SAT/ACT scores are more likely to attend selective institutions. Hearn (1984) found that students from lower socioeconomic backgrounds were less likely to apply to elite universities. The recent Education Longitudinal Survey confirms that academic ability, as exhibited in test scores, is a
determinant of attending a selective university, but family income also plays into the equation (NCES, 2002).

Although this section has described college choice in terms of Hossler and Gallagher’s three-phase model, it seems important to focus specifically on the financial aspects of the college choice decision in order to understand the importance of information about college prices and financial aid. Affordability, if not the most important factor in the college choice decision, is certainly one of the most salient factors for most families. Paulsen and St. John (2002) found cost to be a significant factor, although it is less likely to be a defining concern for upper-middle income and upper income families. Other studies corroborate the importance of financial aid and affordability in college choice (Hossler, Braxton and Coopersmith, 1989; Hossler and Gallagher, 1987; Hossler, Schmit and Vesper, 1999; McDonough, 1997).

Not only does cost factor into the college choice process, but it factors into the consciousness of college-bound parents and students. Ikenberry and Hartle (2000) state that 32% of respondents to a survey worry “a little” about the cost of college, and 54% worry “a lot.” In stark contrast to this statistic, King (2004) reports that 1.7 million low- and moderate-income undergraduates enrolled from 1999 to 2000 did not complete the Free Application for Federal Student Aid. This may be a result of lack of information, but it may also show disinterest in the available forms of aid. Over the past two decades, the federal student aid system has shifted its emphasis from grants to loans (Gladieux, 2004; Kahlenberg, 2004; Kane, 1999; Paulsen & St. John, 2002); at the same time, institutions have gradually turned funds for need-based aid into merit-based scholarships.
The issues of financing and affordability have been shown to contribute to the concentration of lower income students at low-cost, low-selectivity institutions (Hearn, 1991; Orfield, 1992). This is a factor of both sheer financial reality and individual perception. Bloom (2007) suggests that the upper-middle class thought process that governs higher education financing – apply first, determine how to pay later – adversely affects the college choice of lower income applicants, contributing to self-selection of low-selectivity options. Also, studies of the rational choice or human capital model of college choice show that lower-income students perceive, accurately, that they will not be as likely to translate a college degree into significant income gains (Walpole, 2003; Paulsen and St. John, 2002; Beattie, 2002).

In addition to the issue of price sensitivity discussed above, these differences among low- and middle-income students regarding their approach to financing college education underscore the complexity of problems in access, particularly the issue of self-selection. Students who are particularly worried about financing their education may seek out only lower-price institutions. Yet do they also seek out institutions that have higher prices, but offer greater financial aid packages? If not, they may be self-selecting out of affordable options. Even worse, students who, as Bloom describes it, employ an “upper-middle-class strategy” by thinking about financing only after applying to college, may not be seeking out institutions based on a sound financial strategy.

*Equality of access: Access to what?*

Access to higher education has been unequal not only because low- and middle-income students are less likely to attend college, but also because they are more likely to
attend less selective institutions. In 2001, first-generation college students, African Americans, and Latinos were concentrated in less costly and less selective institutions, including public two-year colleges and lower-ranked four year universities (Thomas & Perna, 2004). Lower-income and middle-income students are more likely to enroll in community colleges and stop-out or drop-out of college than higher-income students (Adelman, 2007; Beattie, 2002; Bloom, 2007; Goldrick-Rab, 2006; Karen, 2002; Walpole, 2003) Although some researchers would argue that these differences are more attributable to unequal preparation than to barriers to access (Adelman, 2007), recent studies suggest otherwise. The Education Longitudinal Study of 2002 shows that students from higher socioeconomic backgrounds get into selective institutions at higher rates than their counterparts of similar academic ability.

Affordability is an obvious barrier at a time when the price of college tuition has outpaced inflation and the ability to pay is out of reach even for middle-income families (Long & Riley, 2007; St. John, Hu & Weber, 2001). State, federal, and institutional financial aid programs attempt to bridge the access gap, but they often fall short. Also, even where financial aid is available, students may not be aware of its availability (Perna, 2006a), or may be deterred by the need to rely upon loans rather than grants (St. John, Hu & Weber, 2001).

Although the issue is not often broached by policymakers, there is a question as to whether society or the government has a duty to provide “distributional access” to all levels of education rather than merely “threshold access” to a limited, less selective area of higher education (Adelman, 2007). The philosophical basis for government
involvement in providing more than superficial access to higher education is grounded in the very core of American political theory, the notion of democracy. The concept of democracy is imbued with notions of equality that have evolved as our country’s understanding of who should be considered worthy of equality has changed from white Christian males to a whole host of races, ethnicities and religions. The legal and cultural commitment to equality is evident in the Equal Protection Clause of the 14th amendment to the U.S. Constitution, which guarantees citizens equal application of the laws. In a legal sense, this ensures only that laws relating to higher education, such as those establishing financial aid programs, must not give a benefit to one constitutionally protected class of citizens and deny it to another. Yet the spirit of such protection must mean that, at the very least, the federal government should not knowingly create benefits that only one class of students will be able to enjoy fully. Therefore, the federal government should be concerned about whether students are unequal, along racial or economic lines, in their ability to access and apply information about costs and financial aid.

The role of education in promoting democracy is evident everywhere from John Dewey’s *Democracy and Education* (1916), which identifies education as the way in which citizens are inculcated with democratic values and the values of a nation are kept alive, to *Grutter v. Bollinger*, in which the U.S. Supreme Court upheld the University of Michigan Law School’s plan to use race as a criteria in its admissions program, reasoning that the intent to promote a diverse student body is a sufficiently compelling interest as to be constitutionally protected (*Grutter*, 2003). Derek Bok (2005; Bowen & Bok, 1998)
also identifies higher education as the place in which students are prepared to take part in democratic processes, highlighting the importance of racial diversity in higher education for the purpose of ensuring the representation of diverse viewpoints in the political process. In essence, higher education cannot be the cradle of democracy if its makeup does not reflect the demographics of the country’s population.

The issue of equity is not merely a philosophical discussion about democratic values or “the greater good.” Students who do not have access to selective institutions stand to lose out on salary and lifetime earnings (Kim, 2004). Graduation from a prestigious institution translates into greater earnings overall (Leslie & Brinkman, 1988; Rumberger & Thomas, 1993; Thomas, 2000). Rumberger and Thomas used data from the 1987 Survey of Recent College Graduates, the Annual Survey of Colleges for 1985-1986, and Astin’s institutional selectivity ratings (Astin and Henson, 1997) to show that males who attend private universities, and males and females who attend more selective schools, receive better payoffs in terms of salary. A more selective school meant a 3% premium for each 100 point increase in college selectivity for males, and a 4% premium for females (Rumberger & Thomas, 1993).

Thomas (2000) examines the returns to higher quality institutions as well, but also weighs these economic returns against the cost of attendance and the financial burden of college loans. Thomas used individual data from the Baccalaureate and Beyond Study follow-up of 1993-1994 and institutional-level data from the Integrated Postsecondary Education Data System supplemented by the College Board’s Annual Survey of Colleges. He also supplemented the Astin and Henson (1977) institutional selectivity data.
as a proxy for institutional quality. Thomas found only a 1% earnings advantage for students who attended schools with a 100 point higher quality score, and a 4% premium for attending a private university over a public one. On the other hand, students who graduated from private institutions had debt ratios 57% higher than public school goers (Thomas, 2000).

Admittedly, the economic benefit of attending a more selective school is smaller than the benefit of attending college at all over choosing not to attend (Murphy, 1992; Thomas, 2000). Also, the expense of attendance (and the sustained financial burden of using loans to attend) may outpace the benefit of attending a more selective (but ultimately more pricy) institution. Nevertheless, there are benefits beyond the purely economic to ensure that students have access to the institutions of their choice, from the most selective to the least. One is the benefit of being satisfied with one’s choice. Bean and Bradley (1986) reported that satisfaction with institutional choice has a greater impact on academic performance than academic performance has on student satisfaction. Hossler (1984) and Villella and Hu (1990) linked the risk of choosing the wrong institution with the risk of being dissatisfied with one’s college and withdrawing before graduation.

In addition to satisfaction and likelihood of completion, Bourdieu (1986) theorizes that better and more equal access to higher education ensures acquisition of cultural capital. Bourdieu (1986) described cultural capital as the reason for unequal academic achievement among students of different social classes. Cultural capital is a set of competencies, skills, and outward signals, as well as a level of confidence, that amount
to the cultural assets that are unequally apportioned among the social classes. It has both
the “prestige of innate property” and the “merits of acquisition,” and it is much more
symbolic in nature than economic capital (Bourdieu, 1986, p. 245). Bourdieu sees
cultural capital in relation to both economic capital (wealth) and social capital (social
status/networks). Individuals can turn economic capital into cultural capital through elite
education (Reay, David & Ball, 2005), and can turn cultural capital into social capital.
The paradox of cultural capital, however, as observed by Bourdieu through academic
achievement across social classes, is that individuals with more cultural capital will put
more stake into the educational system than those with less cultural capital (Bourdieu,
1993).

According to Bourdieu, accumulation of educational credentials, especially from
elite institutions, is the fastest and most simple way of accruing cultural capital, and
potentially the only way that a low-income family may access cultural capital. In turn,
that capital may be turned into economic capital; one may also parlay institutionalized
cultural capital into the objects of cultural capital (paintings, instruments, writings) or
into social networks. It is important to understand that without access to selective
education for all, cultural capital will only replicate itself in families that already have a
sufficient supply of it. A system of higher education that relegates low-income families or
first-generation college goers, or any other group, to low-selectivity institutions will
deprive those students of cultural capital and of a way to bridge social stratification.

For the reasons discussed above, from legal commitments and political
philosophy to economic and cultural realities, there is a case to be made for promoting
equal access for all academically qualified students to all strata of higher education. The role of the government in this task is certainly debatable; the mere economic burden of ensuring equality of access may make it an unrealistic goal. Yet if the federal government cannot meet the burden of providing equal access for qualified students, there is a moral, if not legal, imperative to ensure that it does not persist in making access to higher education more unequal.

Information Resources for Higher Education

One need not go any farther than the nearest computer to access a wealth of information about college costs and affordability. Perna (2006a) makes note of the glut of information, stating that a Google search for “financial aid for college” resulted in 12.2 million hits. Of course, too much information may be just as useless as too little information. The real question is whether any of these hits turn up comprehensible, easily accessible information. Websites like www.finaid.org or www.studentaid.ed.gov are some of the first hits that show up on Google, and they contain a wealth of useful information on how to apply for financial aid, how to plan and save for college tuition, and loan repayment. Finaid.org hosts various financial calculators that allow students and parents to determine the payment schedule for loans by plugging in interest rates and repayment terms.

Finding useful information about tuition and fees by navigating to a college website may be more difficult. At Boston College, for example, there is no readily available link to this information from the college’s main page. One must either search for the information or go to the Student Services website to find a link. Other non-profit
and government databases give easily searchable and comparable tuition price points, but these databases are not readily found by a Google search for “college tuition” or similar terms. College Navigator, the U.S. Department of Education’s college information database, and the University College Accountability Network (UCAN), a non-profit site, offer searchable and data on public and private universities including average test scores, racial demographics, average financial aid packages, and tuition (Stainburn, 2008). UCAN contains data on the National Association of Independent Colleges and Universities’ 600 member institutions, whereas the College Navigator supplies information about more than 7,000 institutions that report information to the U.S. Department of Education. The College Navigator allows a user to create side-by-side comparisons of university profiles, but it is unclear how a student or parent would find this database on the Internet without prior knowledge of its existence.

There is no shortage of books on college searching and the application process, ranging from giant reference books that profile a large number of institutions to books specifically geared toward navigating the financial aid process. Also, free pamphlets on financial aid and college planning are available from the U.S. Department of Education (Perna, 2006a). For a student or parent searching for information about prices, financing, or any other aspects of the college choice process, a Borders bookstore or a library would likely provide more than a few sources.

Print sources are the most readily identifiable information outlets for college-goers, but informal channels of information may be equally important. Impressions about the cost of college and the availability of financial aid can be passed on verbally by
counselors, peers, family members, and even campus tour guides. Even nonverbal cues can serve as primary indices as to whether or not an affordable education is within reach, and where it may be obtained. A student may infer the affordability of a local university simply by the fact that many residents of the area attend that school, regardless of whether or not its cost compares favorably to institutions out of the area.

Lewis (2007) indicates that there is a distinct difference between information that comes directly from the “product” and information that comes from more objective sources, as firms may try to manipulate or mask information about their products in order to increase sales. Although higher education institutions are not usually viewed as products, it bears mentioning that the quality of information provided by a more objective source such as the federal government, a non-profit organization, or a guide book may be better than the information provided by a college itself.

The wealth of information available to college-bound students and their parents may suggest that it is a wonder that people find themselves without adequate information about college finances. On the other hand, when “wealth” of information translates to information overload, it may be a wonder that students and parents can find any useful information at all.

Could Information Be a Key to Access? Studies on the Use of Information by College Students and Parents

Although information on college costs and financial aid abounds, research suggests that this information is not being accessed by college-bound students and their parents. Most research does not break up use of information into such distinct categories,
but it is helpful to keep in mind a framework of user information processing. Information processing for decision making can be thought of in three stages: user access, user cognition, and user application (Lawrence, 1999). User access includes the decision of whether or not to seek information and the choice among alternative data sources. User cognition is the transformation of data into information, or the processes of “reading, thinking synthesizing, and interpreting” that allow the user to prepare it for use in decision making (Lawrence, 1999, p. 9). The final step, user application, is the determination of how the information will affect the user’s approach to a decision opportunity.

Orfield and Paul (1994) suggest that students do not have access to the information necessary to facilitate college choice. Although their survey of Indiana high school students is a bit dated, it indicates that students and parents have not had the ability to make informed decisions about college access, because they do not have access to information about college admissions standards and costs early enough to prepare. Orfield and Paul were even more troubled that students and parents do not know what they are missing; that is, they are satisfied with the amount of information they receive about college, despite the fact that this information is severely lacking.

Vargas (2004) also maintains that students, especially low-income and minority students, need more “college knowledge” to ensure success in the college choice process. Knowledge of cost and financial aid is just a subset of what Vargas considers college knowledge; it also encompasses academic preparation and knowledge of college curricula. Although Vargas, Orfield, and other researchers make the case that students
and parents need more information, they have not examined what kinds of information parents and students access in any detail (McDonough, 1997; Orfield & Paul, 1994; Perna, 1998, 2006; Vargas, 2004).

Some researchers attempt to assess parents’ and students’ access and cognition of information on college costs by asking them whether they have looked at information on college costs and to estimate the price of college tuition. Horn, Chen and Chapman (2003) and Grodsky and Jones (2007) employ data from the Parent and Youth Surveys of the 1999 National Household Education Surveys Program to gauge differences in the ability of parents and students to estimate college tuition. Horn, Chen and Chapman examine whether parents and students were likely to report having knowledge of college costs, and whether they were able to estimate accurately the average tuition at the type of institution the students wanted to attend.

The study links knowledge of costs and accuracy of cost estimates to a variety of variables. In terms of likelihood to report knowledge of college costs, Horn et al. find that only 52 percent of students in the 11th and 12th grades reported having information about college cost, and that the likelihood that both students and parents would have knowledge of college costs increased with household income and parents’ level of education. The study also found differences based on race and ethnicity, with parents of white students more likely than parents of non-white students to report knowledge of costs. In addition, students who stated that they had talked to their parents, counselor or teacher about college financial aid were more likely to report knowledge of college costs. When asked to estimate the cost of tuition, the accuracy of estimates (defined as estimates within 25%
of the actual value) generally had the same relationship to the independent variables as did reporting knowledge of cost. One exception is that parents’ level of education was associated with reporting knowledge of cost, but not with accurate estimates of cost. For parents, level of education and income were most associated with the ability to estimate, and for students, a household income of less than $25,000 made students 24% less likely to accurately predict.

One notable portion of this study is the extent to which parents and students overestimated cost. For example, although the average tuition at public four year universities for in-state students was $3,247 in 1998-99, the average estimate provided by students in the 11th and 12th grades was $5,366. A drawback to the Horn, Chen and Chapman study is the emphasis on nationwide averages rather than focusing on how parent and student estimates compared to average tuition by state or by geographical region. The cost of higher education can vary geographically; therefore, a parent or student’s perception of cost may be shaped by the geographic limits of his or her college search.

Grodsky and Jones (2007) used the same data set as Horn, et al., but their study restricted the data analyzed by only looking at cost estimates for public in-state tuition, and it did not impute values for parents who said they could estimate costs but did not provide a number. The Grodsky and Jones study differs slightly from the Horn, Chen and Chapman one in terms of implications by explicitly acknowledging that there is a “confidence” component that factors into parents’ and students’ willingness to provide an estimate of college costs. Grodsky and Jones found that race, ethnicity, and parental
education are strongly associated with willingness to provide an estimate, with odds for African American and Hispanic parents about 50% and 92% lower than those for White parents, respectively. Also, they report that increases in household income correlate to increased odds of offering college cost estimates.

The data on accuracy of tuition estimates yields slightly different results in the Grodsky and Jones study. They find that the accuracy of parents’ estimates of tuition do not turn up statistically significant differences based upon socioeconomic status or race/ethnicity. Although in general Grodsky and Jones found that parents overestimate tuition by a large margin, they find differences between estimates for two- and four-year institutions. For two-year institutions, parents who claimed to have knowledge of costs were generally accurate in their estimates, but those without knowledge overestimated by about two to three times the actual cost. On the other hand, the accuracy of estimates made by parents regarding four-year institutions was not related to claims of knowledge.

Ikenberry and Hartle (2000) also examine knowledge of college sticker price. Survey respondents seemed to think that they knew about college costs. The total proportion of those who responded that they knew about college costs was 90%; 72% of these stated that they knew “a lot” or “a good amount.” In contrast, only 8% stated that they knew almost nothing about the price of college. Despite this show of confidence, Ikenberry and Hartle found that respondents were not equipped to estimate the average cost of tuition. For public four-year institutions, respondents overestimated the price by 53%. Estimates for private four-year institutions were more accurate, overestimating by only 25%.
Morgan’s (2002) study of modification of the rational choice decision tree, discussed previously as a model of college choice, offers an explanation for the relationship between knowledge and confidence. Morgan identifies both a way that information can be understood by individuals (user cognition) and a way in which it factors into college choice (user application). Morgan argues that students collect information and turn it into a belief distribution, and they randomly sample from that distribution in order to obtain the probability to apply to a particular decision point. Therefore, better exposure to information results in a larger distribution from which to sample, and not only better information for making a choice, but also more confidence in that particular choice. This suggests that when examining the exposure of students and parents to information sources, one should pay particular attention to the amount of information that they receive and whether more sources of information enhances confidence or decision making.

Other than studies documenting ability to estimate college costs, research relating to the use of college financial information largely deals with the extent to which parents and students access information about financial aid and how they access it. Horn, Chen and Chapman (2003) reported on the likelihood that parents had started preparing financially for college as well. They found that 59% of parents stated that they had begun to save for college tuition, and 38% had read about or talked about financial aid. Parents of 11th and 12th graders were more likely to report saving for college than those of 6th through 10th graders. Horn et al. found that education and household income were positively related to financial preparation for college. In addition, parents of white
students were more likely to report saving than parents of black and Hispanic students. Ikenberry and Hartle (2000) did not delve into whether respondents actually had information about financial aid, but the results of the survey reflect respondents’ confidence that they know how to get it. A majority of respondents stated that they knew how to get financial aid for college. Ikenberry and Hartle caution that this sense of confidence may not be well founded, owing to the disparity between confidence and actual knowledge of college pricing.

The National Center for Education Statistics (NCES) (2007) conducted its own study of how low-income college-bound students use information through a series of focus groups with students, parents, and guidance counselors. The questions asked focused on what type of information they sought, what information was most important, which sources seemed most trustworthy, and other issues related to the process of searching for information. The NCES study found that low-income and first-generation students were most interested in information about majors and programs of study followed by cost and financial aid information. Parents were also most interested in these two areas, although they prioritized them in the opposite order. It also found that students often stated that the information they needed but could not find related to cost and financial aid as well.

St. John’s (2006) qualitative study of Gates Millenium Scholars offers a few insights into the use of information about this particular financial aid opportunity. St. John finds that students commonly received information about the program from college counselors or through Internet searching. McDonough and Calderone (2006) echo this
emphasis on the school counselor as a prime source of college information. Yet there are no data to suggest why these particular students found information and others did not, or how the perceived availability of financial aid affected their college-going behavior. Venegas (2006) used focus groups and interviews to learn about low-income students’ use of the Internet to access financial aid resources. The study revealed that students were most likely to access information on institutional websites and on the federal government’s sites. Students tended to use these sites most often to apply for financial aid and find out about the resources available. Although they were aware of general, independently-operated Internet sources, they reported that they did not use these sites very much. In addition, Venegas points out that students reported difficulty locating correct information on the Internet and using the services available. Venegas concludes that although the study shows that low-income students have access to computers and Internet resources, but that using them effectively is a more complicated issue.

Tierney (1980) and Leslie, Johnson and Carlson (1977) report that upper-income students rely upon information from a variety of sources, including parents, peers, college catalogues, college representatives, and private counselors. In contrast, the most likely source of information for low-income students is the school guidance counselor. The E-Expectations survey of high school students indicates that 74% of prospective students report using the Internet as their primary source of information about colleges (Martin, 2006). This new information may affect the relevancy of Tierney and Leslie and Johnson and Carlson’s studies to today’s college applicants.
This research on the use of information in college choice is too thin to present a coherent image of how information can affect the financial decisions families make when choosing a postsecondary institution. Studies on how well students and parents can estimate college price suggest that information plays a role in the ability to make accurate estimates, but they do not distinguish among the different types of information. Nor do they give any useful idea of how accurate knowledge of college prices enhanced college decision making. Other studies have broadly tried to ascertain what information resources students and parents consult, but these do not differentiate between financial information and other characteristics, nor do they relate the search for information to the college choice process. Perna (2006a) stresses the importance of understanding the relationship between financial aid information and college decision making; her review of the literature on the issue reveals the same paucity of useful data identified here. Perhaps the most significant defect in the research discussed here is that it does not explore the meaning that the information search holds for the students and their families. These studies make preliminary attempts to describe the information search, but not how students and parents perceive the information and how their perceptions influence their outlook on college choice.

This section shows a distinct lack of research on the subject of how students access, understand, and apply information about financing a college education. The area of research may not have been viewed as especially imperative by researchers in the past. Or, it is possible that researchers consider information important, but they have not considered the fact that the use of information is a multifaceted question. One of the
defining characteristics of this section has been the lack of a framework for a structured inquiry into the use of information that will bring about a more circumspect picture of the phenomenon. Perna’s (2006a) suggested remedy for the lack of knowledge on information use is a proposed conceptual model for studying the relationship between financial aid information and college decision making. Her conceptual model proposes that the disconnect between the availability and use of financial aid information may be understood by parsing out the “layers of context” that surround the acquisition of information about college prices and financial aid. The particular layers range from broad (societal, political, economical, and higher education contexts) to narrow (school, community, and individual/habitus contexts). Perna advises that researchers must use multiple theoretical perspectives to more accurately understand the multiple layers of context and their interactions.

In addition to Perna’s “layers of context,” this review of literature indicates that for the purposes of a more workable picture of information use, one must also inquire into the ways in which information is used; that is, one must ascertain not simply access to information, but also cognition and application (Lawrence, 1999).

**Conclusion**

It is clear that Congress has embarked upon a path of information dissemination, but it is unclear what the implications of that may be. Research on the college search process and the use of information by college consumers suggests that low-income and middle-income students and parents may be at a disadvantage. They do not consult as many sources of information during the college choice process, so they may miss out on
valuable information contained in the HEA’s new net price calculator and other resources (Cabrera & La Nasa, 2001; Galotti & Mark, 1994; Horn, Chen & Chapman, 2003; McDonough & Calderone, 2006; Tomas Rivera Policy Institute, 2004; Tornatzky et al., 2002). They are also less likely to have information about the cost of college (Horn, Chen & Chapman, 2003).

