



One Degree of Separation

How Young Americans Who Don't Finish
College See Their Chances for Success

ONE DEGREE OF SEPARATION



By Jean Johnson, Jon Rochkind and Amber Ott with Samantha DuPont and Jeremy Hess

Prepared with support from the
Bill & Melinda Gates Foundation

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INTRODUCTION

- > In high school, the vast majority of young Americans say they want to go to college, but in the end, only 4 in 10 earn a credential by the time they are 35.¹ That's a problem for the young people themselves—workers without credentials beyond high school earn less and are more likely to be unemployed.² It's also a problem for the country as a whole. Policymakers in business, government, and education say the United States needs more college-educated workers to remain internationally competitive.³ President Obama, for one, has recommended that all students complete at least one year of education beyond high school.⁴

¹ Public Agenda's calculations based on Integrated Public Use Microdata Series (IPUMS). Available from: <http://usa.ipums.org/usa>.

² The unemployment rate for those with a high school diploma is more than twice that of those with a bachelor's degree or higher. And those with a bachelor's degree earn almost twice as much money as those with only a high school diploma. See the Bureau of Labor Statistics, "Back to College" (September 2010). Retrieved May 2, 2011, from <http://www.bls.gov/spotlight/2010/college>.

³ See the Council of Economic Advisors, "Preparing the Workers of Today for the Jobs of Tomorrow" (July 2009), and the Center on Education and the Workforce at Georgetown University, "Help Wanted: Projections of Jobs and Education Requirements Through 2018" (June 2010).

⁴ White House Press Release (July 14, 2009). Retrieved on May 2, 2011, from: http://www.whitehouse.gov/the_press_office/Excerpts-of-the-Presidents-remarks-in-Warren-Michigan-and-fact-sheet-on-the-American-Graduation-Initiative/



HEAR MY STORY

As a result, there has been a concerted effort by leaders in federal, state, and local government, in higher education, and among foundations and policy organizations to increase college completion rates. We have better data, research, and analysis to shape solutions than were available several years ago. Across the country, elected officials, institutional leaders, faculty, K–12 educators, and other key groups are looking at new approaches aimed at getting more young Americans to enter postsecondary programs and complete them successfully.

The voices of young Americans themselves are sometimes muted in this crucial work. *One Degree of Separation* summarizes a piece of public opinion research designed to explore the perspective of a specific group of young Americans: those aged 26 to 34. We believe this group has especially important testimony to offer.

By this age, most people are mature enough to think critically and realistically about the circumstances and decisions that are shaping their lives. Most people have begun to work, and young Americans in this group have set out to find jobs and build careers in one of the worst labor markets since the Great Depression. We know from previous research that most of these young people were encouraged to go to college by parents, teachers, and others.⁵ At least in theory, they have also been able to benefit from some of the changes being implemented to increase college access and completion, such as improved financial aid policies and greater choice of postsecondary degree and certification programs, not to mention increased public discussion about the value of a higher education credential.

One Degree of Separation reports findings from a national random sample survey of more than 600 young Americans, asking them for their views on jobs, college, and their own economic prospects. The survey was designed to shed light on questions such as these:

- How do young Americans think about college and jobs as they become working-age adults and begin building their lives and careers?
- What circumstances shape and guide their decisions about college and jobs?
- Given the demonstrable benefits of getting a degree, what obstacles keep so many of them from accomplishing that goal?
- And in a tougher, more confusing economy for everyone, how are the nation's young people faring? Are they optimistic that they can build economically secure lives? Do they see getting a higher education credential as the key to that security?

Containing more than 100 questions, the study compares and contrasts the perspectives of young people who complete degrees in four-year, two-year, and technical certification programs to those of high school graduates who either never attended college or left before completing their course of study.

⁵ Public Agenda, "Life after High School: Young People Talk about Their Hopes and Prospects" (2004). <http://www.publicagenda.org/reports/life-after-high-school>.

A TRIFECTA OF BARRIERS

Americans of all ages have been daunted by today's tough economy, and the country's traditional optimism has been shaken. Most people these days voice some concern about maintaining their standard of living. Half of Americans say they are worried that one of their family's major wage earners may become unemployed.⁶

But while anxiety about the economy is common enough, the results we report here illustrate a jarring divide between the experiences and attitudes of high school graduates in the workplace and those of young people who go on to complete a degree after high school. Even more troubling, the research suggests that young Americans who don't complete degrees beyond high school face three mutually reinforcing hurdles—some well-known and others less so.

- First, *One Degree of Separation* confirms, as other studies have shown, that most young people without higher education credentials have been economically disadvantaged from the get-go—they typically come from poorer, less well-educated families.
- Second, many lack basic knowledge about the higher education system and the expectations and demands of employers.
- Third, many are not convinced that getting a college degree will pay off for them, especially if they need to borrow money to do so. Many seem to envision an alternative non-college career path that may or may not exist in the coming years.

On a more positive note, most young Americans display an admirable spunk about finding their way in the workforce, and, whether they have a degree or not, they certainly haven't given up on themselves or their futures. Many offer thoughtful, reasoned decisions on whether or not to pursue higher education. The question is whether their optimism and flexibility—and their beliefs about the worth of a college degree—will prove to be an advantage, or whether their optimism will blind them to the realities of the job market down the road.

In the following pages, we lay out the key results from the survey. While they shed new light on the perspectives of young adults in today's workforce, they also raise questions. For leaders focused on this issue, the most important may be what kind of options and support our society really envisions for young people who do not complete two-year or four-year college programs. This group of young adults may not fully understand the shifting patterns and demands of the workplace, but experts and leaders in business, government, and education are not necessarily in full agreement either.

In some respects, this study suggests that policymakers and educators need to intensify research and debate about what we really mean by “completing college.” We also need to know more about the extent to which employers and educators agree on what skills and postsecondary options are needed for getting and holding on to good jobs.

⁶ *Newsweek* Poll conducted by Princeton Survey Research Associates International, September 29-30, 2010, available at <http://www.pollingreport.com/consumer2.htm>.



In the conclusion, we raise some additional questions for leaders in government, higher education, and business, and for the growing numbers of organizations working to make college completion achievable for any young American willing to strive for it.

Finding One: Compared to young people with degrees, high school graduates are less confident about their financial prospects and much less likely to be on a solid career path.

Finding Two: Despite their worries about the future and mixed experiences with jobs, most high school graduates believe there are still ways to succeed at work without additional education.

Finding Three: High school graduates are less likely to say it's a good idea to borrow money to go to college.

Finding Four: High school graduates are more skeptical about the motives of higher education institutions than college graduates.

Finding Five: High school graduates have gaps in knowledge that could undercut their own ability to get a college degree in the future.

Finding One: Compared to young people with degrees, high school graduates are less confident about their financial prospects and much less likely to be on a solid career path.

By their mid-twenties, most people have finished their formal education and started working. Most have begun to build lives independent of their parents, and many have started families of their own. Life has begun to take shape for them.

Yet even at this relatively young age, those who enter the workforce armed with only a high school diploma have begun to realize that their economic path in life may be difficult. Just 36 percent say it is very likely that they will be financially secure in their lifetimes. For young people with degrees,⁷ the world looks very different—more than half (55 percent) fully expect that their lives will be economically stable.

