Financial Barriers to Higher Education

A teleconference hosted by TG
March 21, 2007

presented by

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Texas A&M University

Understanding the past experiences of students allows for designing more effective efforts to help present and future students gain access to higher education. The first step in any action plan is to identify the obstacles and barriers that previous generations faced. This project contributes to this important discussion. Through an original survey of 1800 statistically representative adult residents in Texas, this research investigates, identifies, measures, and predicts several barriers to higher education. This teleconference focuses on the transition between high school and college, and the effect of financial barriers in the form of financial aid knowledge and information. The results speak to college administrators, organizations and foundations involved in higher education, as well as community and political leaders, but anyone with an inherent interest in expanding access to higher education will find relevant findings in this work. The material in this handout provides an overview of the results of the study, and highlights several of the talking points addressed in this discussion.
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Summary of General Project

In addition to interviewing former college students, this research studies a population entirely outside of higher education. Most of the prominent research concerning barriers to college/financial aid use students or college graduates as their sample, and therefore excludes the portion of the population that never enrolled in college. This study focuses on the entire adult population, and interviewed the respondents through an appropriate track of questions based on their educational experiences.

This research finds that information is a powerful contributor to success. For example, first generation students do not have access to the same “social capital” as students who have one or more parents who graduated from college.

Students who lack the information about going to college are at an immediate disadvantage. This research finds that financial barriers are the biggest obstacle in getting students to college. The data show that having financial aid information in high school makes a tremendous difference in predicting college enrollment. This research also finds that financial barriers can take on many different forms, from the perception of affordability to having access to information about funding sources.

This study collects inter-generational data, and covers a wide age range of 25 to 93, with a mean age of 50.6. The study uses race/ethnicity as a comparison variable, but also emphasizes the intra-racial/ethnic differences that exist in the effects of barriers to higher education. For example, all race/ethnicities have first generation students, but certain barriers affect “first generation” status differently within racial/ethnic groups.

This research generates discussion points about how to increase access to higher education, including a look at the different roles schools can play. The sample used in the study is representative of the State of Texas, so all state institutions serving the state can learn about the experiences of the base population of the sample. Additionally, any state with the similar demographic characteristics of Texas can relate the results to their own state population.

The research data was collected by an original master telephone survey implemented by a Computer Assisted Telephone Interviewing system (CATI). DataSource, research data collection firm based in San Marcos, TX, used a Random Digit Dialing (RDD) technique to obtain the sample for the study. DataSource also conducted the telephone interviews in Fall 2006 at their facilities. Most of the telephone calls were made in the evenings and weekends, outside of regular full-time work shift hours. The survey was composed of a branch style list of multiple choice and open-ended questions.

Eligible survey respondents included any current adult resident of Texas who is at least 25 years old. Spanish speaking interviewers conducted a Spanish version of the survey, as needed. All English and Spanish surveys were consolidated back to the same master dataset. The flow of the questions began with high school educational experiences and attitudes, and progressed through college graduate experiences and attitudes. The higher the level of their educational attainment, the more questions the respondents were eligible to answer. For example, college graduates were asked the most questions, beginning with their high school experience, college experience, and success in college.
Financial Barriers

Collecting accurate financial information from survey respondents is a particularly difficult task. Family income is the most desirable financial measure, but the reliability of these data is questionable, since it would require unreasonable recall about past household incomes of the respondents (if they even in fact knew their high school household income). Controls for inflation would also need to be in effect. Therefore, measuring financial barriers for this study focus on the access to additional financial resources, meaning that the variables are tested as a positive effect on enrolling in college.

Since a majority of students do or will rely on some type of financial assistance (gift aid or student loans), understanding financial aid programs is essential. Without knowledge and access to financial aid programs, students face an enormous challenge. Therefore, this study uses the FAFSA and financial aid knowledge as indicators of using/understanding federal financial aid. Not understanding financial aid programs or not applying for federal financial aid operates as a barrier to college, since students who do have knowledge and participate in these programs attend college at a significantly higher rate.

