

# Costs and student loans are the biggest barriers to college for Utah students

*Fewer than half feel confident navigating the application and financial aid process*



**Envision  
Utah** How we grow matters.

**Utah Board of Higher Education**

July 16, 2021

Ari Bruening | [ari@envisionutah.org](mailto:ari@envisionutah.org)

Jason Brown | [jbrown@envisionutah.org](mailto:jbrown@envisionutah.org)

# Executive Summary

*Envision Utah surveyed more than 7,600 Utah high school students about their educational experiences and plans after high school.*

*More results to come.*

**Students perceive costs and student loans as the biggest barriers to post-secondary education.**

- This is true for every demographic group.
- Students over-estimate the amount of debt college graduates carry and have relatively low tolerance for college debt.

**The process of applying for college and financial aid is a significant barrier to post-secondary education.**

- Less than half of students feel confident navigating the application/financial aid process.
- Students think that simplifying the application/financial aid process would have a bigger impact than making college free.

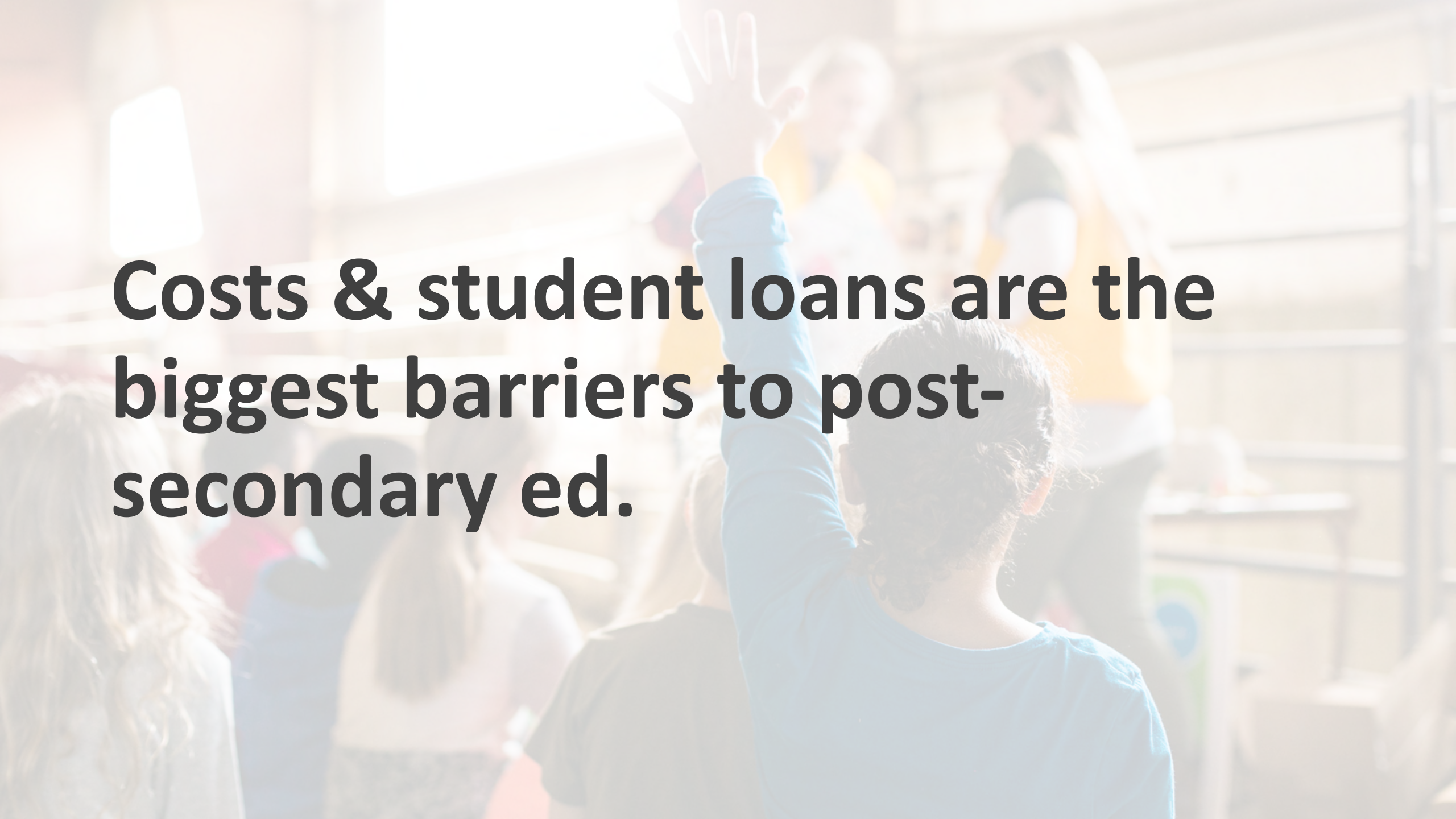
**Students of color don't feel like campuses are welcoming.**

**More students plan to pursue post-secondary education than actually do.**

# Methodology

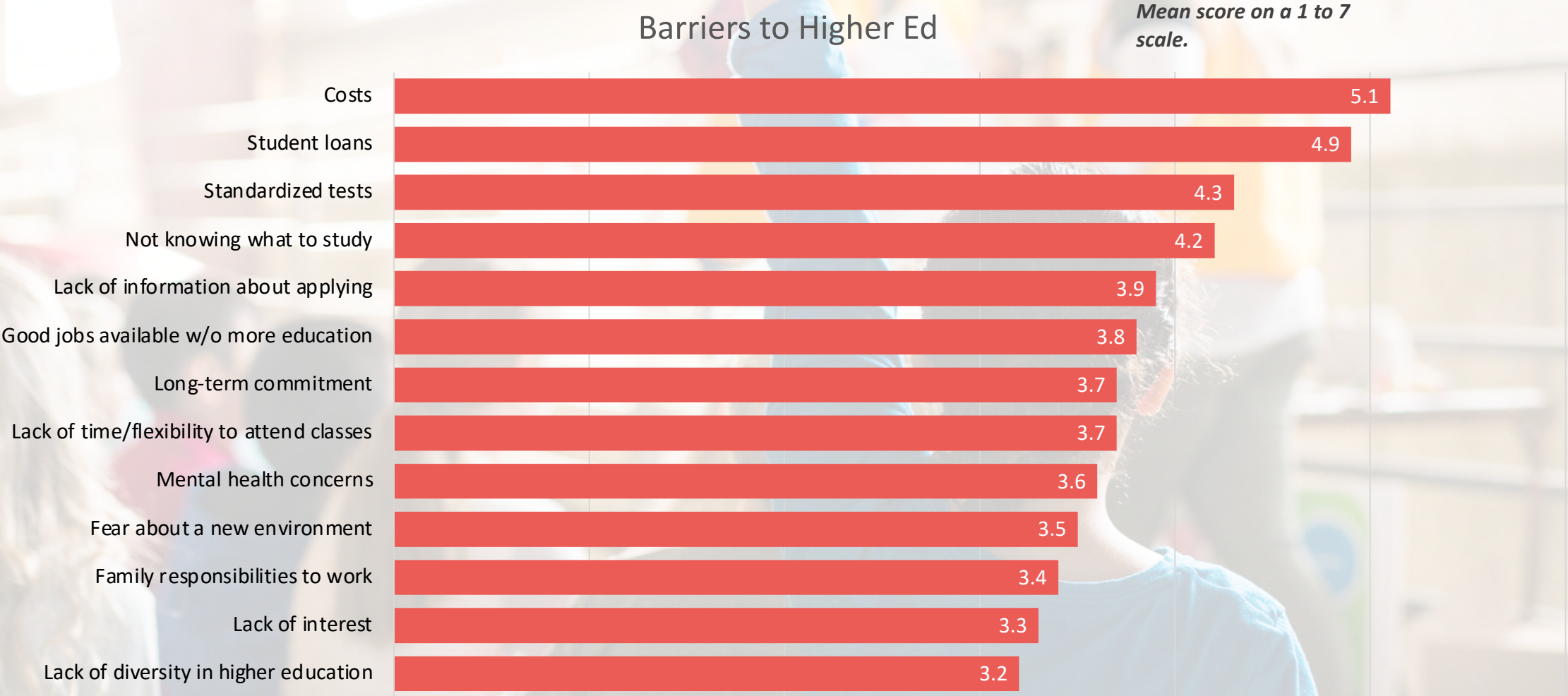
## Two-Phase Research Process

- 3-day qualitative study via iTracks discussion board
  - 25 students from diverse backgrounds
  - 30 open-ended questions
  - Approx. 70 minutes of input per participant
- Survey of high school students
  - > 7,600 student respondents; 4,500-student sample used in analysis
    - Random response selection based on Census data and Utah schools enrollment data
  - Opt-in survey with incentives — distributed by districts, Youth Council, Keys to Success, others
  - Respondents representative of Utah's racial/ethnic demographics

A blurred background image of a classroom. In the foreground, a student with dark hair tied back, wearing a blue long-sleeved shirt, has their right hand raised. In the background, other students are visible, some wearing yellow vests, and a teacher or adult is standing near a desk. The scene is brightly lit, possibly from a window on the left.

**Costs & student loans are the biggest barriers to post-secondary ed.**

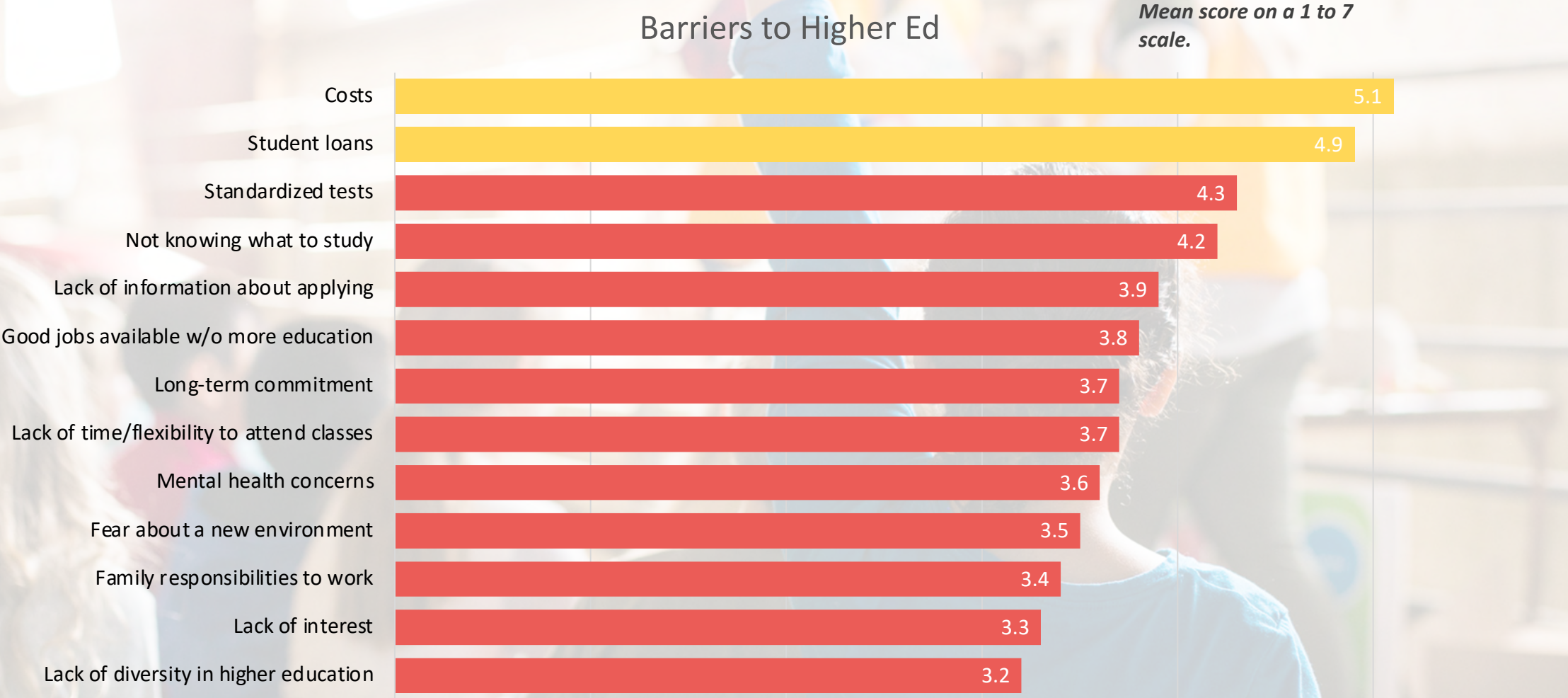
*Utah students see **costs and student loans** as the **biggest barriers** to post-secondary achievement among their peers.*