The economic recession of 2008 and 2009 hit younger Americans hard. In this study, 16 percent of young people not currently in school report being unemployed regardless of education level.⁸ But for those with jobs, the difference between having a college degree and having a high school diploma is already evident.

- **Career versus “just a job”:** Most college graduates (63 percent) see their current job as a “career,” and relatively few think of it as just a job “to get you by.” But for high school graduates, the situation is almost completely reversed. Just 4 in 10 see their current job

as a career, while a third (33 percent) say it’s just something to help them get by. As one young woman from Fort Wayne put it: “[My] high school diploma is not doing anything [for me] these days.”

- **Paid by the hour and not earning as much:** Most employed high school grads (72 percent) work in jobs that pay by the hour, compared with only a third of the college grads (33 percent). And high school graduates are considerably more likely to be low wage earners. Nearly 3 in 10 (28 percent) earned less than \$25,000 in 2009—just 1 in 10 college graduates earned this little. Meanwhile, only 15 percent of high school graduates earned \$75,000 or more. College graduates were almost three times as likely to earn this much (40 percent).
- **More likely to go from job to job:** More than a third (36 percent) of high school graduates say they’ve had five or more employers since they finished high school. Only 1 in 10 college grads (11 percent) have had this many employers since receiving their degree. This may be because high school graduates have spent more time in the workforce; it may also indicate that many young people without degrees haven’t yet found jobs that are a good match with their skills and interests. It may also reflect the insecurity of the jobs that high school graduates are most likely to find. Research has shown that hourly jobs have higher turnover rates than salaried jobs,⁹ and that they are more likely to be eliminated during lean economic times.¹⁰ This is how a young man in Washington, D.C., saw the situation:

⁷ In this report, “college graduates” or those “with degrees” are respondents who successfully completed a four-year or two-year degree or a licensed certification program. “High school graduates” in this report are defined as those whose highest credential is a high school diploma and who are not currently in a college or certification program.

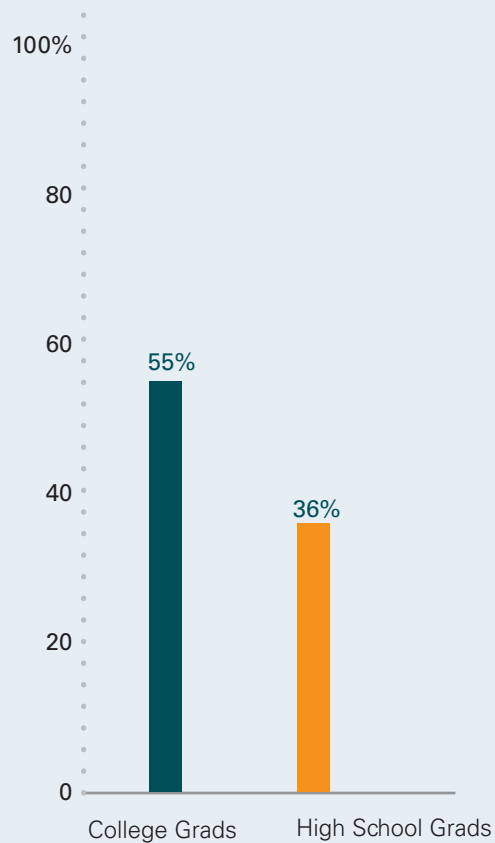
⁸ This is a larger figure than what is reported in the Current Population Survey, which states that as of April 2011 the unemployment rate for adults aged 25–34 was 9.4%. Public Agenda includes all young adults who said they were unemployed, whether they were looking for work or not; the Bureau of Labor Statistics only reports as ‘unemployed’ those who have been looking for work within the past month. See the Bureau of Labor Statistics, “Labor Force Statistics from the Current Population Survey” (April 2011). Retrieved May 6, 2011, from <http://www.bls.gov/web/empsit/cpseea13.htm>.

⁹ Carnevale, A., and Rose, S. Low earners: Who are they? Do they have a way out? In R. Kazis & M. Miller (eds.), *Low-Wage Workers in the New Economy* (Washington, DC: The Urban Institute Press, 2001): 45-66.

¹⁰ Appelbaum, E., Bernhardt, A., and Murnane, R. *Low-Wage America: How Employers Are Reshaping Opportunity in the Workplace* (New York: Russell Sage Foundation, 2003).

High school grads are less confident they will be financially secure in their lifetimes

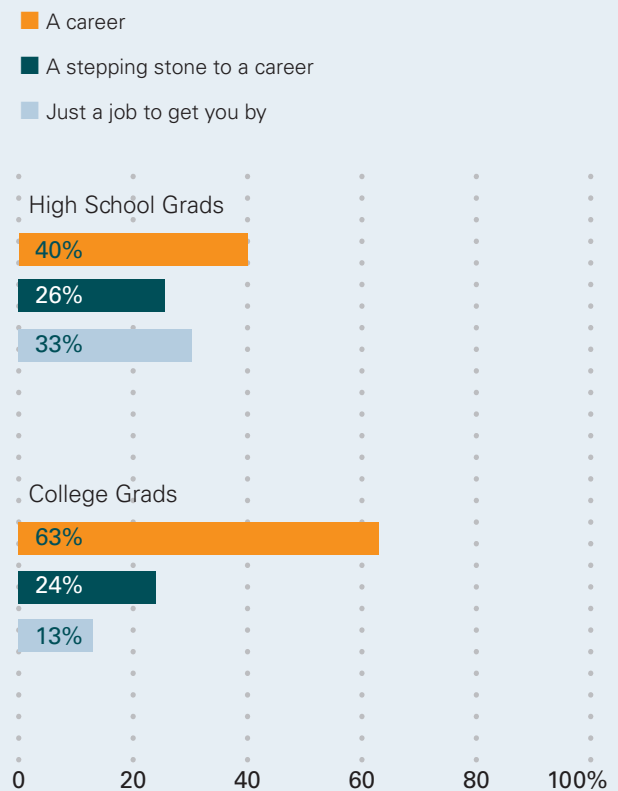
Percent who say that it is “very likely” they will be financially secure in their lifetime



High school grads are less likely to see their jobs as leading to careers

Do you think of your current job as a career, a stepping stone to a career, or do you think of it as a job to get you by?

Percentage responding:



Responses in charts may not always total 100 percent due to rounding and answer categories being combined. This may produce slight discrepancies between numbers in the survey results and numbers reported in charts.

“The people that don’t have the degrees, don’t have the education or the skills or qualifications to get better paying jobs—they are being affected [by the poor economy and layoffs] more so than anybody else.”

- **Worries about whether there are jobs for them:** For the young people surveyed who were unemployed, the high school grads were three times more likely (29 percent) to strongly agree with the statement “I may not be able to find a job in the next year or so,” compared with only 11 percent of college graduates. “I read something [that] said the unemployment rate for people with at least a four-year degree is 5 percent. . . ,” a young man in D.C. told us. “If you don’t have as much education, if you don’t have as much training in your area, you find yourself on the outside looking in.”