The available research is not enough, however, to draw implications about the success or failure of the amendments to the HEA. Not only is it unwise to base predictions about the new programs on purely theoretical arguments or the effects of similar programs in other areas of education, but it is impossible to do so, since neither area of research clearly points to the usefulness of information as a policy tool. The best way to assess the effectiveness of information in improving access to higher education and potentially reducing its cost through market forces would be by gaining a clear understanding of the way college-bound students and their parents use information on cost and financial aid. It is clear that such understanding cannot be gained from the research available in this area.

A good picture of the use of cost and financial aid information, for the purposes of evaluating the federal consumer information programs, must attempt to understand when and how students and parents look for cost and financial aid information, as well as what kinds of information they seek. It must also inquire into how parents and students perceive and understand their search experiences and how this affects their decisions about where to apply or where to attend. This research could also inform both high school
and college practice to help them better serve families who look to them as sources of information.

The federal government is poised to spend millions of dollars on collecting and disseminating information about college cost and financial aid to students. The allocation of funds toward this goal – and away from student financial aid – should be reason enough to compel a more detailed, structured, and conceptually grounded inquiry into the use of information. Yet there are other reasons. Colleges and universities already do spend both time and money on this pursuit, not to mention all of the independent organizations that pursue the goal of informing consumers. Policy makers, academics, and college administrators alike need better information on the use of information in order to promote the use of information by targeting it at students during specific stages. Having established this need for research on the use of information in the college search, the following chapter devises a method to move toward filling this gap in the literature.
Chapter Three: Methodology

The federal government’s seeming desire to provide useful information to college consumers, coupled with the lack of research about the kinds of information accessed or desired by college-bound students raises a number of concerns. Chief among those is the efficiency of taking money away from other programs and spending federal dollars on a program whose usefulness and effect on equality of access is unknown. The government’s reliance on information as a way to widen access may be the result of an overarching issue presented here; college access researchers point to more information as a remedy to gaps in access, yet they do not delve into the practical questions, such as what kind of information is most useful and how many different sources are accessed, and why. These questions must be answered in order to evaluate the effectiveness of federal policies and make concrete recommendations about the kind of information college-bound students need.

This research employs a qualitative methodology to explore middle-income college-bound students and their families’ use of information. Chapter Two describes how researchers have attempted to examine the role of information in the college choice process through survey methodologies. However, as the review of literature shows, surveys have only provided insight into limited facets of information use, such as families’ ability to predict the price of college or parents’ and students’ self-reports about accessing college prices and financial aid information (Grodsky & Jones, 2004; Horn, Chen & Chapman, 2003; Venegas, 2006). A more detailed survey could uncover more
information about parents’ and students’ information access patterns, but it would be limited in terms of explanatory power. The pressing questions about why parents and students choose some sources of information over others and how they make meaning of the information as part of the college search process would go unanswered. In addition, a survey may show similar patterns of information use among low-income students and high-income students, even though the reasons behind these patterns are very different. Since the differences among groups are not readily apparent, it is more expedient to create a deeper understanding of one particular group’s use of information upon which one may build comparisons in future research.

Therefore, it is sensible to begin an inquiry into this research area by analyzing the information search within the context in which it arises. Qualitative research is best suited for this task, as it embodies research of “things in their natural settings,” interpreting phenomena by studying people within the world they inhabit (Denzin & Lincoln, 2005, p. 3). Its reflexive and interpretive nature allowed me to delve into the highly individualized process of college search and retrieve universal themes (Creswell, 2007; Morse & Richards, 2002). As van Kaam (1966) points out, qualitative research can provide the groundwork for statistical or empirical inquiry by “…lessening the risk of a premature selection of methods and categories” (p. 295). This study may be an end in itself, but it also lays the groundwork for future quantitative research built upon the characteristics of information use observed in middle-income students and parents.

To understand the use of information by middle-income students and their families during the college search process while also taking into account the context in
which the information is both offered and sought, this research employs a phenomenological approach. The primary method of data collection was interviews conducted separately with students and family members. The students and family members were purposively sampled from a Massachusetts high school (“Agrestic High School”) according to criteria outlined in this Chapter. In order to better understand the context of information availability, I also examined the school, community, and social/political/economic contexts through observation, brief interviews and document review.

**Phenomenology**

The choice of a phenomenological approach to this research lies in the philosophical underpinnings of the field of phenomenology. Derived from the writings of Husserl and Heidegger, phenomenology embraces the concept that the basis of all knowledge is the human experience, recognizing the centrality of subjective reality as a research focus (Moustakas, 1994). The goal of a phenomenological study, therefore, is to understand the lived experience of a particular phenomenon and to extract essential insights from individual experience (Kockelmans, 1967; Moustakas, 1994). Discovering a phenomenon fully, according to Edmund Husserl, entails probing both the appearance of the phenomenon to the consciousness (noema) and the process by which that appearance was formed (noesis).

One of the chief challenges facing a phenomenological researcher is that understanding the lived experience of others requires, to the greatest extent possible, putting aside one’s own notions about the phenomenon in question. When one’s own
preconceptions or penchants for “alluring fictions” regarding the phenomenon take hold, one is more likely to find confirmation of these exhibited in the data (Fine, Weis, Weseen, & Wong, 2003, quoting Clifford, 1986). Moustakas (1994) states that phenomenological inquiry requires *epoche*, “disciplined and systematic efforts to set aside prejudgments” (p. 22). This is achieved through bracketing\(^2\) of knowledge; knowledge of the world should be set aside in order to experience the phenomenon anew. Researchers recognize that bracketing is no small task (Moustakas, 1994; Schmitt, 1959). It requires repeated review of the situation being studied and the continued discipline to avoid prejudgment. Only once one has achieved epoche can one proceed to describing the phenomenon and the experiences of it and looking for meaning in these experiences.

In this particular study, phenomenology was an appropriate choice because the search for information during the college choice process, although influenced by broad socio-cultural context as well as the community and school, is best understood by taking into account individual preferences and situation. Students and parents have different financial needs as well as academic and social preferences, and this context shapes their information searches. It is important to understand the phenomenon of information search within this context to fully apprehend its meaning. Additionally, it is essential to uncover the lived experience of the information search, including the individuals’ subjective perceptions of the process and its meaning.

\(^2\) Husserl borrows this term from mathematics, analogizing to the use of brackets to modify portions of an equation (Schmitt, 1959).
Research Questions

The research questions presented in this study provided the impetus for the chosen methodology, and they were also shaped by the methodological stance. Phenomenological research tends to center on simply understanding the lived experience of a particular phenomenon, with or without a formalized question (Morse & Richards, 2002). Formulating research in terms of narrow questions may oversimplify the problem or allow preconceptions to seep into the study (van Manen, 1990), but a concrete research question also serves to clarify the purpose of the research and its intended result (Moustakas, 1994). Therefore, I began this research with an overarching but concrete question: What is the experience of searching for financial aid and cost information during the college search process for middle-income students and their families?

To give structure to this inquiry, I included these sub-questions:

- How do students and their families perceive the relationship between their financial situations and their need for information on college cost and financial aid?
- How do students and families perceive the relationship between their use of information and their choices of where to apply?
- What are these students and families looking for in terms of cost and financial aid information, and how does it change over the course of the college application process?
- Do they find what they search for?
- How helpful are the sources they find?
- How are students and family members’ uses of information shaped by the layers of context in which the college decision making process occurs?
Positionality

Although phenomenological research emphasizes the researcher’s ability to bracket his or her own prejudgments and biases, the concept of positionality acknowledges the relevance of the researcher’s experience to the relationship between researcher and participant, as well as researcher and topic (Jones, Torres & Arminio, 2006; van Manen, 1990). In acknowledgment of the inherent subjectivity of qualitative endeavors, this section delves into my positionality with respect to both my topic and my participants.

My interest in studying the use of information in the college search process stems from experiences and observations during my own college search. I grew up in a community with an average family income of between $30,000 and $45,000 a year. Only 73% of graduates from my large, comprehensive public high school plan to attend college this year, and only 27% plan to attend a four-year college (Massachusetts Department of Education, 2010). Although some of my classmates went on to attend four-year institutions such as Brown University, New York University, Harvard and the University of Connecticut, I remember standing at the National Honor Society graduation ceremony and hearing the names of the same institutions – UMASS Dartmouth, Bridgewater State University – called over and over again. Certainly, local state colleges are a logical and perfectly good option for many students. Yet it struck me as strange that so many students from one high school would choose the same college options. As the years passed, I found that many of my friends who began at these state schools dropped out,
transferred to the local community college, or took more than five years to complete a degree.

Paying for college was a huge concern for me as well as for my peers. Attending a local state school provides a low-cost option and obviates some of the attendant costs of other institutions, such as travel or room and board. However, many private colleges or out-of-state public institutions could provide better options at a similar cost, after factoring in financial aid eligibility. Even if a private college cost a little more, it could be worth the investment to graduate from college in four years with a degree that may have more value in the job market. To me, it appeared that many students did not consider other options but simply chose the most affordable school.

My own college choice process seemed to differ from the ones I observed around me. I applied to nine colleges, including both Ivy League institutions and highly-ranked public institutions. My parents were equipped to pay a substantial portion of the cost of college, but they were still understandably concerned about both the sticker price of college and financial aid options. I was the second of three children, and my older brother was a college freshman at the time; my younger brother would be only three years behind me. My parents were expecting to pay college tuition for eight consecutive years, and for six of them they would be paying two tuition bills. My mother often points out that, as small business owners, any money toward tuition directly reduced my parents’ ability to save for retirement. In recognition of this, my mother undertook a college search that
focused on schools with both great academics and the potential for an affordable net price.

My mother took me on many college tours and read college books such as Howard Greene’s *Scaling the Ivy Wall* and Loren Pope’s *Beyond the Ivy League*, to name just a few. I remember waking up on a Saturday morning to a copy of *Beyond the Ivy Wall*, sections marked with Post-It notes for me to read. I dutifully sat and stared at the page for the appropriate amount of time, hoping that college knowledge would be followed by cereal or pancakes. She also attended financial aid seminars and consulted with an independent college counselor. My college application list was shaped by the lessons learned from college experts like Howard Greene; I applied to a few reach schools, a few institutions that were within my range and offered merit scholarships, and a few highly-ranked public colleges. Although I received merit scholarships from some private colleges and a full scholarship from University of Massachusetts at Amherst, I ultimately chose to attend the College of William and Mary. As an out-of-state student at a public college, I did not receive any significant institutional aid. Although I had to take on a small amount of student loan debt and my parents made significant sacrifices, I believe that it was an excellent choice for me.

One might characterize the difference between my choice pattern and my friends’ decisions as a matter of social and cultural capital. After all, students from my high school whose parents had similar educational and socioeconomic backgrounds engaged in similar search processes (though I do believe the Post-It notes and forced Saturday
morning reading were unique to my house). Yet if we attribute differences to vague social and cultural disparities, it seems that we resign ourselves to the replication of the same patterns of college enrollment. I see cultural capital as a proxy for knowledge, insight, and savvy that tend to be acquired through experience, but can be acquired from information. I believe that if parents and students have access to the right information, they will make college choices that may result in better financial decisions and persistence. I also believe, however, that the information needed to make informed college choices can be complex, unclear, and impossible to weigh against intangible factors like academic reputation and “fit.”

Qualitative research stresses the seemingly incompatible goals of viewing the research objectively and being an “insider” to whom participants are willing to open up. With respect to my participants, there are many ways in which my position is that of an insider, but there are some important differences between myself and my participants that can be seen as those of an outsider. As a lifelong resident of Massachusetts, I share a basic level of understanding with the participants in the study, including familiarity with the local college options that they have mentioned. Also, the student participants seemed to perceive me as an insider because I appear to be somewhat closer in age to them than to their parents, and my identification as a student represented me as a peer rather than an authority figure. On the other hand, with respect to the parent participants, I may have come across as more of an outsider because I do not share their position as a caregiver for a child or as the person financially responsible for a child’s college career. To a limited extent, I did share with the parent participants a bit of my experiences paying for my own
legal education, and I think this helped to bridge the gap by showing that I have an intimate understanding of the kind of financial burden they may undertake.

It is interesting to reflect back upon how my socioeconomic class and income level affected my relationship with my participants. The income requirement for participation in my study made it such that the participants were from middle and lower-middle income families, whereas I grew up in an upper-middle income household. Still, in terms of level of education, the parents I interviewed tended to have some degree of postsecondary education; some went to college on a traditional path, like my mother, and others went as adults, like my father. Also, as I describe in a subsequent section, four of the families I interviewed had suffered loss of income due to the current economic situation, and had previously been somewhere between upper-middle income and high income. In addition, although these families did not have much in the way of personal wealth, they seemed to perceive their community, Agrestic, as a well-off area populated largely by high-income families (examples of this are provided in Chapter Four). Therefore, in a sense, their view of themselves, and the image they tried to portray within the school and community, was an upper-middle class one. In a sense, my socioeconomic status could have made me appear to be an outsider, but it did not seem to have that effect for the reasons discussed here.

Overall, both the student and parent participants embraced an easy and open relationship with me. Several of the parents were eager to help me with my research, including contacting me after our interview to follow up with helpful documents or
follow-up comments. Often, we spent time chatting after the interview had ended about the students’ sporting events, the upcoming holidays, and other unrelated things. I think that two things in particular made them comfortable opening up to me about their college search process, including financial information that is typically considered to be private. One is that I am a student, and they were aware that they are helping me with research that is a crucial to my progress in my program. The other is that it was clear to the participants, from the description of the study and from our conversations, that I was an equal participant in the search for college knowledge, rather than an expert on college financial aid who would pass judgment on their information search tactics. I believe that this understanding made it easier for participants to be honest about sharing their knowledge and uncertainties without worrying about saying something that was incorrect.

Research Design

The design for this research is based on phenomenological research methods in addition to practical considerations of site selection, recruitment, and interview protocol.

Sample parameters.

The literature identifies a need to understand how low- and middle-income students use financial aid and cost information during the college search process. For the purposes of this research, I have focused on middle-income families for several reasons. One major reason is that the small sample size that is appropriate for phenomenology lends itself toward deep inquiry into the lives of only one particular group. Another is that
this group typically receives less attention than low-income families when it comes to college access research, despite the fact that their college choices are also significantly limited by financial considerations, and potentially by social and cultural capital. Also, middle-income families tend to rely more heavily on loans to finance their college educations, and this is likely to affect their choices as well as their information needs (Berker and Choy, 2003).

The study used a criterion sample of college-bound students from a Massachusetts high school, Agrestic High School, and a family member of each student. I chose to focus on students from only one high school because it allowed me to have a deeper understanding of the context in which their knowledge of college cost and financial aid developed, letting me situate their decisions within both the broad, socio-cultural context as well as the community and school context. Guest, Bunce and Johnson (2006) suggest six participants as a starting point for interviews, with the ultimate goal of reaching data saturation. I interviewed fifteen participants, seven students and eight parents (one student participant brought both parents to the interview). This number gives me the opportunity to analyze the experiences of parents and students as separate groups, as well as the experiences of “families” (parent-student pairs). I intended to add participants to achieve data saturation; however, I found that interviews beyond those with the original fifteen participants would not be likely to yield additional codes or themes. I feel confident in drawing this conclusion because the themes identified within the fifteen accounts were consistent with those found in the pilot interviews.
The criteria for inclusion in the sample were that the student was an Agrestic High School senior who intended to apply to college for enrollment in the fall of 2010, whose family income falls between $40,000 and $80,000, and who had a parent or other responsible family member who was willing to participate. This income delineation is based upon Berker and Choy’s (2003) method of dividing family incomes into categories based upon eligibility for federal financial aid. The low-income range is defined as the target population for federal Pell grants, whereas the middle-income group consists of those who would not generally be eligible for Pell grants, but who would be eligible for subsidized federal loans. The income range used for this study includes both middle-income and lower-middle-income, which is defined as incomes that do not clearly fit into either of the two aforementioned categories. This method of distinguishing middle-income and “low-middle” from low-income seems more appropriate for this study than simple categories based upon the distribution of incomes in the United States because it corresponds to college financial need rather than wealth as compared to other citizens.

_Pilot study._

In preparation for this research, I conducted pilot interviews at another Massachusetts high school. The purpose of the pilot study was to refine the interview protocols by adding questions or modifying the existing ones. The pilot also provided an opportunity for me to ascertain whether the topic of my study is one that would resonate with participants and engage their interest. I recruited two student and two parent participants for the pilot study through the principal and guidance counselors at a high school that was similar in terms of demography to the site of the actual study. I also had
the opportunity to speak with the head guidance counselor and attend the high school’s college information session in order to get a better idea of the college-going environment at that particular school.

The conversation with the head of guidance at the pilot school and the college information session provided great insight and a striking comparison to the college-going environment at Agrestic High School (AHS). I began to think that the way in which the head of guidance framed the college search could shape the availability and use of information. At the pilot study site, the head of guidance, Jeff, spoke about the college opportunities available to students, emphasizing low-cost, local state colleges. Of his own son, Jeff said that when they drive by Salem State College, his son says, “That’s where I’ll be next year,” because he has ingrained in his son the idea that the family cannot afford other college options. In addition, Jeff spoke of his impression that students and parents expect to receive much more financial aid from private colleges than they actually will. He stated that an overwhelming number of students expect to receive athletic scholarships, even though they are mediocre athletes. At the college information night, Jeff used UMASS Lowell as an example to illustrate the college search tools available to students. This stood in stark contrast to the college information session at AHS, where the overwhelming focus seemed to be private, elite colleges. The head of guidance at AHS, Phil, spoke to the difficulty of being accepted at institutions such as Boston College, Middlebury, and Bowdoin. Whereas Jeff, at the pilot school, recommended that parents wait until after the student is accepted to go on college tours, the administration at AHS allows students two excused absences from school per
semester for college visits and encourages the students to use these early in the senior year.

Another piece of information that I picked up at the pilot school is that the guidance department encourages students and parents to choose the colleges to which they will apply without regard to their ability to pay for these schools. When I pressed Jeff on this issue, he said that families consider financial concerns to be private, and that they would not want to share such information with the high school. I found this statement to be very interesting, so I brought up the same issue when I interviewed Phil during subsequent data collection. This issue is echoed in participant interviews, as many mentioned speaking to guidance counselors about college choices, but none of the participants discussed financial options with them.

The actual pilot interviews were also helpful. They illuminated one of the key technical aspects of conducting interviews that would shed light on the research topic. That is, I would need to find out both how the participants had acted during the search (what kind of information they had collected, and how) as well as what the information search and the data they collected meant to them (how it affected their college search, their ideas about college going, their conceptions of themselves in relation to the colleges or to other students). Negotiating between collecting information about actions and meanings required a constant awareness, and something of an internal checklist. I found that the most challenging part of the interview process was connecting to the participant and really listening while also maintaining my internal checklist. The pilot interviews
helped me to perfect this process, which made the subsequent interviews go much more smoothly.

Another important development in the pilot study was that I became more aware of the potential role that athletics could play in college choice. The first pilot interview I conducted was with a student, Molly, who plans to play Division I softball in college. This had a profound effect on her search for information and her relationship to college finances. Most of her college search was carried out through the conduit of coaches: college coaches, her high school coach, and even the U.S. national team coach. The coaches helped Molly make a video tape of her softball skills, market herself to colleges, and negotiate admissions, scholarships and financial aid. In addition, the student was considering doing a post-graduate year at a prep school because she had missed the opportunity to get a spot on the teams at her ideal colleges, so she hoped to play one more year of high school-level athletics before trying again. Ultimately, she expected to receive a full scholarship to a college. Her unique situation threw me off a bit, because it seemed as though it was not the “typical” college experience. However, I persisted in the interview, and I found that Molly’s situation revealed a connection between financial aid and athletics. It also gave me the opportunity to consider how other individuals, such as coaches and fellow players, could influence a student’s college choices. This experience proved to be particularly helpful, especially because several of the study participants were pursuing college athletics. I found it much easier to interview them because of my experience with Molly.
**Population site.**

The high school that served as the recruitment site for this research was purposively chosen. I chose a “traditional” (non-charter, non-alternative) public high school in Massachusetts that has a socioeconomically diverse student body. Another criteria for site selection was that the high school participates only in traditional college search activities such as college fairs or college visits, as opposed to pilot programs intended to increase college access.

The chosen site was a public, comprehensive high school in a suburb that is located within commuting distance of several major Massachusetts cities. The town population hovers just above 30,000, and in 2005, the average household income was around $80,000. The high school enrollment was over 1500 students in 2009-2010, with close to 400 students in the senior class. Of this group of seniors, 95 percent apply to college, and about 91 percent go on to attend a postsecondary institution. Clearly, there is a strong expectation that students will apply to college. As described further in Chapter Four, the high school facilitates the college search by providing information sessions for parents, assemblies on college choice for students beginning in the sophomore year, college visits, and college search software.

**Participant recruitment.**

The recruitment strategy for this study centered on using the lines of communication between the high school and its students and parents. This method seemed the most logical, as it would give the project the imprimatur of the school and
lend some legitimacy to it. I drafted a recruitment letter (Appendix A) that explained the requirements for participation, the risks and benefits, and the general structure of the interview process. The letter asks the participants to meet with me three times for about an hour each time to discuss their college plans, particularly their use of information about cost and financial aid. It also states that each participant will receive a $50 Amazon.com gift certificate for participating.

My primary contact at the high school was an assistant vice principal who was a recent graduate of a doctoral program at Boston College. She suggested that we begin recruitment by informing students of the project at student assemblies and orientations that occurred at the beginning of the fall 2009 semester. The next step in recruitment was to announce the project at the high school’s September college information seminar at which the guidance department presents information about the college application process to parents and students. We did not receive any interest in the project after the college information night, possibly because many of the attendees were juniors or parents of juniors. I think another reason for the lack of interest was that the school administrator who spoke about the program mentioned the income requirement. Making the income requirement clear and then asking parents and students to come to the front of the room to sign up could have made parents and students concerned that it would reveal something about themselves that they considered private. After this experience, I determined that e-mail would be a good method of recruitment, because it would ensure confidentiality.

The principal of the high school sent several announcements to the school community that included a description of my study and a request for volunteers. This
proved to be a great method of recruitment. I received e-mails from twenty interested parents whose children were also willing to participate. Only four of these potential participants-parents met all of the requirements for participation; some were disqualified because of income, others because the students were not seniors. After exhausting this outlet, I contacted the high school’s parent group. The leader of the group agreed to send an e-mail out to all of the high school seniors’ parents that included the description of the project from my recruitment letters. As a result of both e-mail efforts, I received messages from eight eligible parents; ultimately, seven of these agreed to participate in interviews with me. The other eligible parent corresponded with me several times, but did not respond to me when I asked to schedule an interview.

After the initial contact from each participant-parent, I exchanged several e-mails with each to inform them about the study and to gather some preliminary information about them. I reiterated the purpose of the study as well as some information about my background and my expectations for the interviews. I asked the participant-parent to answer questions about his or her child, including the type of colleges to which his or her child intends to apply and a description of the child’s college search process so far. I also asked the parent-participant to identify where his or her family income fell on this scale: ($0 - $40,000) ($41,000 - $80,000) ($81,000 - $120,000) ($121,000 and over) in order to confirm that the family income level was within the requirements for the study. Finally, I asked them to identify times and places that would be convenient for interviews. I wanted to ensure that the participants chose an interview site that would be both a convenient and a comfortable place for them to speak to me.
I included every family in the sample who met the study criteria and who was willing to participate. Prior to engaging in the interview process, each parent-participant signed a consent form for both his or her own participation as well the child’s. The student-participants signed similar forms to signify their assent to participate as well. Each participant was given as much time as necessary to read the consent form. I also verbally explained the consent process, stressing the fact that participation is completely voluntary and can be discontinued at any time. Each person had an opportunity to ask questions about participation before signing the forms. In order to ensure confidentiality, I did not include participant names or the high school name in research materials, and I have used pseudonyms for the participants, the school, and the people they identified in interviews. In addition, this research was conducted under the supervision of the university Institutional Review Board, and the methods employed have been approved by the IRB.

Participants.

The participant sample consisted of fifteen people; seven high school seniors and eight parents. I only sought one parent-participant per family, but in one case both parents opted to participate in the interview, yielding the additional parent-participant. Although I initially sought gender parity in participants, I concluded that since previous research has not shown differences in information use patterns by gender, the students’ and parents’ gender should be irrelevant. My sample included six male students and one female; the parent-participants were all female with the exception of one father (the “eighth parent”) who participated along with the child’s mother. Since the interviews were conducted
between September and February of the senior year of high school, the students were forming their college search sets during the first interview; only a few had applied to any colleges by the time of this first interview. By the second interview in late January and early February, the participants had all applied to one or more colleges. Some had already received some acceptance and rejections; one had even received a preliminary financial aid award. Even in February, some students were still considering applying to additional colleges. Each family had filled out the FAFSA form by the second interview, and therefore they had a somewhat better idea of how much they would be expected to pay for college at that point.