*Q: What do you see as the biggest barriers to going to college, either for yourself or others? Please rate these barriers on a scale of 1 to 7.*

	No HS Diploma	High School	Technical Training	Some College	Associate's Degree	Bachelor's Degree	Graduate Degree
Costs	<b>5.94</b>	5.72	5.48	5.44	5.20	4.99	<b>4.55</b>
Lack of Interest in More Education	4.36	4.10	3.89	3.71	3.36	3.14	<b>2.74</b>
Student Loans	5.67	5.36	5.56	5.24	4.93	4.77	<b>4.12</b>
Standardized Tests	4.92	<b>5.01</b>	4.43	4.38	4.34	4.10	<b>3.70</b>
Lack of Time/Flexibility to Attend Classes	4.32	4.18	4.04	3.83	3.74	3.60	<b>3.24</b>
Family Responsibilities to Work	<b>4.80</b>	3.85	4.00	3.57	3.57	3.15	<b>2.80</b>
Lack of Information About Applying	4.69	4.05	4.13	4.16	4.09	3.64	<b>3.58</b>
Long-term Commitment	4.47	4.21	4.23	4.08	3.69	3.57	<b>3.07</b>
Lack of Diversity in Higher Education	<b>4.07</b>	3.50	3.50	3.26	2.83	2.97	<b>2.65</b>
Fear about a New Environment	4.15	3.60	3.65	3.62	3.76	3.31	<b>2.99</b>
Mental Health Concerns	4.36	3.96	3.73	3.97	3.52	3.19	3.05
Good Jobs Available without More Education	<b>4.79</b>	4.35	4.38	4.14	3.78	3.61	<b>3.26</b>

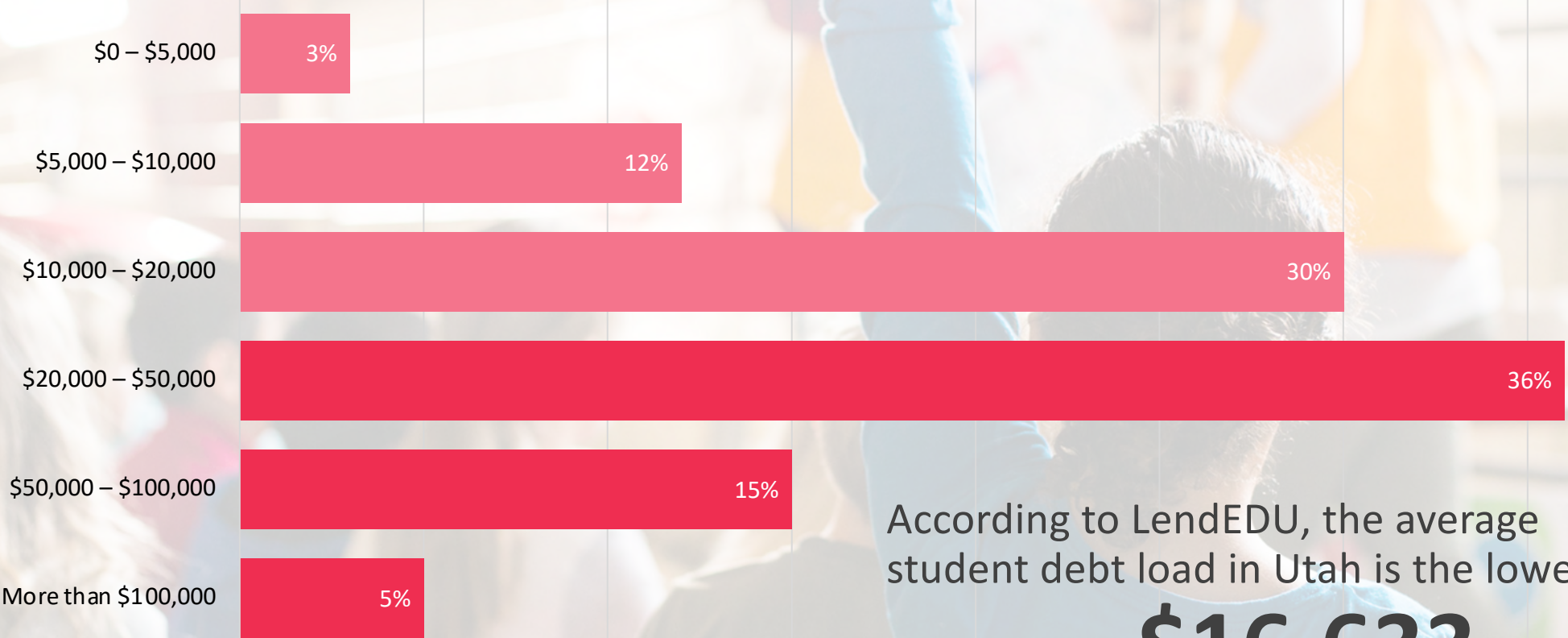
*Utah students see **costs and student loans** as the biggest barriers to post-secondary achievement.*



*Q: What do you see as the biggest barriers to going to college, either for yourself or others? Please rate these barriers on a scale of 1 to 7.*

*More than half of Utah students believe that they will graduate from college with more than \$20,000 in debt.*

Average Student Loan Estimate



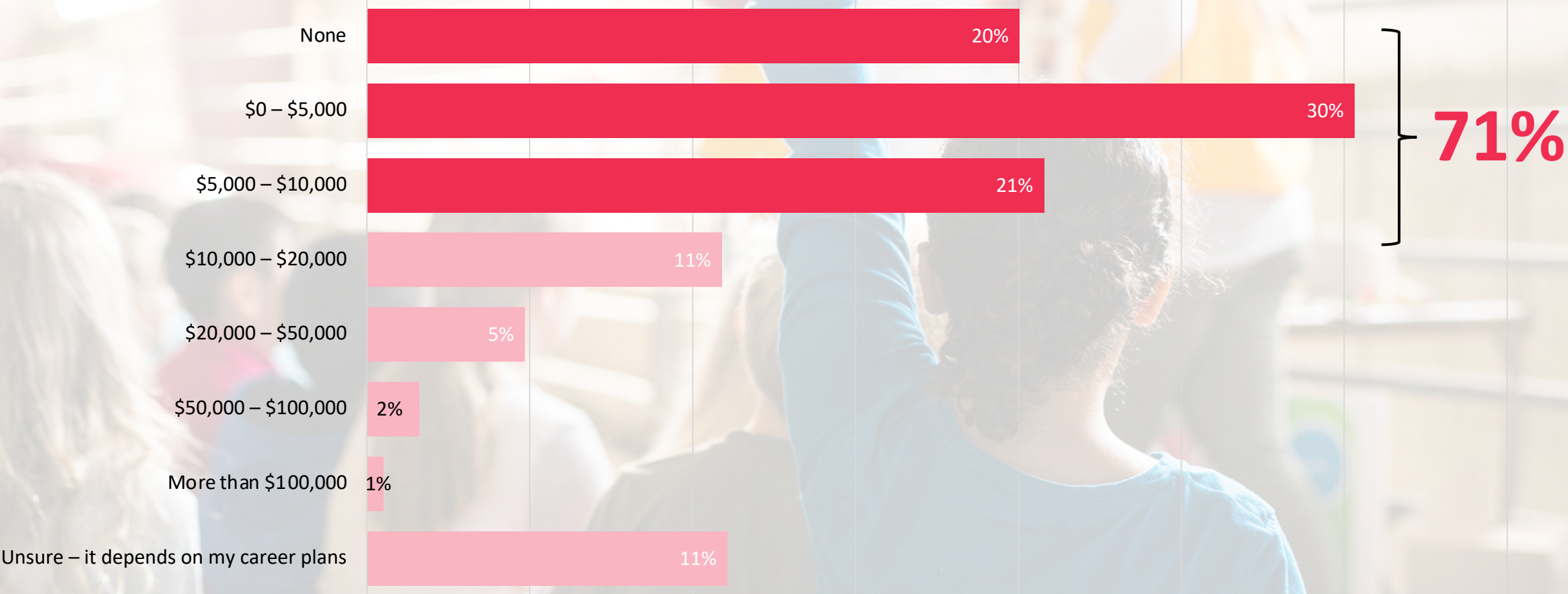
According to LendEDU, the average student debt load in Utah is the lowest in the nation at **\$16,633**

Q: *Approximately how much student debt do you think the average Utah college student graduates with?*



***But, roughly 70% of Utah students believe it is unacceptable to have more than \$10,000 in student loan debt after graduating from college. 1 in 5 believe no amount of debt is acceptable.***

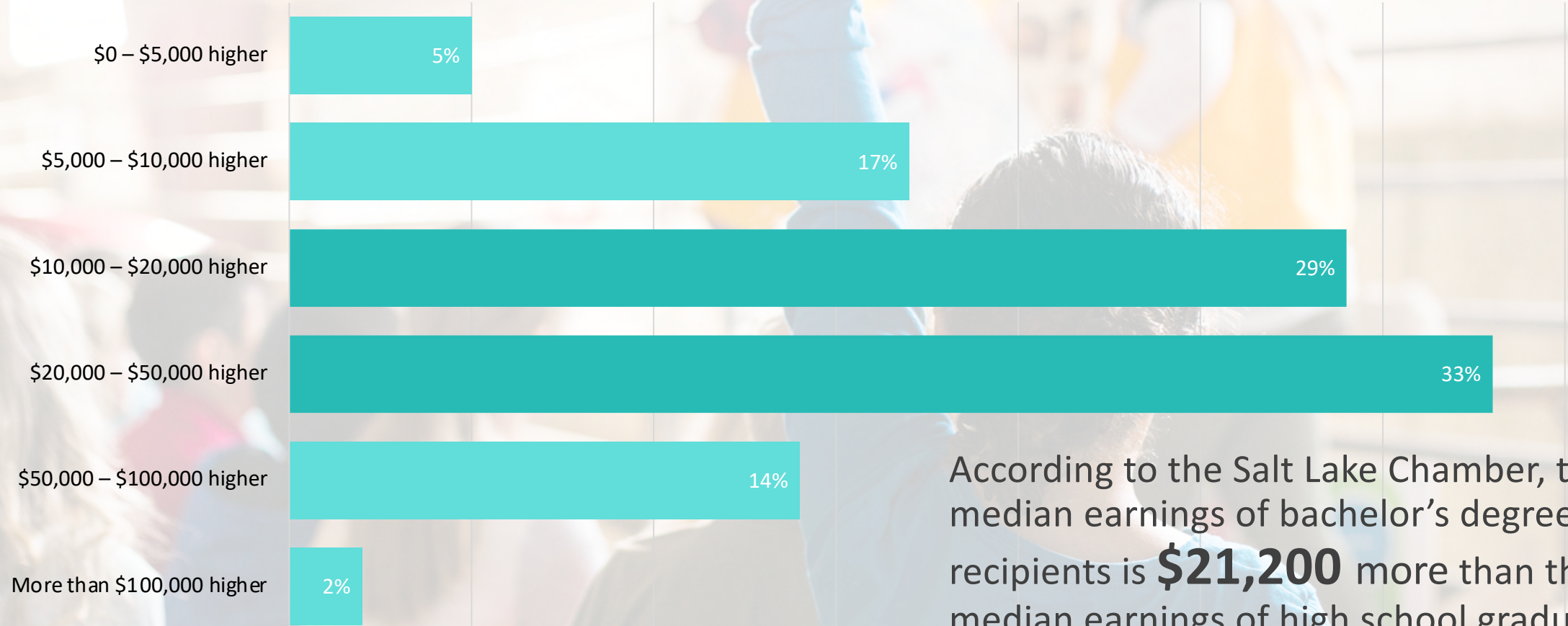
Acceptability of Student Loans



Q: Approximately how much college debt do you personally think is acceptable to have after graduating?