Two sets of logistic regression analyses are conducted for this project with regards to financial barriers. Additional information about these results can be found in the more detailed document of the project. The analyses yielded the following results:

- Money plays a larger role in deciding to go to college for first generation populations than it does with non-first generation populations.
- First generation populations have less knowledge of financial aid programs than non-first generation populations. This is true for all racial/ethnic groups.
- First generation populations fill out the FAFSA less often while in high school than non-first generation populations. This is again true for all racial/ethnic groups.
- Respondents who have financial aid knowledge in high school are significantly (95%) more likely to attend college than those who do not, controlling for age.
- Respondents who fill out the FAFSA in high school are significantly more likely to attend college than those who do not, controlling for age.

The results also indicate that white, non-Hispanic respondents and Hispanic respondents both have significant differences in attending college between those who have financial aid knowledge in high school and those who do not. Non-Hispanic respondents, Hispanic respondents, and black, non-Hispanic respondents all have significant differences in attending college between those who fill out the FAFSA and those who do not.
Results: Money as a Factor

Differences in race/ethnicity response to the influence of money in deciding to go to college. (a) first generation population; (b) non-first generation population.

*If money was not a concern, would you have attended college?*

### a. first generation population

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>41.5</td>
<td>58.5</td>
</tr>
<tr>
<td>Hispanic</td>
<td>21.4</td>
<td>78.6</td>
</tr>
<tr>
<td>Black</td>
<td>1000</td>
<td>1000</td>
</tr>
<tr>
<td>Asian</td>
<td>1000</td>
<td>1000</td>
</tr>
<tr>
<td>Native Amer.</td>
<td>1000</td>
<td>1000</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### b. non-first generation population

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>88.9</td>
<td>11.1</td>
</tr>
<tr>
<td>Hispanic</td>
<td>50.0</td>
<td>50.0</td>
</tr>
<tr>
<td>Black</td>
<td>50.0</td>
<td>50.0</td>
</tr>
<tr>
<td>Asian</td>
<td>1000</td>
<td>1000</td>
</tr>
<tr>
<td>Native Amer.</td>
<td>1000</td>
<td>1000</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Results: Knowledge of Financial Aid Programs

Differences in race/ethnicity response to having knowledge about financial aid programs in high school (during or after 1965). (a) first generation population; (b) non-first generation population.

*When you were in high school, did you know about federal student financial aid programs (such as student loans and Pell grants)?*

**a. first generation population**

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>57.3</td>
<td>42.7</td>
</tr>
<tr>
<td>Hispanic</td>
<td>59.9</td>
<td>40.1</td>
</tr>
<tr>
<td>Black</td>
<td>56.9</td>
<td>43.1</td>
</tr>
<tr>
<td>Asian</td>
<td>81.3</td>
<td>18.8</td>
</tr>
<tr>
<td>Native Amer.</td>
<td>71.4</td>
<td>28.6</td>
</tr>
</tbody>
</table>

**b. non-first generation population**

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>47.4</td>
<td>52.6</td>
</tr>
<tr>
<td>Hispanic</td>
<td>36.7</td>
<td>63.3</td>
</tr>
<tr>
<td>Black</td>
<td>28.0</td>
<td>72.0</td>
</tr>
<tr>
<td>Asian</td>
<td>52.6</td>
<td>47.4</td>
</tr>
<tr>
<td>Native Amer.</td>
<td>60.0</td>
<td>40.0</td>
</tr>
</tbody>
</table>
Results: FAFSA Completion

Differences in race/ethnicity response to whether the respondent filled out the FAFSA in high school (during or after 1965). (a) first generation population; (b) non-first generation population.