Income proved to be an interesting component of the sample selection. I found that three of the seven families who participated in this study fell into the $40,000 - $80,000 income range due to recession-related job changes. The fathers in all three of these households had been unemployed or under-employed since 2008. Another family had experienced recession-related loss of income for a few months as well. Two of these families had been struggling for long enough that they had depleted their savings and even tapped into retirement funds to maintain day-to-day expenses. The other family had saved a significant amount of money, but they were beginning to worry about their ability to move forward without using these resources. As described earlier, I chose to use a pure income requirement rather than an imprecise measure of socioeconomic status because income is directly related to potential for receiving financial aid and ability to pay for college. I did reflect upon the effect of including these families in my sample; however, I concluded that it would be illogical to make distinctions among families based upon how
long they had been in a particular income group. In addition, though income can be an indicator of socioeconomic status, level of education is also an indicator, and these families shared similar educational backgrounds to other participants. Also, all of the participants had similar resources at the time of the study, and they did not have any expectations that their incomes would increase in the foreseeable future.

Each family’s story is unique, but they share many common features. Each parent participant in this study had completed some postsecondary work; all except one had a bachelor’s degree. The parent who did not have a bachelor’s degree was actually the “eighth parent” referred to earlier – the father who participated alongside his wife (who has two bachelor’s degrees and a master’s degree). Three of the parents had master’s degrees; another referred to having done “some graduate work” but did not have a graduate degree. One parent had completed an undergraduate degree, but not in the United States. Therefore, although she was highly educated, she was less familiar with the U.S. college system. This will be discussed further in Chapter Four. Of the seven families, two were single-parent households.

Another noteworthy characteristic of the sample is that three of the students plan to participate in collegiate-level athletics, and one more hopes to do so but has not yet confirmed this possibility with any institutions. These three students have been in contact with the coaches at several of the colleges to which they are applying. For each of them, athletics has been a strong part of the decision making process. The balance between finding a college that will let the child play a sport and finding one that is both financially and academically suitable is a recurring issue for these families.
The following figure provides a brief introduction to each of the participants that will make it easier to read subsequent sections. I have given the participants pseudonyms to preserve their identities and maintain confidentiality.
### Figure 3.1: Participants

<table>
<thead>
<tr>
<th>Student</th>
<th>Parent(s)</th>
<th>Parent’s level of education/Work status</th>
<th>Brief description of participants’ college search</th>
</tr>
</thead>
<tbody>
<tr>
<td>David</td>
<td>Karen</td>
<td>Karen has a bachelor’s degree from a local private college. She works part-time. Her husband is currently underemployed due to the current economic situation.</td>
<td>David has applied to five four-year colleges. He hopes to attend a local institution that has a “big sports” program, although he does not plan to participate in athletics.</td>
</tr>
<tr>
<td>Meredith</td>
<td>Claire</td>
<td>Claire is a single mother of two children. She works full-time. She has a bachelor’s and a masters degree from a local state college.</td>
<td>Meredith has applied to three four-year colleges. She hopes to attend a small liberal arts college where she will be able to play on an intercollegiate sports team.</td>
</tr>
<tr>
<td>Alex</td>
<td>Christina and George</td>
<td>Christina works full-time as a nurse. George was laid off from his full-time job and is currently underemployed. Christina has a bachelors and masters degree from a local state college, while George has a degree from a 2-year technical school.</td>
<td>Alex applied to only one college. He sought a very specific major in the sports management field, as well as a college at which he could play on an intercollegiate sports team.</td>
</tr>
<tr>
<td>Derek</td>
<td>Anne</td>
<td>Anne is a single mother with two children. She works full-time as an administrator at a</td>
<td>Derek has not yet applied to any colleges. He has applied and been accepted for a post-</td>
</tr>
<tr>
<td>Name</td>
<td>Status</td>
<td>Description</td>
<td></td>
</tr>
<tr>
<td>--------</td>
<td>-----------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Anne</td>
<td>College</td>
<td>Graduate year at a prep school, but he awaits information on the financial aid package. Derek feels that a post-grad year will give him time to develop athletically so that he can play on a college sports team. He plans to apply to at least two small colleges as well. Derek would like to attend a college where he would be able to play intercollegiate sports.</td>
<td></td>
</tr>
<tr>
<td>Tim</td>
<td>Robyn</td>
<td>Robyn has a bachelor’s degree from a local state college and currently works full-time, as does her husband.</td>
<td></td>
</tr>
<tr>
<td>Donald</td>
<td>Gretta</td>
<td>Gretta currently works part-time, and her husband works full-time. Their income has been reduced due to the recession. Both Gretta and her husband have bachelor degrees, and Gretta describes herself as having</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tim plans to study a highly specific science field in college. He and his parents have learned that he can pay a discounted tuition rate at participating out-of-state public institutions because Massachusetts public universities do not offer that major.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Donald plans to apply to programs in engineering with a highly specific focus. Donald attended an engineering camp over the summer on a college campus.</td>
<td></td>
</tr>
</tbody>
</table>
Adam  | Bonnie  
---|---
Bonnie is a stay-at-home mother. Her husband works in the financial industry. Bonnie and her husband attended college outside of the United States, so this is their first introduction to the American college application process.  
Adam is interested in studying communications in college, with the hope of being a broadcast journalist. He plans to apply to mostly local private colleges.

**Bracketing.**

In keeping with the phenomenological approach described in this Chapter, I began my research by engaging in activities that helped me identify and bracket my biases and prejudgments about the college choice process and the use of information. One such activity was reflecting upon and describing my own experiences with this topic and how they have shaped my understanding of the phenomenon.

I also distanced myself from my own experiences by exploring the context in which the participants made their college choices. I will describe this context in Chapter Four, using the framework of Perna’s (2006b) four layers in which college choice (and, likewise, the search for information about colleges) takes place: the student and family layer, the school layer, the higher education institution layer, and the broader societal, economic, and policy layer. Once this preliminary groundwork was laid, I proceeded to the data collection stage.
Understanding context: Preliminary data collection.

The study of the layers of context surrounding use of information was used not only for bracketing, but also as data for this research. As discussed in Chapter Two, Perna (2006b) suggests that a full description of the college decision making process requires consideration of the context in which the decision making occurs. The layers of context include the high school level, the higher education institution layer, and the broader societal, economic, and policy layer.

I explored these layers of context through observation, document review and interview. To examine the larger economic and political context in which college choices take place, I reviewed documents such as articles in local and national newspapers, as well as scholarly articles that discuss the effect of the recent recession on college-going. Acquiring an understanding of the community context required a more creative use of resources. I observed the community by spending time there, including using the local library, touring the neighborhoods, and attending events at the high school. I also obtained data regarding shared community values, customs, and perceptions through interviews with high school personnel as well as the study’s participants. In addition, I reviewed information on the history of the community and its demographics. In order to describe the high school context, I have used information gathered through document review, field notes, observation at high school events, and interviews with high school personnel.
I have used the data compiled on each layer of context to create a “thick description” of the environment in which the participants experience the college choice process. I have pulled together the details of these layers to create a unified understanding of how context affects the search for cost and financial aid information.

Interviews.

Interviews were the primary method of data collection. I conducted informal, open-ended interviews with student and parent participants, interviewing each student and parent separately twice between September 2009 and January 2010. Initially, I had planned to conduct three interviews with each participant. However, after the first set, I found that I would have the data necessary to answer my research questions after only two interviews. The first set of interviews in the early fall of 2009 aimed to capture the initial experiences related to the use of information in the college search process. I was aware that at this early stage students and families may not have been involved in the information search process, or the college application process. I found that all participants had engaged in the college search process to some extent; some students had already applied to college and had decided where to attend, but others had not yet developed a list of schools to which they would apply. After learning about the participants’ individual goals and intentions with regard to applying to college, I began to develop an open-ended conversation with each participant about the use of information and the role of cost in their college choices. The conversations that took place during this first interview were, in some cases, ends in themselves; in others, however, they served to set the stage for the
subsequent interview by encouraging the participants to reflect upon the experience of
deciding where to apply to college and how to pay for it.

The first set of interviews was guided by a protocol (Appendices B and C) that
helped me and the participants focus in on key actors or events within the college
information search. I hoped to give the interview the feel of a “guided conversation”
(Warren, 2002 p. 85); however, I was mindful that in order to understand the participants’
experiences, I would need to know some specific pieces of information about their
college searches. I went into each interview with this overarching statement in mind:
“Describe to me your experience of using cost and financial aid information in your
college search.” I then used the protocol as a guideline to help the participants give as full
of a description as possible. In general, I eased into the topic of cost and financial aid
information by beginning with a general discussion of the participants’ thoughts as to
where to apply and the role of cost in his or her thought process. We began with
“commonsense perceptions [and] explanations” and moved toward exploring “the
contextual boundaries of that experience or perception” (Johnson, 2002, p. 106). The
initial interviews were primarily exploratory, but the subsequent interview intertwined
exploration with verification by reviewing topics discussed in the previous conversation
(Johnson, 2002).

Data analysis.

I have followed the most commonly used method of analyzing interview data for
phenomenology (Moustakas, 1994; Polkinghome, 1989). The first step, horizontalization,
involves extracting all relevant statements from the interview transcripts and treating
each one as equally important. Using HyperResearch, I read and coded each of the first round interview transcripts, beginning with the parent-participant interviews and moving to the student-participants’ interviews. I then wrote a narrative description of each participants’ experience based upon my analysis.

Throughout data analysis, my field notes served as a guide and a preliminary analysis that helped me to identify emerging themes. I remained aware, however, that I should not let my field notes obscure my ability to identify relevant statements that did not pertain to the impressions I had drawn previously. The lengthy horizontalization process gave me a way to take the rich data gathered in the interviews and sift out the irrelevant statements without turning my preconceptions into themes. I was able to take a step back and let the data speak for itself. I used the following statement from Moustakas’ (1994) description of phenomenological data analysis to help me decide whether a horizontalized statement was worth considering as an integral part of the research: “Does it [the expression identified in horizontalization] contain a moment of the experience that is a necessary and sufficient constituent for understanding it? Is it possible to abstract and label it? If so, it is a horizon of the experience. Expressions not meeting the above requirements are eliminated” (p. 121).

From this point, I further categorized the data into meaning units, categories, and themes. In transitioning from meaning units to themes, I moved from looking within individual interviews to looking across cases to create descriptions. I used HyperResearch and Microsoft Excel to help me compile the data in ways that would make apparent how the initial codes used in horizontalization fit into themes. Although other themes emerged,
I restricted my analysis to those themes that bore upon the research questions asked in this study. I enhanced the descriptions by incorporating the contextual observations I collected regarding the high school, community, higher education, and social-political-economic contexts to the extent that they applied.

I analyzed the first round interviews and began creating themes before moving on to the second round interviews. I was able to keep these themes in mind when examining the second interviews, to look for confirmation or repudiation of the themes that had emerged. The end result of the analysis process is a “textural description” of the experience of information use in the college search process as well as a “structural description” of how middle-income parents and students experience and make meaning of this phenomenon (Creswell, 2007). To ensure a rich and full analysis of the interview data, I needed to bracket the experience of these participants from my own experiences. I accomplished this by writing journal entries after each interview and observation, as well as by discussing my thoughts about the interview process with my colleagues.

**Validity**

The goal of qualitative research is to obtain an understanding of experience, so the main questions regarding the validity or rigor of a study should be whether the investigator achieved an accurate portrayal of the phenomenon (Creswell, 2007). To that end, I have asked the student and parent participants to read my description of the middle-income families’ experience of using information in the college search process and to comment on it. To ensure confidentiality, I removed references to participants and other people, places or things that had the potential to reveal the participants’ identities. I
have also asked the student and parent participants to read my descriptions of the context in which their college choice arises and comment on whether or not this description resonates for them.

I have also enhanced the validity of the study by asking a fellow doctoral student to read interview transcripts and identify codes and themes within the transcripts. This ensures, to some extent, that I am using the data in an objective way and abstaining from infusing it with meaning that is not present within its text. I compared the codes that I identified with those identified by my fellow doctoral student, and I found that our codes were extremely similar.

Another aspect of the rigor of research is open discussion of the inherent limitations of the study. One obvious limitation is the potential that my own experiences will bleed into my descriptions; however, I attempt to avoid this both through bracketing and through the participants’ feedback on my description. Another possible limitation is the influence that the interview process may have on parents’ and students’ awareness of cost and financial aid information or their interest in finding such information. This effect cannot be fully avoided, but I have tried to maintain transparency on this issue by exploring the effect of my presence with the participants.

The method described here resulted in interviews and observations that revealed a number of themes related to the use of information in the college search process. The following chapters discuss these findings in three distinct categories; first, the contextual data retrieved through observation of the community, school, and socioeconomic context; next the “textural” themes that describe what sources of information participants
accessed; and finally, the “structural” themes that explore the meaning that the use of information takes on within the participants’ college search processes.
Chapter Four: The Context of the College Search

A better understanding of the role information plays in the college search process must begin with an examination of the context in which students apply to college. The economic and social conditions under which families approach the college search process can affect their decisions, as can the community and school context. The observations and interviews described here proved particularly helpful when trying to understand the lived experience of college information search, as it showed me the source of some of the information, resources, and assumptions that families brought up in their interviews.

Perna (2006a) suggests that the acquisition and use of information during the college search process is best understood when situated among the layers of context that surround an individual’s college search process. These layers include the broad societal, political, and economic contexts as well as the more narrow school, community and individual contexts. Through archival research, observation and interview, I have collected data regarding the context of the participants’ college search.

Broad Context

Economy and politics.

It almost goes without saying that the dire economic conditions that began in late 2007 and continue today have served as a backdrop to the participants’ college choices (Isidore, 2008). The economic crisis has affected the stability of personal finances, financial structures, and postsecondary institutions alike. Although poor financial choices
at a local and national level had percolated under the surface for years, the bursting housing market bubble was the catalyst that sent the economy into a sharp decline. As failing banks reduced the availability of credit, both colleges and students suffered (Zumeta, 2009). Although the Federal Reserve attempted to set up safety nets to soften the impact of economic freefall, these efforts could not stave off rising unemployment and declining stock values. As 2010 begins, there are signs that the economic crisis is coming to an end, but unemployment hovers at around ten percent, layoffs are still a major concern for many Americans, and major banks are still posting huge losses at the beginning of 2010 (Hernandez, 2010; U.S. Department of Labor, 2009).

Over the past two years, the recession has had a major effect on postsecondary institutions. College endowments took a huge hit in 2008-2009 due to changes in the value of endowment investments as well as donors’ ability to contribute. In Massachusetts, Brandeis University’s financial difficulties became extremely public as the University considered selling the paintings in its Rose Art Museum to supplement its shrinking endowment. The National Association of College and University Business Officers report that in 2009, college endowments fell an average of 22.5 percent between July and November (Wee & Lorin, 2009). College finances were also affected by changes in state funding allocations. As states attempted to ride out the recession and maintain public services, state higher education was a prime candidate for cutbacks (Zumeta, 2009). Not only was the decrease in funds a concern for institutions, but the ability to recruit students at a time when savings were in short supply and banks were pulling out of the student lending business also weighed heavily on college leaders.
In response to these concerns, American colleges chose from among a number of paths. Some froze tuition at current levels (Stripling, 2010), some raised tuition moderately and raised financial aid to account for families who could not pay the tuition (Schworm, 2009; Strom, 2009). The state of California’s dire financial situation forced its public universities to take the most drastic action by both raising tuition and cutting financial aid (Holland, 2009). Although private universities did not suffer the drops in enrollment that they had feared, public universities found that students were enrolling in much higher numbers than ever before (Foderaro, 2009; Steinberg, 2009).

These economic changes have had a few different effects on college-going. One direct effect is that some families simply have less money to spend on college. Of the seven families I interviewed, four mentioned specifically that their ability to pay for college has been affected by the economy. Karen, David’s mother, stated that by the time she and her husband started attending financial aid seminars, their loss of income had already limited their ability to pay for college: “At that point we – you know, we were just using the money we had saved that we thought was going to be for college just to live on.” Like Karen, Gretta (Donald’s mother) stated that her family had depleted both savings and retirement accounts and would be largely dependent upon financial aid to pay for college: “We’re looking at financial aid now more than ever. I mean, at one point, we didn’t think we would even qualify.” Alex’s parents, Christina and George, had also been financially affected by George’s loss of employment. However, they had saved a significant amount of money for college, and they felt more certain about their ability to pay. However, George did note that they now considered it likely that they would take on
student loan debt to pay for college. Adam’s mother, Bonnie, also mentioned that Adam’s father had been laid off for five months. Bonnie stated that it does not affect his current salary, but it has affected their savings for college.

Another effect of the recession on college-going is the potential for an increased awareness of the relationship between college and employability. A recent article in *The New York Times* highlighted the growing trend in colleges to cater to majors that will result in a “guaranteed job” (Zernike, 2009). This notion resonated for some of the participants in the study as well. When asked about the effect of the recession on her family’s plans, Karen commented,

“I guess that’s why I’m so focused on ‘you need a plan’ or ‘what’s your major?’ Even with Jason [her other son]. Don’t just be a business major. You need to be an accounting major. You need…if you come out of school with a business degree, so what, you know? You need to have a specific thing that you’re majoring in that you can get out of school and have a job.”

On the other hand, George, Alex’s father, had a slightly different view. He spoke about the link between a student’s major and the job market while describing Alex’s sister’s college choices. His sister is currently studying aviation.

“The likelihood of a career after college is something that I’ve thought about where my daughter [Alex’s sister] wants a career in aviation…you just look at where all industries are going…two airlines merging, and half the pilots being laid off. It’s like, is there going to be a career? I don’t know. But she’s pursuing a dream. And I’m not about to tell her she can’t pursue a dream.”

Even though George felt strongly that his daughter’s major should be directed by her personal fulfillment, not the job market, he went on to discuss the fact that the possibility
of working at one of many small air carriers, using the skills she acquired in her industrial hygiene minor, and the idea of “placing herself correctly” in the market. So, in a sense, George does consider job prospects when thinking about his daughter’s academic choices.

A final potential effect of poor economic conditions on college-going is that parents and students will apply only to less expensive, public institutions because they feel they cannot afford the more expensive private schools. This is certainly a possibility; however, I did not find any direct confirmation of that in my study.

Society and the media.

In our everyday lives, we are surrounded by societal messages regarding the value of attending college. The media is a major source of these messages, as well as a source of genuine information about applying to college. The most widely watched morning news show in America, the Today Show, regularly airs pieces on applying to college. On January 12, 2010, it showed “12 Tips on Paying for College in Tough Times,” a segment that advocated starting financial aid research early, making financial choices that improve aid eligibility, and not ruling out colleges based upon price. One of the segment’s most interesting pieces of advice is paraphrased on the Today Show website: “Pay less for a four-year degree. You can save on costs if the student attends a community college for two years and then transfers to a pricier school for his or her remaining two years.” Another urges students to apply “strategically” by targeting colleges at which the student exceeds the admissions criteria. Other recent Today Show pieces include “On a budget?
Top 20 Best Value Colleges,” “6 Ways to Stand Out in a College Interview,” “Money 101: How to Avoid Going Broke in College,” and “Sick of Paying Hundreds for Textbooks? Rent!” Many of these pieces give sensible and novel advice that emphasizes attending college on a budget.

Another major source of news for Massachusetts residents, the *Boston Globe*, recently ran an article titled “The College Admissions Scam” (Gabler, 2010). In this opinion piece, the author argues that the college admissions systems at elite institutions favor upper-class students: “If you are a middle-class youth or minority from poor circumstances, you have little chance of getting into one of those schools. Indeed, the system exists not to provide social mobility but to prevent it and to perpetuate the prevailing social order” (Gabler, 2010). Although many of the commenters on the web version of this article cast the author’s point of view as “sour grapes,” the piece furthers the storyline that elite colleges take only the most outstanding candidates, and that low- and middle-income students need not apply. The *Globe’s* May 2009 College Issue contained stories with a different focus; articles on delaying graduation beyond four years, choosing a lower-cost college to avoid debt, and taking free college courses on the Internet highlight the difficulty of meeting the cost of college.

Popular national news sources like *U.S. News and World Report* and *CNN Money* run articles such as “Eight Happy – and Three Scary – Trends in Financial Aid,” “Rich Students Will Get More College Acceptance Letters in 2010,” “How to Get Into College After You Apply,” and “Money 101: Saving for College.” Although the media may
approach college access from a number of different angles, it is clear from the titles of these articles that there is a strong focus on paying for college. These news sources seem to focus on a middle-class version of college access, in which families can expect to pay a hefty portion of the cost of college, but are unable to foot the entire bill. Consistent with the focus on affordability and savings is the concurrent message that college is extremely expensive.

Narrow Context

The community and school comprise a more narrow context in which parents and students approach the college search.

The town.

The participants reside in a central Massachusetts town, “Agrestic,” that is within commuting distance of both Boston and Worcester, Massachusetts’ two largest cities. The average income in 2005 was just over $80,000. Agrestic has been listed in national rankings of the 100 best places to live, described as a charming commuter town, but in recent years it has had a lot of home foreclosures. Although I visited many pockets of suburban-luxury subdivisions, the town’s major streets do not share that same feel of a planned community. A busy road runs through the town, flanked on both sides by strip malls and Big Box stores. The Agrestic Public Library sits in an area that appears to be a defunct town center. To me, the town is a curious mix of high and low, with progress and development moving in, but not quite taking over. This observation seems to be reflected in the varied income levels represented in the high school population.
In conversation with my participants, I gathered that they believe the town to be an up-and-coming, wealthy suburb. In fact, more than one parent participant spoke as though she was the only one in town who would need financial aid to pay for college. Some expressed surprise that I was able to find enough participants in the $40,000 to $80,000 income range in the town. When I asked the head of guidance about this phenomenon, he attributed it to the heterogeneity of income within the town, which is a result of families with higher incomes settling in the town during the last few years.

I think we have a big population of – of native families. So, we have a large group of students whose parents and grandparents and aunts and uncles all went to the high school. But then, we also in the last few years have a ton of new families who are not familiar with [the town] at all. So it’s – it’s two different camps, two different groups.

This point of view is confirmed by data showing that the average income in the town has risen by about $25,000 between 2001 and 2009. This impression of the town as a wealthy community may be part of the backdrop for the participants’ college decision making.

The school.

Agrestic has one primary public high school with over 1,500 students, about a fifth of whom are seniors. Of these seniors, roughly 90% plan to attend some kind of postsecondary education. I received information about the high school, Agrestic High School (AHS), and its programs supporting the college search process through conversations with a vice principal and the head of the guidance department, as well as observation of the school’s college information session and financial aid night. According to the head of guidance, Phil, Agrestic High School begins introducing students to the
college search process during the junior year (though he notes that the “building blocks”
for the college search are laid beginning in ninth grade with tools like personality
assessments). He described the school’s approach as a two-step process, in which the
AHS provides guidance seminars to groups and then individual counseling.

As an introduction to the college search, each student receives a “college
portfolio” binder from the guidance office. Phil describes the portfolio as a jumping-off
point for the college search:

We’re trying to get the wheels sort of spinning in terms of what it is that
they want. Do they want to be at a school where everyone wears
Abercrombie and Fitch and J. Crew? Or are they looking for something
different? The process starts out very broad, because students, most of
them, are like, ‘well, I know that I want to be within a few hours. And
other than that, I don’t know what I want.’