*A majority of students believe that people with bachelor's degrees make between \$10,000 and \$50,000 more than people with only high school diplomas. Non-college goers tend to think the gap is smaller.*

### High School to College Salary Gap Estimate



According to the Salt Lake Chamber, the median earnings of bachelor's degree recipients is **\$21,200** more than the median earnings of high school graduates.

*Q: The average salary in Utah for someone with only a high school diploma is about \$38,000. Approximately how much higher do you think the average Utah salary is for someone with a bachelor's degree?*

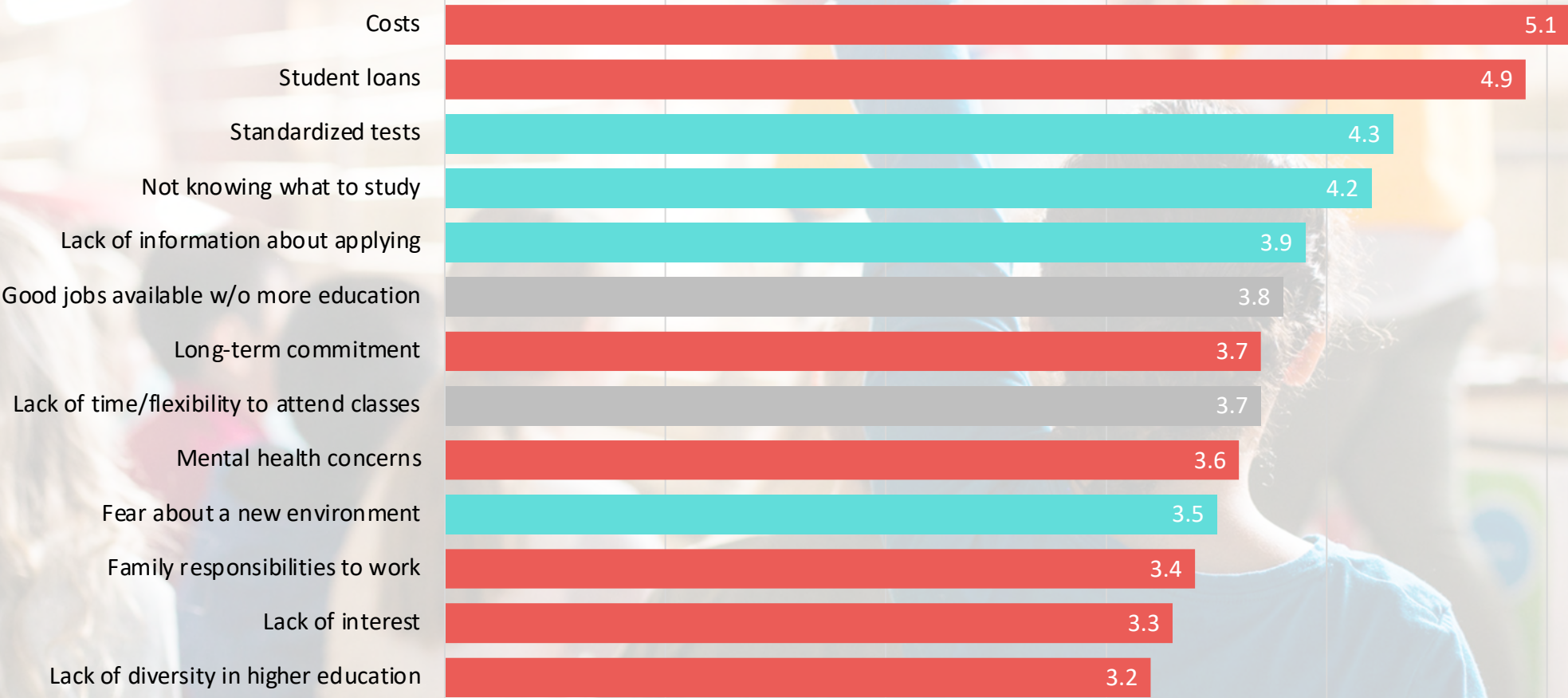
A blurred background image of a classroom. In the foreground, a student with dark hair, wearing a blue long-sleeved shirt, has their right hand raised. In the background, other students are visible, some wearing yellow vests, and there are wooden desks and a whiteboard. The lighting is bright and warm, suggesting a sunny day.

**Students don't feel confident navigating higher ed logistics.**

*Standardized tests, not knowing what to study, and a lack of information about applying to college are all significant barriers to post-secondary education.*

### Barriers to Higher Ed

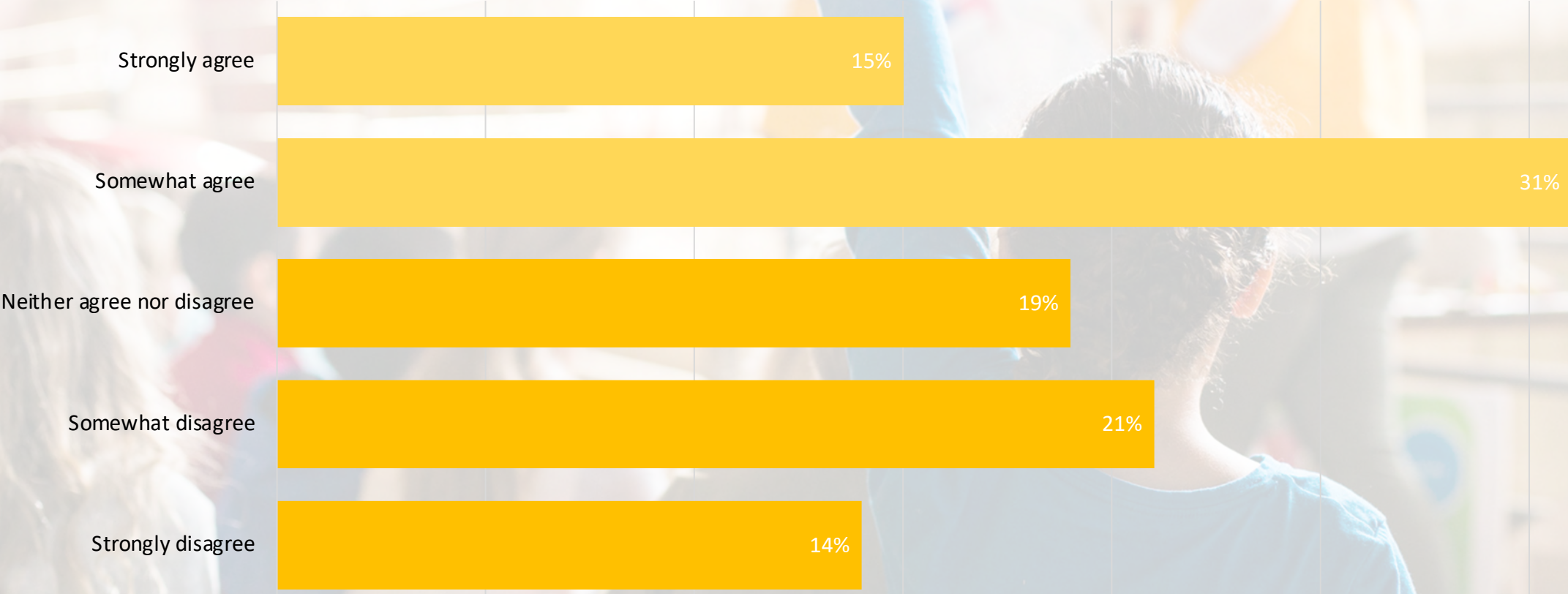
*Mean score on a 1 to 7 scale.*



*Q: What do you see as the biggest barriers to going to college, either for yourself or others? Please rate these barriers on a scale of 1 to 7.*

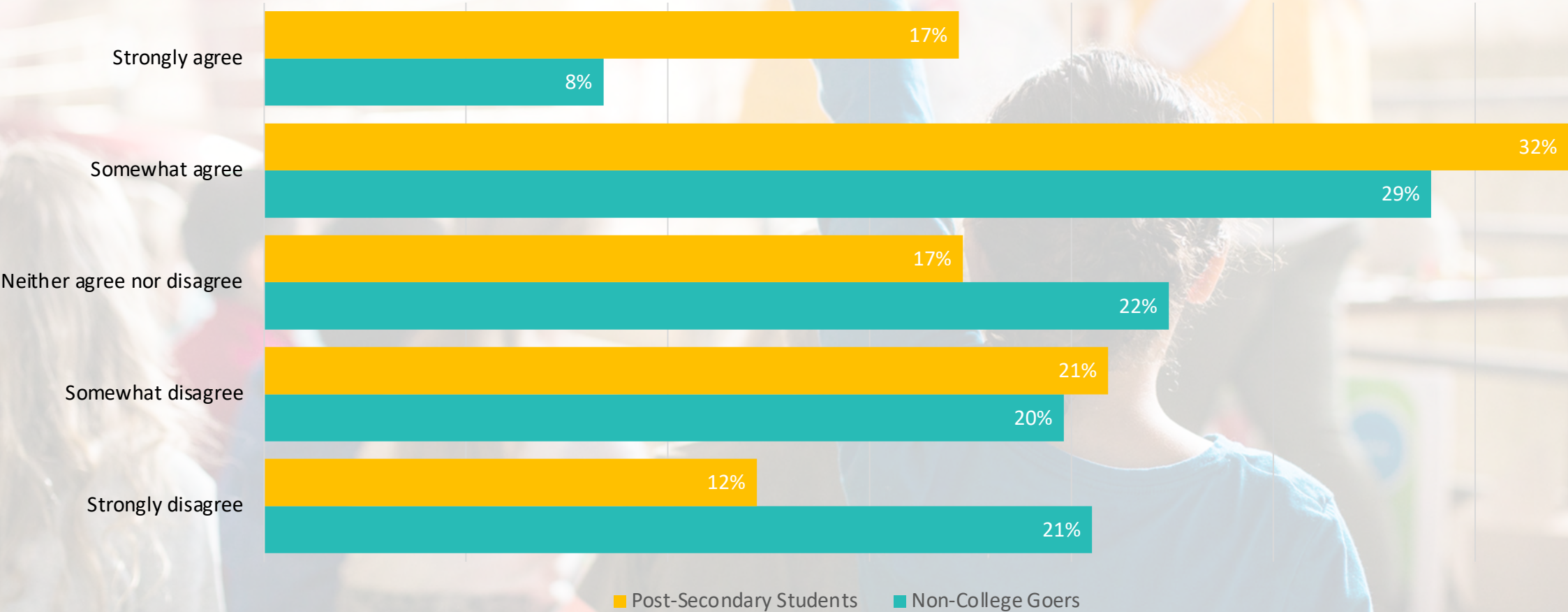
*Less than 50% of Utah students feel they can navigate the process of applying for college and financial aid.*

“I know how to navigate the process of applying for college and financial aid, or I know how to find the help I need.”



