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Access and Higher Education:

The Case of High-Ability Low-Income Students



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EXECUTIVE SUMMARY

This report summarizes results of a national study of college-bound high school students. The study investigated the key questions related to students' decision-making process when bringing schools into their consideration set, selecting the schools to which they will apply, and determining the one school they ultimately will attend. The full sample includes 3,354 students; 2,111 are classified as high-ability students based on their self-reported test scores.

This report highlights findings from the subset of high-ability students specifically from low-income families ($n = 534$). This segment of the college-bound market approaches college choice somewhat differently than other prospective students. Most notably, these students are more greatly influenced by teachers, counselors, and friends, and they are more likely to consider schools that communicate directly with them.

The key findings are summarized here:

- Initiating contact with prospective students is important. Half of the students surveyed reported they considered attending a school they previously had not considered because of communications received from the school. High-ability students from low- or middle-income families more frequently reported being influenced by communications received from schools they previously had not considered.
- High-ability students from low-income families need more time to prepare for financing their college education and requested information about college costs earlier in their high school career than did students from middle-income or high-income families.
- School websites and both direct mail and email from schools remain the top sources of college information for most prospective students. A higher percentage of high-ability lower-income students than high-income students rely upon direct mail and email, while a higher percentage of high-ability high-income students than low-income students reported using school-specific websites. High-ability students from high-income households also reported turning to family members and current college students for information more frequently than did those from low-income households.
- While high-ability students from low-income households, on average, make fewer campus visits than students from higher-income households, more than one-third (38.2%) of high-ability low-income students visited a college because they were invited. Nearly 30% of high-ability students from low-income families reported visiting schools that provided financial assistance for their visit.
- More than three-quarters of high-ability students from low-income families (79.6%) indicated they needed financial assistance in order to attend college.
- On average, the full sample of students reported their parents offer guidance on school selection, locations, financial considerations, visit preferences, and more. However, the results show that parental guidance is less frequently provided for low-income students (across all ability levels).
- Students identified their parents as a key influence on their college-related decision making. Parents are named more frequently as influencers than any other individual. However, high-ability students from lower-income households report parental influence less frequently than do students from middle- or high-income households.

AN IN-DEPTH LOOK AT THE RESULTS

INSTITUTIONS CAN CHANGE STUDENTS' COLLEGE CHOICE SET BY PROVIDING INFORMATION DIRECTLY TO STUDENTS EARLY IN THEIR SEARCH PROCESS.

Respondents shared that they have considered a school they had not previously considered (and may not have even heard of) because of information they received by mail or email. This scenario is even more common among high-ability students from low-income and middle-income families. Direct communications remain important for growing the pool of inquiries and applicants and should be considered essential when targeting high-ability students from low-income families.

Q. Can you think of a case where you had not heard of a school, or you were not considering a school, until the school contacted you by mail or email?

Full Sample	Count	Percent
No	1,675	50.2
Yes	1,660	49.8

High-Ability Students	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Count	Percent	Count	Percent	Count	Percent
No	240	45.2	253	42.7	232	53.8
Yes	291	54.8	339	57.3	199	46.2

Highlights denote significant differences by estimated household income.

LOW-INCOME FAMILIES NEED MORE TIME TO PREPARE FOR FINANCING A COLLEGE EDUCATION AND WILL BENEFIT FROM INFORMATION ABOUT COSTS AND FINANCIAL ASSISTANCE EARLY IN THEIR SEARCH PROCESS.

High-ability students from low-income families want information about costs much earlier than high-ability students from middle-income or high-income households.

When High-Ability Students Want Information About Costs	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Count	Percent	Count	Percent	Count	Percent
Freshman Year	146	42.3	123	36.7	69	29.2
Sophomore Year	233	52.8	237	48.2	150	43.4
Junior Year	387	78.5	437	77.9	314	76.4
Senior Year	324	79.4	345	78.8	249	78.5

Highlights denote significant differences by estimated household income.

High-ability students from low-income families also want information about housing options much earlier than high-ability students from middle-income or high-income households.