When you were in high school, did you or your parents fill out the FAFSA (Free Application for Federal Student Aid)?

a. first generation population

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>First Generation Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>88.1</td>
</tr>
<tr>
<td>Hispanic</td>
<td>83.6</td>
</tr>
<tr>
<td>Black</td>
<td>76.5</td>
</tr>
<tr>
<td>Asian</td>
<td>87.5</td>
</tr>
<tr>
<td>Native Amer.</td>
<td>100.0</td>
</tr>
<tr>
<td>Other</td>
<td>0.0</td>
</tr>
</tbody>
</table>

b. non-first generation population

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Non-First Generation Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>78.8</td>
</tr>
<tr>
<td>Hispanic</td>
<td>62.5</td>
</tr>
<tr>
<td>Black</td>
<td>50.0</td>
</tr>
<tr>
<td>Asian</td>
<td>73.7</td>
</tr>
<tr>
<td>Native Amer.</td>
<td>80.0</td>
</tr>
<tr>
<td>Other</td>
<td>21.2</td>
</tr>
<tr>
<td></td>
<td>37.5</td>
</tr>
<tr>
<td></td>
<td>50.0</td>
</tr>
<tr>
<td></td>
<td>26.3</td>
</tr>
<tr>
<td></td>
<td>20.0</td>
</tr>
</tbody>
</table>
Sample of Respondent Comments

What is the main reason you decided not to attend college?

These quotes come from the individuals who graduated from high school (or earned a GED), but never enrolled in college. With regards to financial barriers, respondents shared numerous versions of the same experiences, not having enough money, or having perceptions that college is not affordable. Here is a sample of some of those comments.

<table>
<thead>
<tr>
<th>Age</th>
<th>Race/Ethnicity</th>
<th>Gender</th>
<th>Reason for Not Attending College</th>
</tr>
</thead>
<tbody>
<tr>
<td>49 year</td>
<td>White, non-Hispanic</td>
<td>Female</td>
<td>“The main reason I decided not to attend college was because my parents were elderly, and where we lived at there was not enough money, and I started working during high school in my junior year. And I started working, and that’s how I ended up.”</td>
</tr>
<tr>
<td>38 year</td>
<td>Hispanic</td>
<td>Female</td>
<td>“I wanted to move out of the house and to be on my own and get a job, and at the time I did not have the money to go to college or even take courses, you know, while I was working.”</td>
</tr>
<tr>
<td>65 year</td>
<td>Black, non-Hispanic</td>
<td>Male</td>
<td>“My parents were not – could not afford to send me to college, and back then I didn’t have the encouragement, and I offered to go into the Armed Forces.”</td>
</tr>
<tr>
<td>39 year</td>
<td>Hispanic</td>
<td>Male</td>
<td>“That’s about it. I mean, I have the gift of academics. I had good – I had potential, but, you know, like I said, if I would have had money I would have kept on going”</td>
</tr>
<tr>
<td>51 year</td>
<td>White, non-Hispanic</td>
<td>Female</td>
<td>“I did want to go to college, but there were just too many people in my family money-wise”</td>
</tr>
<tr>
<td>50 year</td>
<td>Hispanic</td>
<td>Male</td>
<td>“Okay, the reason was that we are – or we come from a very poor family, and we were a family of 12, and there was only my father’s income. And there were 12 of us in school, so there was no way. You know, we really didn’t know much about what we didn’t have or what we could have or all that.”</td>
</tr>
<tr>
<td>Age</td>
<td>Race/Ethnicity</td>
<td>Gender</td>
<td>Testimonial</td>
</tr>
<tr>
<td>-----------</td>
<td>--------------------</td>
<td>--------</td>
<td>-------------</td>
</tr>
<tr>
<td>45 year old</td>
<td>Hispanic Female</td>
<td>“I couldn’t do the work because our family didn’t have a lot of money, and we were not ever really encouraged to go to work – I mean college. We just went to work. It was like after graduation you got a job.”</td>
<td></td>
</tr>
<tr>
<td>60 year old</td>
<td>White, non-Hispanic Female</td>
<td>“My parents divorced. I had to work because I lived with my mom. She couldn’t afford to send us to college. I went until my junior year and I had to drop out of school to work. So I guess it was financial, and financially I just wasn’t ready. Now I would go back.”</td>
<td></td>
</tr>
<tr>
<td>58 year old</td>
<td>Hispanic Male</td>
<td>“Well, my mother was a – you know, she was a single parent, and my father didn’t contribute much to our financial situation. So my mother was to work at a laundry and cleaners as a presser, and back then she could – she could barely make ends meet at the end of the day to send me to school. I didn’t know of any of the financial, you know, help or benefits that were out there.”</td>
<td></td>
</tr>
<tr>
<td>68 year old</td>
<td>Black, non-Hispanic Female</td>
<td>“I didn’t have money to go for one thing, and I didn’t know nothing about nobody sending me. I know my parents was poor. They didn’t have no money for me to go.”</td>
<td></td>
</tr>
<tr>
<td>61 year old</td>
<td>Hispanic Female</td>
<td>“Well, for one thing we were so many. We were a very large family. We were 11 children, and there was no way. My parents were migrant workers. So there was no way they could send us to college, and our thing was the reason I went to nursing school was because my mother was the one that – that encouraged me to go to that so I could work and continue to have the opportunity to make some money. Other than that, we were – didn’t have a way to go to college.”</td>
<td></td>
</tr>
<tr>
<td>54 year old</td>
<td>Hispanic Female</td>
<td>“No. I mean, there was nine of us. I mean, I didn’t even think it was ‘cause I knew – I knew we didn’t have money, and I didn’t even look into it. I just went from high school to my job, and I thought it was a good paying job, and I just didn’t – didn’t think about furthering my education.”</td>
<td></td>
</tr>
</tbody>
</table>
General Discussion