*Less than 50% of Utah students feel they can navigate the process of applying for college and financial aid. **Only 36% of non-college goers feel that way.***

“I know how to navigate the process of applying for college and financial aid, or I know how to find the help I need.”

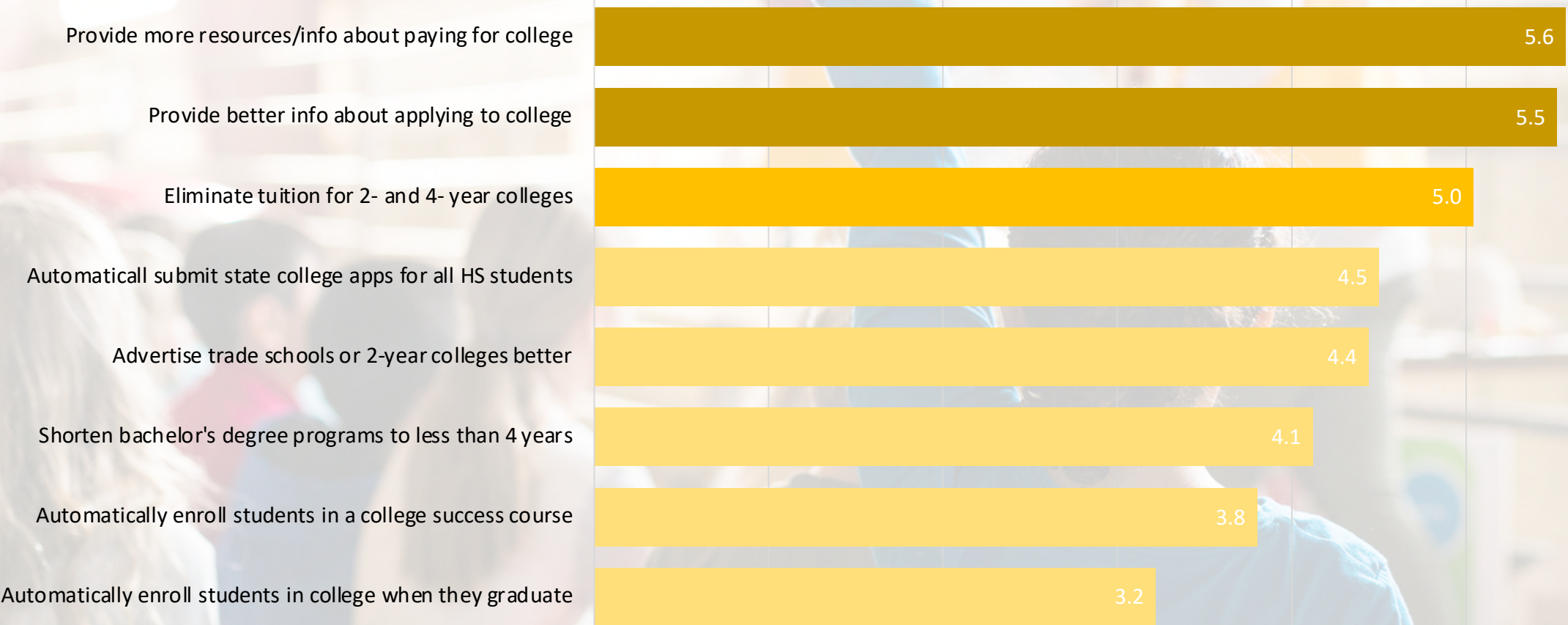


*Q: I know how to navigate the process of applying for college or financial aid, or I know how to find the help I need.*

*Utah students believe that **providing more resources and info about paying for and applying to college** would be more effective than offering free tuition.*

How to Increase Post-Secondary Achievement

*Mean score on a 1 to 7 scale.*

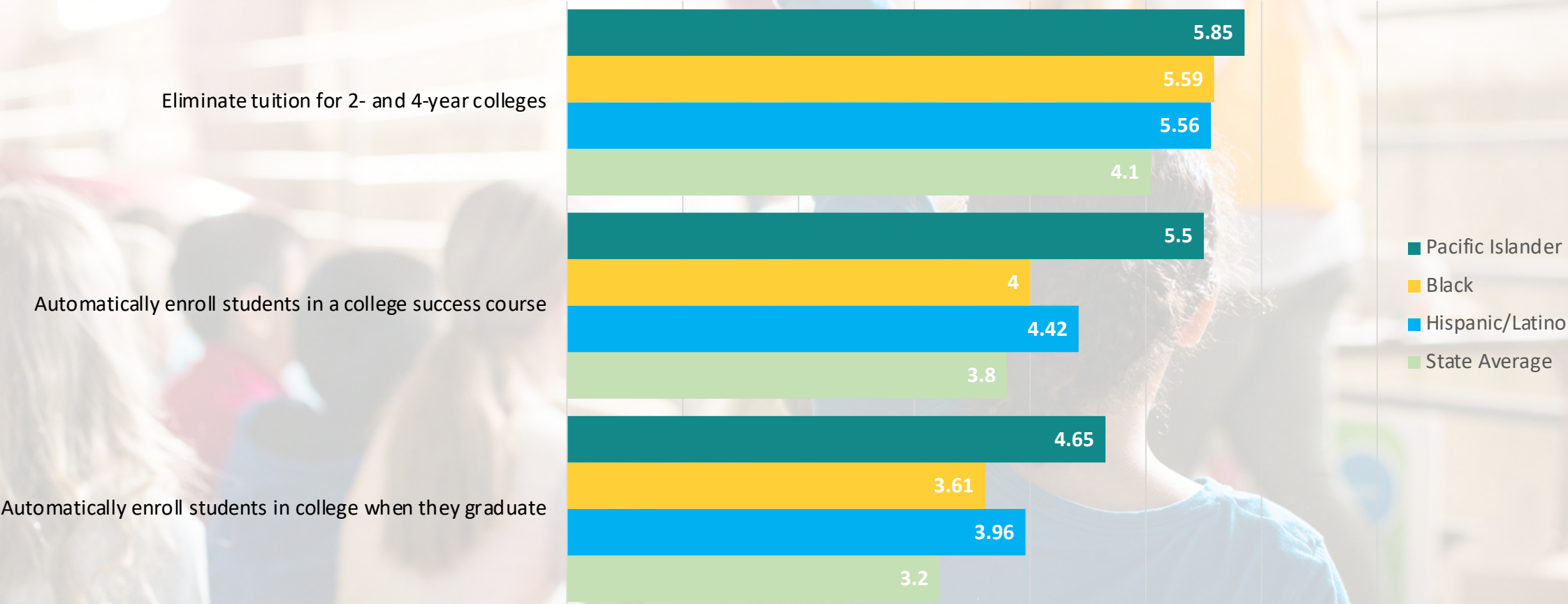


*Q: State and education leaders have proposed a lot of ideas to help more students enroll in and complete some kind of education after high school. How effective do you think the following ideas would be? Please rate them all on a scale of 1 to 7.*

*Students of color value lower tuition, college success courses, and automatic enrollment more than students on average.*

### How to Increase Post-Secondary Achievement

*Mean score on a 1 to 7 scale.*



*Q: State and education leaders have proposed a lot of ideas to help more students enroll in and complete some kind of education after high school. How effective do you think the following ideas would be? Please rate them all on a scale of 1 to 7.*

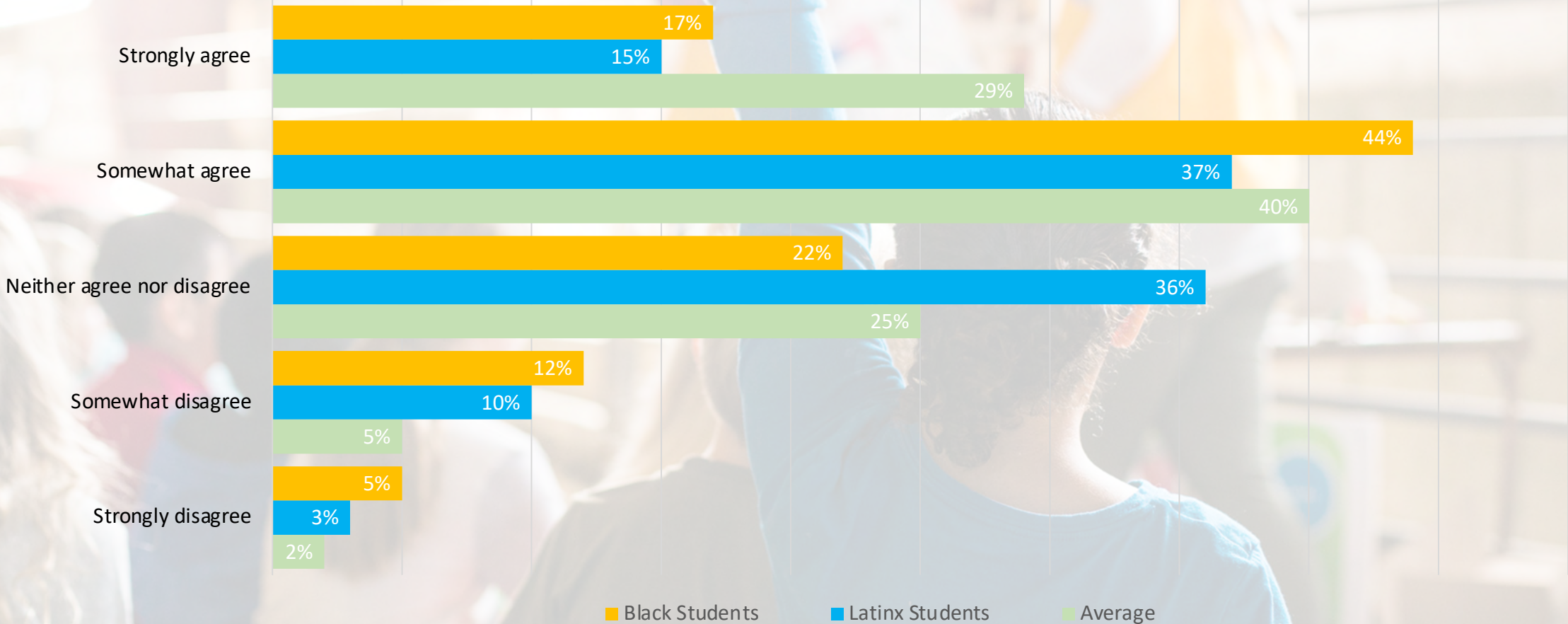


A blurred background of a classroom. In the foreground, a student with dark hair tied back, wearing a blue long-sleeved shirt, has their right hand raised. In the background, a teacher in a yellow vest is visible, along with other students. The scene is brightly lit, likely from windows on the left.

**Students of color aren't all sure colleges are welcoming to them.**

*Black and Latinx students do not believe as strongly as Utah students on average that colleges are welcoming to people like them.*

“College environments are welcoming to people like me.”