When High-Ability Students Want Information About Housing Options	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Count	Percent	Count	Percent	Count	Percent
Freshman Year	60	17.4	47	14.0	17	7.2
Sophomore Year	125	28.3	111	22.6	60	17.3
Junior Year	333	67.5	358	63.8	259	63.0
Senior Year	362	88.7	381	87.0	285	89.9

Highlights denote significant differences by estimated household income.

High-ability students from low-income families also want information about financial assistance much earlier than high-ability students from high-income households.

High-Ability Students Want Information About Financial Assistance	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Count	Percent	Count	Percent	Count	Percent
Freshman Year	112	32.5	83	24.8	37	15.7
Sophomore Year	203	46.0	174	35.4	93	26.9
Junior Year	387	78.5	423	75.4	282	68.6
Senior Year	336	82.4	357	81.5	259	81.7

Highlights denote significant differences by estimated household income.

INSTITUTIONAL WEBSITES AND DIRECT MAIL AND EMAIL FROM COLLEGES REMAIN THE MOST INFLUENTIAL CHANNELS FOR DISSEMINATING INFORMATION.

Direct communications, whether email or mail, are noted by a higher percentage of students from low-income families. In contrast, a significantly higher percentage of high-ability students from high-income households report using school websites, family members, and current college students as information sources. This finding suggests that students from higher-income households may be better prepared (or even better equipped) to proactively gather necessary information, while students from low-income households are likely to be more passive in the process, relying on information provided directly to them by colleges and universities.

Students from higher-income households used more sources to gather information than low-income students. More than half of students from high-income families (59.5%) and middle-income families (55.9%) used seven or more sources to gather information about college options compared with 49.4% of students from low-income households.

ACCESS AND HIGHER EDUCATION

Q. When exploring college options, what sources of information have you used?

High-Ability Students	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Count	Percent	Count	Percent	Count	Percent
School-specific websites	442	83.2	525	88.7	386	89.6
Mail from schools	440	82.9	504	85.1	318	73.8
Email from schools	434	81.7	491	82.9	306	71.0
Other college websites (e.g., College Board, Peterson's)	398	75.0	461	77.9	345	80.0
Search engines (e.g., Google, Bing, Yahoo)	351	66.1	404	68.2	284	65.9
Friends	304	57.3	339	57.3	245	56.8
Teachers	279	52.5	274	46.3	182	42.2
Family members	277	52.2	358	60.5	284	65.9
Academic advisors/counselors	267	50.3	279	47.1	221	51.3
Current college students	214	40.3	264	44.6	229	53.1
<i>U.S. News & World Report</i>	177	33.3	198	33.4	226	52.4
Net price calculators	165	31.1	166	28.0	118	27.4
College guidebooks	157	29.6	165	27.9	150	34.8
Social media/networking sites	148	27.9	190	32.1	127	29.5
College graduates/alumni	147	27.7	178	30.1	182	42.2

Highlights denote significant differences by estimated household income.

Note that among the resources deemed to be most helpful to high-ability students from low-income families, three of the top five are within the institution's control – the institutional website and both mail and email sent by the school. For each, the institution can control the message; in the case of mail or email, the institution also controls the timing of the message.

Q. Among the sources you used, what was most helpful?

High-Ability Students	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Mean	Mean	Mean	Mean	Mean	Mean
School-specific websites	2.82	2.86	2.95			
Other college websites (e.g., College Board, Peterson's)	3.60	3.44	3.91			
Mail from schools	3.82	4.15	4.86			
Email from schools	4.24	4.24	5.13			
Academic advisors/counselors	4.73	5.39	5.06			
<i>U.S. News & World Report</i>	4.99	4.91	4.14			
College guidebooks	5.14	5.16	4.75			
Current college students	5.22	5.39	5.16			

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High-Ability Students	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000	High Income \$120,001 or More
	Mean	Mean	Mean	Mean
Search engines (e.g., Google, Bing, Yahoo)	5.25	5.09	5.08	
Teachers	5.55	6.31	6.62	
College graduates/alumni	5.70	5.95	5.40	
Family members	5.92	5.79	5.34	
Net price calculators	6.24	6.98	6.62	
Friends	6.97	6.94	7.07	
Social media/networking sites	7.52	7.99	8.20	

Highlights denote significant differences by estimated household income.