The road to college can take very different paths, depending on the student’s own academic experiences, their high school, family life, or even potential colleges of choice. Each student’s journey and progression to college can also be improved by addressing some of the most evident barriers (financial included). However, in order to change the status quo and to remove the barriers that current and future students face, various entities must take on different types of responsibilities.

The responsibility of the student.

First and foremost, the student must be motivated to attend college. This is not to say that all students want to go to college. Some students will know that college is not in their future, and make that decision early in high school. For other students, the opposite is true; they have the motivation to attend college from a very early age. The students who fit in between these extremes are the ones that need to be the most informed about the value of a college education. A student may not understand that their career choice will best benefit from a college education, especially when it is a career that traditionally does not require a college education. Nevertheless, if a student does not want to go to college, for whatever reason, none of the other help will make much of a difference.

The responsibility of the family.

This research indicates that the older respondents received less encouragement from their families to go to college. Younger respondents received more, providing evidence that encouragement from families is increasing. However, for the youngest age cohort, those age 25-34, 18.2% said that they were not encouraged to go to college by their family, but these students have interest in college. Of the respondents age 25-34 who were not encouraged to go to college by their families, 38.9% eventually enrolled in college.

This research also reveals that when students feel a strong obligation to their family, they may put the immediate needs of the family above their college education. In many cases, the family need is temporary, and only postpones college attendance. The respondents shared many of these examples. One misconception about college life that reveals itself through these interviews is that a good family member (son or daughter, parent, sibling, or spouse) cannot also be a good college student. This is simple not true.

The responsibility of the high school.

These data show that 68.2% of respondents said that they were encouraged to go college by their high school teachers or counselors. Considering the importance and accessibility of a college education, this number seems rather low. Perhaps more disturbing is that of the 28.6% of students who indicate that they took college preparation courses in high school, 13.5% say that they were not encouraged to go to college by their high school teachers or counselors. This is a striking contradiction for preparing a high school student for a college environment. High schools need to commit more time and resources in exposing their students to college information, allowing them to make more informed college decisions.

The responsibility of the college.

Colleges need to carry more of the responsibility of educating high school students and their families about the value and affordability of a college education. Without any general outreach programs, students and their families only tend to hear about the “sticker price” of colleges. There is not enough
information in the mainstream media to learn more about the different ways to fund a college education. The same can be said about the general knowledge about the accessibility of the grants and scholarships that exist to send students through college. More information is needed to educate potential students about federal financial aid programs (grants, loans, and work study) that help make college more affordable. Since colleges have the best working knowledge of these programs, they need to work to educate both the students and the high schools.

Colleges should not rely on students and families to seek them out to learn about their admissions and scholarship applications and programs: Nor should colleges assume that such information is best left to one part of the year (typically spring). Any outreach efforts by a college should be directed towards potential students, their families, and their high schools as a year-round effort.