Financially insecure nearly all their lives

For many high school graduates, finding themselves in an uphill struggle in a tough job market is the continuation of a lifetime of economic insecurity. Young adults without college degrees are more likely to come from financially troubled families. While more than half (53 percent) of college graduates said that their family generally had extra money each month while they were growing up, only 41 percent of high school graduates could say the same. High school graduates are more than twice as likely as college graduates (21 percent versus 8 percent) to say that their parents had trouble getting by financially every month. And as other studies have shown, the educational status of parents often carries forward.¹¹ About half (51 percent) of high school graduates said the highest degree that either of their parents received is a high school diploma (only 28

percent of college graduates said this). Fewer than one in five high school graduates (18 percent) said that at least one of their parents had a four-year college degree or higher; 55 percent of those with degrees said this.

Finding Two: Despite their worries about the future and mixed experiences with jobs, most high school graduates believe there are still ways to succeed at work without additional education.

Most high school graduates may sense that economic insecurity will be a continuing part of their lives, but most still believe it’s possible to get a good job without a college degree. A majority (57 percent) say that there are many ways to succeed in the job market without college, compared with 40 percent who say that a “college education is necessary for a person to be successful in today’s work world.” Not surprisingly perhaps, the results are almost exactly the opposite for young people with degrees. Most (55 percent) believe that “college is necessary” for success at work, a belief that presumably motivated them to complete their own programs of study. Americans in general increasingly see a college degree as a minimum requirement for getting ahead at work.¹²

For high school graduates, the idea that you can still make it in today’s workplace without a higher education credential seems to stem from several sources. One is the belief that the economy offers a wide variety of jobs, and that there are some good jobs that don’t require a degree. In fact, heading down this “non-college track” appears to be what many young people without degrees have in mind. Almost 4 in 10 (39 percent) high school graduates said that their current credential, a high school diploma,

¹¹ Haveman, R., & Wolfe, B. (1995). “The determinants of children’s attainments: A review of methods and findings.” *Journal of Economic Literature* 33 (1995): 1829-1878.

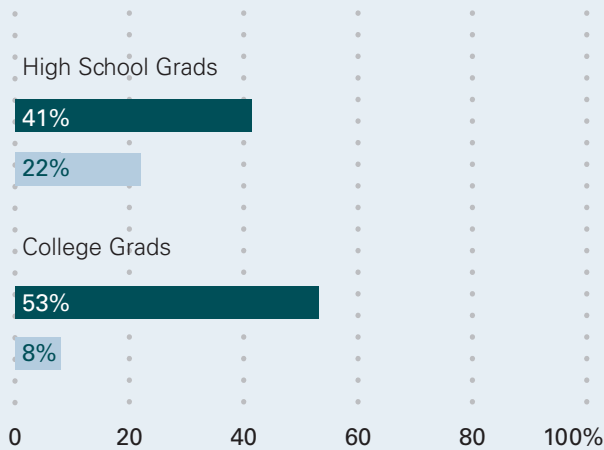
¹² Immerwahr, J., Johnson, J., Ott, A., and Rochkind, J. (2010). “Squeeze Play 2010: Continued Public Anxiety On Cost, Harsher Judgments On How Colleges Are Run.” National Center for Public Policy and Higher Education and Public Agenda. <http://www.publicagenda.org/pages/squeeze-play-2010>.

High school grads are more likely to say their families had financial troubles when they were growing up

Thinking back to when you lived with your parents, which do you think best describes how you and your family were financially?

Percentage responding:

- Generally had extra money each month
- Had trouble getting by each month

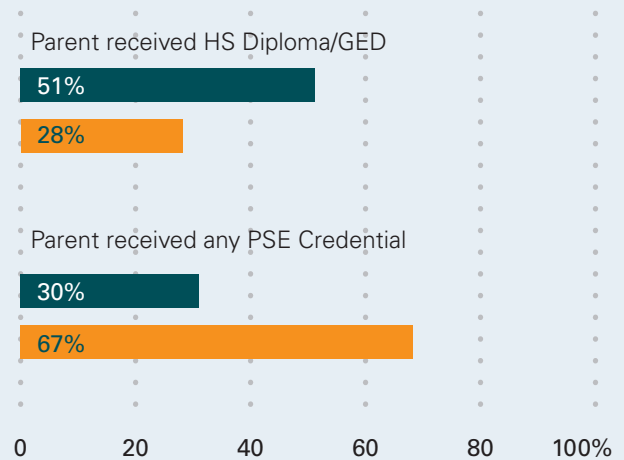


High school grads are less likely to have parents with college credentials

What is the highest degree that either of your parents received?

Percentage responding:

- High School Grads
- College Grads



is all they need for their career goals. In focus groups conducted in connection with the project, young people without degrees often talked about jobs they might have in the future and/or how they might work their way up in their employment. Some mentioned that they would like to open their own businesses or work on their own.

Moreover, many of the high school graduates believed that employers often ask for college degrees for work that could be done just as well by someone without the credential: 35 percent strongly agree that employers hire college graduates for jobs that could be done just as well—or better—by those without a degree.

Others seemed to see the economy as changeable and unpredictable, and suggested that it's just not possible to say now exactly what kind of education will be useful as time goes by. A high school grad from Fort Wayne said this: "Who knows what the right degree to get into is? Who knows what the right field is to get into? What's it going to be in five years? Ten years? What if I don't pick the right field? What if I go to school and decide to do something, and [suppose] it takes eight years to get that degree, and in eight years I don't have a job?"

Maybe a college degree is not what it once was

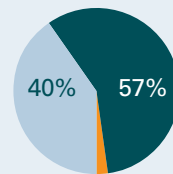
Another factor is that a standard four-year college degree seems to have lost some of its luster as a guaranteed ticket to financial security—and this was true for both high school and college graduates. Given a list of 11 hypothetical people with different levels of education, the survey respondents picked only one as having a reliably secure economic future. Among all young adults, 7 in 10 said that a person with a graduate degree such as a J.D. or a

High school grads are less likely to believe college is essential to success

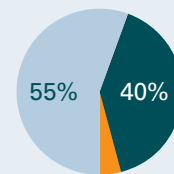
Do you think that a college education is necessary for a person to be successful in today's work world, or do you think that there are many ways to succeed in today's work world without a college education?

Percentage responding:

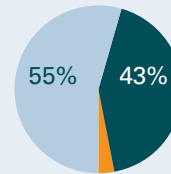
- College education is necessary for a person to be successful in today's work world
- There are many ways to succeed in today's work world without a college education
- Don't know



High School Grads



College Grads

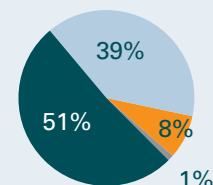


General Public

High School Grads

Percentage responding, "For my career goals..."

- My degree is all I need
- I need another degree besides my highest degree attained
- I don't even need my [highest attained] degree
- Don't know



Ph.D. is very likely to be financially secure in their lifetime. And just one percent of all the young people surveyed believed that someone who drops out of high school is very likely to be secure.