Mean scores are based on rankings where 1 = most helpful.

STUDENTS VISIT SCHOOLS THAT ARE AMONG THEIR TOP CHOICES AND/OR CLOSE TO THEIR HOME. PARENTS INFLUENCE THIS DECISION BY EMPHASIZING THEIR PREFERENCES FOR LOCATION, VISIT TIMING, AND FUNDS AVAILABLE FOR CAMPUS VISITS.

Parents played a role in the visit decisions, but more so in higher-income households than in lower-income households. Nearly 40% of high-ability students from low-income families reported their parents have not provided any guidance, while just 29% of higher-income students reported the same. Students from lower-income households reported visiting fewer schools than did those from higher-income households.

Q. Select up to three reasons you visited – or would visit – a specific college campus.

High-Ability Students	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Count	Percent	Count	Percent	Count	Percent
The school is a top choice of mine	358	86.1	407	91.1	318	95.2
The school is close by/convenient to visit	172	41.3	185	41.4	128	38.3
I am invited to a special program at the school	161	38.7	166	37.1	119	35.6
I am invited to campus by the school	159	38.2	190	42.5	117	35.0
The school provides financial assistance for campus visits	122	29.3	93	20.8	41	12.3
The school is recommended by my counselor/teacher/coach	82	19.7	74	16.6	73	21.9
I am invited to campus by a friend/family member who is also a student	50	12.0	53	11.9	52	15.6

Highlights denote significant differences by estimated household income.

ACCESS AND HIGHER EDUCATION

Q. Have your parents provided any of the following guidelines for making visits to schools?

High-Ability Students	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Count	Percent	Count	Percent	Count	Percent
How far the school is from home	169	40.6	188	42.1	114	34.1
The timing of the visits (e.g., vacation, spring break, summer)	162	38.9	243	54.4	189	56.6
My parents have not provided any guidelines for my campus visits	162	38.9	141	31.5	97	29.0
Mode of travel (e.g., driving vs. flying)	156	37.5	195	43.6	131	39.2
Budgetary limit	150	36.1	156	34.9	80	24.0
The number of schools visited	67	16.1	90	20.1	84	25.1

Highlights denote significant differences by estimated household income.

Q. To date, how many campus visits have you made?

High-Ability Students	Low Income \$60,000 or Less	Middle Income \$60,001-\$120,000	High Income \$120,001 or More
Mean	3.17	3.74	5.42
Median	2.00	3.00	4.00

Highlights denote significant differences by estimated household income.

CAMPUS VISITS SHOULD FOCUS ON TWO KEY POINTS: 1) CONVEYING WHAT STUDENT LIFE ON THAT CAMPUS WILL BE LIKE AND 2) PROVIDING INFORMATION REGARDING FINANCIAL AID OPPORTUNITIES.

Aside from academic interests, students have two key objectives for their campus visits. The first is to experience enough of campus life to be able to imagine themselves there. This includes touring campus, spending time where currently enrolled students spend time, and eating in the dining facilities. The second is to assess the financial possibility, including knowing what financial aid options are available and learning whether they can afford to make attending the college of their choice a reality. With this objective in mind, high-ability students from low-income families are more likely to view an ideal campus visit as one that includes meeting with a financial aid staff member than are students from high-income families.

It is interesting to note that high-ability students from low-income households are more interested in attending a cultural event during a campus visit than are students from higher-income households. More than one-quarter of high-ability students from low-income households (29.3%) indicated attending a cultural event would be part of their ideal campus visit; less than 18% of students from middle-income or high-income families identified it as part of their ideal visit.