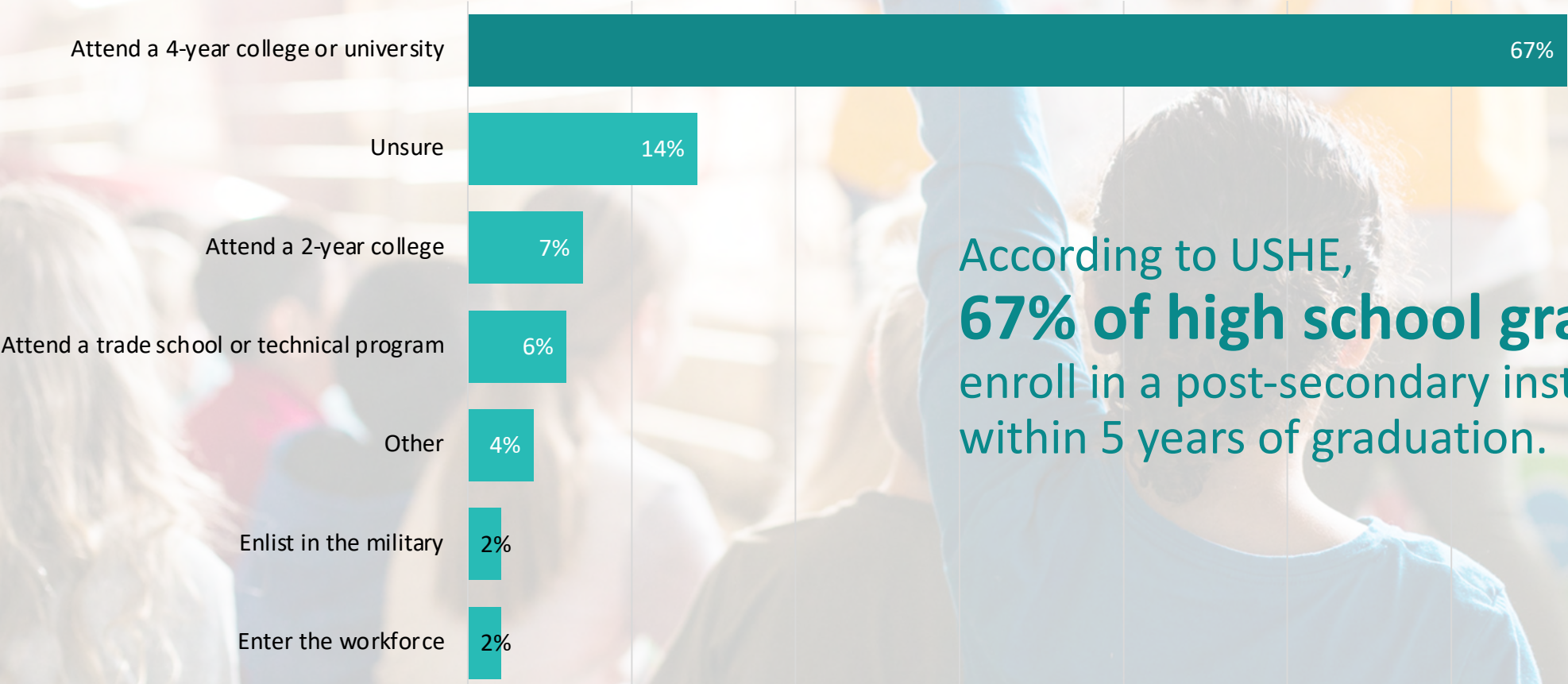


A photograph of a classroom with a student in the foreground raising their hand. The background shows other students and a teacher, all slightly out of focus. The lighting is bright and warm, suggesting a sunny day. The text is overlaid in the center of the image.

**More students plan to enroll in college than actually do right after HS.**

*80% of Utah students plan to complete some kind of education after high school. Only about 67% enroll in a post-secondary institution within 5 years of college.*

### Plans after High School



According to USHE, **67% of high school graduates** enroll in a post-secondary institution within 5 years of graduation.

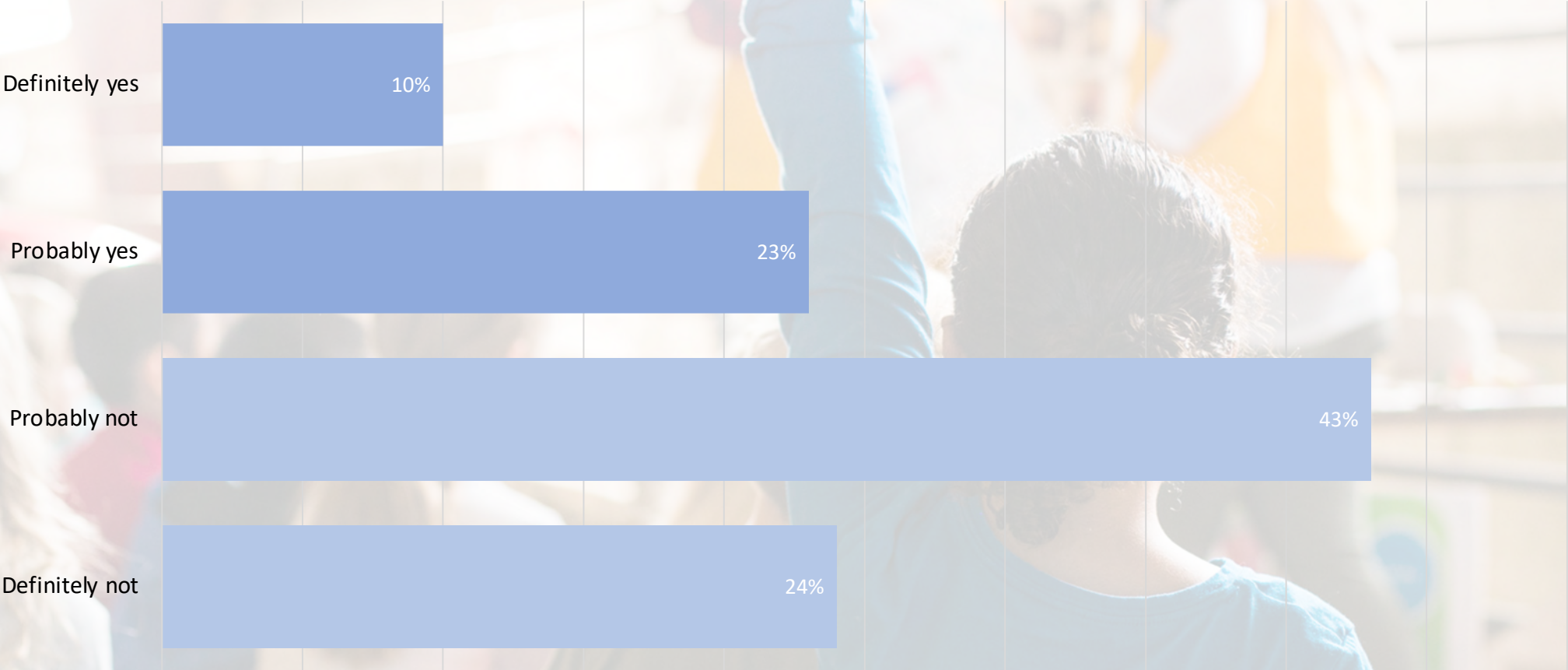
*Q: What are your education or career plans after high school (or after a gap year/church mission)?*

A blurred background image of a classroom. In the foreground, a student in a blue shirt has their hand raised. In the background, a teacher in a yellow shirt is visible, along with other students and classroom furniture like desks and a whiteboard.

**Many Utah students feel their plans for education post-high school have been disrupted by COVID-19.**

***Roughly one in three Utah students say the pandemic has affected their post-secondary plans.***

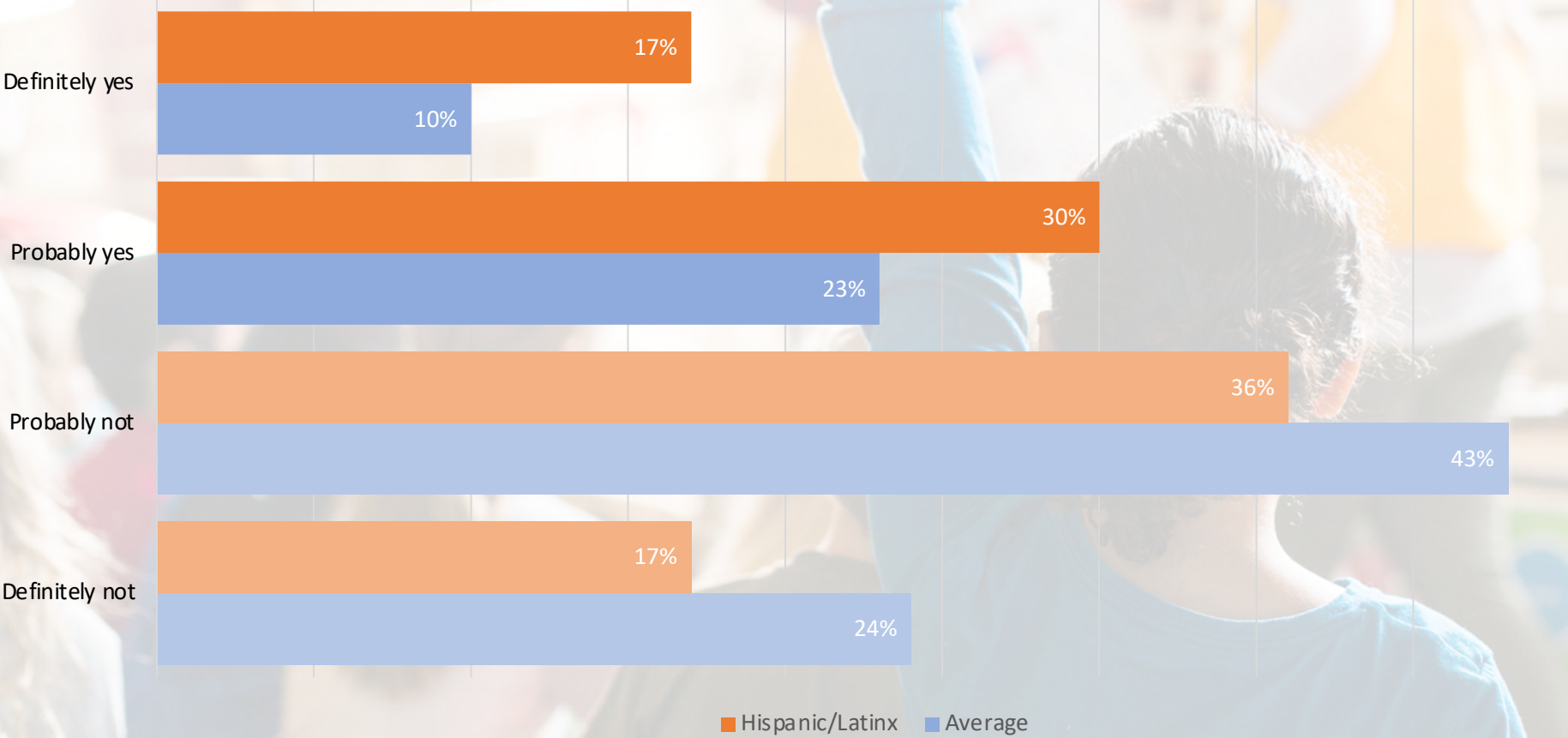
COVID-19 Impact on Post-Secondary Plans



*Q: Has the pandemic affected your plans for education or work after high school?*

**Nearly half of Hispanic/Latinx students say COVID-19 has affected their post-secondary plans compared to only a third of average Utah students.**

COVID-19 Impact on Post-Secondary Plans



Q: Has the pandemic affected your plans for education or work after high school?