But for the categories in between, the results were far more mixed. Just over a third of high school graduates (36 percent) said that someone who didn't go to college but became an apprentice in a trade (such as carpentry or plumbing) would be successful. A similar number (33 percent) thought it was very likely that someone who enlisted in the military would find financial security down the line. And only 35 percent of high school graduates said it was very likely that someone with a B.A. degree from their state university would be financially secure in their lifetime. Here, at least, the differences between the views of high school and college graduates were fairly modest. Young college graduates may be reasonably optimistic about their personal future economic security—remember that 55 percent think it's very likely that they themselves will be financially secure—but just over a third (34 percent) thought it was very likely that a person with a B.A. from a state university could count on economic stability.

There were two notable differences between the high school and college graduates. One is that the high school grads were nearly twice as optimistic about the value of an associate's degree: 26 percent of high school graduates (compared to only 14 percent of college graduates) said that someone who receives an associate's degree is "very likely" to be financially secure in their lifetime. The numbers were exactly the same for someone who gets a one-year "IT" certificate from a technical school: 26 percent of high school graduates thought that such a person would be financially secure compared to only 14 percent of college graduates.

A young high school grad from Washington, D.C., said: "If you're going towards the job that you're getting a [certification for], it is beneficial If there's two people side by side in comparison, and one's . . . [got a certificate] for that, as opposed to someone who's doing general [undergraduate degree] or something else. . . . I think that they would probably pick the person going towards the specific, as opposed to not."

Public Agenda conducted a survey in 2009 looking at the views of young people aged 22–30 who start college programs but don't complete them. Those young adults were less likely than college graduates to see a college degree as a necessity. They were also less likely to envision it as a prerequisite for fulfilling their own aspirations. For example, just over half (52 percent) of those who dropped out of college said that over the long run you earn more money if you have a college degree, compared with 66 percent of college graduates. Half of the young people who had left school without a degree said they knew many people who were doing well without one.

But two years later, there seems to be a subtle difference in the way that young people without higher education credentials see the world. Most fully accept that college is a good thing and can be very beneficial in terms of getting a good job and building a future. But many don't seem to see it as an outright necessity. Perhaps since they don't see any genuine likelihood of getting a degree themselves—because of cost or poor academic preparation or another reason—they look for another route. Rather than feeling bitter or hopeless, they believe that if they work hard, they'll be able to make it even without a college diploma.

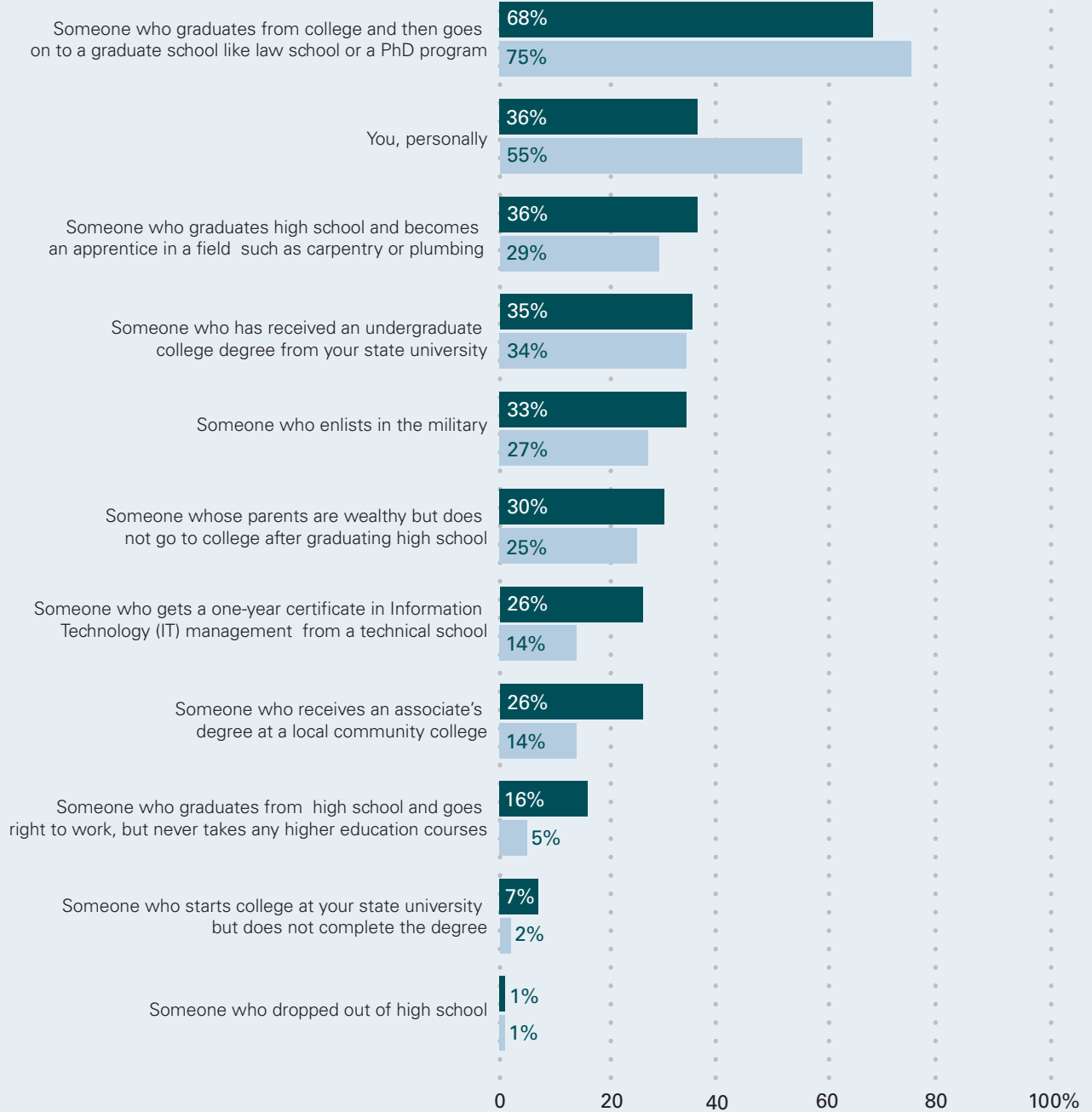
In this survey, when we asked young parents how important it was that their own children go to college, 84 percent of the college graduates said it was very

For today's young adults, only graduate degrees can provide a lifetime of economic security

Percentage answering that the following are "very likely" to be economically secure in their lifetime

■ High School Grads

■ College Grads



important, but only 62 percent of the high school graduates said the same. It's still a majority, but the commitment to college for their children is clearly not as strong as with college graduates—and perhaps not as strong as it was a few years ago, when 77 percent of those who did not complete college said that it was very important that their children attend college.

As we discuss in Finding Three, one explanation for this shift may be that more young people are beginning to weigh the value of a college degree against the financial dangers of borrowing money for tuition and not being able to earn the money back.

Finding Three: High school graduates are less likely to say it's a good idea to borrow money to go to college.