Q. Select the activities below that would be included in your ideal campus visit.

High-Ability Students	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Count	Percent	Count	Percent	Count	Percent
Tour of the campus	388	93.3	429	96.0	325	97.3
Attending a class	321	77.2	313	70.0	234	70.1
Meeting current students in your intended major	321	77.2	338	75.6	251	75.1
Meeting with a financial aid staff member	292	70.2	284	63.5	110	32.9
Seeing where students spend time outside class	291	70.0	297	66.4	243	72.8
Eating in a dining facility on campus	265	63.7	295	66.0	223	66.8
Meeting faculty	245	58.9	246	55.0	193	57.8
Meeting with the admissions staff	243	58.4	260	58.2	190	56.9
Visiting the bookstore/buying some school gear	226	54.3	229	51.2	169	50.6
Overnight stay with students in a residence hall	195	46.9	177	39.6	143	42.8
Attending a cultural event	122	29.3	78	17.4	54	16.2
Attending an athletic event	114	27.4	117	26.2	80	24.0
Meeting with a coach	60	14.4	67	15.0	46	13.8

Highlights denote significant differences by estimated household income.

APPLICATION OPTIONS AND ACCESSIBILITY ARE IMPORTANT. MULTIPLE APPLICATION OPTIONS ENSURE THAT POTENTIAL STUDENTS CAN FIND AN APPLICATION CHANNEL THAT WORKS WELL FOR THEM.

A school-specific mobile/online application was the most frequently used application vehicle by high-ability students. High-ability students from low-income families were less likely to use the Common Application and more likely to use an application with some information (e.g., name, address, email) already included (i.e., pre-populated in the application) or a school-specific paper application. There were no differences in students' use of a mobile application by income level, with approximately two-thirds of all students reporting they completed some portion of a college application with a mobile device.

High-ability students from low-income (21.6%) and middle-income (21.7%) households are more likely to not apply to a school they are interested in because of the application fee than are students from high-income households (10.7%).

Q. To how many schools have you submitted a deposit?

High-Ability Students	Low Income \$60,000 or Less	Middle Income \$60,001-\$120,000	High Income \$120,001 or More
Mean	7.77	6.30	6.91
Median	5.50	5.00	6.00
Mode	4.00	4.00	10.00

Highlights denote significant differences by estimated household income.

ACCESS AND HIGHER EDUCATION

Q. Which of the following did you use to submit your application? Please check all that apply.

High-Ability Students	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Count	Percent	Count	Percent	Count	Percent
A school-specific mobile/online application	129	66.8	160	68.7	128	65.3
The Common Application	127	65.8	167	71.7	754	78.6
An application in which some information (e.g., your name, address, email) was already filled in for you	46	23.8	43	18.5	26	13.3
A school-specific paper application	34	17.6	32	13.7	16	8.2
The Universal College Application	11	5.7	12	5.2	5	2.6
Other	19	9.8	12	5.2	12	6.1

Highlights denote significant differences by estimated household income.

NEARLY HALF OF JUNIORS AND SENIORS REPORT THAT THEY CAN AFFORD TO GO TO COLLEGE ONLY WITH FINANCIAL ASSISTANCE. THE TIMING OF INFORMATION ABOUT FINANCIAL AID IS AN ISSUE FOR STUDENTS, WITH 22.6% REPORTING THAT INFORMATION CAME TOO LATE IN THEIR DECISION-MAKING PROCESS.

It's no surprise that costs are a concern for students considering their college options. This is true for students across all income segments. However, high-ability students from low-income families are especially attuned to their need for financial assistance.

Q. How important is financial assistance (loans, grants, scholarships, work-study jobs, etc.) to you when considering your college options? Please select the statement below that best represents your situation.

High-Ability Students	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Count	Percent	Count	Percent	Count	Percent
Very important - I will not be able to go to college without it	331	79.6	221	49.4	61	18.3
Somewhat important - It would make it easier to go to my first-choice school	74	17.8	194	43.4	166	49.7
Neutral - Unsure how it will affect me	6	1.4	14	3.1	13	3.9
Somewhat not important - It would be nice to have to make it easier on my family	3	0.7	14	3.1	50	15.0
Not important - I don't need financial aid to go to college	0	0.0	3	0.7	40	12.0

Highlights denote significant differences by estimated household income.

Overall, students are optimistic about their opportunities to receive merit-based scholarships and are hesitant to take on student loan debt. While nearly 60% say they don't want to take out loans, less than 20% believe they can cover the costs of college without them.