The portfolio includes a list of comparisons between high school and college. The
first states: “High school is mandatory and probably free. College is voluntary and
probably very expensive.” Other comparisons include, “High school: Doing your
homework is the last part of your day. College: Homework is an all-day activity;” “High
school teachers: Approach you if you seem to need help. College professors: Wait for
you to ask help;” and “Grades in high school: You graduate if you pass required courses.
Grades in College: You graduate if your GPA meets minimum requirements.” The
portfolio also includes an admissions timeline and “20 Questions to Begin a College
Search.” The questions focus on personal preferences, but includes one regarding
finances: “Will my family be able to support my college costs? Is this true even at an
expensive private college?”
The portfolio advises students that once they have reflected on the characteristics they desire in a college, they should develop a list of schools by conducting a search using Naviance, a college database program offered through the high school, and consulting college reference books and catalogs. It also suggests that they consult the Guidance Office for additional ideas. For the most part, the portfolio does not touch on the role of cost or financial aid in developing a college search set. Though it suggests that students speak to personnel in the college financial aid office on college visits and includes a description of the types of financial aid available, it does not give any strategies for how to minimize cost or select colleges that will offer significant financial aid. The only sources the portfolio offers for financial aid information are college financial aid officers, the high school’s financial aid night offered by the guidance department, the Massachusetts Educational Financing Authority (MEFA), and Fastweb.com.

The guidance office provides assistance to students on an individual basis beginning in the middle of the junior year. Phil described the purpose of these meetings:

“…once we have PSAT scores, once we have ninth grade, tenth grade, and half of junior year grades, that allows us to help students put together a list of schools that is an academic match anyway. And that’s really the way we look at things. I think most students come in and say ‘I just want to get into the best college that I can get into.’ And we look at it: what is the best match for you? So academically, is it a good match? Socially, is it a good match?”

Another source of information that students can use to choose colleges is the high school’s “college guidebook.” The guidebook shows where each student from the
previous senior class applied to college, and where that student ultimately attended. Although it does not list the students’ names, it does show their GPA’s and SAT scores. Current seniors use this information to gauge whether or not they would be able to get into a particular college based on their grades and test scores. 

When I asked Phil about the guidance department’s role in advising families about paying for college, he admitted that his department does not delve into this area deeply.

“It’s a tough part of what we do, because a lot of families are so private with that information, and talking about finances is such a raw topic for a lot of families, and a very private topic. So, we – we try to initiate those conversations with parents in terms of, how do finances play into this? Should we be looking at more affordable options? Some families are very straightforward with that. But most are – really don’t want us involved.”

In general, the AHS guidance department offers students information about the availability of local scholarships. In terms of institutional aid and federal financial assistance, Agrestic High School offers a financial aid night that is hosted at the school but led by an individual from the Massachusetts Educational Financing Authority (MEFA). MEFA is a “not-for-profit self-financing state authority” that offers financial aid resources to families pursuing higher education (MEFA, 2010). Phil confirmed that when it comes to the specifics of paying for college, including expected family contribution and advice about taking out student loans, the high school is not likely to be involved. In addition, he pointed out that for many families, the specifics of how to pay for college are left to the later part of the college choice process, after the family has received admissions decisions from colleges.
In addition to getting an account of the guidance department’s role from Phil, I attended Agrestic High School’s college information seminar to get a first-hand account of the parents’ and students’ experience. The seminar is offered each September; most of the attendees are juniors and parents of juniors, but many seniors attend with their families as well. The session was in the AHS auditorium, and the attendance was well over one hundred people. The head of guidance, Phil, gave a presentation that lasted about forty-five minutes, and then the attendees were invited to break out into smaller group sessions led by a guidance counselor to ask questions. The main session was primarily focused on the ins and outs of applying to college, including the difference between early action and early decision, SAT II tests, and filling out the Common Application. Although the session was rich in information and clearly engaging for the parents and students, I was struck by the lack of attention to the question of where to apply to college. Likewise, I noticed that the information session did not touch at all upon the question of paying for college.

I was not able to attend the financial aid night at AHS due to a scheduling conflict, but I attended a similar presentation at another area high school. The seminars are given by MEFA employees or financial aid officers from local colleges. Each seminar follows a standard format designed by MEFA. I found the seminar to be extremely fact-intensive; it covered the basics of applying for federal financial aid, including how a family’s income and assets will be treated in the calculation of expected family contribution.
As participants narrated their college search processes, this background on the resources and support offered by the high school helps to put the participants’ knowledge about colleges and information needs into perspective.

Independent financial aid counselors.

When I asked Phil, the head of guidance at AHS, what resources he would recommend students and families use to learn about financial aid and cost, his immediate response was that families should seek advice from independent financial aid counselors. Phil was quick to point out the fact that he was formerly involved with one such company, although not on the financial aid side. Of his former business partner, he said, “To see that detail that he would get into with the families, I think every single family should go through that process, quite frankly. I really, really do. It’s hard to deliver that message in a public school system.” Six out of seven families interviewed for this study mentioned independent financial aid counselors as a source of information. Only one of these families actually bought the services offered by such a counselor; the others attended the free information sessions that a counselor offered to drum up business. Still, each family praised these sessions as a source of information.

In light of this, I decided to interview the owners of a private college counseling company to get a feel for the kind of services they offer. I chose a company that had been mentioned by a few of the participants, and the two owners, Eric and Bill, agreed to meet with me. The company offers both financial aid counseling and college choice advising. Eric stated that the company originally offered only financial aid counseling, but they
realized that it would be more beneficial to families to offer concurrent college advising:

“We realized that in order to maximize the college admission and financial aid process, we can’t really look at one or the other in a vacuum.” The company’s mission is to help students attend the school of their choice for the least amount of money. The cost of four years of financial aid and college advising is around $1,400.

Bill summed up the financial services his company offers as follows:

“We help [families] position themselves in some cases to receive the most amount of money. We do a full review of their financial portfolio. We go ahead and go on to actually do a projected EFC both institutionally as well as federally…We also will help do an estimated targeted award for each of the schools they’re applying to, help them with the financial aid forms, both the FAFSA and the [CSS] Profile. We actually provide them answer keys so that they can go online and complete them themselves, or some families want us to do it, so we offer that service as well.”

One important aspect of the financial services offered is advice on the allocation of assets within one’s financial portfolio. Bill explained that if a parent comes to them early in the process, perhaps during the child’s freshman year of high school, their advice would focus on allocating assets toward retirement first (retirement funds are not counted against a family in financial aid calculations) and then toward assets that will either not be touched in financial aid analysis (such as non-depreciating personal property) or assets that are evaluated but at a lesser rate (for example, twenty percent of a child’s savings account would be included as part of the family’s EFC, but only 5.7 percent of a parent’s savings would be counted).

Some of these savings strategies involve decisions about the very structure of the family. I asked Bill and Eric about the commonly cited example that a divorced couple
fares better in the financial aid world than a married one. Should a couple use divorce as a financial aid strategy? Eric said:

I’ve never seen a divorce. This year, I have a weird amount of people saying, ‘Well, we’ve been engaged for ten years. Should we get married now?’ And my answer is absolutely not. Why would you want to get married now? Wait four years.

Bill and Eric observe that it is an indictment of the financial aid process that families would even have to ask such questions. Yet since the process is not changing, they want to help families take advantage of it:

[One of the first slides of our workshop presentation] says our goal today is to educate you on the rules of the game and how to win. It really is a game, and knowing the rules can really help a family, and how they position themselves is a big factor. The analysis probably shouldn’t be that way, but that is the reality.

In addition to smart savings, Bill and Eric emphasized the importance of school selection in the success of the services they offer. By selecting a college that offers financial aid in “free money,” a family can end up paying less at an expensive, elite college than it would have at a state school. “What we tell families to focus on are the out-of-pocket costs and not get that sticker shock when they get that nice glossy catalog from a school in the mail,” said Bill.

Bill and Eric offer a convincing presentation on this point, showing the potential financial aid at Amherst College versus University of Massachusetts at Boston. When I asked them whether the example would apply with a less qualified student at a less selective school, however, they admitted that it may not. However, Eric pointed out that some less-selective institutions, like University of Hartford and Anna Maria College in
Worcester are beginning to give out more merit money than they used to. Therefore, Bill and Eric will advise students based on SAT score and grades to target colleges where they would be likely to receive merit money; they might even advise a family to invest money in SAT prep to raise the student’s SAT scores into the merit money range.

The integration of financial considerations into college selection went beyond merely choosing colleges for their aid packages. Bill explained that the company encourages students to consider the effect of one’s major on the cost of college. He cited the example of a student who chooses to attend Boston College for nursing or teaching. In his opinion, this may not be the best choice because B.C. costs much more than a local state college, but it yields the same result – a job as a teacher or a nurse. Bill said that he encourages families to use the Bureau of Labor Statistic’s data to research careers, including the educational requirements, the average work day and the earning potential to “make sure that matches with how much you’re paying for it.”

Bill and Eric draw upon many information resources in formulating the advice they give to families. They look at information about average financial aid packages, expected family contribution estimates, average enrollment and graduation rates, and trends for college placement and tuition increases. Bill takes advantage of many of the information resources that are available on the Internet. This is striking, because these same sources are available to students and parents as well. This raises the question of why independent college advisers use this information while families may not.
Discussion

Although one cannot draw conclusions about participants’ use of information from these snapshots of the social, economic, community and school contexts alone, they deepen the understanding of the way participants approach the college choice process. The economic situation in which participants begin their college search is one in which even experts cannot predict what will happen: whether the parent-participants will continue to be employed, whether their savings will rebound, whether colleges will be overcrowded or desperate for applicants. The media emphasizes college-going, but it also may influence participants’ impressions of their own ability to afford a college education. It is clear that the high school supports students and parents through the college application process, but the support does not necessarily extend to important questions such as how to choose an institution or how to pay for college. The independent college advisers prove that there is useful information out there for college-bound students and their families, but it may require an expert’s help to synthesize, and those experts come at a premium.

These observations about the social and economic climate and the school and community helped me to put the comments made by participants into context. They show that there are many sources of information and impressions about college-going that may influence the participants, but they also indicate that participants’ access to information may be limited by circumstances like the guidance department’s willingness to provide it. In the following chapters that describe the structure of the participants’ college search, including the high school, college, private and informal sources they access, and the
texture of the college search, including its uncertainty and the role of the parent-student relationship, this contextual information will make it possible to have a better understanding of why the participants access certain information sources, and potentially why they do not access others.
Chapter Five: Textural Findings

Phenomenological research seeks to understand the essence of a particular phenomenon, acknowledging that an occurrence is composed of both its outward, textural appearance and the meaning that it holds for the person who experiences it. Of course, phenomenology emphasizes the meaning-making aspect of an experience, but the research process requires an understanding of the external object, the phenomenon as it appears on the surface (Moustakas, 1994; Jones, Torres & Arminio, 2006). In this case, the experience of using information in the college search process can be described as both textural and structural. That is, it can be analyzed purely in terms of the actions that parents and students took and the information they gathered, yet it can also be understood in terms of the underlying consciousness that drives the information search and the meaning that the information holds for the participants. A full understanding of the phenomenon is an integration of the texture and structure.

This textural description focuses on the external portion of the college information search, examining the outward experience of using information to decide where to apply to college. Each of the participants used information during the college search process. Owing to the breadth of information available, it is not surprising that parents and students used a wide variety of sources. However, it became apparent that the sources of information could be grouped into four major categories: high school-related sources, college-specific sources, private companies, and informal information sources.
It is important to note that when I began this research, I imagined that my data analysis would focus exclusively on how students and parents acquire pieces of information regarding cost and financial aid. However, as my research progressed, I found that information beyond mere cost can be part of the “financial decision” of attending college. For example, the choice of major or the graduation rate at a particular college can have a profound effect on one’s investment in college. Therefore, although I highlight the use of cost and financial aid information, I include most information that a parent or student mentioned as important to his or her decision to choose a certain college.

*High school sources*

Although the literature suggests that teachers, guidance counselors and other high school-based resources can be a source of information for students and parents, the participants did not describe Agrestic High School (AHS) as a major source of information on cost and financial aid. In fact, the school played a limited role (if any) in helping students choose where to apply and almost no role at all in giving students and parents information about cost and financial aid, with the exception of local scholarships.

Participants generally described the school’s role as that of assisting with the “nuts and bolts” of college application. Some participants were satisfied with this level of interaction, whereas others expressed some disappointment or frustration. “I feel like our guidance department has not really – it doesn’t really guide us,” said Meredith, “it’s just kind of there to just fill out your transcript stuff and then send it off.” Although each
of the participants reflected this observation that the school does not “guide” individuals toward particular colleges, the nuts and bolts, even by Meredith’s own admission, extend beyond sending out transcripts. AHS hosts a college information night as well as a financial aid night; also, guidance counselors provide one-on-one counseling and information resources about colleges and scholarships.

AHS guidance-sponsored information nights.

The participants’ descriptions confirmed my observation that AHS’s college information night was an “overview of the process” (Karen) that did not touch upon financial aid, nor did it give guidelines for college selection. For the participants, this was either good or bad, depending upon where they thought they were in the process. Derek and David both used the phrase “things I already know” to describe the information presented. It is important to note that some of the participants were attending college information night for the second time, so their impressions may have been different the first time around. In addition, Derek hinted that he already knows much of this information “because our teachers have been drilling it into our heads like, ‘do this, do that,’” suggesting that although he did not learn anything new at the college information session, he did learn the information from AHS personnel.

David’s mother, Karen, said the presentation was “excellent,” “clear and concise.” Although she enjoyed the presentation, Karen could not think of any information she learned that she had not known before. Adam expressed the fact that the college
information seminar helped him to pass on information to his parents, who are not as familiar with the American college system:

“If I tell my parents something they’re not as likely to listen as if they find it out from another source. Especially with all the other parents there and them telling us based off like a Power Point and everything. A lot of things I could just let them figure out because what I was saying wasn’t working as much, so it helped me – it helped them get a better picture, definitely.”

The timing of the college information night is significant. Since AHS offers this seminar in September, students and parents attending for the first time are receiving this introduction to the application process at a point when most students have already formulated at least a preliminary college search set.

Just as the college information seminar provides a “basic overview” of the college application process, financial aid night gave participants an introduction to applying for financial aid. George, Alex’s dad, described the information provided at financial aid night:

They talk about filling out the FAFSA and understanding what your family contribution is, and then what your need is. And then also talking about just because a school is expensive, it doesn’t mean you should write that off your list, versus a school that’s cheaper. Because a school that is more expensive, that school may be offering more aid, so in the long run, your contribution could be the same for an expensive school or a cheaper school. So don’t let that sway your decision. Look at everything.

Other participants echoed this account of financial aid night, focusing on information about how to fill out the FAFSA form and the emphasis on meeting financial aid deadlines.
Parent participants took away more than simply the information presented at the college information night and financial aid night. In addition to simply describing the information they learned and its helpfulness, some of the participants told me of messages that they took away from these information sessions that were not part of the formal presentation. For example, Robyn’s initial comments about financial aid night had more to do with other attendees than the presentation itself:

Robyn: You know, I wish I was being paid under the table, and I wish I had fifty thousand of assets because it wouldn't matter, but it was good. I mean, it's -- I think everybody is in the same boat, and it was funny to hear some of the questions.

JMM: Oh, really?

Robyn: Oh, yes, one guy was like, should I hide my money? And I'm like, give me a freakin' break. If you have that much money, then…

Gretta’s take-away from the college information session was a general maxim about applying for scholarships and aid: “You never know.” “[My son’s guidance counselor] said, ‘Lots of times you think you may not qualify, but, in fact, a lot of people may think that, and not bother to fill out the application.’” This information was not part of the formal presentation at the college information seminar, but it seemed to have a big impact on Gretta. Adam’s mother came away from these information sessions with the impression that the high school advises parents not to worry about cost and financial aid until after they send their college applications: “I haven’t started yet, because the school itself – the school says to you not to do anything.”
Guidance department one-to-one services.

The AHS guidance department offers both the college information sessions described above, some in-class group counseling described in the previous chapter, and one-to-one meetings with students and parents. There are four guidance counselors who work with the senior class; assignment to a counselor depends upon the student’s last name. Each of the student participants and many of the parent participants met with guidance counselors to discuss college plans. Their reactions to the services offered were varied, but David summarizes the participants’ general skepticism not only of the ability of the guidance department to help them, but also the guidance counselors’ desire to assist in the college search process:

I don’t know. I mean they – they want – they want to put out like they’re like interested. But, I think that it’s like personally, I think there’s like, at least my Guidance Counselor cares more about other things, like her own personal life and stuff which makes sense. Everyone does. But like, I think it’s not – I don’t think she views it as seriously as some other people would. (David)

The primary topic of conversation between the participants and guidance counselors was where the students would apply to college. The participants expressed a general sentiment that the meetings were not helpful, each time for the same core reason: the guidance counselors did not make any novel suggestions as to where a student should apply. Karen and her son David met with his guidance counselor, who asked him a series of questions to narrow his college choices: “I mean, she asked him the same things we – you know, do you want big schools, small schools, city, country, you know stuff that I
felt was really self-explanatory,” said Karen. David added that the colleges his guidance counselor suggested were ones that he and his mother had “already looked at.”

Christina described the topic of speaking to her son Alex’s guidance counselor as “a sore subject.” She felt that the counselor pushed her son to look at Massachusetts state schools (“What’s wrong with UMASS?”) even though he expressed an interest in going out of the state.

It seems like they don’t know of any school – I shouldn’t say they, just [counselor’s name] – really didn’t know of any schools outside the state. Her knowledge was limited to schools in the state.

Other students such as Meredith and Donald suggested that their guidance counselors did not play a major role in giving information on where to apply because they already come up with a list of schools before meeting with the Guidance Department.

Again, it is worth noting that although the participants may have responded that their guidance counselors did not help them choose colleges, the tools that they used to develop their college lists may have been given to them through the guidance department. Though students and parents chose institutions “on their own,” they may have done so after acquiring the skills and knowledge from the guidance department’s college programming, described in previous sections. A concrete example of this would be Adam, who chose the colleges on his list with little intervention from guidance, but who mentioned that he used a list of the most selective institutions disaggregated by major, which he acquired from his guidance counselor.
None of the participants mentioned discussing the cost of college or financial aid options with their guidance counselors. Guidance was the primary source of information on local and national scholarships, however. All students planned to apply for at least one scholarship and referenced the list of options maintained by the Guidance Department. Only Meredith had begun the process of applying for these scholarships, but several participants mentioned the small scholarships offered by organizations like local grocery stores and other businesses. The guidance office maintains a list of these scholarships that gives students information on how to apply.

*College-specific sources*

The colleges themselves served as a major source of information for parents and students in this study. Colleges provided information in a number of different ways, including in-person sources such as college fairs, visits to the high schools, visits to the college campus, one-on-one counseling for families. In addition, colleges offer written information sources such as brochures and websites.

*In-person college sources.*

All of the participants have been on official college visits. Derek and his mother, Anne, have done the fewest college visits, because Derek is still hoping to do a post-graduate year at a prep school. Each of the other participants visited at least four colleges apiece. Parents and students acquired informal information through observation of the campus, grounds, and students, and they received formal information through the tour and accompanying admissions or financial aid sessions. Simple observation of the
campus and facilities was sometimes all it took to help participants make the choice of whether to apply to a college. As a reason for not applying, participants described campuses as “rundown” (George) or having “no social life” (Donald). For other participants, the campus visit did not evoke such precise observations, but rather simply a general feeling of “fit,” “clicking,” or being “the right place.”

Many, but not all of the participants attended information sessions or spoke to college personnel at the schools they visited. These interactions covered two primary topics: financial aid options and information about individual programs offered by the college. In terms of financial aid information, most participants reported that they learned about tuition as well as the types of merit and need-based aid offered by the institution. Participants obtained information about particular programs by speaking to college employees one-on-one. They described conversations with deans, professors, and program chairs who detailed program requirements, courses, accreditation status, and the availability of program-specific scholarships.

Some participants mentioned that, in addition to providing information, certain college personnel evinced awareness that cost is an issue, and a willingness to help. Gretta described one college as saying, “We know we’re expensive. We know we have to help you.” Similarly, Claire described a one-on-one conversation with a financial aid officer: “The [college] financial aid representative said to me, ‘You know, people somewhat look at us as kind of like the enemy, when we are not. We are really trying to
work with you. We are trying to help you as best as we can.” Both Claire and her daughter Meredith noted that not all colleges were so forthcoming:

When I went to both colleges to talk with them, I got a different feeling. Like [one of Meredith’s top choices], they’re kind of – it’s like a formula. This, this this, and maybe you can’t afford to come here. And I was like, ‘but my child might want to come here.’ And I was getting all teary-eyed.

While Derek and Anne have had very little contact with colleges and college personnel, Meredith and Claire stand at the other end of the spectrum. Not only have they attended college visits and information sessions, but Claire also had extensive conversations with college admissions and financial aid personnel. Claire described sitting down with financial aid personnel at the two colleges that Meredith considers her highest priorities:

I am glad that I met with both colleges because [one of them] actually told me, they -- we did a lot of preliminary work with them first and they actually told me, from the preliminary information that you fill out, the financial forms, that they would be giving us about thirty-two thousand dollars for a fifty-two thousand dollar a year school, and that's -- I was shocked that I would have a twenty thousand dollar gap.

In addition to working with the financial aid officers on expected family contribution calculations, Claire also spoke to these individuals about scholarship and aid options and questions about filling out the FAFSA and CSS Profile.

Written college sources.

Although not every participant reported use of written sources of information provided by colleges, at least one member of every student-parent pair used such a source. The written sources mentioned were college brochures, received either through
the mail or at an information session, and college websites. Although many participants mentioned receiving college information brochures (often to the point of inundation), few mentioned them as a useful source of information in their college searches. Meredith stated that brochures and information sheets from colleges helped her learn about cost and financial aid. Although she also heard about cost at college information sessions, the brochure provides a helpful break-down of cost. Karen also found financial aid information in a mailed brochure from a college; she cited the brochure’s description of a “new financial aid policy” as one of the reasons she encouraged David to apply to that school. The financial aid policy she described is the college’s commitment to meet one hundred percent of each admitted student’s need with grant-based aid packages, not student loans.

It is important to note that the brochures served a limited purpose in terms of getting financial aid and cost information to participants, as the participants only opened mailings from colleges that had already piqued their interest. For example, although Karen’s enthusiasm for a particular institution was affected by the financial aid information contained in the mailing, that college was already on David’s list. Similarly, Meredith and Adam only read brochures from colleges that were already on their application list. As Meredith put it when asked whether she opens college mail, “It’s almost like junk mail. If it’s from a school that I’m actually interested in, then I’ll open it and look at it, but usually, no.”
College websites were a popular source of information among participants. The two primary types of information that participants looked for on the institutional websites were details about program offerings and financial aid information. When participants sought additional information about program requirements, coursework, and SAT or GPA requirements, the college website was a natural choice. Donald used college websites to look up course requirements; Alex searched them for information on academic majors. Likewise, Adam and Derek used college websites to find additional information about program offerings. Other participants relied upon college websites primarily for information about the availability of financial aid. For example, Karen used college websites to find out “how much money they give.” “They’ll list like what your SAT scores have to be in order for you to be – like get this much money, that much money, this much money.” Meredith found both the sticker price of her top choice colleges ($50,000) and information about the percentage of need that the college meets with financial aid. Gretta incorporated considerations of both cost and program offerings when looking at college websites: “So I would go and I would just look it up, see what it would say, look at the cost, and then I would go online and start looking at the programs.”

*Private sources: College Board and college advisers*

In addition to turning to the high school and colleges for information, participants sought out private for-profit and non-profit information sources. By far, the two most commonly mentioned of these were the College Board’s website, collegeboard.com, and seminars hosted by independent college financial advisers.
College Board was one of the most often mentioned online sources that participants accessed. In fact, only two participants mentioned using a privately owned website other than College Board’s; Meredith used Fastweb.com to research scholarship options, and Alex accessed a website specific to college sports to learn about intercollegiate athletics. Participants used the College Board website to look up information about cost, average GPA and SAT scores, acceptance rates, and scholarship offerings. Overall, participants cited College Board as “really helpful,” and “a great website.”

Though the parent participants mentioned using collegeboard.com to look up information about institutions, it was the student participants who seemed to get the most out of the website, as they used it to make choices about which colleges they would consider. The students described College Board’s search and comparison features as particularly helpful in this respect. The website allows users to search for colleges based upon criteria such as program offerings, location, and the average GPA of admitted students. A user can then choose to create a side-by-side comparison of several institutions. David described using this comparison feature:

Well you can use it to, like, compare schools – prices, acceptance rates and stuff. So I was playing [one highly selective college] against [a state school] and [another highly selective college]…

JMM: How did this help you?