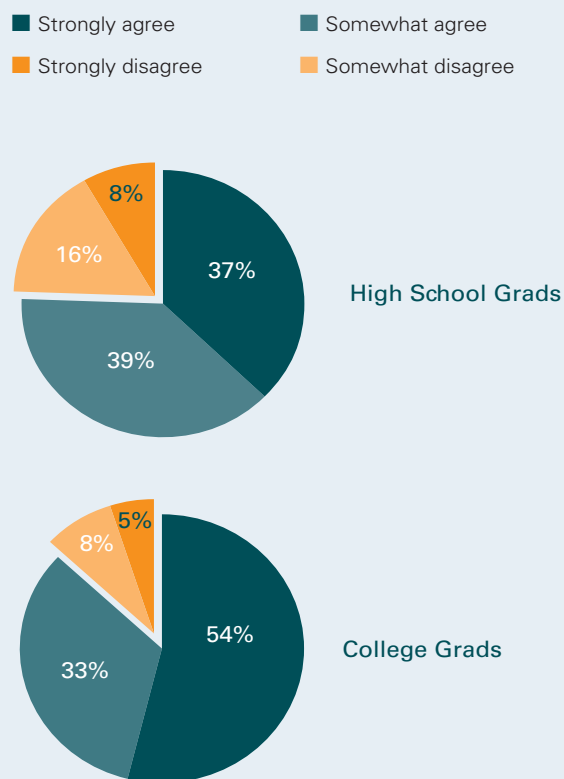
According to The Project on Student Debt, a nonprofit organization, the average college senior graduates owing roughly \$24,000 in education loans. Our findings show that 89 percent of all young adults we interviewed agree that students have to borrow too much money to pay for college. As the results below suggest, high school graduates are somewhat more likely to worry about borrowing money for college, and other questions in the survey confirm the discomfort they feel. Fewer than 4 in 10 (37 percent) high school graduates strongly agree that even if someone has to take out a loan to go to college, it is worth it, compared with more than half (54 percent) of college graduates who strongly agree.

A young man in D.C. also had his doubts about whether getting a degree would really pay off once you were out working: “If you cannot get these loans deferred or get a forbearance. . . . it can seriously impact your future. I had to default on the loan. . . . I also find that a college graduate is not going to really make enough money coming out the gate to always pay those loans.”

High school grads are less convinced borrowing money for college pays off

“Even if someone has to take out a loan to go to college, it is worth it in the long run”

Percentage responding:



Is a prestige diploma worth the cost?

Similarly, just 36 percent of high school graduates say that it is better to enroll in the best school that you can, even if you have to take out a loan to do it, as opposed to avoiding loans and attending a more affordable school. In contrast, more than half (52 percent) of college graduates say that borrowing money to go to a better school is worth it. One high school grad in a Fort Wayne focus group believed that friends who had borrowed money to go to a better school were now suffering because of it: “I’ve got friends with \$350,000 [of debt] in their name. . . . And a lot of these are really good colleges. . . . They’re in debt up the wazoo because life is good. They’re married. They have a good family. . . . But all I hear from them is, ‘I still owe on my student loan’ I’m glad I don’t.”

The focus group discussions also suggest that decisions about borrowing are more pointed for high school grads. Many seem to come to the issue with fears and concerns that young people from more affluent families simply don’t have to face. After all, young people in this group are more likely to come from low-income families. About 1 in 5 recall serious financial struggles when they were growing up.

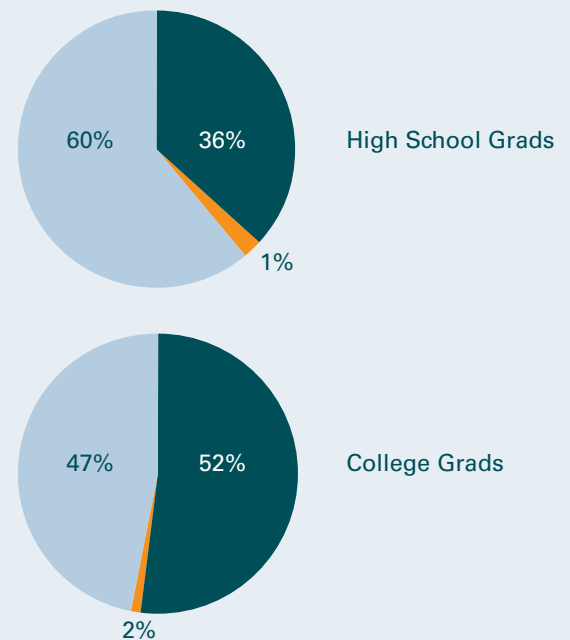
Perhaps as a consequence, many high school graduates see a starker trade-off in borrowing money to go to college: Yes, you have the degree, but you also have a big loan to pay off. Some focus group participants seemed to do an explicit calculation in their heads between how much money you could earn (and how quickly) set against the problem of paying the money back. A young man in Fort Wayne said this about borrowing more money to complete a four-year degree versus borrowing less money to complete a one-year technical degree: “You’re going to make more money [with a technical certificate] because [if you borrow money for a four-year degree] you’ve got a bigger loan you’ve got to pay back . . . before you can actually start bringing in or making more money. You’ve got a smaller loan [from a tech school].”

High school grads are less convinced that a prestigious college is worth the cost

Which comes closest to your own view?

Percentage responding:

- It makes more sense to go to a college or university you can afford, you should not take out a loan to go to college if you don’t have to
- You should go to the best college or university that you can, even if you have to take out a loan to pay for it
- Don’t know



For many high school graduates, borrowing money to go to college has a potential upside, but it also has a serious potential downside—that of being in debt and burdened by college loan payments that you simply can't afford. It's an investment, but it carries risks. One analogy is that today borrowing money to go to college is like investing in the stock market: If you have the money and can afford the risk, the investment is sound. If you don't have the money or have to borrow to invest, it's another story entirely. Yes, it might work out, but if it doesn't, you'll be worse off than when you started.

“It doesn't feel good to me”

The survey and focus groups included many young people who, it could be argued, live in the worst of both worlds—they borrowed money to go to college but left before getting a degree. They have to pay the money back but don't get the benefit of having the credential in the workplace. In focus groups, their descriptions of their circumstances were often painful. It was clear that, in their own minds, having debt hanging over their heads severely limited their options. One young woman in D.C. described her thinking: “I've been out of school, and. . . it doesn't feel good to me to have to pay a loan back right now. If I do decide to go back to school, I want to be able to pay for school out-of-pocket, or [get a] grant, or something like that. I can no longer do another loan, so there's no need for me to look for school until I'm able to afford it.”

Some were bitter about the decisions they had made to borrow money for school. In the survey, the vast majority (73 percent) of those who took out a loan but didn't complete their degree programs believed that the loans were only a fair or poor investment. Among college graduates, only 23 percent saw their loans as a fair or poor investment.

College graduates are more likely than those students who left without a degree to have gotten help paying for college from virtually every source available. They are substantially more likely to have gotten scholarships (46 percent versus 13 percent of high school graduates) and federal, state, or college grants (59 percent versus 37 percent) or to have taken out loans (65 percent versus 31 percent). College graduates are also more likely to have used money from their families or their own personal savings (83 percent versus 69 percent), although majorities of both groups did this.