# Potential Strategies for Exploration

- Expand the College Advising Corps
- Develop common USHE application
- Develop college success courses in collaboration with LIA, USBE, and USHE
- Explore automatic enrollment in or acceptance to open-enrollment schools for graduating HS seniors
- Increase concurrent enrollment among high schoolers who would be first-gen college students



# Potential Strategies (Cont'd)

- Require FAFSA completion upon high school graduation (with necessary exemptions)
- Create a standard student identification and tracking system across Utah LEAs & USHE
- Adapt relevant college programs to offer credentials after students' first year



# Envision Utah

How we grow matters.



**Cicero**

Implementing Data-Driven Strategy

**USHE**

Non-Traditional Students in Utah

July 2021

**WGU** 



**UTAH SYSTEM OF  
HIGHER EDUCATION**



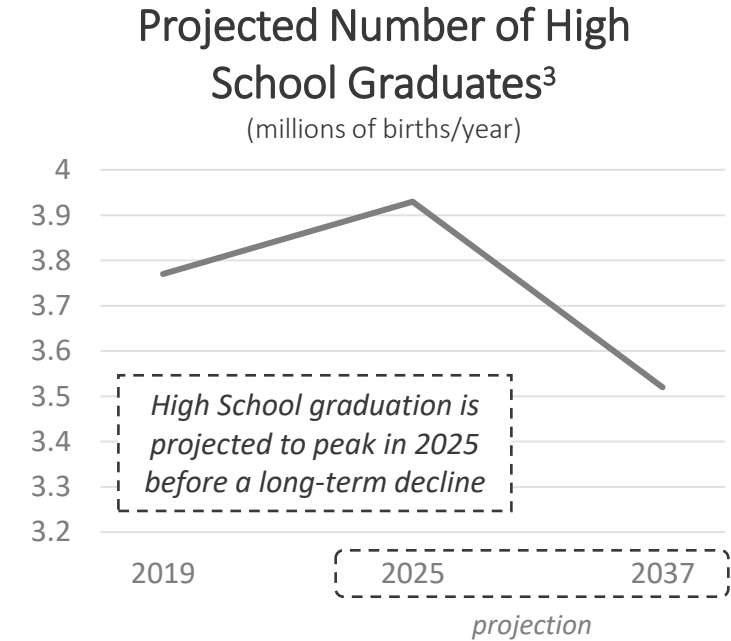
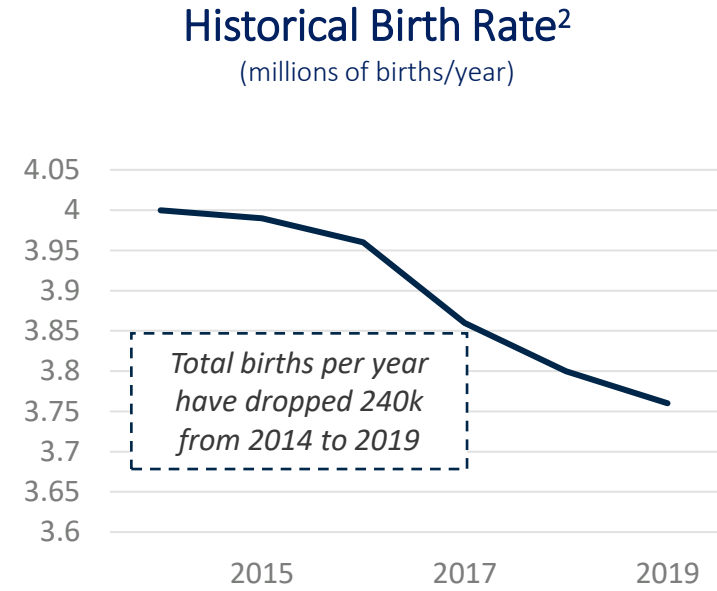
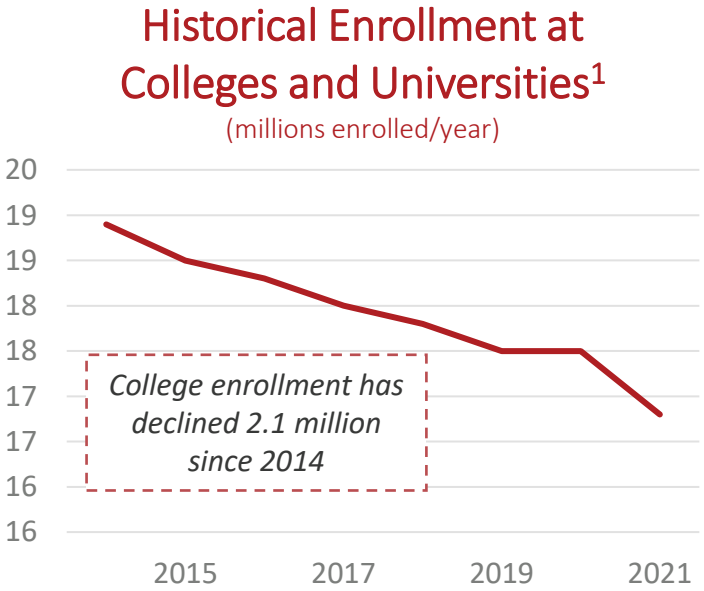


# Agenda

- Background Information and Justification of Need
- Best Practices for Supporting Non-Traditional Students
- Cicero Survey Results & Alignment with USHE Strategic Pillars
- What's Next?
- Questions / Comments

*Background Information and Justification of Need*

# Anticipated declines in traditional student enrollment are well documented. In the absence of attracting and retaining non-traditional students, Utah institutions of higher education will suffer...



## Key Takeaways:

- Current demographics trends, exacerbated by COVID-19 implications, have dramatically impacted current and projected college enrollment rates
- This trend is expected to have long consequences for the education gap as low income and minority students are most significantly affected
- Higher education institutions have already begun to see the impacts of lower enrollment and face critical, long-term decisions

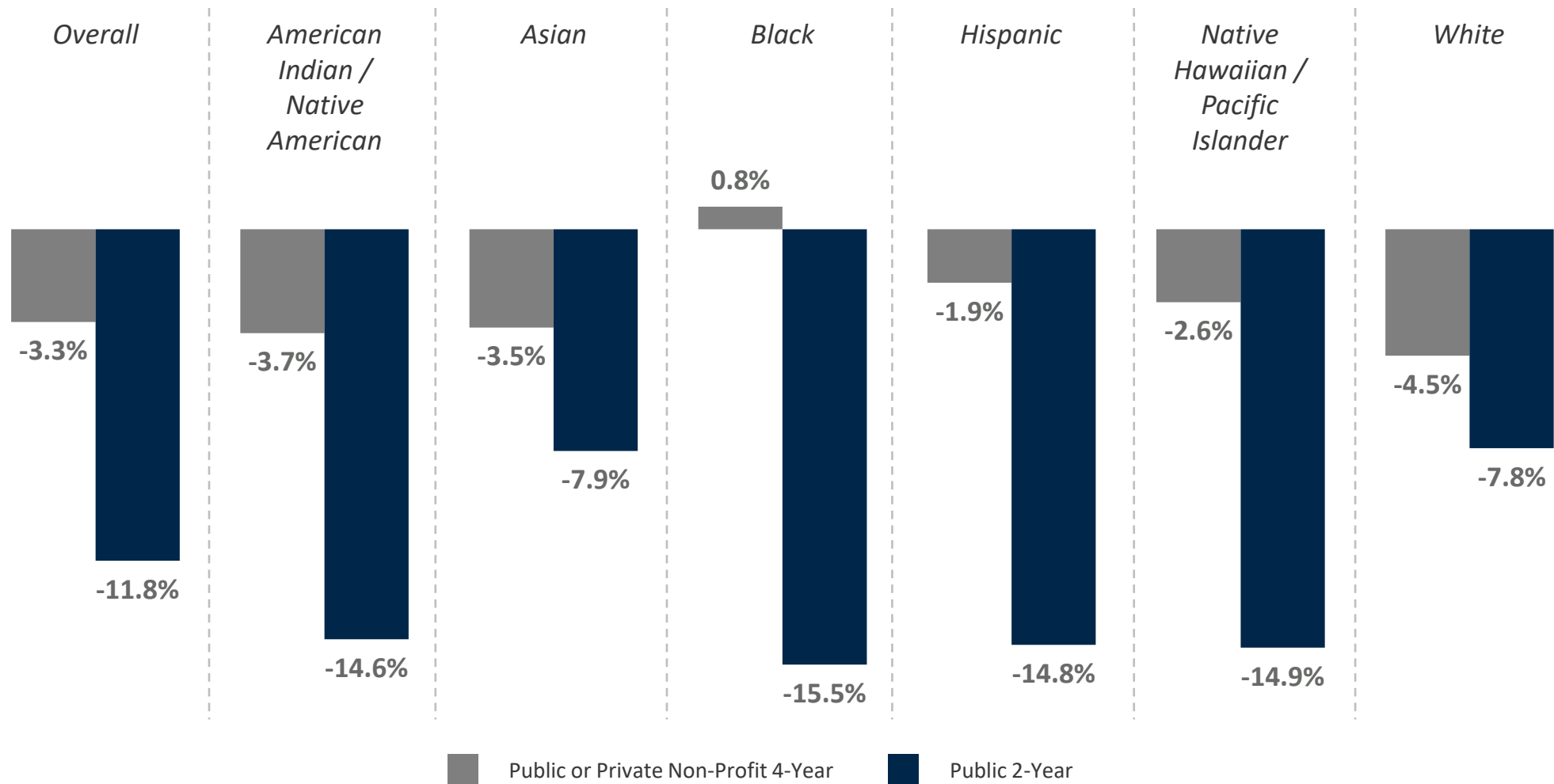
...but attracting non-traditional students is about much more than institutional survival; it is also a social imperative. Successfully serving non-traditional students will accelerate social justice for Utah's women and diverse ethnicities. Below is just one of many examples: 25–35-year-old women...

## Utah Women Aged 25-35 in Higher Education

- **40% less likely** to be enrolled in post secondary education compared to men
- When married, **79% less likely** to be enrolled in post secondary education compared to married men
- With children under 5, **31% less likely** to be enrolled in post secondary education compared to men with children under 5

While Utah has relatively similar enrollment and degree completion rates for men and women in the “traditional student” demographic, there is a **significant discrepancy between men and women in the 25-35 age range**. Additional factors such as marriage status widen this gap even further.

...One more example of the social imperative in serving non-traditional students is the fact that nationally, students of color saw a precipitous drop in college enrollment during the last year, particularly at two-year colleges





# We know from research conducted for Utah in 2011 that post-secondary degrees and certificates have meaningful positive economic, social and personal / familial impact in Utah...

## Economic

- Mean personal **annual compensation** is **75% greater** among those with a degree or certificate.
- Degree or certificate holders are **2.6 times more likely to work in salaried jobs** (rather than hourly).
- One quarter (23%) of those without a postsecondary degree or certificate have experienced more than two years of total post-high school unemployment, compared to 9% of those with a degree or certificate.

## Social

- Postsecondary degree or certificate holders are **11% more likely to report happiness with their life** than those without a degree or certificate.
- Individuals who completed degrees or certificates are **9% more likely to indicate that they have great marriages** and are **6% more likely to characterize themselves as having a good family life**.
- Degree or certificate holders are **11% more likely to report good health** than non-degree or certificate holders.
- Individuals without a degree or certificate are more than twice as likely to have utilized Medicaid, WIC, and CHIP in the last five years, and over **three times as likely to have utilized food stamps**.