High-ability students from low-income families are particularly sensitive to the need for loans and less likely to accept them as part of their financial package. These students perceive private schools to be out of reach for them. For enrollment managers at private institutions, targeted communications that explain the available financial aid options and address the true bottom-line costs of attending will be important when presenting opportunities for these students.

*Q. Considering the cost of attending college, which of the following statements, if any, are true for you?
Check all that apply.*

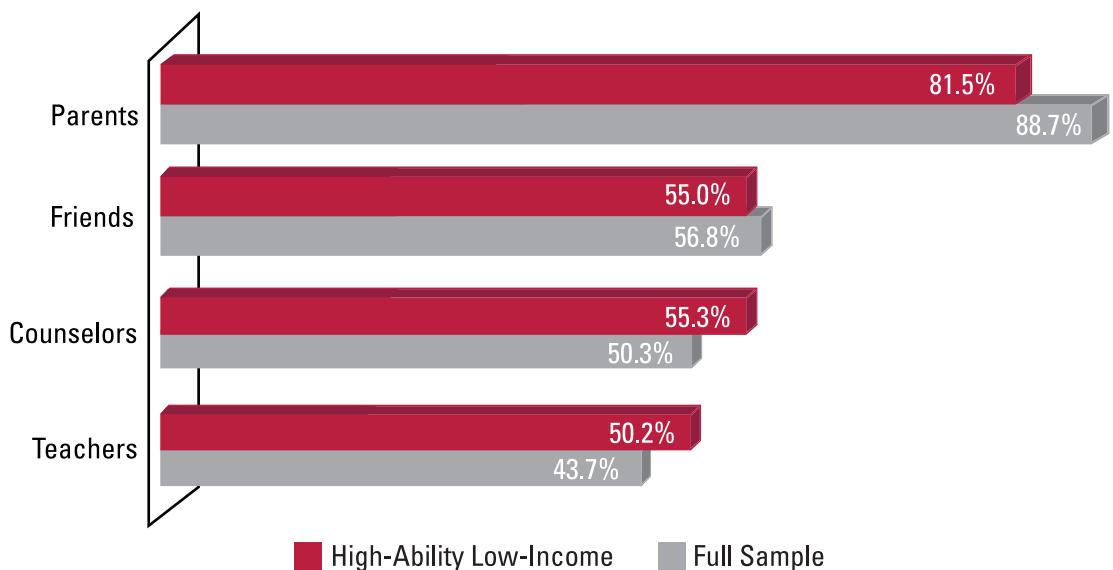
High-Ability Students	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Count	Percent	Count	Percent	Count	Percent
I expect to receive merit-based/academic scholarships	326	78.4	367	82.1	250	74.9
I don't want to take on the debt of student loans in order to go to college	270	64.9	278	62.2	186	55.7
I cannot afford to attend a private school with tuition and fees in excess of \$50,000 per year	233	56.0	238	53.2	120	35.9
I don't think I will receive enough financial assistance to make attending a private school affordable	144	34.6	146	32.7	82	24.6
I can attend college without my family's contribution to tuition costs	57	13.7	40	8.9	7	2.1
I can attend college without taking out loans	54	13.0	83	18.6	122	36.5
I can attend college without contributing any money to tuition costs	53	12.7	46	10.3	67	20.1
I can attend college without holding a work-study job	46	11.1	99	22.1	131	39.2
I think my family's income is too high for me to receive any financial assistance	26	6.3	151	33.8	236	70.7
I don't expect to receive any grants or scholarships (funds that would NOT have to be repaid)	13	3.1	27	6.0	41	12.3

Highlights denote significant differences by estimated household income.

STUDENTS RELY ON THEIR PARENTS' INPUT WHEN CONSIDERING THEIR COLLEGE OPTIONS, BUT THOSE FROM LOW-INCOME HOUSEHOLDS ARE LESS LIKELY TO DO SO THAN THOSE FROM HIGHER-INCOME HOUSEHOLDS.

Most students reported relying on their parents for input during their college search. However, high-ability students from low-income households are less likely to rely on their parents than are high-ability students from middle-income or high-income households. Teachers and counselors are more influential among high-ability students from low-income households than among those from higher-income households.

Q. Who has provided input into your decisions regarding campus visits, applications, and/or enrollment?
[This question was asked of only juniors and seniors.]