As a woman in our D.C. focus group who left her associate degree program said, “I started going to community college, but I was really paying it out of pocket. . . . Maybe if I asked [the college] probably would've [been] more helpful, but I never asked. I didn't want their assistance very much, so that's also a matter of my personal choice of not asking for their assistance too.”

Finding Four: High school graduates are more skeptical than college graduates about the motives of higher education institutions.

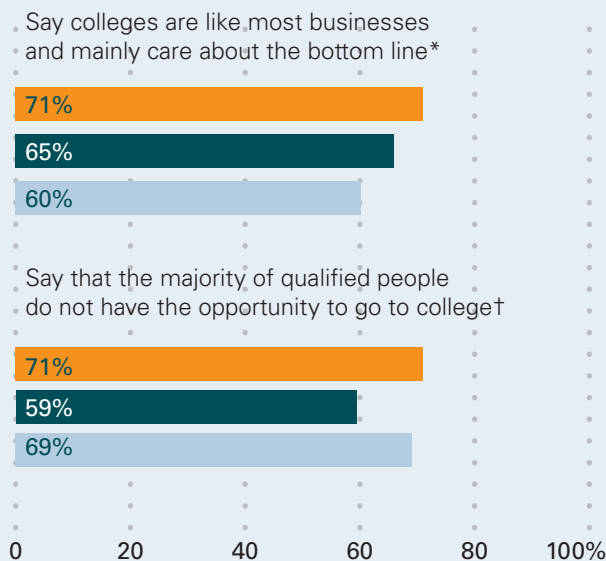
Public Agenda has been tracking the views of the general public about higher education for 18 years. Although colleges and universities generally retain the public's admiration and respect, especially compared to other sectors like government or business, our surveys show a growing skepticism about the way higher education is run. Most Americans question whether their motives are mainly financial or mainly educational. Most also wonder whether colleges and universities are using the money they get from students and taxpayers as effectively as they can.

Most young adults share these concerns, with higher rates of high school graduates voicing concern than those with college degrees. For example, most young adults believe that there are many people in the United States who are

Most young adults—including college grads—are skeptical of access to higher education

Percentage responding:

- High School Grads
- College Grads
- General Public



* vs. 'College today mainly care about education and making sure students have a good educational experience'

† vs. 'Majority have the opportunity to go'

General public findings taken from Public Agenda's "Squeeze Play 2010"

qualified for college but don't have the opportunity to go, a view that is held by a majority of Americans regardless of age. In fact, 71 percent of high school graduates say this is the case, compared with 59 percent of college graduates.

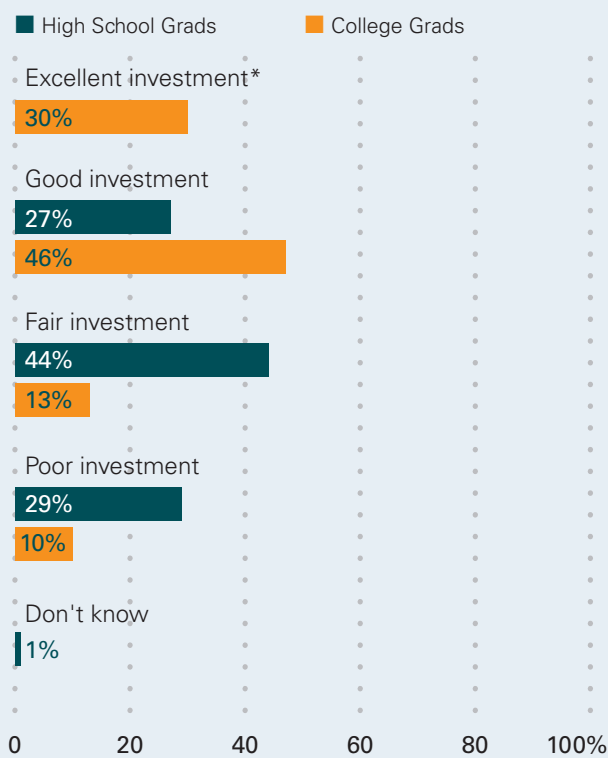
More than half of the public believes that colleges today behave more like "most businesses" and care more about the bottom line than about educating students. But these views are even stronger among the young adults surveyed for this project: 71 percent of high school graduates say this, as do 65 percent of college graduates. One young man in a D.C. focus group didn't mince words: "Excuse me for my language, but I think people are really getting pimped. What they charge for things and how much just a book costs." For this young man, the trade-off clearly wasn't worth it. "And so many people have made millions without any [higher education]," he added.

Even so, a majority of all young adults continues to believe that someone who is willing to make sacrifices such as living at home or working part time can complete college (57 percent of all young adults strongly agreed). In fact, when asked who is to blame for the low completion rate at four-year colleges, young adults are more likely to point fingers at students themselves rather than at higher education institutions, high schools, parents, or government, regardless of whether they completed a degree.

Those who didn't graduate voice doubts about having borrowed

Do you think that the loans you took out were an excellent investment, a good investment, only a fair investment or a poor investment?

Percentage responding:

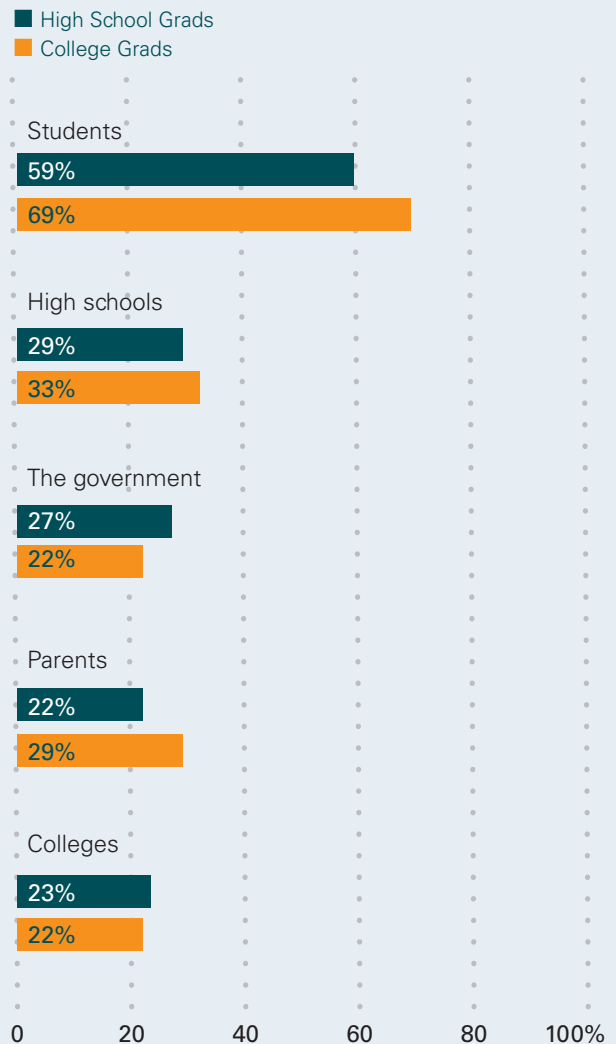


41%

*Note: No high school grads rated their loans an "excellent" investment.