## Personal & Familial

- Individuals with **at least one parent with a degree or certificate** are **50% more likely to complete a degree themselves**.
- If a sibling has completed a degree or certificate, individuals are **twice as likely to complete a degree themselves**.

# ...and according to research conducted in 2018 we know some of the observable variables that best predict whether a non-traditional student will succeed and complete a degree or certificate

Strong predictors of success are:

## Academic Background

- Students who have taken more English, Math and STEM courses
  - The number of credits that will be accepted by the institution
  - Students who have been out of school for longer
- 

## Attitude and Perceptions

- A higher degree of confidence in their personal abilities and likelihood to succeed academically
  - A belief in the value and brand of the institution
- 

## Educational Experience

- Interest to actively participate in a learning community or student mentor group
- A clear understanding of their motivations for pursuing a higher education

# Finally, research from 2012 is very compelling surrounding the primary process obstacles non-traditional students encounter as they attempt to complete a degree or certificate

## Non-Traditional Student Top 5 Pain-Points Not Adequately Addressed by the Institution

Pain points listed chronologically, not in priority order.

- 1 Navigating the application and financial aid process
- 2 Transferability of past credits earned, and competency obtained
- 3 Course scheduling flexibility
- 4 The quality of online courses (student learning vs. cost-savings for the institution)
- 5 Selecting the right major and classes that result in the best possible job

### Additional Pain Points Include:

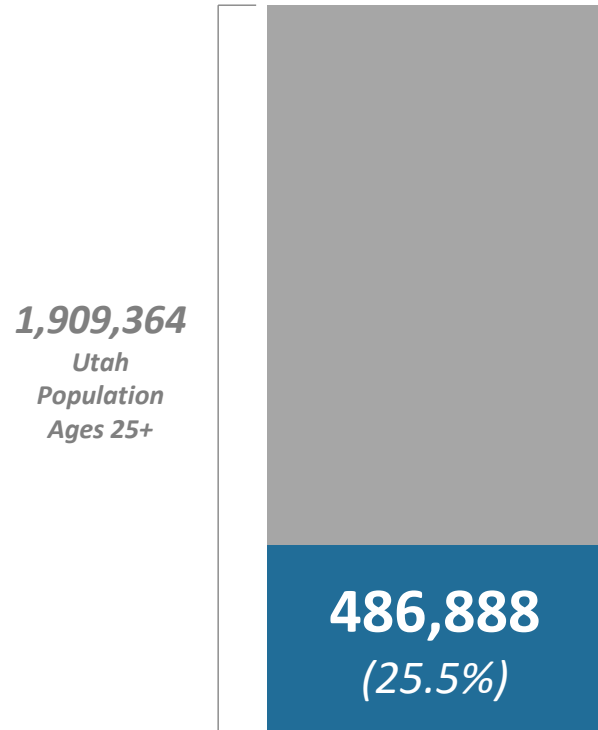
...Academic support and mentoring

...Parking accessibility

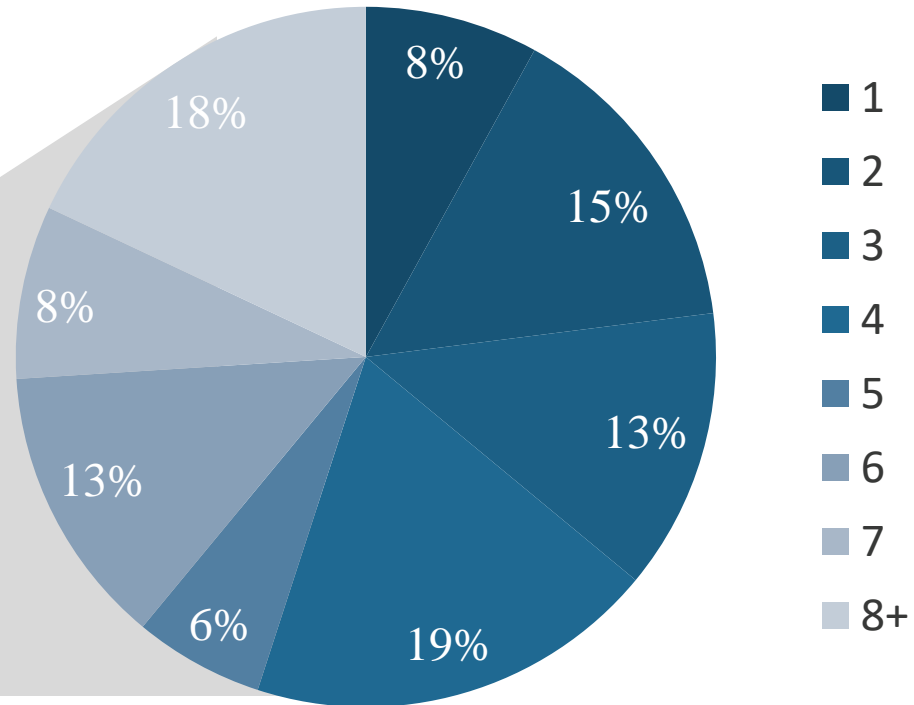
Institutions are aware of these priorities. **The discrepancy lies in what students view as adequate vs. what the institutions view as adequate.** The gap in these areas is severe. Significantly more hands-on support and guidance is required.

# Overlaying data from the 2019 American Community Survey with findings from the 2011 statewide study, SUGGESTS that there may be ~220,000 individuals in Utah who have five or more semesters completed without a degree or certificate

Portion of Utah Population with College Credits but No Degree (Ages 25+)



Semesters Enrolled in College or Vocational Program Without Receiving a Degree



## Key Takeaways:

- Nearly 20% of students with some college and no degree completed four years (eight semesters) of college
- 25% of individuals who attended 8 or more semesters but did not complete a degree or certificate listed balancing work with school as the leading cause for non-completion

*Best Practices for Supporting Non-Traditional Students*

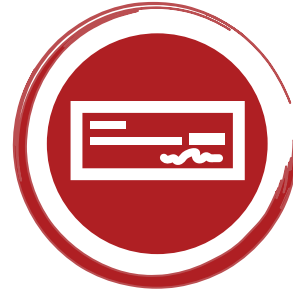
# Peer-reviewed studies provide evidence-based practices for how institutions can customize financial aid to propel non-traditional students

## Financial Aid Best Practices for Supporting Non-Traditional Students



### Affordability Requirements

Require that low-income students not pay more than a predetermined percentage of their discretionary income



### Method of Aid

Experiment with providing aid equivalent to 125% of the needed time to finish; accrue funding as courses are completed



### Simplify Application

Base the awarding of grants on documents and information more easily obtainable for non-traditional students; three-year average income verified by tax returns; lock in candidate's data for entirety of program with one simplified annual form to update if income has changed in prior year



### Incentivize

Experiment with offering students small “bonuses” when they accomplish milestones or goals

*“When students see evidence that people at their university care about them, students feel more motivated than when they perceive stakeholders only care about students identified as the majority.”*

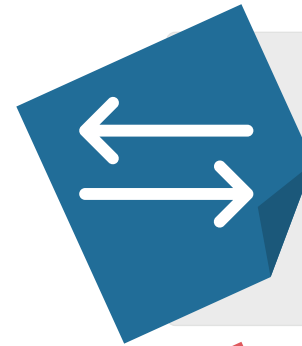
# Similarly, peer-reviewed studies provide guidance on process and service-related best practices helping non-traditional students succeed

## Process and Service-Related Best Practices for Supporting Non-Traditional Students



### Simplify the Path

Create a defined degree plan prior to student's enrollment. Provide a narrower selection of course pathways to eliminate confusion, simplify scheduling, and to improve the quality of classes focused on non-traditional students



### Improve Transfer Processes

Improve the ease and personalization of transferring credits, offer competency-based assessments for credit, and liberally expunge negative performance in academic history



### Intense Support

Significantly increase support systems and personnel to provide application support, financial aid hand-holding, academic guidance, advocacy, mentorship, and career coaching



### Workforce Alignment

Generously credit experiential and workplace-related learning already achieved; illustrate skill and knowledge alignment and stackability with high-demand jobs to demonstrate compelling ROI



### Belongingness

Organize non-traditional students into cohorts and sections where they will make up the majority of the classroom; minimize the size of cohorts to engender feelings of belongingness



### Equitable Access

Provide non-traditional students privileges for scheduling, parking, transportation, child-friendly study rooms, campus resources, and even day-care facilities

*Survey Results & Alignment with USHE Strategic Pillars*



# To gather more meaningful information about the perceptions of the survey participants, Cicero segmented them into four groups to evaluate different demographics and their specific needs

## Background

- Understand the **needs, perceptions, and obstacles** of prospective non-traditional students in Utah
- Collect information around the **structural barriers** for these students to **starting or returning** to complete their degree / certificate
- Provide insight to USHE / WGU on how to **best attract and support** non-traditional students

## About Survey Respondents

- N=830
- Variety of Education Levels
- Aged 25+
- 60% Female
- 86% White
- Average Income: \$75K



### Age

Three segments based on age: Young Adult (25-34 years old), Middle Aged (35-49 years old), and Older Adult (50+ years old)



### Education

Segmented into three groups depending on their highest education level achieved: High School / Technical College, College Stopout, and College Degree



### Minority

Segmented into two groups based on race: Minority (Asian, Black, Hispanic, Native American, and Native Hawaiian) or Non-Minority (White)



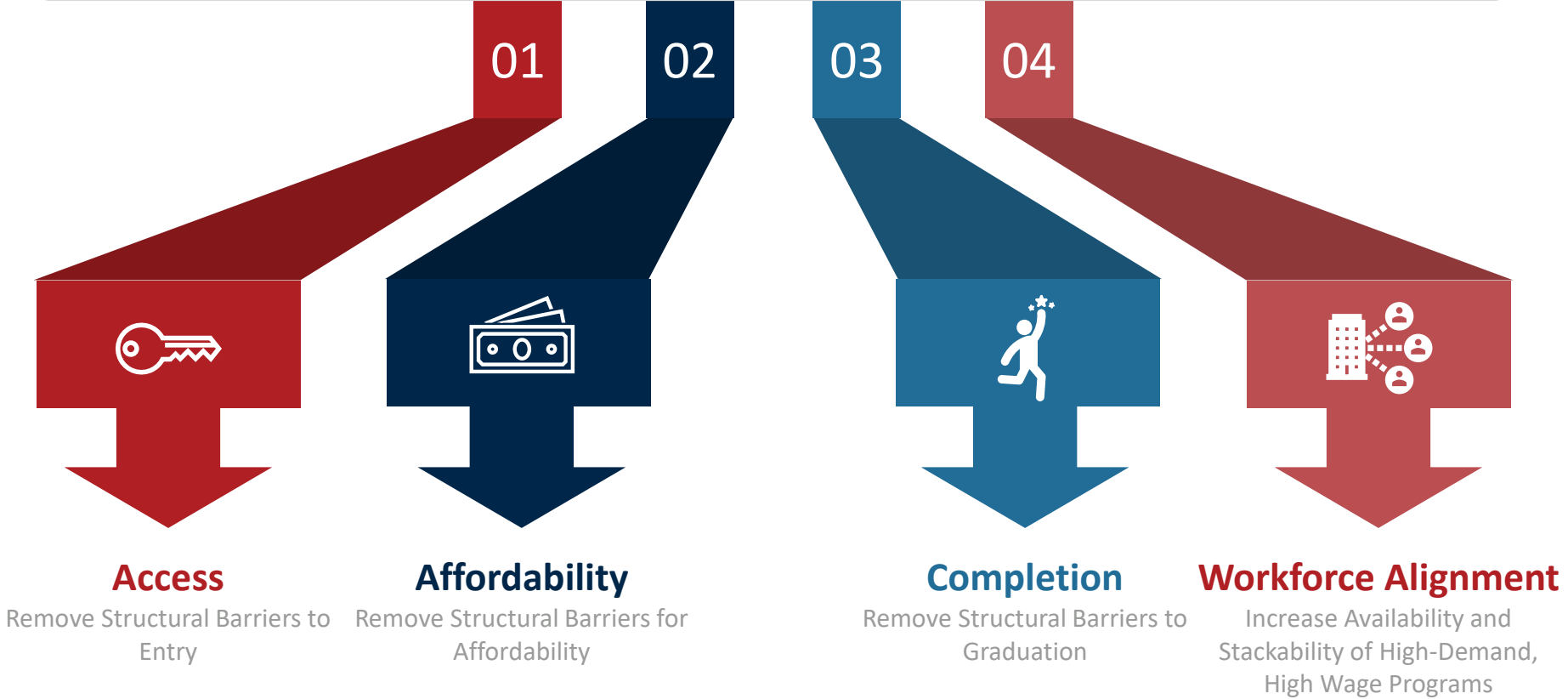
### Socioeconomic Status (SES)

Four segments based on SES, which was determined by income level, marital status, and having children under 18 years old

# To better understand the implications and outcomes of the research, we have bucketed key findings into the four pillars of the USHE 2021 Strategic Plan

We have all this information.. NOW WHAT?