High-Ability Students	Low Income \$60,000 or Less		Middle Income \$60,001-\$120,000		High Income \$120,001 or More	
	Count	Percent	Count	Percent	Count	Percent
Parents	339	81.5	425	95.1	327	97.9
Counselors	230	55.3	206	46.1	173	51.8
Friends	229	55.0	271	60.6	181	54.2
Teachers	209	50.2	209	46.8	132	39.5
Coaches	36	8.7	53	11.9	36	10.8
Others (siblings, extended family, church leaders)	29	7.0	28	6.3	17	5.1
To date, no one has provided input	25	6.0	8	1.8	1	0.3

Highlights denote significant differences by estimated household income.

KEY INSIGHTS

In this study of college-bound high school students, we found college choice patterns that have been evident for years. Results confirm the following characteristics of college choice remain relatively unchanged.

- Mail and email from institutions are the best ways to deliver information to students and their parents.
- Students are concerned about getting into their top-choice school and being able to pay for it.
- Financial information remains a critical component of college choice, and the timing of financial decisions matters in the decision process.
- Students apply to at least three schools.
- Students visit those schools they are most interested in attending and those near their home.

The study also reveals new and strategic information about high-ability low-income students:

- The decision process is beginning earlier – for many, in the students' freshman year or earlier. High-ability students are most likely to begin their search process earlier, so communications calendars should be adjusted to address this reality.
- Mail and email are likely to be even more influential for high-ability students from low-income families than for others, as a higher percentage of these students reported considering a school they previously did not know of after receiving direct mail or email from the school.
- Students want to visit schools that are among their top choices and/or close to home. However, students are also influenced by personal invitations to visit campuses. When invited to visit, high-ability students from low-income families are more likely to accept, especially when they are offered financial assistance to help cover the costs of the visit.
- Campus visits that include opportunities for prospective students to participate in cultural events and activities on campus are viewed more positively by high-ability students from low-income households than others. This finding suggests one way institutions may be able to customize campus visits for students in this segment.
- There is evidence that colleges and universities need to provide the information needed for thoughtful financial planning for college earlier than the student's senior year. The best results – for both the institution and prospective students – would be achieved by ensuring that the necessary information is available when students need it most, no later than their junior year, when their options are being narrowed based on financial requirements.
- While parents remain the most frequently cited influence on students' college choice, fewer high-ability students from low-income families indicate they rely on their parents. They are more likely than students from higher-income families to recognize the important role of both teachers and counselors in their decision-making process.

ABOUT THE STUDY

Royall & Company's University Research Partners surveyed 3,354 college-bound high school seniors, juniors, and sophomores in the spring of 2014. A total of 2,111 responders constitute the segment of high-ability students (200+ PSAT, 32+ ACT, 2000+ SAT, or A+/A grade average). Among these students, 534 are from low-income families (\$60,000 or less estimated annual household income).

Drawn from a national sample, students were sent an email message from University Research Partners inviting them to participate in a study about their college search process. Survey questions were presented in six sections focusing on 1) communications, 2) campus visits (seniors and juniors only), 3) applications (seniors only), 4) concerns about college, 5) individuals influencing their college-related decisions (seniors and juniors only), and 6) issues related to financing their college education (seniors and juniors only).

Characteristics of the high-ability participants:

- 68.2% female, 31.8% male
- 38.5% high school seniors (2014 grads), 35.9% juniors, 25.6% sophomores
- 16.3% first-generation students
- 34.4% low-income (\$60,000 or less), 38.1% middle-income (\$60,001-\$120,000), and 27.6% high-income (\$120,001 or more) households
- 73.1% Caucasian, 13.6% Hispanic/Latino, 11.6% Asian, 7.9% African American
- 22.2% from the South, 21.6% from the Midwest, 18.7% from the West, 15.2% from the Middle States, 13.5% from the Southwest, 4.2% from New England, 4.5% from outside the U.S. or U.S. territories.

For additional information about this study or other research on higher education, please contact Pamela Kiecker Royall, Ph.D., Head of Research, at pkiecker@royall.com or 800.899.7227.

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