Overall, young adults most likely to say students themselves are to blame for lack of success in college

Percentage saying the following deserve "a great deal" or "a lot of" blame for the graduation rates of four-year public colleges



Finding Five: High school graduates have gaps in knowledge that could undercut their own ability to get a college degree in the future.

Despite their belief that they will find a way to earn a decent living without completing a college degree, nearly 4 in 10 high school graduates say they have given “a lot of thought” to going back to school. Another 3 in 10 have given it “some” thought. Yet most overestimate how quickly most students complete their degrees: 62 percent of all high school graduates are not sure or believe—incorrectly—that the “majority of undergraduates complete their degrees in four years.” Most college graduates knew this statement was false. Similarly, 62 percent of high school graduates are not sure or believe—incorrectly—that the majority of community college students graduate in two years. Many college grads weren’t sure about this either: 52 percent were not sure or gave an incorrect answer to this question.

One of the most startling and probably one of the most crucial gaps in knowledge concerned FAFSA—the Free Application for Federal Student Aid—which is the gateway paperwork to both federal and institutional financial aid. While nearly 7 in 10 college graduates were familiar enough with the term to know that it involved financial aid, fewer than 3 in 10 high school graduates recognized it. For many organizations working to expand access to college and increase college completion, making sure that young people complete the FAFSA is job number one. It’s the first step to getting a Pell Grant or federal loan, so students who don’t complete it miss out on that form of help. It is also used by colleges and universities to determine eligibility for institutional financial aid.

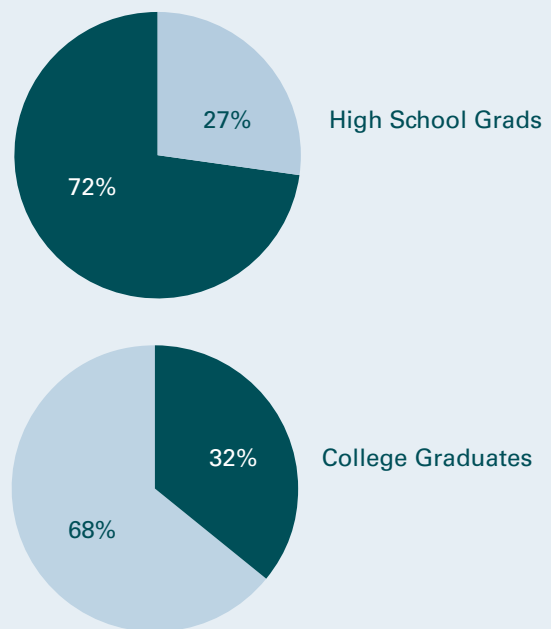
This is a significant gap in knowledge, but it may be one of the easiest to address. Some higher education specialists recommend, for example, tying FAFSA completion to getting a high school diploma. Just alerting guidance counselors, teachers, mentors, and those working in programs focused on improving college access and completion to the low levels of knowledge about the FAFSA could lead to a variety of helpful (and probably innovative) ways to address the problem.

Seven in 10 young adults without degrees have no idea what FAFSA is

“What does the term “FAFSA” mean to you?”

Percentage responding:

- Know FAFSA has something to do with financial aid
- Did not associate FAFSA with financial aid





Implications and questions—some specific and actionable, some wide-ranging and long-term

In politics, surveys are typically conducted to find out what voters want, what worries them, and how well they think the President, Congress, and other key decision makers are doing. But in this instance, the intent (and we hope the usefulness) of the research is to help leaders in government, higher education, business, youth development, and philanthropy fashion better and more workable solutions. If policymakers have a better understanding of the experiences and perspectives of young adults in the workforce, they are more likely to establish policies and programs that are realistic and responsive. If policymakers have a clearer grasp of how these young people see the world, they are more likely to develop solutions that work.

Some of the implications emerging from the research are quite specific. We believe that the research suggests a need for progress in two areas:

- **Making sure all high school students and their families understand what the FAFSA can do for them.** If 72 percent of high school graduates can't give even a general definition of it, then they're not likely to take advantage of it, and this gap in knowledge severely limits their options. Basically, our whole system of financial aid is not available to them until they complete the FAFSA form. This is a must.
- **Taking a fresh look at how well financial aid policies and programs work for low-income, working students.** This study and two others we have completed for the Gates Foundation (available at www.publicagenda.org/theirwholélivesaheadofthem) offer compelling evidence that the financial aid system does not work well for some young people, especially those who perhaps need it most. Not knowing what the FAFSA is and why you need to complete it is only the most specific example. Others include:

- **They aren't accessing the systems already in place.** Those who don't finish college are substantially less likely to take advantage of nearly every form of financial aid—grants, loans, scholarships, etc. They are also more likely to be low income and less likely to get help from family. Why isn't the system working for them? What's causing the discrepancy here?
- **They don't see full-time study as an option.** The vast majority of young people who leave college without completing their degrees have thought about returning to school, but they face a series of hurdles. Public Agenda's earlier research, *With Their Whole Lives Ahead of Them*, shows that many feel stymied because they have to work to support themselves and their families and because they worry about taking out education loans. They say that the one change that would help them most is having more financial aid available for part-time students. Rightly or wrongly, most seem to assume that unless they can go to school full time, there's little help available to them.
- **Many find the financial aid system confusing.** Young people who start college but don't finish are more likely to say the information and materials relating to financial aid are hard to understand, and they're more likely to have taken out a loan without discussing it with a counselor. Later many regret their decision and sour on the idea of going back to school unless they can pay the full freight up front.
- **They're more skeptical about borrowing.** Young people without degrees are more skeptical about whether it's worth it to borrow money for college. For years, the financial aid system has operated on the assumptions that

people see borrowing for college as a good investment and that they're willing to do it. This study suggests that this compact is being questioned, at least in the current economic environment and especially by lower-income students. If this shift in thinking persists, there will be a mismatch between the assumptions of the financial aid system and what students and families believe is good for them.

- **They're not getting the kind of advice they deserve.** Most young people—whether they complete college or not—say the high school counseling system did not provide the kind of help and advice they need and want.

Some words of warning for higher education as a whole

This research also suggests that leaders in higher education may need to address some overarching and emerging concerns among young adults, especially young workers without degrees who could probably benefit from returning to school. On the whole, this group of young Americans is less knowledgeable about higher education generally and more skeptical of the motives of those who run it. Along with a series of Public Agenda studies of the general public, these findings show a growing concern among Americans broadly that colleges and universities are more focused on their bottom lines than they are on educating their students. But these concerns are more common among young adults aged 26–34, and they're even more prevalent among those who only hold a high school diploma.

Left to fester, these concerns could derail the cooperation between individuals and institutions that is needed for more young people to go further in school. There are, however, some promising initiatives by higher education systems and institutions to open new channels of

communication. For example, the Texas Higher Education Coordinating Board has partnered with Public Agenda and the Lumina Foundation on research and student engagement work aimed at improving degree completion. The Pathways Project is already providing higher education planners in Texas with specific, practical guidance that they can use to improve their programs and to help more of their students succeed.