Aligning with four of USHE's Pillars from the 2021 Strategic Plan, let's look through the lens of each of the four demographic segments exploring key takeaways, similarities, differences, and supporting data from the survey.



# ACCESS | Remove Structural Barriers to Entry



## AGE

### 1. Cost:

- Nearly 40% of each age group **worries about cost**
- **Over 60%** of Young Adults believe cost will be \$20K+

### 2. Time:

- Middle-Aged adults are the most concerned about **finding time for a degree**

### 3. Perception of Obstruction:

- Older Adults expressed **least** concern overall—indicating **actual concerns are vague**



## EDUCATION

### 1. Cost:

- ~60% of people think education cost will be <\$20K **yet cost is still primary barrier**
- College Stopouts have **higher perception of cost** than other education backgrounds—likely because of types of degrees pursued

### 2. Financial Aid Process:

- Those without college experience are **most deterred by financial aid processes**



## MINORITY

### 1. Cost:

- Minority groups are **more likely** to believe the cost is **>\$20K** compared to Non-Minorities

### 2. Acceptable Grades:

- Notable concern of Minorities: **confidence in maintaining acceptable grades**

### 3. Language Barrier:

- English **as a non-primary language** impacts 15% of Minority individuals; for 7% of Minority individuals, it is the #1 barrier



## SOCIOECONOMIC STATUS

### 1. Knowing Where to Begin:

- Lower SES groups **know less where to begin their journey** (36%) compared to the Upper SES groups (5%)

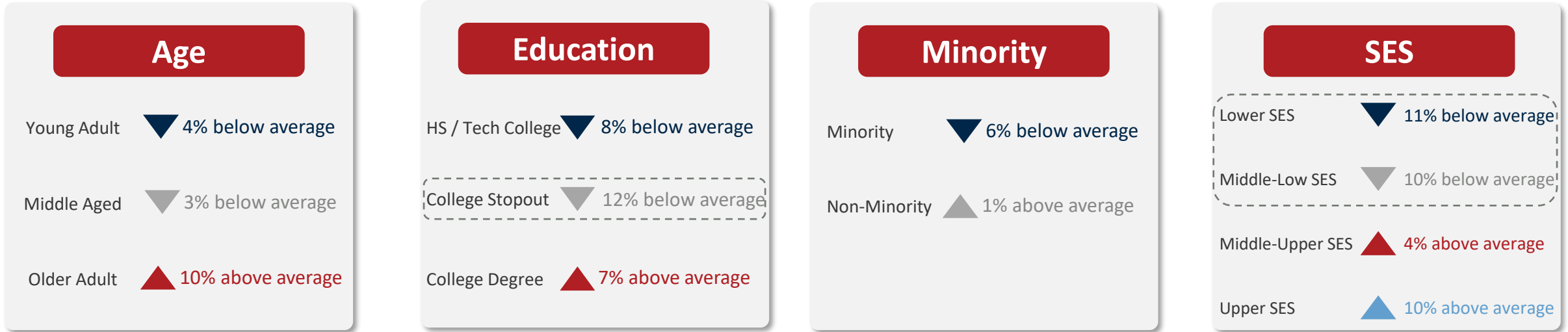
### 2. Rigor of Program:

- Students in Upper SES have more confidence in their ability to handle the rigor of the program; 16% of Upper SES expressed concern compared to 30% of Lower SES

# AFFORDABILITY | Remove Structural Barriers for Affordability

## Perception of Value

**62%** of all respondents said they agree or strongly agree that the value of an education is greater than the cost



### Cost

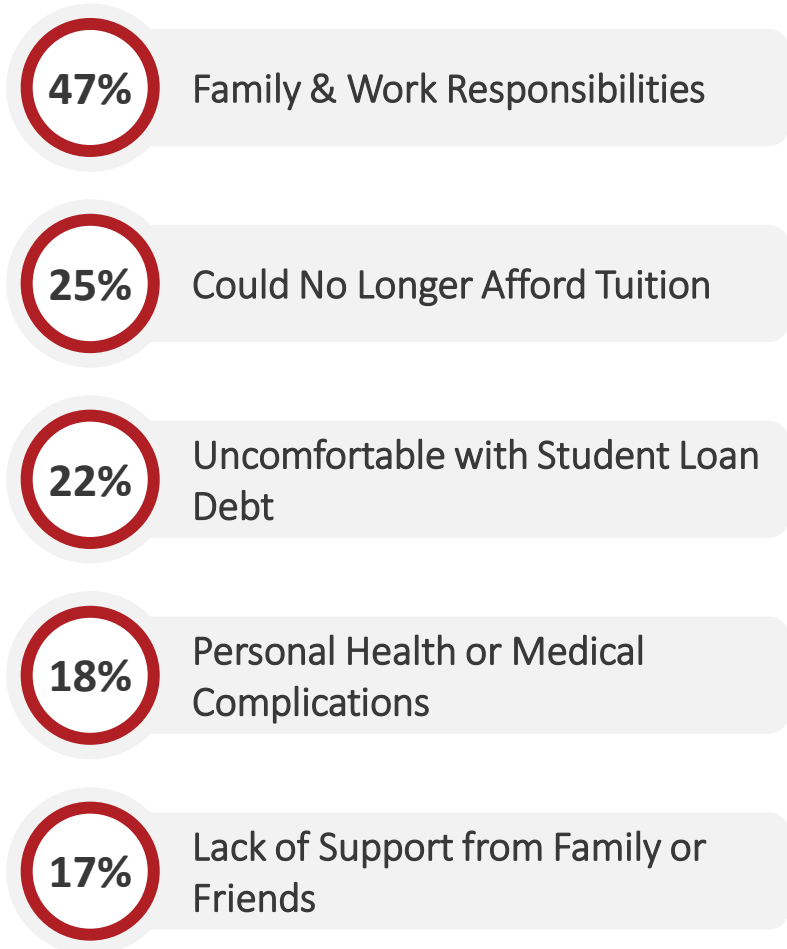
- 89% of College Stopouts say cost is an obstruction to pursuing higher education
- 65% of Older Adults, compared to 38% of Young Adults, believe the cost will be under \$20K
- Individuals in the Middle-Low SES subsection had the highest proportion of respondents who believed the cost of their program would be greater than \$50k

### Financial Aid

- 72% of Minority individuals listed navigating the financial aid process as a primary barrier in pursuing their program
- 73% of individuals with High School / Technical College experience also listed navigating the financial aid process as a primary barrier in pursuing their program

# COMPLETION | Remove Structural Barriers to Graduation

College Stopouts say the following prevented them from completing their degree / certificate



## Other Barriers

### Age

- 43% of Middle-Aged Adults are worried about how to pay for their program and the time commitment that their program requires

### Education

- 51% of College Stopouts don't know how they would pay for a college program or certificate
- Only 16% of HS / Tech College reported disrupting their current employment as a barrier for working on a degree or certificate

### Minority

- For both Minorities and Non-Minorities, the time commitment to complete a program and the difficulty in maneuvering through the financial aid process were consistently both meaningful obstacles

### SES

- Consistent concerns across all groups include time commitment and managing demand of work responsibilities while enrolled in a program
- 30% of Lower SES are concerned about rigor of program compared to 16% of Upper SES

# WORKFORCE ALIGNMENT | Increase Availability and Stackability of High-Demand, High Wage Programs



## Important Factors in Choosing a School

- Older and Middle-Aged Adults expressed the importance of an education with a **customizable pace** and **online coursework**
- **59% of College Stopouts** reported a college's **ability to customize the pace** of their degree as important
- **Minority students** rank **reputation** as most important factor when selecting a school
- Flexibility with pace and platform is most important factor for Lower SES when selecting a school



## Degree/Certificate Preference

- 55% of **Middle-Aged candidates prefer to attend an online college** or university, while **49% of Young Adults want a 4-year university**
- 47% of **Minority** students prefer to attend an **online college or university**
- 46% of **Lower SES** students prefer to attend school at a **traditional 4-year university**



## Type of Program & Mode of Study

- Young, Middle-Aged, and Older Adults **all prefer schooling that is part time with hybrid learning**
- Those with **High School / Technical College** prefer **online school** compared to hybrid
- Non-Minorities are not as concerned about having the option to choose between online and in-person options as minorities
- Members of each **socioeconomic status prefer part-time and hybrid modes of study**



## Preferred Program/Major

- **Business and Computer & Information Sciences** majors are the most popular across age groups and SES statuses
- Those with a High School / Technical College degree or certificate are likely to pursue certificates for personal services (nail artist, esthetician, etc.)
- **Minorities prefer to study healthcare** and medicine compared to **Non-Minorities** who are more likely to go into **education**

A Voice of the Customer study encompassing postsecondary students of all ages, with focus on institutions and students specific to Weber and Davis counties, has been commissioned by Alan Hall and will be presented at a future USHE meeting.

Preliminary findings on specific ways to better serve non-traditional students from this study include:

## Schedule Flexibility

- Schools that offer a **variety of class times and formats** can better serve the range of needs expressed by non-traditional students
- This is a key consideration for students identifying and **selecting a program** that works for them

*“As a non-traditional student, I chose Weber State because of the **flexible schedule**. The available class times allowed me to complete my studies and **be there for my kids** at home.”*

## Admissions

- Non-traditional students with relevant work experience would benefit from **modified admission criteria** and processes
- Employers cite **prior work experience** as very helpful for both graduates and prospective students who may benefit from additional education

*“I have a lot of caregivers (employees) that would make excellent nurses but have **lower grades**. Schools are very competitive, and **if they’d consider relevant work experience** it’d really help these students.”*

## Application through Enrollment

- The application through enrollment process can be complex and having a **single point of contact** is helpful
- **Reducing anxiety** and providing proactive assistance is important for non-traditional students who are unsure about navigating an unfamiliar system

*“Davis Tech had a **pre-admission advisor** who walked me through everything I needed to do before school started – it was so nice. I **didn’t feel any anxiety** that I was going to miss something.”*

## Mentorship

- Professors and other school personnel who take a **mentorship** role with students can have a big impact
- This is especially true for non-traditional students navigating challenges outside the classroom

*“I talked with my instructor about **family issues** I was facing, but he didn’t work with me. If he’d helped me better **understand the school’s system**, I wouldn’t have had to pause my studies.”*