Just like – like schools that are unaffordable and not that prestigious, compared to another expensive school that maybe is prestigious. I could narrow it down to like, well, it’s not really worth it. Or a school that’s cheaper – like I wonder why it’s cheaper. And you look down at average
SAT scores and average GPA or something like that. And you’re like, ‘maybe that’s why it’s cheaper.’

Tim also described using the College Board website to help narrow his college choices; he provides an example of how the website can help students work through and prioritize the criteria of their college search:

First of all, I didn’t really want to go across the country, so I kind of looked up New England and maybe some mid-Atlantic states. And secondly, I looked up [my intended major]. And when I first searched, it was kind of like very specific, like only one or two [results]. So I kind of opened it up a little bit and I played around with some of the constraints, like the price, and I think I got like five or six…I think I had five thousand to fifteen thousand [at first], and I wouldn’t mind paying like twenty-five thousand.

Though College Board was clearly a useful tool for participants, it is important to point out that under no circumstances was it the only resource a participant used to look up information about a college. In each instance, students mentioned the College Board website as a source used early in the search process to get a narrow list of colleges. They then followed up with other information outlets such as specific college websites, college visits, or college fairs.

The other primary private source of information that participants mentioned was independent college financial advisers. This category of sources bears some explanation. First, this source was mentioned exclusively by parent participants. Second, only Meredith’s mother, Claire, actually signed up to use the services offered by a college financial adviser. Claire paid around a thousand dollars for the adviser’s help. So far, she says that he has primarily helped her fill out the CSS Profile and the FAFSA. He also
gave her an estimate of her expected family contribution and, Claire says the adviser will help her negotiate her financial aid packages with the college financial aid officers.

The other parent participants cited information that they received during the free, promotional sessions offered by financial advisers at nearby libraries, restaurants, and conference centers. One might imagine that the advisers would not give away many “trade secrets” during these free presentations, but some parent participants still found useful information in them. Eric and Bill, the independent college advisers who I interviewed, confirmed that only a small portion of their free seminars qualifies as a sales pitch, and the rest contains substantive information meant to help parents understand the kind of strategies that can help save money in the college choice process; still, they admit that they consider some information or techniques to be “proprietary,” and a parent would have to pay to make use of them.

Though participants mentioned these independent financial advisers as a source of information, their opinions about this source and its usefulness were mixed. For example, George and Christina received some valuable information from a college adviser:

I went to a college funding seminar where they want you to sign up for their program, et cetera, but I just went to the one night dinner. And he made a really interesting statement that it was like buying a car. You don’t have to pay the price that’s offered on the sticker. You can negotiate it, and he said, you can call the financial aid office and say ‘What else can you give me? Is there more free money available?’ And I did. And there was. (George)

Although this piece of information proved to be valuable to George and Christina, they did not choose to take some of the other advice offered:
He was recommending to, like – it was the opposite of our financial goals, which is why we didn’t do it. It sounded great, though…you would have all the money that you needed for college. Take the equity out of this house, so you’d have all the money you wanted for college, but then you owed all the money on the house. So to me, it was like…it was kind of like a little bit going backward…It just didn’t jive with our financial goals.

Karen received similar advice from a college financial adviser, but she also found that it was not a match for her financial situation.

They presented this thing about your savings and how it was better – you know, where to have money in your name or the kid’s name, and your investments and all this stuff. And even the first seminar we went to – I think [our older child] was a junior, so almost four years ago – at that point, we were just crashing. So we just financially didn’t have any money to do this.

Robyn also attended a seminar; she bought a book written by the college adviser. The advice that she remembered most had less to do with personal finances, and more to do with admissions strategies: “He had a few hints, like make yourself stand out…So, no matter what your kid is interested in, use whatever assets to sell them, I guess.”

Other participants, such as Gretta and Anne, were aware of the services offered by college financial advisers, but they dismissed them. At the core of their reasoning was the idea that the college advisers would not give them any information that they could not get on their own.

Informal sources: “Networking”

JMM: How did you find out which schools Donald might want to look at?

Gretta: Well, just being a parent and networking, you really get a feel for it in [our town]…I mean, Donald is an only child, but there are other kids that – his friends have older siblings. So they’ve already been through it, or they’re going through it…So you’re always getting that, you know,
‘Oh, we saw this great, you know,’ ‘we got this flyer in the mail.’ So whenever I’m going to the [parent meetings], we’re all exchanging information.

Although the participants cited many of the above-described sources of information, they often related understandings about college, and particularly about cost, financial aid or affordability, that were not based on information obtained from a formal source, such as a college admissions expert, a book, or a website. Rather, these pieces of information were picked up from informal sources, such as another parent, a friend who is attending a particular college, a work colleague, or even simply their own observations. It became clear that participants engage in what Gretta referred to as “networking,” the exchange of information through anecdotes or advice about applying to college and paying for it.

I find it particularly important to document these sources for a few reasons. First, these sources of information may be overlooked in studies like St. John’s (2006), Venegas’ (2006) and McDonough and Calderone’s (2006) that focus on the use of particular formal sources of information. These informal sources may get grouped together as part of a family’s tacit knowledge, or even as part of the understandings that go along with greater cultural capital. Second, it became apparent that often these informal sources were given a great deal of credence, perhaps more than the formal sources. When I mentioned the use of informal sources, such as anecdotes, to the independent college counselors, Eric and David, they confirmed that very often, parents come to them with information that they gained from observation or conversations about another parents’ experiences. They caution against the use of these sources, saying,
Everyone has a story, which makes our job difficult. Wheaton gave our friends fifteen grand. They took it away the next year. They might not have said, well, my daughter got caught smoking a joint, or my daughter had a 2.8 [GPA], and she had to have a 3.0 based on the award. Or [a parent might say] so-and-so went to Nichols and was paying eight thousand a year. Well, they may not include the five thousand in the Stafford [federal student loans]. It really makes it hard for us – people really come here expecting miracles often times.

Eric and David’s take on anecdotal information hints toward my third reason for focusing on these sources. Informal sources may provide accurate information, or they may provide only one small, poorly explained version of the truth. In addition, what a participant takes away from an anecdote is typically only one impression, one way in which those facts (truthful or not) could be cast.

_Fellow parents._

As Eric and David suggest, parents who have gone through the college search process proved to be a major source of information for participants in the study. Other parents supplied participants with information about how to apply for financial aid, what to expect, where to apply, and how to pay for college. For example, Gretta told me that the cost of college would probably not factor into her son’s choice, based on information from her friends:

I think that when it gets down to it, we’ll end up with a pretty similar package from [each college]. And this is – and I’m basing this on what I’ve heard, so far from friends is that the packages will end up being just so close that it ends up not being part of the decision.

Gretta continued on to say that observing the financial aid packages that other parents have received has helped her to develop expectations as to what her son Donald will get.
Karen also relied upon the experience of other families, but her friends’ story had a different moral than the one Gretta told. Karen spoke about a friend whose child applied to a private college and did not receive any institutional aid at all. Her friend ultimately let the child choose between attending the private college and taking on the debt and attending a state school with “zero debt.” Karen believes that her son, David, will have to make a similar choice among colleges. George and Christina also developed some of their expectations about paying for college by talking to other parents. Although they had not looked at any information about their expected contribution toward their son’s college tuition, George had spoken to other parents about this issue:

I hear from other people that have two children in school at one time, and they say that – and I’ve also heard from people like in the financial aid industry – that say that you’re really only going to have to pay what one child would have cost.

Not only did other families provide participants with expectations of cost and financial aid, but they also provided advice about where to apply to school, and how to apply for aid. Claire described other parents as her information source on “the ins and outs of things.” Parents of older children suggested that she make a chart with the names of each school to which her daughter applies in order to keep track of the deadlines and paperwork. The same parents also suggested that there are many independent scholarships out there to which Claire’s daughter, Meredith, should apply. Karen claimed that even while attending a financial aid seminar, she learned more from the man sitting next to her, who had put two children through college, than from the presenter.
The idea that anecdotal information gives only an impression, not a formal truth, is illustrated by the accounts given by Anne and Claire. Claire admitted that parents can be a great source of information, but they have not been helpful when it comes to understanding how to pay for college. “You know, sometimes I just wonder who they are doing it because I don’t get into the details of it exactly, like what did you get for aid? You don’t discuss numbers like that.” Claire is left with the impression that other parents have been able to afford the kinds of small, private colleges to which her daughter is applying, but she does not know how they are able to do it. Anne, on the other hand, makes assumptions about the way other families pay for college, without having asked them directly: “I think, when you hear someone is going to a top school, you know that they have money, and that they either planned for it, or they definitely have the capability to do it, or they are counting on financial aid.”

Fellow high school students.

Just as the parent participants received information from other parents, the student participants got information about college from their fellow students. For the most part, the information passed among students is composed of simple impressions, “word of mouth” as to whether an institution is a “good school.” Adam commented on the role of his friends, saying:

I know people who have gone to almost every school [to which I’m applying] and I’ve heard good things about each place. So you definitely want a - you want it to be recommended. Basically, you want someone to say ‘you should go there, it’s a good program and a good overall community.’
Of all of the participants, Adam was the most reliant on information from friends. Neither of his parents attended college in the United States, so the process was new to them. Adam spoke of the role his friends played in navigating the college search process, saying that they helped him find the “little pieces of information” about SAT tests, college visits, and even college cost that shaped his search: “they have definitely told me what schools are more - obviously like private schools are going to be more money, state schools are generally cheaper and more accommodating I guess. I mean, that basically all we’ve really said.” Alex relied upon guidance from a friend who was “really successful” in her quest to play collegiate athletics, so he used his friend’s resume and letters to colleges as models for his own.

Other student participants did not speak to friends about cost, but they cited friends as the impetus for considering a particular institution. Derek had made up his mind to apply to a preparatory school for a post-graduate year to increase his G.P.A. and athletic skills before applying to college because some of his fellow team members had done the same: “all the kids play for a prep school. So like basically that influenced me a lot too, because those kids were really good.” David decided to apply to an elite southern university that does not meet many of his stated criteria because one of his brother’s friends is a freshman there.

Aside from other parents and students, participants (both student-participants and parent-participants) cited a number of other individuals as sources of information about colleges. The common theme among these sources is that they constitute “college
connections”; that is, personal links to a particular college. These connections took the form of alumni, current students, college employees, and even siblings. It seems that participants valued information from these sources as the “inside word” on college information, describing sources such as current students as “honest” and “straightforward.” As David put it, current students are a valuable source of information about a college because “they have a better idea what’s going on there.”

Robyn also valued the opinion of current students at the colleges she visited with her son, Tim. Tim plans to pursue a degree in a highly specialized science field, but Robyn expressed an awareness that he may not be able to complete that program, highlighted by a conversation with a current college student:

*What they have told me is out of like the eighty that get accepted into that program, about a dozen end up actually graduating. So that’s how hard it is. And that is why I really like that this kid that was showing us around was honest. He was like, ‘I had to change.’ My husband was like, well, you know, did you find out that, did you change your mind like in your senior year, your junior year, or could you tell from - and he couldn’t tell his freshman year, not until maybe the science got so much, and so, you know, these colleges offer so many other degrees.*

Although the colleges to which Tim applied would offer other programs that he had considered, such as communications, the choice of major has significant financial implications for Robyn and her husband. Since none of the state colleges in Massachusetts offer his chosen program, Tim will be able to pay discounted tuition at participating out-of-state public colleges. However, if Tim switches to a major that is offered at Massachusetts state schools, he will no longer be eligible for this tuition discount (estimated at about seven thousand dollars). Therefore, the amount that Robyn
and her husband will pay for Tim’s education at one of these out-of-state public colleges is entirely dependent upon his choice of major. A switch from his chosen major to, say, communications (a major offered at several Massachusetts public colleges) would mean that Tim’s parents would owe an extra seven thousand dollars a year in tuition.

Family members also served as information sources for participants. Donald considered applying to a technological college in New York but ultimately decided not to, because “it was just a little too pricy for the education I thought I might get there.” He based this impression on his uncle’s experiences as a student at that college. Donald’s mother, Gretta, also formed her opinion of this college using information from her brother: “He said, ‘with a campus that size, and the way the dorms are set up, you can always find somebody who doesn’t have anything to do that night, and you can just party your week away.’” Similarly, Donald gleaned impressions of the student body at another elite technological college from his great uncle, who served as an alumni interviewer for prospective students:

He said that...the reason that they didn’t have many sports there, or if they did, they weren’t packed with people watching them because everybody was studying. Because everybody who was there had a really good work ethic and wanted to succeed, and would rather spend free time trying to do better in their classes than just goofing off.

Karen also had a family “college connection.” Her brother is the chief financial officer of a small Christian college. Her son David did not consider applying to that college, but Karen got advice from her brother about job prospects for David after graduation: “he
said even kids that graduate from this small Christian college with accounting degrees come out and have very good jobs.”

Adam’s college connection was his summer internship supervisors at a cable television station. Adam is interested in broadcast journalism, so he asked his internship supervisors for advice about where to apply. He sees the supervisors as people who are successful within the field he wishes to enter who would know which colleges are the best options for him:

They just told me like where – what school – they said basically it’s a matter of having a very strong liberal arts program within a school and then it’s more of like outreaches from there. So for broadcasting, it’s not so much - it’s more what you make it, I think, and how involved you are with the facilities at each college.

Anne, Derek’s mother, acted as her own college connection. Anne works at a college as a financial aid counselor. She feels that her experience with the FAFSA, with the “whole different language” that accompanies financial aid calculations, will help her guide Derek through the college application process. For instance, Anne is very familiar with the process of calculating financial aid packages at her college and with the different types of federal financial aid. Based upon her experience at work, Anne believes that she will not be required to pay any of the cost of college because her income is low enough that colleges would not expect her to contribute. However, Anne admitted that her experience is limited to the financial aid process at her particular college (which would be similar only to a small class of institutions), so it would likely only help her with a few of the colleges to which Derek plans to apply.
Coaches as a source of information

Three of the seven participants in this study (Derek, Meredith and Alex) pursued athletic opportunities at the collegiate level. For this subset of students, coaches revealed themselves to be significant sources of information; as Meredith’s mother, Claire, said, “the whole college process has been linked with [Meredith’s sport].” Each of these students had connections with at least two of three coaches, including a high school coach, a college coach, and a travel team coach.

High school and travel team coaches gave students encouragement and suggestions about where to apply and how to participate in college athletics recruiting. Derek described his high school coach as a leading force in helping him communicate with college coaches, selecting colleges on which to focus, as well as a supporter of his decision to apply for a post-grad year at a preparatory school: “He was the one who – he like put together a highlight tape and sent it out to a bunch of schools. So he was really helping me with it. And then so – like when I decided to go to [a particular school] next year, he said that was a really good decision.” Similarly, Alex and Meredith received advice from their high school coaches. In fact, Meredith’s travel team coach arranged for a financial counselor to speak to the team parents about paying for college.

Once the students had established contact with college coaches by sending letters and video to highlight their skills, the college coaches (if interested) would respond with more information. In addition to introducing the students to the athletic program, the coaches often gave the students advice about admissions or financial aid. Derek’s
conversations with college coaches reinforced his interest in doing a post-graduate year, as they told him that most of their players do post-grad years at prep schools before joining a college team. Alex and Meredith spoke to coaches about the financial aid options available through the institution: “When I went to [one particular college], I did a tour and the coach came with me, and he spoke a lot about – because that particular school wouldn’t have given me a [sports] scholarship – so he spoke a lot about different scholarships that the school offers if you have like a certain GPA or higher,” said Alex.

At another college, Alex brought his transcripts and SAT scores to the coach, who encouraged him to apply and expedited his application process with the admissions office.

Changes over the course of the application process

Since participants were interviewed twice over the course of the application process, it is interesting to examine whether their patterns of information use change over the course of the application process. In the first interview, the student participants were only beginning to apply to colleges; by the time of the final interview, most were finishing their final applications, and many had already received acceptances or rejections from colleges. Participants’ narratives did not show any change in the sources of information used over the course of the application process in that they did not use any new sources of information.

Figure 5.1: Summary of Information Sources
<table>
<thead>
<tr>
<th>Information Source</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>Guidance Counselors</td>
<td>Student and parent participants met with guidance counselors individually to discuss their college options. These meetings could have been a “check-in” scheduled by the counselor, or a meeting requested by the student. The guidance counselors typically asked questions about the student’s college preferences and suggested some particular college options.</td>
</tr>
<tr>
<td>Teachers</td>
<td>Some student participants reported speaking to a high school teacher about the colleges to which they planned to apply. The teachers either encouraged the student’s college choices or suggested an additional college that the student might consider.</td>
</tr>
<tr>
<td>Coaches</td>
<td>Students who participated in athletics got information from high school coaches, college coaches, and club team coaches. The high school and club team coaches suggested college options, gave advice on contacting college coaches, and in one instance, brought in an independent college adviser to speak to families. College coaches gave families information about the admissions process and financial aid options.</td>
</tr>
<tr>
<td>High School Presentations</td>
<td>The high school hosted a college information presentation and a financial aid presentation for students and families. Students and parents attended these presentations during the junior or senior year. The college information presentation focused on the mechanisms of applying to college, including SAT scores, Advanced Placement, requesting transcripts and recommendations, and college deadlines. The financial aid presentation was given by a representative of the Massachusetts</td>
</tr>
<tr>
<td><strong>Educational Financing Authority (MEFA); it contained information about applying for financial aid, including how savings and investments would be counted in financial aid calculations and how to fill out the FAFSA.</strong></td>
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<tr>
<td><strong>College Personnel</strong></td>
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<tr>
<td>Some participants met one-on-one with personnel from colleges, often during college visits. Participants asked personnel specific questions about financial aid options and cost, as well as the majors and programs available at the college.</td>
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<tr>
<td><strong>College Admissions/Financial Aid Presentations</strong></td>
<td></td>
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<tr>
<td>During campus visits, participants often attended admissions and financial aid presentations that provided information about the college’s specific policies. The admissions presentations cover the qualifications for admission and specific issues such as Advanced Placement credit, SAT subject tests, and early decision applications. The financial aid presentations cater to families’ questions about institutional aid, merit scholarships, and applying for financial aid.</td>
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<tr>
<td><strong>College Fairs</strong></td>
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<tr>
<td>A few participants mentioned college fairs as a source of information. At these fairs, students picked up brochures about colleges and asked the college representatives about the programs offered at the institutions.</td>
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<tr>
<td><strong>Campus Visits</strong></td>
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<tr>
<td>Most participants went on visits to particular college campuses. These visits afforded opportunities to get information from college representatives, coaches, or admissions and financial aid presentations. They also allowed participants to obtain more informal information through observation of the campus and conversations with current students.</td>
<td></td>
</tr>
<tr>
<td>College Brochures</td>
<td>Some participants got information from college brochures that they received either in the mail or at college fairs. These brochures contain a snapshot of the tuition and fees, as well as some information about the institutional aid available.</td>
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<tr>
<td>College Websites</td>
<td>Many participants mentioned looking at college websites for information about cost and financial aid. Each college lists the tuition and fees on its website, as well as the college’s institutional financial aid options including merit scholarships.</td>
</tr>
<tr>
<td>CollegeBoard.com</td>
<td>All student participants and some parent participants accessed information through CollegeBoard.com. This proprietary website is run by a non-profit membership association that is composed of colleges and universities. The College Board website’s “College Search” function allows a user to research college options according to a variety of criteria, including size, location, cost, and program offerings. Users can then create side-by-side comparisons of institutions that show information about the colleges, including costs and financial aid.</td>
</tr>
<tr>
<td>Fastweb.com</td>
<td>Some student participants mentioned Fastweb.com as a source of information about independent scholarships. Students can create a profile on the Fast Web site to receive “matches” with the criteria for available scholarships. Fast Web also send users e-mail alerts about scholarship deadlines.</td>
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</tbody>
</table>
| Independent College Advisers | Many of the parent participants attended free seminars offered by independent college advisers. These advisers offer college selection counseling and financial aid counseling, for fees ranging from $800 to about $3000. The free presentations suggest to parents that the choice of a
private institution over a public one may “pay off” if the student is eligible for merit and institutional financial aid. The presentations also discuss strategies for negotiating financial aid packages and making investments to decrease the family’s Expected Family Contribution. If families buy the services offered, they will at minimum receive assistance filling out the FAFSA form, and at a maximum, receive counseling on savings and investment as well as advice on where to apply and how to position oneself to maximize acceptances and financial aid.

| Informal Sources: parents, friends, relatives, “college connections” | All participants relied upon informal sources of information, such as other parents, friends, and relatives. These sources provided participants with anecdotes or observations about cost, financial aid, and college quality that helped shape the participants’ college preferences. In addition, some participants mentioned gathering information from friends or family members who work at colleges; these college connections could provide the “inside word” on college admissions and financial aid. |

**Discussion**

Although the following chapter will delve into the meaning that the information search serves in the lives of the participants, there are some conclusions that may be drawn merely by synthesizing the patterns of information use described in this chapter. One aspect of the research goals set for this study is simply to understand what parents and students look for in terms of cost and financial aid information, how helpful these
sources seem to be, and how this information search is shaped by the layers of context surrounding it.

_The high school: An information clearinghouse._

The data outlined here show that participants tend to retrieve information from the most obvious and accessible purveyors, the high school and the college. Figure 4.1 shows that the high school-related sources include guidance counselors, teachers, coaches, and presentations like college information night and financial aid night. Participants did not describe these high school sources as major resources for either cost or financial aid information, apart from information about local and national scholarships. Participants felt that the high school guidance department did not have much to offer on these points, or that guidance was limited in its ability to help students. Even though the high school does not provide financial aid and cost information, it does attempt to provide students and parents with the tools and knowledge they need to apply to college, seek information, and apply for financial aid. Almost all participants cite CollegeBoard.com as a source, and College Board is a source promoted by the high school. The high school encourages participants to go on college visits, which proved to be a major source of information on cost and financial aid. The high school also offers the Naviance software, which allows students to research cost and financial aid information and engage in cross-institution comparisons. Rather than viewing the high school as a poor resource on cost and financial aid, it can be seen as an information resource clearinghouse that catalogs useful sources and suggests them to students and parents.
The contextual information collected confirms that the guidance office has not traditionally taken a role in advising parents and students on paying for college, or the role that finances should play in choosing a college. Phil, the head of guidance, suggested that the school does not play a role in this area because a family’s ability to pay for college is considered something that should be kept private, particularly in a public school environment. Yet it seems possible for the school to play a larger role in encouraging parents to think about cost when considering where to apply to college. One simple way to do this would be to think more conscientiously about its “clearinghouse” role and expanding the information sources it promotes to sources like Finaid.org, a site that would educate parents about financial aid, or other similar resources. Additionally, the high school might use resources like the college portfolio or college information night to suggest that families should seek information like graduation rates, average debt load of graduates, and average financial aid package.

*Colleges: Too little, too late?*

Clearly, colleges are a major source of cost and financial aid information for parents and students. Figure 4.1 shows that participants access information from a variety of sources at the college level, including brochures, websites, college personnel, college visits, and coaches. Figure 4.2 indicates that these college-related sources are the major sources of information about college price and financial aid. Certainly, participants are finding the information they seek from the colleges.
### Figure 4.1: Sources of information

<table>
<thead>
<tr>
<th>Source Category</th>
<th>Source</th>
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<tbody>
<tr>
<td>High School</td>
<td>Guidance counselors</td>
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<td></td>
<td>Teachers</td>
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<tr>
<td></td>
<td>Coaches</td>
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<tr>
<td></td>
<td>High school-sponsored presentations</td>
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<tr>
<td>College</td>
<td>College personnel</td>
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<td></td>
<td>College fairs</td>
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<td></td>
<td>Campus visits</td>
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<td></td>
<td>Brochures</td>
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<td></td>
<td>College websites</td>
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<td></td>
<td>Coaches</td>
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<tr>
<td>Private companies</td>
<td>College Board</td>
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<td></td>
<td>Fastweb.com</td>
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<td></td>
<td>Independent college advisers</td>
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<tr>
<td>“Informal” sources</td>
<td>Other parents</td>
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<tr>
<td></td>
<td>Friends</td>
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<td></td>
<td>Relatives</td>
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<td></td>
<td>College connections</td>
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</tbody>
</table>

### Figure 4.2: Information sources by type of data

<table>
<thead>
<tr>
<th>Type of data</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information about college price</td>
<td>College websites</td>
</tr>
<tr>
<td></td>
<td>College brochures</td>
</tr>
<tr>
<td></td>
<td>College Board</td>
</tr>
<tr>
<td></td>
<td>College admissions/financial aid presentations</td>
</tr>
</tbody>
</table>
| Information about financial aid options (federal and institutional aid) | College websites  
College brochures  
College Board  
College admissions/financial aid presentations  
Other parents  
Friends |
|---|---|
| Information about EFC | Independent college advisers  
Siblings  
College personnel |
| Information about non-institutional scholarships | Fastweb.com  
Guidance counselors  
Other parents  
Friends |

Since this research explores families’ use of information with the purpose of considering how information can help students and families make decisions about where to apply, it is important to note that participants were often more likely to seek out information from college specific sources once they had significantly narrowed their choice set. For the most part, the participants had already made the decisions about where they would apply (give or take one or two colleges) by the time they accessed these college-related information sources. The information that reaches the broadest audience is probably the college brochure, but participants stated that many of these end up in the trash. Therefore, the potential of college-related sources is limited, as they do not generally expose students and parents to a wider variety of college options.
It is also important to consider that college-related sources such as websites, brochures, and information sessions may present information to their audience with the ultimate goal of encouraging the students to apply. Therefore, information that comes directly from colleges may be packaged or presented in a marketing-oriented format that can gloss over important facts or in some cases, can be misleading.