With direct interaction with students and families, colleges may also be able to shed more light on the concerns that a student may have on making the decision to whether or not attend college. If, for example, a student is worried about attending classes as a physically disabled student, colleges can share information about the services and programs that exist on their campus to assist students with disabilities. These types of conversations can occur in the same discussion about scholarship and financial aid applications.

The responsibility of the community.

Defined community entities include foundations, community organizations, education sponsors, lending institutions, as well as non-profit organizations that have interests in students going to college. All communities benefit from a more educated workforce, but many organizations have a closer tie to college students, and can become more visible in their support of the general efforts from colleges and high schools. These organizations do a great job of providing support through, for example, scholarships for students. This is certainly a recognized effort. Community organizations often have a closer relationship with schools and families, and can bridge the gap between colleges and families. Members of the community can also support the efforts of families, high schools, and colleges in their own respective responsibilities.
Project’s Survey Instrument

OPENING TELEPHONE SCRIPT

1. First, I’d like to confirm that you are a Texas resident and at least 25 years of age. Is this correct?
   1) Yes (continue)
   2) No (END OF SURVEY) (uncounted survey)

2. Are you of Hispanic origin?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

3. What is your race?
   1) White
   2) Black, African American
   3) Asian/Pacific Islander
   4) Native American
   5) other
   98) Don’t Know
   99) Refused to Answer

4. How many children do you have?
   0) None (SKIP TO QUESTION 6)
   6) One
   7) Two
   8) Three
   9) Four
   10) Five
   11) Six or More
   98) Don’t Know
   99) Refused to Answer

5. Do you, or will you, encourage [your child/any of your children] to go to college?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer
6. On a scale of 1 to 10 with 10 being the best, how would you rate your high school teachers? [IF NEEDED: Please think of the high school you attended for the longest period of time]
   ___ (1-10)
   98) Don’t Know
   99) Refused to Answer

7. Did you take any college preparation courses in high school?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

8. Were there any college preparation courses that you wanted to take in high school, but could not?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

9. When you were in high school, did you know about federal student financial aid programs (such as student loans and Pell grants)?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

10. When you were in high school, did you or your parents fill out the FAFSA (Free Application for Federal Student Aid)?
    1) Yes
    2) No
    98) Don’t Know
    99) Refused to Answer

11. On a scale of 1-10, how well do you feel that your high school academically prepared you for college?
    ___ (1-10)
    98) Don’t Know
    99) Refused to Answer

12. When you were in high school, what was the primary language spoken at your home?
    1) English
    2) Spanish
    3) Vietnamese
    4) German
    5) French
    6) Chinese
    7) Korean
    8) Arabic
    9) Tagalog
    10) Urdu
    11) Hindi
    12) other
    98) Don’t Know
    99) Refused to Answer
13. Were you ever encouraged to attend college by your family?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

14. Were you ever encouraged to attend college by your high school teachers or counselors?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

15. Were you ever encouraged not to attend college by your family?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

16. Were you ever encouraged not to attend college by your high school teachers or counselors?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

17. What year did you graduate from high school or earn a GED?
   1) did not graduate from high school
   _____ type in year (SKIP TO QUESTION 19)
   98) Don’t Know (SKIP TO QUESTION 19)
   99) Refused to Answer (SKIP TO QUESTION 19)

(PERMISSION TO AUDIO-RECORD)
Can I record your comment to the next question?

18. What was the main reason that prevented you from graduating from high school?
   1) Audio record response, or type verbatim if respondent would prefer not to be audio recorded.
   98) Don’t Know
   99) Refused to Answer

(SKIP TO DEMOGRAPHIC SECTION)

19. Did you graduate from a high school [or earn a GED] in Texas, or were you home schooled through high school in Texas?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

20. Did you ever attend college (even if you did not graduate)?
   1) Yes (SKIP TO QUESTION 23)
   2) No
   98) Don’t Know
   99) Refused to Answer
21. If money was not a concern, would you have attended college?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

(PERMISSION TO AUDIO-RECORD)
Can I record your comment to the next question?