As I will discuss further, the participants in this study generally sought information on price and financial aid options. To a certain extent, they sought out information on the “net price” of college by trying to estimate their expected family contribution (EFC). Chapter Six indicates that participants who sought EFC estimates had to rely on information from previous children or independent college advisers. Colleges could make this information more accessible, more reliable, and more tailored to the particular institution’s financial aid policies by offering online net price calculators.

Private information sources.

The private information sources described by the participants were very few, compared with the wide variety of sources available through the Internet as well as in print. CollegeBoard.com is only one of many websites that offer information about college prices and financial aid. There are two potential conclusions that may be gleaned from this. One is that the other private sources simply do not have the same kind of exposure or marketing to gain a wide following of students; as noted above, the high school may play a role in suggesting to families which private sources can be helpful. An alternate conclusion may be that the other private sources available simply duplicate the
information available on CollegeBoard.com, or at least add very little in the way of new information, and thus participants were less likely to access additional sources. This research does not offer any indication as to which of these conclusions is the accurate one, but it does suggest that private organizations, particularly non-profits like the American Council on Education or Finaid.org, should examine this issue more closely as they continue to invest significant amounts of money in purveying information.

Many participants noted that they received some information from the introductory seminars offered by independent college advisers, yet only one family actually employed one such an adviser. It seems that participants either felt that they received enough information in the introductory seminar, or felt that the additional services they might receive by signing on with the company were not worth the investment. Also, participants may have been turned off by an emphasis on savings and wealth management strategies; advice on these matters could either be incompatible with one’s personal financial goals, or it could be irrelevant if one does not have the ability to save money. Granted, there may be variations in the quality of presentations or services offered by independent college advisers, but my observations of the services offered by Bill and Eric, the college advisers I interviewed, indicate that they may offer valuable information and advice to parents and students, particularly on the matter of integrating concerns about paying for college with the decision of where to apply. I cannot say whether these services would be worth the cost to families, particularly when considering that the fee is probably taken directly out of funds that would otherwise be spent on college tuition.
The conversation with Bill and Eric indicates that independent college advisers can serve as a filter through which all of the information out there on cost and financial aid can be culled before it is provided to families. Not only can these advisers narrow down the sources of information to the most helpful, but they can also help families use this information to weigh the factors that are most important to them in choosing a college. These observations make participants’ lack of interest in using college advisers a concern for policymakers for two reasons. First, policymakers should be concerned that affordability could be a barrier to families’ access to the information resources available through independent college advisers, as this indicates that lower-income families will not have the same opportunity to become informed consumers as higher-income families. Second, the fact that independent college advisers like Bill and Eric use a broader set of information resources that participants neither sought nor desired, including those put out by the federal government, raises the possibility that there is something about the resources themselves that makes them more likely to be used by “professionals” than by families. Perhaps the information is provided in databases like the federal government’s College Navigator is packaged in such a way that it is more useful for “middle men” like Bill and Eric who re-package the information in a manner more easily consumed by families. This study does not provide any answers to these questions, only an indication that they should be answered in order to better understand how to help parents and students use information in their college decision making.
Informal sources: An untapped resource.

The data show that participants rely upon information that they acquire from friends, neighbors, fellow parents and other “informal sources” of information. These sources present both an obstacle and a potential untapped resource for those who wish to provide families with good, reliable information. Informal resources can be problematic in that there is no way of knowing whether or not the information transmitted is accurate. Also, as the data suggest, participants often absorb the “message” of an anecdote without fully understanding the circumstances that led to it. Still, informal sources can be very powerful. Some participants described them as “unbiased” (Meredith), others said that they knew they could trust information from an informal source more than what comes from a college’s personnel (David).

High schools, colleges, and other parties who are interested in giving families good information should consider whether the power of the informal source can be harnessed. One participant, Meredith, suggested that colleges could get information about “great financial aid” to prospective students more easily through word of mouth: “Word spreads fast.” It is worth considering whether support groups, message boards, or other ways of providing moderated person-to-person information about paying for college.

Summary

Simply by examining the sources of information that participants used and their comments about these sources, this research begins to answer some of the questions posed at the outset of this study, such as “What do students and families look for in terms
of cost and financial aid information?” “How helpful are the sources they find?” and “How are students and family members’ uses of information shaped by the layers of context in which the decision making process occurs?” The data show that families use a number of sources of information to aid them in the college search process, but they overlook many others. Students and parents primarily seek information about the price of college and the financial aid options offered; to a lesser extent, they also seek information about their expected family contribution (EFC). They use sources of information that are easily accessible, such as high school-related and college-related sources. The helpfulness of these sources varies; for example, participants did not seem to find high school guidance counselors to be a particularly useful source of information when it comes to information about paying for college.

This data gives only half of the story on the use of information in the college search process; the missing pieces here are why families use these particular sources, and what role the information they find plays in their college search decisions. The other half of the story comes from an analysis of the structural elements of the participants’ accounts that searches for the meaning that information holds in the college search process for these participants.
Chapter Six: Structural Findings

When speaking to high school seniors and their parents about college choice, every family’s story seems unique. One student is a gifted athlete. Another has very specific career plans that guide his college decision. One parent works at a college and seems to have inside information on the financial aid process. Another parent went to college in a foreign country and is unfamiliar with the American college admissions process; in every aspect from taking the SAT to applying for financial aid, she is learning alongside her son. The challenge to the qualitative researcher is to look across these individual accounts to see the themes that emerge. In my own research, I found that despite the different stories that families presented, there are core meanings, habits, and needs that presented themselves and provide the shape for a common account of the college information search.

The textural description laid out in Chapter Five presents a picture of how parents and students used cost and financial aid information, as well as what they had to say about using information. The textural information goes a long way toward answering questions like “What did students and families look for in terms of cost and financial aid information?” or “Do they find what they search for?” and “How helpful are these sources?” Yet the surface of the phenomenon leaves unanswered an essential question for phenomenological inquiry: What does it all mean? This structural description seeks to answer that question by highlighting themes that emerged from the data pertaining to how participants make meaning of the use of information in their college search. The
structural description requires the “unloosening of meanings” (Arminio & Hultgren, 2002, quoted in Jones, Torres & Arminio, 2006), achieved by uncovering the meaning of a phenomenon from what the participants say about it (Jones, Torres & Arminio, 2006).

The textural analysis in this case did involve a certain amount of “unloosening.” The role of information in the college search process is intimately bound up with the question of how families choose the colleges to which the students will apply. The themes identified here give insight into the use of information by examining how information fits into the college choice process, family relationships, and participants’ self-concepts. The major themes highlighted here include the uncertainty that characterizes the college search and the use of information, the relationship between student and parent that informs the information search, the role of cost and financial aid in the college search process, the relationship between choice of major and affordability, and the phenomenon of using incomplete information as a basis for college choices.

**Uncertainty**

One theme that comes across clearly in the data is the uncertainty that characterizes the college search process for both parents and students. Parents and students are uncertain about so many things, from senior year grades to choice of major. The financial aspects of the college choice process are particularly uncertain; the price of college, the availability of financial aid, and even the family’s own ability to pay are unclear. For example, Derek and his mother Anne assume that Derek’s father will contribute some money toward Derek’s postsecondary education; however, even in
February of his senior year, the amount of the contribution was in question. “Yes, he still has a little time [laughing]. But we do need to know that going into this whole process, before we make any decisions,” said Anne.

For other participants, the major source of uncertainty is the amount that the college will require their families to contribute, and the correlated amount that the college or other sources will provide in financial aid. Adam’s mother, Bonnie, expressed uncertainty about how much financial aid Adam could expect to receive:

I don’t know. If we get fifty percent, I will be very happy…You know, I don’t know how they give the financial aid – I don’t know on what they decide, on what the school decides. We have no idea. Each and every college is different, so probably if we at least get thirty to fifty percent, it would be nice.

Claire hopes to use independent scholarships to fill the expected gap between institutional financial aid and the sticker price of college. Although she plans to apply for as many as possible, she raised concerns about her likelihood of receiving these scholarships: “I am hoping that – you know, I don’t know how competitive it is for all these scholarships.”

Gretta, meanwhile, is concerned about the reliability of financial aid offers, as she has heard of colleges that were unable to fund scholarships after the first year of college.

Participants attempted to resolve the financial ambiguities of college in a number of ways. Karen, Christina and George all relied upon the their experiences with their other children as a source of information about their family contributions to college. Claire sought out information from college financial aid officials as well as an independent financial aid adviser. Gretta and Robyn both got information about financial
aid offerings from college admissions sessions. Yet, even with all of the information gathered by participants, the theme of uncertainty remained. Gretta still did not know whether Donald would receive a merit scholarship at his top three colleges; Robyn learned that her son would get a tuition discount at an out-of-state public college, but she was unsure as to the amount: “I am trying to think, because they gave us these booklets. It is not like as much as if he was in state, but it is probably about half, between in state and out of state…”

The lingering ambiguity of cost and financial aid is apparent in Meredith and Claire’s narrative. From the beginning of the college search process, Meredith and Claire have been focused on the fact that paying for college will be a challenge (though, as I will discuss later, cost may not have factored into Meredith’s choices of where to apply). Claire has sought advice and information from guidance counselors, college financial aid professionals, high school and college coaches and even an independent college adviser. Even with all of that, Claire received conflicting information on her family’s expected contribution toward the cost of college; her independent adviser calculated her contribution at $10,000, but one of the colleges estimates it at $20,000. In addition, the college coaches indicated that Meredith would receive scholarships to make up some of the shortfall, but the amount is still in question. In February, Claire expressed frustration at not having answers to these questions:

I’m still really – it’s kind of an anxious time still because if it is [twenty thousand dollars], then most likely you’re going to be at [the less expensive college]. Then, I really just am listening to the coach’s words. They keep repeating, ‘well, you know we’re going to work it out’ because
she really does so want Meredith. So, she has that going for her. But what does that mean, though? Are we starting at like – do you think they’re going to give us fifty percent? Am I just trying to fill the same twenty thousand dollar gap? I don’t know.

The ineffectiveness of information in clearing up uncertainties in the college search process can be attributed to a few different reasons. One may be that participants possess the information that they need to clear up uncertainties, but they are unable to remember or process the information. For example, Robyn stated that she had a booklet that explained the tuition discount available to her son, but that she did not know what the discount was. Another may be that there are conflicting sources of information, as when Claire received two wildly different estimates of her expected family contribution. Uncertainty also results when the information provided to participants is clear, but is contingent upon as yet unknown circumstances, as when the availability of a merit scholarship is contingent upon a student’s final grades or SAT scores.

Participants reacted to this uncertainty in two main ways. The first tactic was to make decisions or seek out information to allay this uncertainty. All participants alleviated the uncertainty of price by seeking out information. As to the uncertainty of financial aid options or ability to pay, only some of the participants made efforts to ascertain this information. As will be discussed further in subsequent sections, participants like Claire (Meredith’s mother), Karen (David’s mother) and Christina (Alex’s mother) sought out estimates of their expected family contribution. Two other parent participants, however, reacted to the uncertainty in a completely different way. Rather than seeking out information, Bonnie and Gretta took the position that they should
“wait and see” (Bonnie); they were comfortable with the idea that they would ascertain their ability to pay for college after their children had already applied and been accepted.

*The role of cost and financial aid information in the college search*

Even though each participant in the study accessed information about cost and financial aid, the role that this information played in their college choices is particularly relevant to the aims of this research. It is important to ascertain whether and how the price of college or the availability of financial aid plays a part in the participants’ decisions about where to apply. Not only does this enhance our understanding of why and how participants search for cost and financial aid information, but it also indicates the extent to which this information can be useful in helping families make better choices about where to apply.

The role of information in the college choice process is best revealed by describing how participants chose the set of colleges to which they would apply. Each participant had formulated a preliminary choice set by the time of the first interview in September or October of 2009. Some had added or subtracted from the list by the time of the second interview, but the core remained the same in each instance. For instance, Donald added two colleges to his list before the second interview because he had already been wait-listed at one of his top institutions, and he and his parents sought more affordable college options. Tim, on the other hand, decided not to apply to his third choice college (out of a list of three) because he had already been accepted to one of his top two choices. Neither Donald nor Tim had received financial aid packages from any of
these colleges. Participants described both the way they chose the colleges to which they would apply as well as the factors that mattered most to them in choosing a college. It was particularly interesting to reflect upon whether these two descriptions were actually compatible.

Meredith stated that she sought a small, liberal arts college that is close to home. Her mother, Claire, said that the first criterion Meredith developed was her need for a smaller institution:

> When we started that summer before her junior year, we just started looking at schools. We went to all different schools [describes several institutions of different sizes]. That was the first thing that she narrowed down is the – you know, like the smaller school.

Although Meredith and her mother spoke of criteria, she admitted that her college search was more closely connected to athletics than to any sort of rational winnowing from a list of local colleges to the three she ultimately chose: “It was basically just because of [athletics], because I got to go to the different tournaments, and they are hosted at different schools. So from there, I narrowed it down to [the three institutions on her list].” These campus visits gave Meredith an opportunity to make observations about her likes and dislikes: “I thought Northeastern – I don’t like Northeastern. B.U. [Boston University] – I don’t like the city. B.C. [Boston College] – it was too big for me.”

Derek seeks a college that is small and local that would allow him to play his two favorite sports on an intercollegiate level. Although he still has not discounted the idea that he will go to a prep school for a post grad year to hone his athletic skills and get another chance to raise his GPA, he is interested in a few colleges as well. Derek’s
interest in these particular institutions stems primarily from communication with coaches at those institutions. His mother, Anne, also describes his self-concept of his academic ability as a factor in his decisions about where to apply: “Putting it realistically with Derek’s grades, there’s not a whole lot of opportunity. He’s shut a lot of doors on himself, basically. So it’s not like we had to go look at a lot of different colleges and that type of thing.”

What is most striking from the participants’ accounts is that although the colleges they chose fit (for the most part) the criteria they described as important, these criteria were not what they used to formulate their college choice sets. That is, it became clear that participants’ choices were not based upon an objective evaluation of the criteria, but rather an individualized, subjective combination of criteria with experiences and preferences.

The two students who seemed to make more objective use of criteria, adding colleges to their lists based only upon their stated preferences, were Tim and Alex. Both Tim and Alex had extremely narrow criteria for their college searches. Alex wished to attend a college with an unaccredited program in a specific major in the sports management field; there are only three or four colleges in the country that offer such programs.³ Tim wished to attend a local college that offers the highly specific science major he has chosen and costs less than twenty five thousand dollars a year:

³ As will be explained in more detail subsequently, Alex wished to participate in intercollegiate athletics, but if he attended an institution with an accredited program in his
First of all, I didn’t really want to go across the country, so I looked up New England and maybe some mid-Atlantic states. Secondly, I looked up [my major]. When I first searched, it was kind of very specific, like only one or two [results]. So I opened it up and played around with constraints like price, and then I got five or six.

Tim and Alex’s experiences suggest that it may be easier to use objective criteria when one’s needs are so specific that the results of a search will be very limited. Perhaps the other participants resorted to the heuristic of familiarity to make distinctions where they could not come up with a formal criterion to narrow the list. Or, it is possible that families gravitate toward colleges about which they can easily find information. This could be reflected in participants’ tendency to apply to colleges that are local or about which they have some “inside” source of information. Certainly, there are other reasons to apply to local colleges, but Meredith’s mother, Claire, observed a link between location and information:

Since Meredith was going to stay local, it was so easy because you have access – you can just go to the school. If she were going to apply out of state somewhere, I don’t know how I would have gotten as much information, because I just found going to the school is how you get the most.

It is not necessary here (and indeed, it is the subject of many other studies) to determine precisely how students make their college choices. What is important here is to understand that making static assumptions about value and role of cost and financial aid information in the college choice process is problematic, because the choice process is highly subjective. Even when participants identified cost or affordability as a factor in particular sports management major, he would be ineligible under NCAA rules. Therefore, he sought an unaccredited program, because it would allow him to pursue his chosen major and to play an intercollegiate sport.
their college searches, financial aid information did not play a strong role in the choice of where to apply. For instance, David and Karen, his mother, are concerned about affordability (David seems to be even more concerned about this than his mother). Although David and Karen did seek out information about price and potential financial aid packages, David will apply to at least one college that his family cannot afford without assistance at which he does not expect to receive any significant financial aid. Also, though David’s college choice set consists primarily of institutions in Massachusetts, he applied to one elite institution in the South. Karen described this as a decision primarily based on affordability:

    One of the reasons that we’re encouraging [this college] is they have a new financial aid policy this year which we received through information in the mail… I said, ‘well really we should think about it, because they are saying that whatever your financial need is, they will match it with not loans, but grants.’

Clearly, financial information has played a role in David and Karen’s decision, but not necessarily a strong role. If affordability were a driving force, then they probably would not have chosen a college that he has essentially no likelihood of attending, since he does not wish to take out significant student loans. Moreover, if financial aid information played stronger role in their decisions, then David and Karen might have sought out any of the other colleges between Massachusetts and the southern United States that offer financial aid programs similar to the one Karen happened upon in the mail.

    The notion that a family could use cost and financial aid information in an objective way in the college search process seems to be directly related to the problem of
uncertainty identified in the previous section. If the net price a family will pay is uncertain, then even an estimated net price is not a firm piece of data upon which a rational decision could be built. Even when the parent and student participants were concerned about affordability, none of them were absolutely certain that they would not be able to afford a particular college, because they had not yet received the final word on financial aid. It seemed that Gretta’s mantra of “you never know,” Bonnie’s “wait and see” and George’s “if you don’t ask, you don’t get” were reflected in each of the participant’s college search sets.

**Parent-Student Relationships**

I wasn’t allowed to do anything for my daughter when it came to college. An application. ‘Can I see that? You need help filling it out?’ ‘Nope. You can’t touch it.’ ‘Well, can I look at it?’ ‘No, I have to do it myself.’ So, with her whole college search, she was just – we didn’t have to do a thing. We didn’t do anything. And then with Alex, all I did was drive. (Christina, mother of Alex)

Christina and George emphasized a “hands off” relationship with their children when it came to the college search process. Alex and his sister chose their colleges themselves; their parents’ role in the process was characterized as driver, supporter, financial backer. Although their children’s desire for complete independence when it came to the application process was somewhat unique, the role of the student as the driving force in the college search rang true for all of the participants.

Both parent and student participants described the students as the primary decision-makers when it comes to determining where the student will apply and ultimately choose to attend. Parents ascribed the students’ role as decision-makers to their
own responsibility, as parents, to help their children learn to make choices. “With my kids, I sort of like them to make their own choices, and then they make their own mistakes, and that’s how you grow and mature, in my opinion,” said Karen; later, she stated that she would like her son to “take some ownership” over the college process.

Tim, a student, also felt that his role was that of primary decision-maker:

“My parents, they definitely support me. But it’s been mostly my own decision. For my major – they probably had no idea I wanted to do [this particular major], because it’s such a specific topic. And they definitely supported me. I think they gave me suggestions, but ultimately, it’s up to me to make my decision, and I can’t ask for anything better than that.

In many cases, the students’ ability and motivation to make decisions on their own was a source of pride for the parents. Adam’s mother, Bonnie, commented on Adam’s drive to achieve, “Yeah, we are very proud. I would say whatever he did, or he tries to do, he does on his own, without our help. That’s the main thing. He knows what he wants.”

The students’ role as decision maker included not only the ultimate choice of where to attend, but also the choice of where to apply. As Tim said,

“They didn’t – my parents didn’t know any of the two colleges…they had never heard of them before I told them.

JMM: Did your parents encourage you to apply anywhere else?

I think they wanted me to apply to UMASS Lowell, but I went there a few times and I didn’t like it. And they agreed with me, so…

Certainly, parents had some influence over the choices made by their children.

For the most part, that influence was indirect; parents encouraged students to think about
certain criteria like location or athletics. Although Meredith chose where to apply “on her own,” she admits that her mother had a hand in shaping her decisions:

My mom told me - my mom kept on like pushing Holy Cross when I was younger - kept on saying, ‘Oh, let’s visit this school.’ She’s like, ‘[This local liberal arts college] is a good school.’ And I kept on saying, ‘Oh, it’s so close, it’s so close.’ Then I had come to realize around like at the end of my junior year, I was like, I want to be close. And so, and that just kind of made me realize that.

David also recognized that his mother, Karen, played a role in his college choices by encouraging him to consider schools that he thought were unaffordable: “I keep telling her I’m probably going to go to [a large public university] because it’s the most logical, affordable, whatever. But my mom’s almost striving for me to go to somewhere more prestigious.” Karen touched on this point as well, saying “He says, ‘we’re poor, so I’ll go to [the public university].’ And I keep saying, ‘Apply to other schools, see what you get, see how much money you get, see what happens.’”

Although Donald described himself as the primary decision maker in his college search process, his parents seemed to play a bigger role than the other parent participants. Whereas the other participants described parents as having the kind of indirect influence described here, Donald’s parents played a stronger role in his college decisions. Both Gretta and Donald described Donald’s father as very influential in helping Donald choose where to apply:

My dad does a lot of research on the different schools that I was going to apply to and tried to find ones that were somewhat similar…My dad asked me initially, ‘What do you want to do? I can try and find schools that a) have that program and b) have a good program.’ So I guess it’s kind of me
giving him an overall set of requirements, and he came up with a list of schools that had [his intended major].

Gretta sees her role (and her husband’s) as ensuring that Donald “looks at all the data” when deciding where to apply:

I think sometimes that’s hard because you can go to a great open house and things look wonderful -- and you’ve been on this tour -- but yes, you really need to look and see what their courses are -- and is it really the program that you want -- and how much hands-on experience are you going to get there versus another school… You can’t just – you know, just because something looks bright and new and shiny over here, is that really the overall program you want?

With the exception of Donald, participants described the role of the parent in the college search process as primarily one of “supporter.” Robyn described her role in helping her son, Tim, choose a college:

I am supporting his – because I am glad he wants to go to college. I have a nephew that doesn’t want to go. So, I am just – I am proud that he knows right now that this is the direction he wants to go into. So, I am more of his supporter, and willing to help facilitate the process…

Likewise, Christina described herself and her husband as supporting her son Alex’s choices: “I honestly have let my children both decide what is the best fit for them.” Just as the parent participants saw themselves as supporters, the student participants felt their parents fulfilled this role: “My mom has been really supportive about like colleges and all that stuff and having to pay for it – because I know I’m kind of like putting a burden on her, saying ‘I want to go to this fifty thousand dollar school,’” said Meredith of her mother, Claire. Tim reiterated the difference between his role and his parents’ in his college search: “My parents – they definitely support me. But it’s been mostly my own decision.”
The role that a parent or student tends to play within the college search process informs the way the family uses information. Since students tend to make the initial decisions about where to apply, they also tend to have more information about the programs offered by the institutions, the campus, and the admissions requirements. When I asked Derek’s mother, Anne, what kind of information she sought about college, she replied, “I know Derek has done a lot of research online about schools. I have to say, he has done a lot more research [than I] at this point.” Tim’s mother, Robyn, also noted that her son has done the majority of the research about colleges: “I really didn’t do much research as far as what schools [Tim would apply to].” Parents, on the other hand, had the primary responsibility for handling the financial aspects of the college search, from understanding the financial aid process to determining how to pay for college. They tended to have more information about financial aid, the family’s ability to pay for college, and their expected contribution toward the cost of college.

This observation is directly related to the role that cost and financial aid information play in the college search process. Since students do not understand the financial aid process and defer to their parents on seeking information on the subject, and since the students typically research and make decisions about where to apply, cost and financial aid information cannot be fully integrated into the college search process. The roles played by the parent and student may go a long way toward explaining the observations described in the previous section regarding the limited role that cost and financial aid information plays in the participants’ decisions about where to apply.
This segregation of information could be solved through communication between the parent and student; yet parents and students shared only limited information on the issue of paying for college. Karen felt that speaking to her son, David, about cost would deter him from making a good college choice:

Like I have said to him, I don't want you to think about the money, let's just figure out where you can get into and what you want to do. I don't want him to think that much about it, even though in reality it will be a big deal.

Other parents did speak to their children about paying for college, but they often conveyed broad generalizations rather than specifics. Claire said, “We just talked about – we have to have something that is a fallback” in case Meredith does not receive the financial aid she would need at a more expensive college. Anne described her conversation with Derek:

He does know that it is going to be very difficult…So I have talked to him about communicating with his father beforehand to see what he can commit to…Otherwise, it is going to have to be financial aid, and he is going to have to take out some loans.

Similarly, Bonnie has spoken to Adam about paying for college, but only in general terms: “What we tell him as parents, we can pay so much for him, but if it is going to be beyond, then we may have to take loans, which we say in turn is going to come on your head.”

Most student participants showed only a general understanding of their family’s expectations for paying for college. Although David’s mother has not spoken about the financial side of his college search with him, he worries about choosing a college that is
expensive. David’s concern stems from a general understanding of his family’s financial situation: “…it’s like a tough economic time. And our parents obviously are struggling, and we can’t be spending that much money.” Derek also understands that paying for college may be a stretch for his mother, Anne. Yet he described their conversations on this issue as limited. When I asked what she had told him about paying for college, he responded, “Just kind of like keep it low [laughing]. And don’t go crazy.” Meredith had a more clear idea of what her family must contribute toward her education, but her understanding of how that gap would be filled was more vague:

We talked about that - just how there’s a ten thousand dollar gap - so, scholarships will hopefully fill out some of that. But some scholarships are given directly to the school, and they’re not deducted [from the family’s expected contribution]. So, it’s just like for the school basically, but to show that you’re trying. So, some scholarships will fill up that; then my mom will, obviously, try to contribute what she can, then my grandparents - my aunt - and then my dad might contribute whatever he can, too, so.

None of the student participants had a specific understanding of either how much their families could afford to pay for college or how financial aid is distributed by colleges. Without even a basic understanding on these issues, their knowledge of college prices or even some of the financial aid options offered by those colleges does little to guide their decisions about where to apply.

*Imperfect information: The expected family contribution*

One of the most pressing concerns for families entering the college search process is the amount that the family will have to pay for college. The uncertainty of the burden this will place on the family is compounded by distrust of the process – will the colleges’
estimates match the families’ notions of what they can afford to pay? Parents and students can allay these fears to a certain extent by seeking out an estimate of their expected family contribution.

Parent participants in this study sought this information in a number of ways. Both Karen (David’s mother) and Christina (Alex’s mother) estimated their expected family contribution by referring to the amount that they were required to pay for their older children who are currently in college:

We already know from the older son how much our family contribution is supposed to be, and I don’t really see – I know what my income is, and – which isn’t changed – and my husband has made a little bit more this year than last, but I don’t – I don’t see our family contribution being that much more…I guess just because of [my other son], I think each year we’ve had to pay around five thousand. And if that’s our family contribution, split between two kids, I mean that’s pretty doable. (Karen)

Christina and George seemed slightly less certain than Karen, but Christina thought that her family contribution would be the same as it had been in the previous year, when she paid only her daughter’s tuition: “I have also heard from people in the financial aid industry that say that you’re really only going to have to pay what one child would have cost.”

Other participants did not have a child in college to help them estimate their contribution. Some of these parents chose to “wait and see;” they would not get any estimate of their family contribution until they file the FAFSA. Instead of waiting, Anne and Claire sought out information to help them get an idea of what they would be required to pay toward tuition. Anne relied upon the information she gained through her
employment as a financial aid officer at a local state college. When I asked her about her plans to pay for college, she responded that she did not think she would pay any part of it: “I am pretty confident, with my income, that Derek will get a really – a decent package with financial aid, as far as Pell Grants and state grants, and that type of thing.” Claire, on the other hand, sought out calculations of her expected family contribution from both the independent college adviser she hired and from the colleges to which her daughter, Meredith, applied. Claire received an initial estimate from the independent financial adviser stating that she would be responsible to pay ten thousand dollars a year toward tuition and fees, which total over fifty thousand at some of the institutions to which Meredith applied. When Claire spoke to the financial aid officers at one of the colleges, however, she received a different estimate, twice the original amount quoted to her. Needless to say, Claire described this revelation as both shocking and disappointing.

In a process marked by uncertainty, the EFC estimate is one of the few pieces of data to which a family can cling. The participants’ accounts illustrate the fact that reliance upon this bit of information without full consideration of the financial aid process may be misleading. For example, Karen seems comforted by the idea that her family’s contribution of five thousand dollars will remain the same. However, the EFC calculated by the federal government may not be the same as the one calculated by a particular institution. In addition, although the difference between the cost of attendance at a particular institution and the EFC constitutes a family’s “financial need” there is no obligation upon colleges to meet that need. Also, a college may meet the family’s need by offering loans rather than grants. Whereas Karen’s older son attended a low-cost
public university, David is looking toward pricy private colleges. It is very likely that her family will be required to contribute (either through cash or loans) an amount much greater than five thousand dollars.

*Choice of major: A financial decision*

I’m saying, if I’m going to be a doctor, I know that I’m going to have to go med school after, which is really expensive. So, I’m going to try to pay as little as possible for undergrad. Because, if I’m going to be a doctor, there’s really no reason for me to pay fifty thousand dollars a year at an undergrad school, because I’m going to go and pay like another like fifty thousand dollars for like another like what – it was like six years or so like four years. (David)

This conversation with David occurred during our second interview. It was the result of a thread running through each conversation I had with both parents and students; when I began with broad questions about the student’s plans for higher education, participants inevitably brought up the issue of what the students “want to do in life.” For many participants, the choice of major or life plan was a significant influence (or the primary influence) on their decisions of where to apply. Tim, for instance, plans to engage in very narrow scientific program of study. He applied only to colleges that offer such programs. Donald also has a specific major in mind; he would like to major in a particular engineering specialty. Donald and his parents have been diligent in researching colleges that offer such a program. Alex chose his college because it offers the sports management program he desires while also allowing him to play an intercollegiate sport. The program Alex has chosen typically provides a certification for a professional sports association, and therefore students in the program cannot play an intercollegiate sport under NCAA rules. However, Alex found out that by enrolling in an unaccredited
program, he would still qualify to play sports, because he will not receive the certification at the end. Since Alex narrowed his list down to the handful of colleges whose sports management programs were not accredited, his choices were remarkably limited. Adam’s desire to be a broadcast journalist lead him to look primarily at well-regarded institutions that offer a communications major.

These strong and specific ideas about college concentration played a leading role in the choice of college. As our interviews progressed, I began to wonder whether information, particularly financial information did, could, or should play a role in either the choice of major or the choice of particular colleges that offer that major. In many ways, the choice of major is a financial decision. The most obvious way is the potential of a major or concentration to influence one’s ability to earn money after college. When I spoke to the independent college advisers, Bill and Eric, they suggested that one’s potential earnings after college should be a consideration when deciding how much to invest in tuition:

If you want to be a teacher, or you want to be a staff nurse, basically you need to go to school, get your degree, and pass a state exam. Once you have that exam, for the most part, they are unionized jobs, and your [pay] increases are based not on your performance or the school you went to, but the time served, if you will…The Nursing Department at B.C. and the School of Education are some of the best in the country; however, you’re paying fifty plus thousand a year to go there. If you go to Bridgewater State [a local public college], you get that same teaching degree for twenty thousand a year instead of fifty, and your income is exactly the same as your colleague teaching in the next classroom. Now, if you want to go on to be a superintendent or a principal, that may be different. But if you want to be a high school math teacher the rest of your life, why would you pay that extra thirty grand a year?
Of course, this is only one point of view on the issue. Another person may advise that a high school senior is likely to change his or her major during college, or that there is no way of knowing whether or not the child would ultimately want to become as superintendent, and therefore, a family should choose colleges based upon other criteria, not upon major. Another way in which the choice of major may bear upon the financial decision of choosing a college is that some majors require extra time or resources. For example, Alex’s sports management program is actually a four and a half year program, with mandatory internship programs each summer. Choice of major can also have financial consequences if a student ultimately decides to change his or her major and either has to take additional credits or change institutions altogether.

The data show a disconnect between choice of major and financial considerations. Tim’s mother, Robyn, expressed an awareness that her son may ultimately decide to change his major, and that would have an effect on his ability to partake in the tuition discount program at out-of-state public colleges. Yet this did not seem to have any bearing on their decision making.

*Satisfaction with available information*

In Chapter Five’s discussion, I explore the idea that the high school, college and federal government could offer better resources to families. One barrier to this may be the satisfaction that participants showed toward the information that they had gathered. When asked whether there is any information the participants would have liked to have, participants responded that there was not. “I think I knew pretty much everything I
wanted to know,” was Derek’s response. “I can’t think of anything,” said Alex. The parent participants responded similarly: “I don’t feel like we missed out on anything,” said Robyn. The response to this question did not vary, even though the amount of information that participants accessed was not even.

Discussion

The findings here suggest that participants have a complex relationship with cost and financial aid information. Although they seek out information about the price of college, financial aid options, and their expected family contribution, this information does not alleviate the uncertainty that marks the college search process. Moreover, the information does not necessarily affect their decisions about where to apply; even if it does, financial considerations are but one factor in a subjective decision making process. The themes in the relationship between parents and students may suggest one explanation for this. Students are the primary decision makers when it comes to where to apply, yet parents have the primary responsibility for determining how to pay for college. The lack of communication between students and parents on both where to apply and how to pay significantly impacts the likelihood that cost and financial aid information will play a role in the college search.

In light of this complex relationship, policymakers and practitioners should consider how information can be made more useful or accessible to students and parents. Ideally, cost and financial aid information should fulfill the old adage “knowledge is power” by making the college choice process easier and more effective. These data
illustrate that even with adequate information, the uncertainty that characterizes the college choice process remains. Information that is framed not as fact, but rather as contingency, is less powerful, particularly when families need to rely upon that information to make crucial financial decisions.

Removing some of the uncertainty from paying for college could help make cost and financial aid information a more powerful tool. Families seem to respond when colleges remove uncertainty, as when institutions guarantee that the tuition rate will remain the same for all four years. Colleges could go further by making their financial aid distribution policies more transparent and predictable. Of course, this would require institutions to face the question of whether they actually want transparency. It is possible that although ostensibly colleges want informed consumers, that desire to inform only extends so far; the lack of clarity that surrounds the distribution of financial aid allows colleges to retain flexibility and control over how institutional dollars are spent. The federal government has taken steps toward removing uncertainty by requiring institutions to host net price calculators on their websites. However, these calculators only provide estimates of the net price of attendance; this research suggests that an estimate may have less of an effect than policymakers imagined. It remains to be seen whether the net price calculators will provide enough accuracy to help families use the information to make decisions about where to apply.

The participants’ reliance upon EFC estimates further underscores the desire for cost information upon which families can rely. However, it is clear that this piece of data
is imperfect, at least partly because families do not understand its significance within the financial aid process. The very name, “expected family contribution” can be misleading; how can a parent or student be expected to understand that the family’s contribution could be much greater than their EFC? Changing the terminology is probably not the most viable solution to this issue, however. One might consider whether, with all of the information that families are expected to process simply to understand how to apply to college, the details of the financial aid process and the definition of EFC get lost. Perhaps families should be introduced to the financial aid process during the freshman and sophomore year of high school so that it may become ingrained by the junior and senior year. Perhaps examples and anecdotes would be more illustrative than definitions. Again, the possibility that the financial aid process should be simplified and made more transparent should be raised.

The finding that cost did not factor into many participants’ choices about where to apply is troubling from a policy perspective. It is clear that participants are worried about cost and would like to attend an affordable college, but this does not seem to matter in their choices about where to apply. It may be that no one has introduced to them the concept that cost and financial aid should be considered before applying to college; clearly, the high school has not presented this particular idea. Or, it may be that the college choice process is so laden with guilt, hope, and the “American Dream” of a better future that it seems unimaginable that a student should not be able to attend the college of his or her dreams, or at least apply to that college. The data do point to some ways that cost and financial aid information could be integrated into the college search process.
Promoting a dialogue between parent and child on the financial issues surrounding college choice may open up the possibility that students will better understand how cost should affect their decisions. Of course, parents may have many understandable reasons for not wishing to freely discuss their personal finances with their children. Another way to integrate cost information into the college search would be to encourage a better understanding of the relationship between one’s chosen major and the cost of college.

Participants expressed satisfaction with the information that they have about the cost of college and financial aid options no matter how much or how little information they had. This poses a potential problem for policymakers who attempt to provide families with more information; the first step may be convincing families that they need it. When a family has found information on the price of college, the financial aid options it offers, and their estimated family contribution, the question of whether they would benefit from more sources of information seems perfectly legitimate.

**Summary**

The themes identified here round out the description of the participants’ experience that began in the previous chapter. They touch upon the meaning that participants make of cost and financial aid information in the college search process, revealing not just how participants use this information, but also why. The research questions that guide this study ask about the relationship between participants’ financial situations and their need for information, as well as about the relationship between their use of information and their choices of where to apply. The results of this research show
that the relationship among these elements is not as strong as one might have guessed. Most of the participants are concerned about paying for college, and that concern drives some of them to seek information on cost and financial aid. One might imagine that this concern about affordability would translate into decisions about where to apply that are guided by affordability, but that was not the case. Participants’ acquisition of cost and financial aid information bears only a tenuous relationship to their decisions about where to apply. The uncertainty that marks the college search process, the relationship between parents and students, and the way that participants approach the choice of where to apply begin to explain the disconnects observed in the participants’ decisions.
Chapter Seven: Conclusion and Implications

The college choice process is both very simple and very complex. On one level, it is simply the process of deciding where to apply, filling out an application, and paying tuition. On another level, though, it is a complex jumble of emotions, including guilt, pride, anxiety and hopefulness, of thoughts ranging from “how will he eat on campus?” to “is she mature enough to live alone?” or “what kind of person am I, and where do I belong?” The programs the federal government and other policymakers have developed to provide families with information seek to answer only the simplest of these questions by informing families about the cost of college. Federal programs that provide cost and financial aid information do not seem to acknowledge the fact that a child may have his heart set on one particular school, and a mother who cannot possibly afford to pay for it will contemplate second jobs, second mortgages, and years of debt to pay the bill. The overarching policy question that drives this study is whether information can be used to make the college choice process more accessible for middle and low-income families. The results of this research situate the policy dilemma back in the reality of students’ and parents’ college decision making process, showing that the use of information cannot be viewed in isolation from the complicated and often inexplicable decision making process that guides a student to a particular college search set.

The research questions posed in this study are derived from observations about federal policy making on higher education. With college tuition at an all-time high and financial aid shifting from grants to loans, the federal government has turned to
information as a policy solution. By collecting information on college’s costs, quality and outcomes and providing parents and students with more information about the price of college, the financial aid options available, and estimates of net price at particular institutions, Congress seeks to fulfill three goals. The first is to help families prepare and save for paying tuition by helping them have more accurate estimates of cost. The second is to ensure that families have the information necessary to make better choices about where to apply. The final purpose is to hold colleges accountable for the use of federal dollars. As Chapter Two explains, the first two of these federal goals can only be met if families use cost and financial aid information to make decisions about where to apply, not just which college to attend.

The literature available on college decision making often points to a lack of information as a barrier to college for low- and middle-income families. This would seem to justify policymakers’ strategy of providing more sources of information to college-bound students and their families. However, assertions about a general lack of information are not enough to provide a sound basis for policy. It is important to know what kinds of information families need or use, when they use it, and what kind of sources they prefer. Without a complete understanding of families’ information needs, these efforts to publish information about cost and financial aid may only serve to waste precious money that would be better spent on grants to alleviate the burden of debt that many families incur to pay for higher education. Studies on the use of information have been primarily quantitative, and most have asked only whether students and parents use information without going into detail about the kinds of information or the sources from
which it was accessed (Horn, Chen & Chapman, 2003; Orfield & Paul, 1994; Perna, 1998; 2000; Vargas, 2000).

To provide insight into whether or not the significant government resources invested in these information-dissemination policies is well spent, this study investigated the way middle-income parents and students use cost and financial aid information in the college search process. To that end, the following research question was posed:

What is the experience of searching for financial aid and cost information during the college search process for middle-income students and their families, and how do they make meaning of the information search and its role in their college decision making?

The findings of this research shed significant light on these questions. The experience of searching for information in the college search process is shared among parents and students. Participants find this information through college-related sources, private websites like CollegeBoard.com, independent college counselors, guidance counselors and informal sources of information like fellow parents or neighbors. Both parent and student participants seemed to seek and find information on the sticker price of colleges. Many participants also sought information about the financial aid offerings at the colleges to which they would apply, as well as the availability of local scholarships. The high school proved to be a less fruitful source of information on cost and financial aid, perhaps partly because participants did not see the high school as a potential source of this information, and partly because the high school does not extend itself on these issues. Participants seemed to rely upon the “first-person” anecdotes offered by friends, other parents, and other informal sources. These informal sources are somewhat
problematic, as they may provide either inaccurate or incomplete information. Still, the prevalence of informal sources indicates that social capital, or social networks, can play a role in students’ college search decisions.

Although participants sought information on cost and financial aid, it became clear that it is not integrated into their decision making in the way anticipated by federal policymakers. Rather than using information on affordability in an objective way, participants made their choices based upon a mix of criteria, information, and individual experiences. Even though almost all participants expressed the fact that paying for college is a concern, it appears that this concern is more likely to affect their decisions about which college to attend, but not where to apply.

The fact that cost considerations did not enter into participants’ choices may be a result of the roles played by parents and students in the application process. Students play the role of primary decision-maker, researching colleges and majors, and making the choice as to where to apply. Parents played the role of supporter and primary financial stakeholder. Parent participants typically sought more information about the cost and financial aid options; they also were more likely to understand how the financial aid process works. The lack of communication between students and parents on the issue of paying for college meant that students made decisions about where to apply without having complete information about affordability.

Although these findings suggest that the potential to meet students’ and parents’ information needs in a better way, participants’ satisfaction with the information
currently available to them presents an obstacle. It was apparent that despite variations in the amount of information accessed by participants, they were uniformly satisfied, at least at this point in the process.

Reflecting back upon the sub-questions that guided this research, it is clear that participants are looking for information about cost and financial aid. They seek information about the sticker price of college, financial aid options, and to a lesser extent, their expected family contribution. Participants seemed to find many of the sources they used to be helpful, particularly college admissions and financial aid sessions, college websites, CollegeBoard.com, and informal sources like friends, neighbors, other AHS parents, and current college students. However, participants did not feel that the high school guidance counselors were as helpful a source as they could have been. This may be an example of how the context in which the college search occurs can shape participants’ access to information; Phil, the head of guidance at AHS, stated that the High School does not view providing advice or information on paying for college, apart from the basics of how to apply for financial aid, as within its purview. Moreover, with all of the college options available to students, guidance counselors lack the resources to advise students on all of the colleges that may be appropriate for them. The community context also shapes participants’ ability or inclination to use informal sources of information. As Gretta explained, she feels there is something to learn from other parents in the community because Agrestic is the kind of community where students go on to “good” colleges.
Although participants see a relationship between their concerns about paying for college and the need for cost and financial aid information, they do not necessarily see a direct relationship between this information and the choice of where to apply. There are many other factors that affect the participants’ choices of where to apply; if affordability does affect the participants’ choices, it does so only obliquely. This is illustrated by the choices of participants like David, whose concern about paying for college influenced his decision to apply to some institutions but not others. Although participants accessed and used information about price and financial aid options, they do not use it in the manner one would expect; this presents a challenge for policymakers who have specific expectations for the way information will be used by the college-going public.

The results of this study add to the literature on information use in the college choice process in a number of ways. First, its focus on the use of information in the college search process, rather than in the ultimate choice of a college, is unique. Second, the qualitative nature of the research reveals some information use patterns that may not have been apparent in the quantitative approaches traditionally used for this kind of research. For example, the importance of informal information sources would not have been elicited through a survey questionnaire. This research also adds to the literature by providing a more detailed account of the kinds of information that parents and students access, going beyond mere knowledge of college sticker price. The study builds upon research like Horn Chen and Chapman’s (2003) study by accessing students’ and parents’ own accounts of the kind of financial aid information they have accessed and the way that it fits into the college search process.
The research findings also confirm some observations made in previous studies. For example, it confirms Orfield and Paul’s (1994) observation that students and parents are typically satisfied with the information they have, no matter how much it is. It also aligns with the National Center for Education Statistics’ 2007 study on the information use patterns of low-income students and parents. Like NCES’ focus groups, these parent and student participants were interested primarily in information about the programs offered at colleges and cost and financial aid information. However, this study goes further to observe how that information factors into the college decision making process.

This research suggests a different conclusion than findings like St. John (2006) and McDonough and Calderone’s (2006) assertions that high school counselors can be a prime source of information. Although high school guidance counselors may be a great source of information about how to apply to college and how to apply for financial aid (“college knowledge”), my findings indicate that students and parents do not receive very much information about the actual cost of college and available financial aid from the high school. This underscores the need for more thorough research into the use of information in the college search; there are many different kinds of information that can be provided to college-bound students, and each deserves attention. It also should be noted that the differences between McDonough’s findings and these could be explained by variation in particular high schools’ strategies and programs around college access. Finally, as mentioned in Chapter Five, although the participants here did not go directly to the high school for cost and financial aid information, many of the resources they use
were suggested or encouraged by high school personnel, indicating that the high school may have a “clearinghouse” function.

As always, the research presented here must be tempered by its limitations. As qualitative research, the generalizability of the findings here are limited, and the intentional emphasis on context in the research design underscores this. In addition, as the collector and analyzer of the data, I had to utilize member checks and feedback from a fellow researcher to ensure that my own preconceptions on the subject matter do not color my results. As mentioned in Chapter Three, qualitative research can often serve an exploratory function and create the basis for subsequent research. This particular study has many implications for future research, as well as implications for policy and practice.

Implications for future research

There are a number of issues raised in this research that could be explored in future work. Clearly, the research could and should be repeated in other communities, potentially with comparison income groups, to attempt to create a more generalizable body of data. A survey methodology could also be used to reach a larger sample; a survey might attempt to incorporate the categories of information that participants identified in this study. In addition, a study that asks whether the usefulness of information differs depending upon the mode of communication would broaden the applicability of these findings, as this research does not reach the question of whether person-to-person communication is more effective than written information on websites and brochures.
Another research area that should be explored is the role of informal sources of information. This study shows that the participants value information gathered from friends, neighbors, other parents, and current college students. Further research should be conducted on the role that informal information plays in the college choice process, focusing on who the primary sources of this kind of information tend to be. In addition, this research area could be expanded to encompass studies that aim to show whether or not informal sources of information can be used to enhance parents’ and students’ knowledge of information about colleges. Also, it may be worth investigating whether the medium through which information is transferred is more effective when it allows for interaction between informant and recipient rather than passive absorption of facts or advice.

The situation of this research within the community and high school context raises the question of whether these contexts have an effect on the college choices made by students in those communities. Here, there are indications that the parent-student relationship is fostered by the high school, and that the community values support college-going, particularly to elite colleges. Although not a focus of this research, the role of community and school contexts deserves exploration, because it can tend to show that high schools and communities can encourage college-going through subtle methods as well as overt programs aimed at promoting college-going.