22. What is the main reason you decided not to attend college?
   1) Audio record response, or type verbatim if respondent would prefer not to be audio recorded.
   98) Don’t Know
   99) Refused to Answer

(SKIP TO DEMOGRAPHIC SECTION)

23. What year did you first started attending college?
   _____ type in year
   98) Don’t Know
   99) Refused to Answer

24. While in college, did you receive any scholarships or grants?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

25. While in college, did you take out a federal student loan?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

26. While in college, did you work at a paid job?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

27. While in college, did you feel that you had enough money…?
   1) …never
   2) …some of the time
   3) …most of the time
   4) …always
   98) Don’t Know
   99) Refused to Answer

28. While in college, did you ever have to unexpectedly borrow money to pay for tuition, books, supplies, food, travel, any bills, or rent?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer
29. Did you graduate from college?
   1) Yes (SKIP TO QUESTION 35)
   2) No
   98) Don’t Know
   99) Refused to Answer

30. Are you currently enrolled in college?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

31. What college have you attended for the longest period of time?
   ______________________________
   98) Don’t Know
   99) Refused to Answer

(PERMISSION TO AUDIO-RECORD)
Can I record your comment to the next series of questions?

32. What was the main reason you choose to attend this college?
   1) Audio record response, or type verbatim if respondent would prefer not to be audio recorded.
   98) Don’t Know
   99) Refused to Answer

33. If money and college costs were not a factor, would you have attended a different college than the one you attended?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

34. What was the main reason that prevented you from graduating from college?
   1) Audio record response, or type verbatim if respondent would prefer not to be audio recorded.
   98) Don’t Know
   99) Refused to Answer

(SKIP TO DEMOGRAPHIC SECTION)

35. What year did you receive your first degree?
   _____ type in year
   98) Don’t Know
   99) Refused to Answer

36. Was your first degree an Associates degree or a Bachelors degree?
   1) Associates degree
   2) Bachelors degree
   3) Masters degree
   4) Other
   98) Don’t Know
   99) Refused to Answer
37. What is the highest education degree you have earned?
   1) Associates
   2) Bachelors
   3) Masters
   4) Doctorate
   5) Professional (JD, MD)
   98) Don’t Know
   99) Refused to Answer

38. What college did you graduate from?
   1)
   98) Don’t Know
   99) Refused to Answer

39. What was the main reason you choose to attend this college?
   1) Audio record response, or type verbatim if respondent would prefer not to be audio recorded.
   98) Don’t Know
   99) Refused to Answer

40. If money and college costs were not a factor, would you have attended a different college than the one you attended?
   1) Yes
   2) No
   98) Don’t Know
   99) Refused to Answer

41. What is the most important thing that contributed to your success in graduating?
   1) Audio record response, or type verbatim if respondent would prefer not to be audio recorded.
   98) Don’t Know
   99) Refused to Answer

DEMOGRAPHICS

42. What year were you born?
   _____ type in year.
   98) Don’t Know
   99) Refused to Answer

43. How long have you lived in Texas?
   0) Less than 1 year
   1) One year
   2) Two years
   3) Three years
   4) Four years
   5) Five years
   6) Six years
   7) Seven years
   8) Eight year
   9) Nine years
   10) Ten or more years
   98) Don’t Know
   99) Refused to Answer
44. What is your mother’s highest level of education?
   1) Less than high school
   2) High school graduate (or GED)
   3) Some college, but no degree
   4) Associates degree
   5) Bachelors degree
   6) Masters degree
   7) Doctoral degree
   8) Professional degree (JD, MD)
   98) Don’t Know
   99) Refused to Answer

45. What is your father’s highest level of education?
   1) Less than high school
   2) High school graduate (or GED)
   3) Some college, but no degree
   4) Associates degree
   5) Bachelors degree
   6) Masters degree
   7) Doctoral degree
   8) Professional degree (JD, MD)
   98) Don’t Know
   99) Refused to Answer

46. What is your current zip code?
   ______ type in 5 digit zip code
   98) Don’t Know
   99) Refused to Answer

47. GENDER (DO NOT ASK)
   1) Male
   2) Female

CLOSING TELEPHONE SCRIPT