Perhaps the most important area for future research is a reevaluation of the results of this study once the programs mandated in the Higher Education Opportunity Act are
put into effect. The Department of Education has put together a prototype of the net price calculator that must be hosted on each college’s website as of August of 2011, and colleges are also working toward developing more customized calculators. In addition, as of July 2011, the Department of Education will post “watch lists” of the institutions with the highest tuition and fees, the highest net price, and the highest percentage changes in tuition and net price on the College Navigator website. Once these net price calculators and watch lists are available to the general public, a study similar to this one should be conducted to determine whether families are using this information source and what effect it has on their choices about where to apply to college.

**Implications for policy**

The driving force behind this research was a desire to comment on the prudence of federal policies that promote the use of information by parents and students. On that macro-policy level, there are a number of implications that can be drawn from this research. The federal government collects and disseminates information on average financial aid packages and prices as well as tuition watch lists, and it requires colleges to develop net price calculators to host on their websites. The information use patterns outlined in Chapter Five suggest that parents and students are not likely to access the cost and financial aid information hosted on websites like the College Navigator. For one thing, students and parents did not express any awareness that this website exists. One could argue that the simple solution is that the federal government needs to better publicize its information sources. If a policymaker were to take that position, I would suggest that, based on this research, the best way to publicize an information source
would be to ask the high school to promote it. However, the research also shows that
participants were satisfied with the sources they use to find cost and financial aid
information, including college brochures and presentations as well as college websites
and CollegeBoard.com. Indeed, one of the selling points of the federal government’s
College Navigator site is that it allows for side-by-side comparisons of data on different
colleges; however, participants noted that they can use a similar comparison feature on
the College Board site.

Perhaps a better implication to draw from this research is that federal
policymakers need to consider whether there is a role they can fulfill in providing
information that does not duplicate the information already available to students. It seems
that the government is well on its way to fulfilling this role by requiring colleges to
develop “net price calculators.” The study shows that families wish to know what they
will ultimately be responsible to pay for college, and a net price calculator could be
somewhat more accurate than EFC estimates.

It is difficult to say whether these net price calculators will be useful to families,
because their usefulness depends upon their execution; clearly, more research should be
conducted on this point. However, this study does show some patterns in the use of cost
and financial aid information that indicate how the design and execution of the net price
calculator could greatly affect its success. For one thing, the research indicates that
participants look to college websites as a source of information about cost and financial
aid. Therefore, Congress’ decision to host net price calculators on individual college
websites rather than just on the Department of Education’s websites will probably make them more accessible to families and more likely to be used.

The research also shows that families do not gain any certainty by accessing information about cost and financial aid. On this point, the design of the net price calculator will be very important. Colleges and consultants may be on the road to designing net price calculators that provide a level of accuracy that would remove some of the uncertainty from information about cost. However, as the Department of Education developed its template (which sets the baseline for all net price calculators), it did not seem to be aiming for accurate estimates of net price. Elise Miller, program director at the federal Integrated Postsecondary Education Data Systems (IPEDS), pointed out that maintaining simplicity for easier use outweighed concerns about the accuracy of net price estimates. Miller stated that the Department of Education’s net price calculator template is intended to provide a general idea that the net price is lower than sticker price rather than a reliable estimate: “We just want to break down the myth of sticker price and get beyond it. This is to give students some indication that they will not [necessarily] be paying that full price.” (Chitty, 2009, quoting Miller).

The results of this study also indicate that the information students and parents find about cost and financial aid may not affect their decisions about where to apply. This raises the question of whether even the most accurate net price calculator will ultimately affect families’ decisions about where to apply to college. Each of these themes regarding the use of cost and financial aid information bear upon the usefulness of net price
calculators, but none of them tell us definitively whether the federal government’s requirement that institutions host net price calculators on their websites will ultimately be helpful to parents and students, particularly in their decisions about where to apply to college. Clearly, more research is necessary on this topic.

It is possible that the federal role in promoting the use of information has very little at all to do with providing information. If the results of this study are construed to imply that students and parents will never go beyond a small set of sources of information, and that they will remain satisfied with the information they have, then policymakers should go beyond competing with colleges, private organizations, and high schools as a purveyor of information. Policymakers are in a unique position to be able to change the “rules of the game” such that the information that parents and students currently use can become more valuable. That is, federal policymakers should consider reworking the way federal financial assistance is distributed to bring more certainty to the college choice process. In addition, policymakers could attach conditions to colleges’ receipt of federal financial aid that require them to increase transparency in the aid process in order to bring more certainty. This could easily be folded into the recent efforts to insert more consumer protection into higher education. It is interesting to think about the results of this research in conjunction with the recent federal efforts to simplify the FAFSA form. Federal policymakers should consider whether mere simplification of the method of application for financial aid is sufficient when the calculation of financial aid remains inscrutable.
Implications for practice

This study implicates directions for both college and high school personnel to expand their role in providing cost and financial aid information to families.

High school practice.

The high school plays a limited role here in directly providing information to families on cost and financial aid. On one hand, it is obvious that high schools would view family finances as private and would choose to steer clear of this issue, regardless of whether it would be a breach of any particular privacy law to enter into discussions of affordability. On the other hand, high schools must recognize themselves as both the site of the first introduction many families will have to the college application process, as well as the primary clearinghouse of information for these families. Although many families in this study sought information from friends, other parents, and private resources, not all families will have access to these kinds of networking sources. In addition, families can get information from the colleges themselves, but text on websites, a seat in an admissions seminar, or a brochure in the mail may not be as helpful as having another human available to act as both resource and sounding board.

One simple practice that a high school could put into place is reevaluating the resources available in the high school’s “information clearinghouse.” High school personnel can ensure that some of the programs offered by the school touch upon the issue of paying for college, and suggest that a family can approach the college choice process in a way that seeks a school that is both a good fit and affordable. The high
school can also add to the resources it promotes by including some books, websites, or other sources that pertain to paying for college.

High schools should also consider approaches to informing families that have typically been considered “off-limits” due to generalizations about privacy or relationships between public and private entities. This study shows that parents and students did not discuss the specifics of financial aid and cost with guidance counselors because it did not occur to them, not because they felt this information was too sensitive. High school counselors are able to discuss affordability with students and parents without legal impediment, and they should extend themselves to families to the extent that they can. Also, though the high school personnel are aware of the services offered by independent college advisers, they do not suggest this service to students and families. Certainly, public employees should be wary of endorsing one particular counselor to the exclusion of others, but guidance counselors could suggest them as a potential resource.

This research shows that Agrestic High School began preparing students for the college choice process in the freshman year. Yet the programs offered in the junior and senior year were families’ first introductions to the particulars of how to apply to college and how to fill out financial aid applications. High schools might consider the fact that this information about the “nuts and bolts” of the college application process could be better absorbed if it were introduced earlier in the high school experience. A school system should provide very basic information about college requirements and affordability as early as middle school to ensure that students and parents have some
“college knowledge” when they begin considering college in a more concrete way in the high school years. A coordinated effort between middle schools and high schools would also ensure the repetition of key terms and concepts that will make the learning curve less steep during the final two years of high school, when families should be concentrating on collecting information about specific colleges rather than figuring out how to navigate the application process. The freshman and sophomore year of high school can be devoted (as they seem to be at Agrestic) to career and academic exploration in order to develop a set of preferences that will guide the college search. At this point, students and parents should be exposed to a variety of college options through field trips or college information sessions so that they can further develop their preferences. The junior and senior year college admissions and financial aid presentations will serve as a refresher to key concepts, and more time can be devoted to helping families determine where to apply.

High school practitioners would also be wise to pay attention to the informal lines of communication that run through the school. Students share information about applying to college, as do parents. Moreover, families seem to want this kind of “inside information” or “firsthand experience.” High schools could cater to this desire by creating formal methods of disseminating this information. One might consider whether presentations and seminars hosted by guidance counselors could be enhanced by asking parents of alumni (or the alumni themselves) to share their experiences with current parents and students. It seems that the key to using informal information sources in a productive way is to let parents share with parents, and students share with students, but
mediate the conversations so that misleading, false, or highly contextual information can be clarified.

A final, general piece of advice to be gleaned from this research is that high school guidance counselors should be aware of their reputation among the parents and students at the high school. The participants in this study expressed a general doubt that guidance counselors could be a useful resource; this doubt was at least partly based upon their impression that the guidance counselors were “too busy” or not personally invested in the students’ success. High school practitioners may want to consider how the guidance department delivers its services from a customer-service point of view. Certainly, high school guidance counselors are often operating with heavy workloads and administrative burdens, but when that is coming across loud and clear to parents and students, it impedes the counselors’ ability to carry out their responsibilities.

*College practice.*

The assumption behind the federal policies that this study originally intended to evaluate is that college-bound students and their families are consumers who need to be protected from colleges, or at least need help to enforce their rights against the colleges. This implication that there is some sort of adversarial relationship, with students and the government on one side and colleges on the other does not always represent reality. Certainly, although most are not-for-profit institutions, colleges are businesses that must take in revenue in order to continue to prosper. Even so, many colleges see access to a
diverse group of citizens as part of their mission; for those colleges, there are implications for practice to be found in this research.

The participants here found both price and financial aid information on college websites and brochures, as well as at admissions and financial aid seminars. Clearly, colleges are putting useful information out there, and they should continue to do so. However, participants pointed out that they receive an overwhelming amount of brochures in the mail, and they rarely read any that are from schools to which they had not already considered applying. These brochures contain helpful and potentially enticing information about financial aid packages, but it may not be reaching the target audience. Colleges should consider what the purpose of direct mailings is, and whether resources are being wasted on these brochures. Institutions may want to work toward more creative methods of spreading the word about cost and financial aid.

This research raises the notion that the uncertainty that characterizes the college choice process detracts from the power that information on cost and financial aid could have. Colleges could restore the power of information by attempting to remove some of this uncertainty from the college choice process. By working personally with prospective students, college financial aid professionals may be able to reassure them about their likelihood of receiving financial aid. A bigger step toward removing the uncertainty in college choice would be taking steps to create transparency, simplification and dependability in the financial aid process. Colleges should consider how the mystique that surrounds the calculation of financial aid packages affects parents and students. Mere
transparency of financial aid calculations is insufficient if the calculations are so complicated that the average individual cannot understand them. In addition, they should consider the inherent unfairness they create by perpetuating financial aid policies that reward parents who have the inside word or assistance from expensive independent college advisers. Christina and George’s “if you don’t ask, you don’t get” maxim is an example of one such policy.

Concluding thoughts

My interest in the topic of this research stems from the many different roles that I play; I am a student of higher education, a lawyer, a college graduate whose parents grappled with the same issues as the participants, and perhaps even (someday) a future parent of a college-bound student. As a student of higher education, this contribution to the literature on college access makes me hopeful that study of the role information can play in widening access will be given more careful attention. It opens up a much-needed discussion of the possibility that the kind of information available to families and the timing of its use matter. As a lawyer, I see this research as a contribution to higher education policy at the broadest level. Although access to higher education is not a legal right, our national commitments to democratic values and social equity are supported and enhanced by creating greater equality of opportunity. Also, when significant taxpayer money is invested in supporting higher education through federal financial assistance, it is important to ensure that this money is being used to benefit the widest group of people possible.
As a former participant in the college choice process, this research makes me feel grateful for the work that my parents put into finding the best resources about where to apply. It also makes me understand better the overwhelming guilt and responsibility a parent feels when approaching the issue of paying for college. After all, my parents were the ones who put in the effort to make me a promising student and a candidate for these expensive institutions. I can imagine, because I have seen it in my participants, the way it must feel to face the possibility that I could not afford to give my child the very opportunities for which I had worked so hard to prepare him or her. I hope that this research will ultimately lead to policies that would help families get the information they need find great college opportunities without taking on insurmountable debt. Also, I hope that better information will encourage families not to sacrifice the possibility of an excellent college experience in the name of affordability.

I approached the topic of this research having internalized the old adage, “knowledge is power.” I come away from this study believing that knowledge is only part of what makes for powerful decision making. The power of knowledge is shaped by the context in which it is used; it is also shaped by the person who holds it. Although I entered into this research focusing on the particular bits of information that participants use, the analysis here has helped me step back from the trees to look at the forest. I still believe that a more informed group of college consumers will result in greater access to quality higher education, but I see that fostering this ideal requires more broad changes to the way consumers approach the college choice process, and the way other stakeholders (the government, colleges, and high schools) treat prospective students. Policymakers
tend to look only at the rational side of the college choice decision, but college access can best be broadened by treating it as both fulfillment of the American Dream and a financial decision, and by recognizing that paying for college is at once a decision with great financial consequences and also one fraught with emotion.
Appendix A: Recruitment Letter

Dear Parent,

My name is Julie Margetta Morgan, and I am a doctoral student at Boston College. I am conducting a research study to learn about the experiences of high school seniors and their families when deciding where to apply to college. I would like to invite you to participate in my research study. You may participate if you are the parent or guardian of a high school senior who plans to attend college (either a four year college or a community college) and your child is also willing to participate.

As a participant in this study, you and your child will be asked to meet with me separately three times for one hour, informal interviews. We will meet at a time and place that is convenient for you, such as Shrewsbury High School or the Shrewsbury Town Library. In these meetings I will ask you to tell me about your child’s college plans, particularly about how you learned about the cost of college and the financial aid available. I will also ask you how you plan to pay for college. I will conduct three separate meetings with you and three with your child, with the first in October 2009 and the last in February 2010.

Participation in this study is completely confidential. Your name will not be used in this research, and all files will be kept in a locked file cabinet. There is very little risk involved in this study, and the potential benefit for you and your family is that you will be able to explore more fully the financial aid options available to you for college. Each participant will receive a $50 gift certificate to Amazon.com in consideration of his or her valuable time.

If you are interested in participating in this study, or if you have any questions, please contact me by e-mail at margetta@bc.edu.

Please be aware that, even if you are eligible, your participation in this or any research study is completely voluntary. There will be no consequences to you whatever if you choose not to participate. Thank you for your consideration.

Sincerely,

Julie Margetta Morgan

Boston College Lynch School of Education
Appendix B: Student Interview Protocol

This interview protocol served as a rough outline of the topics covered in the first interview with each student participant.

What are your plans so far for applying to college?

- Describe your current plans about where you will apply.
  - (Additional details: when do you plan to apply, how many institutions, full-time or part-time)
- Tell me about how you came to the decision to apply to these particular schools.
- Or, tell me about what might influence your decision about where to apply to college.
- Describe your parents’ role in making decisions about where you will apply.

Describe how you plan to pay for college.

- Tell me about your parents’ role in paying for college.
- What about your parents’ role in obtaining financial aid?
- Tell me about your expectation of receiving scholarships or grants. What makes you think that you will/will not receive scholarships or grants?
- Tell me about your likelihood of taking out loans for college.

Describe how you learned about the price of tuition and the availability of financial aid sources.

- How have you searched for information on:
  - The price of college
• The amount that you will ultimately pay, after subtracting out grants and scholarships?

• Applying for loans or financial aid

How did the college search process make you feel? Did you feel it was easy? Hard? What could have made it better?

Tell me about the information you found. How did it affect your decisions about college? How was it useful to you, or how could it have been more useful?

Tell me about how additional information could help you decide where you would like to attend college.

How does the price of college affect your decisions about where to apply?

How does financial aid affect your decisions about where to apply?
Appendix C: Parent Interview Protocol

This interview protocol served as a rough outline of the topics covered in the first interview with each parent participant.

What are your child’s plans so far for applying to college?

- Describe your child’s current plans about where he/she will apply.
  - (Additional details: when does he/she plan to apply, how many institutions, full-time or part-time)
- Tell me about how your child came to the decision to apply to these particular schools.
- Or, tell me about what might influence your child’s decision about where to apply to college.
- What influence do you feel you have over these choices?

How do you think you will be involved in your child’s decisions about where to apply and where to attend?

Describe how your family plans to pay for college.

- Tell me about your role in paying for college.
- What about your role in obtaining financial aid?
- Tell me about your expectation of receiving scholarships or grants. What makes you think that your child will/will not receive scholarships or grants?
- Tell me about your/your child’s likelihood of taking out loans for college.

Describe how you learned about the price of tuition and the availability of financial aid sources.
- How have you searched for information on:
  
  o The price of college
  
  o The amount that you/your child will ultimately pay, after subtracting out grants and scholarships?
  
  o Applying for loans or financial aid

How did the college search process make you feel? Did you feel it was easy? Hard? What could have made it better?

Tell me about the information you found. How did it affect your thinking about college? How was it useful to you, or how could it have been more useful?

Tell me about how additional information could help you/your child decide where your child will to attend college.

How does the price of college affect your decisions about where your child should apply?

How does financial aid affect your decisions about where your child should apply?
Appendix D: Informed Consent

PARENT CONSENT TO PARTICIPATE/CONSENT FOR
CHILD’S PARTICIPATION

You are being invited to participate in a research project, “The Role of Financial Information in College Decision making,” conducted by Julie Margetta Morgan, a doctoral student in the School of Education at Boston College. You are also being asked to consent to your child’s participation in this research project. You have been chosen to participate in this study because your child is a high school senior who plans to attend college in the fall of 2010. The purpose of this study is to learn about you and your child’s experiences in choosing a college, particularly your experiences of using information to learn about the cost of college and financial aid options. Your child’s high school faculty and administrators are fully aware of this work and support me in this study.

If you choose to participate in this project, please understand that your participation is voluntary, and you have the right to withdraw your consent or discontinue participation at any time. Your child’s participation is completely voluntary as well. If at any point he or she wishes to discontinue participation, he or she may do so for any reason. Please ask any questions you have before agreeing to participate in this study.

If you agree to participate, you will be asked to meet with me three times between October of 2009 and February of 2010. We will meet at a time and place that is convenient for you. The meetings will be informal, and I will ask you about your child’s college plans, the information you have looked at regarding the price of college and the financial aid available to your child, and your thoughts on paying for college. We will also discuss your family’s educational experiences. I anticipate that each interview will take about 60 minutes. If you agree to your child’s participation, he or she will be asked to complete a set of three interviews on the same topics. I will take notes on each interview, and with your permission, I will record our conversation.

Each participant will receive a $50 gift certificate to Amazon.com. Participants will receive the certificate for their participation even if they withdraw from the study.

The confidentiality of your identity and your child’s identity will be protected by several measures. The transcripts of our conversations will be linked to your name only through a unique identification number. Records of these numbers and your name will be kept private and destroyed after the study is complete. Any records will be kept in a locked file. We will make every effort to keep your research records
confidential, but it cannot be assured. Records that identify you may be looked at by the Boston College Institutional Review Board. The results of this research may be presented at meetings or in published articles. However, your name will be kept private.

Participation in this survey is completely voluntary, and you may choose to stop participating at any time. Also, as the investigator, I may decide that you should no longer participate if it is not in your best interest, or if you fail to comply with the requirements of the study.

There is minimal risk involved in participating, although the study may include risks that are unknown at this time. You may benefit from this process through the opportunity to reflect upon your experiences and your understanding of the cost of college and the financial aid available to you.

If you have any questions or further concerns about this research project, you can contact Julie Margetta Morgan at:

The Lynch School of Education, Boston College, Chestnut Hill, MA 02467; or by email at: margetta@bc.edu.

If you have any questions about your rights as a participant in a research study, please contact the Boston College Office of Research Compliance and Intellectual Property Management, (617) 552-3345.

I understand the above information and I voluntarily consent to allow my child or ward to participate in this research.

_____ Check here if you understand the above information and voluntarily consent to allow your child to participate in this research.

_____ Check here if you understand the above information and voluntarily consent to your own participation in this research.

_________ ________________________________
Date Consent Signature of Parent/Guardian
Printed Name of Parent/Guardian and Relationship
STUDENT ASSENT TO PARTICIPATE

You are being invited to participate in a research project, “The Role of Financial Information in College Decision making,” conducted by Julie Margetta Morgan, a doctoral student in the School of Education at Boston College. The purpose of this study is to learn about your experiences in choosing a college, particularly your experiences using information to learn about the cost of college and financial aid options. You have been chosen to participate in this study because you are a high school senior who plans to attend college in the fall of 2010. If you choose to participate in this project, please understand that your participation is voluntary, and you have the right to withdraw your consent or discontinue participation at any time. Please ask any questions you have before agreeing to participate in this study.

If you agree to participate, you will be asked to meet with me three times between October of 2009 and February of 2010. We will meet at a time and place that is convenient for you. The meetings will be informal, and I will ask you about your college plans, the information you have looked at regarding the price of college and the financial aid available, and your thoughts on paying for college. We will also discuss your family’s educational experiences. I anticipate that each interview will take about 60 minutes. I will take notes on each interview, and with your permission, I will record our conversation.

Each participant will receive a $50 gift certificate to Amazon.com. Participants will receive the certificate for their participation even if they withdraw from the study.

The confidentiality of your identity will be protected by several measures. The transcripts of our conversations will be linked to your name only through a unique identification number. Records of these numbers and your name will be kept private and destroyed after the study is complete. Any records will be kept in a locked file. We will make every effort to keep your research records confidential, but it cannot be assured. Records that identify you may be looked at by the Boston College Institutional Review Board. The results of this research may be presented at meetings or in published articles. However, your name will be kept private.

Participation in this survey is completely voluntary, and you may choose to stop participating at any time. Also, as the investigator, I may decide that you should no longer participate if it is not in your best interest, or if you fail to comply with the requirements of the study.

There is minimal risk involved in participating, although the study may include risks that are unknown at this time. You may benefit from this process through the opportunity to reflect upon your experiences and your understanding of the cost of college and the financial aid available to you.
If you have any questions or further concerns about this research project, you can contact Julie Margetta Morgan at:

The Lynch School of Education, Boston College, Chestnut Hill, MA 02467; or by email at: margetta@bc.edu.

If you have any questions about your rights as a participant in a research study, please contact the Boston College Office of Research Compliance and Intellectual Property Management, (617) 552-3345.

I have read and I believe I understand this Informed Consent document. I believe I understand the purpose of the research project and what I will be asked to do. I have been given the opportunity to ask questions and they have been answered satisfactorily.

I understand that I may stop my participation in this research study at anytime and that I can refuse to answer any question(s).

I understand that I will not be identified in reports on this research.

I have received a signed copy of this Informed Consent document for my personal reference.

I hereby give my informed and free consent to be a participant in this study.

__________________________ ______________________________
Date Consent Signature of Participant

__________________________
Print Name of Participant
SCHOOL EMPLOYEE CONSENT TO PARTICIPATE

You are being invited to participate in a research project, “The Role of Financial Information in College Decision making,” conducted by Julie Margetta Morgan, a doctoral student in the School of Education at Boston College. You are also being asked to consent to your participation in this research project. You have been chosen to participate in this study because you are an employee at Shrewsbury High School with knowledge of the school’s practices regarding college access. The purpose of this study is to learn about student’s and their families' experiences in choosing a college, particularly their experiences using information to learn about the cost of college and financial aid options.

If you choose to participate in this project, please understand that your participation is voluntary, and you have the right to withdraw your consent or discontinue participation at any time. Also, as the investigator, I may decide that you should no longer participate if it is not in your best interest, or if you fail to comply with the requirements of the study. Please ask any questions you have before agreeing to participate in this study.

If you agree to participate, you will be asked to meet with me one time for a brief interview. We will meet at a time and place that is convenient for you. I will ask you about the high school’s practices regarding helping students learn about college cost and financial aid, as well as your impressions as to how students use these resources or what other information they seek. I anticipate that this interview will take about 30 minutes. I will take notes on each interview, and with your permission, I will record our conversation.

The confidentiality of your identity will be protected by several measures. The transcript of our conversation will be linked to your name only through a unique identification number. Records of this number and your name will be kept private and destroyed after the study is complete. Any records will be kept in a locked file. We will make every effort to keep your research records confidential, but it cannot be assured. Records that identify you may be looked at by the Boston College Institutional Review Board. The results of this research may be presented at meetings or in published articles. However, your name will be kept private.

There is minimal risk involved in participating, although the study may include risks that are unknown at this time. You may benefit from this process through the opportunity to reflect upon your school’s practices and how to help students take advantage of the services available to them.
If you have any questions or further concerns about this research project, you can contact Julie Margetta Morgan at:

The Lynch School of Education, Boston College, Chestnut Hill, MA 02467; or by email at: margetta@bc.edu.

If you have any questions about your rights as a participant in a research study, please contact the Boston College Office of Research Compliance and Intellectual Property Management, (617) 552-3345.

I understand the above information and I voluntarily consent to participate in this research.

_________________________  ______________________
Date                           Consent Signature

_________________________
Printed Name


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