What do we mean by college and what happens to Americans who don't go?

Finally, this study raises an important set of questions for policymakers and professionals—questions that have been circling beneath the surface for the last several years as the emphasis on college completion has heated up: What do we mean by college? Do we mean a four-year degree only? Or should the definition include two-year degrees as well as shorter-term professional certificates? As a society, what do we owe to those who, for whatever reason, do not or cannot complete some form of college? Do we owe them anything? Is it time to think about alternative paths that could help them improve their prospects? And given their real-life situations, how can we make these alternative paths genuinely viable for them?



ABOUT THE STUDY

> *One Degree of Separation* is based on telephone interviews with a nationally representative sample of 611 26–34 year-olds who have, at a minimum, graduated from high school. Interviews were conducted by Princeton Survey Research International, in English and Spanish, from December 20, 2010, to January 25, 2011. The questionnaire was designed by Public Agenda. Statistical results are weighted to correct known demographic discrepancies. The margin of sampling error for the complete set of weighted data is ± 4.5 percentage points. However, it is higher when comparing subgroups or question items that weren't asked of all respondents. The survey was preceded by focus groups in Fort Wayne, Indiana and Washington, D.C., in September 2010.

Survey respondents in this sample are divided into two groups, “high school graduates” and “college graduates.” High school graduates include respondents who graduated high school (or have a GED) and never pursued any higher education (23 percent of the sample) and respondents who had some higher education experience but left the program without receiving any credential, diploma, or degree (23 percent of the sample). College graduates include those who have a bachelor's degree (30 percent) and those who have a graduate degree (12 percent), as well as those who have an associate's degree (7 percent) and anyone who said their highest degree was a technical certificate or other credential (6 percent).

For more information about the study's methodology, visit:

<http://www.publicagenda.org/onedegreeofseparation/methodology>

For other reports in the series, visit:

http://www.publicagenda.org/theirwholelivesaheadofthem?qt_active=1



Below are the results from a survey of 611 26–34 year-olds. Interviews were conducted between December 20, 2010 and January 25, 2011. Results of less than 0.5 percent are signified by an asterisk. Results of zero are signified by a dash. Responses may not always total 100 percent owing to rounding. Combining answer categories may produce slight discrepancies between numbers in these survey results and numbers in the report.

High School Grads	College Grads	All Young Adults
n=206 %	n=405 %	n=611 %

[Note: There is no Q1]

Q2. Do you think that a college education is necessary for a person to be successful in today’s work world, or do you think that there are many ways to succeed in today’s work world without a college education?

College education is necessary for a person to be successful in today’s work world	40%	55%	48%
That there are many ways to succeed in today’s work world without a college education	57%	41%	48%
Don’t know	2%	4%	3%

Q3. Many things affect people’s success in their jobs or careers. Which of these four things do you think is most important? [Randomized order]

Being persistent and having inner drive	38%	38%	38%
Knowing how to deal with people well	23%	21%	22%
Getting a college degree	19%	13%	16%
Having connections with the right people	18%	26%	22%
Don’t know	*	2%	1%

Q4. Now I would like you to think about a few different people. For each one, please tell me how likely they are to be financially secure in their lifetime. [Randomized order]

Someone who graduates from college and then goes on to a graduate school like law school or a PhD program			
Very likely	68%	75%	72%
Somewhat likely	28%	22%	25%
Not too likely	1%	1%	1%
Not at all likely	1%	*	1%
Don’t know	*	2%	1%
You, personally			
Very likely	36%	55%	46%
Somewhat likely	53%	40%	46%
Not too likely	8%	2%	5%
Not at all likely	1%	1%	1%
Don’t know	–	1%	*

** In this report, “college graduates” or those “with degrees” are respondents who successfully completed a four-year or two-year degree or a licensed certification program. “High school graduates” in this report are defined as those whose highest credential is a high school diploma and who are not currently in a college or certification program.

FULL SURVEY RESULTS

	High School Grads	College Grads	All Young Adults
	n=206 %	n=405 %	n=611 %
Someone who has received an undergraduate college degree from your state university			
Very likely	35%	34%	34%
Somewhat likely	59%	62%	61%
Not too likely	3%	2%	3%
Not at all likely	1%	–	1%
Don't know	1%	1%	1%
Someone who graduates high school and becomes an apprentice in a field such as carpentry or plumbing			
Very likely	36%	29%	32%
Somewhat likely	56%	62%	59%
Not too likely	5%	7%	6%
Not at all likely	1%	1%	1%
Don't know	1%	1%	1%
Someone who enlists in the military			
Very likely	33%	27%	30%
Somewhat likely	56%	64%	61%
Not too likely	7%	5%	6%
Not at all likely	1%	1%	1%
Don't know	2%	2%	2%
Someone whose parents are wealthy but does not go to college after graduating high school			
Very likely	30%	25%	27%
Somewhat likely	46%	45%	46%
Not too likely	19%	25%	22%
Not at all likely	3%	2%	3%
Don't know	*	2%	1%
Someone who gets a one-year certificate in Information Technology (IT) management from a technical school			
Very likely	26%	14%	20%
Somewhat likely	61%	69%	65%
Not too likely	8%	15%	11%
Not at all likely	1%	2%	1%
Don't know	3%	1%	2%

	High School Grads n=206 %	College Grads n=405 %	All Young Adults n=611 %
Someone who receives an associate's degree at a local community college			
Very likely	26%	14%	19%
Somewhat likely	67%	73%	70%
Not too likely	4%	11%	8%
Not at all likely	–	1%	1%
Don't know	1%	2%	1%
Someone who graduates from high school and goes right to work, but never takes any higher education courses			
Very likely	16%	5%	10%
Somewhat likely	58%	59%	59%
Not too likely	20%	31%	26%
Not at all likely	4%	4%	4%
Don't know	1%	1%	1%
Someone who starts college at your state university but does not complete the degree			
Very likely	7%	2%	4%
Somewhat likely	64%	63%	64%
Not too likely	20%	31%	26%
Not at all likely	6%	2%	4%
Don't know	1%	1%	1%
Someone who dropped out of high school			
Very likely	1%	1%	1%
Somewhat likely	27%	14%	20%
Not too likely	42%	50%	46%
Not at all likely	25%	33%	29%
Don't know	2%	1%	2%
Q4.1 Overall, how much has the economic recession affected you and your family?			
A lot	31%	28%	29%
Some	30%	31%	30%
Only a little	26%	24%	25%
Not at all	13%	17%	15%
Don't know	*	*	*

FULL SURVEY RESULTS

	High School Grads	College Grads	All Young Adults
	n=206 %	n=405 %	n=611 %
Q5. How worried are you that the economic recession will continue to affect you and your family in the next few years? [Base: Answered recession affects them "a lot"]			
Very worried	30%	33%	32%
Somewhat worried	43%	43%	43%
Not too worried	20%	22%	21%
Not at all worried	6%	2%	4%
Don't know	1%	–	*
[Note: There is no Q6]			
[Note: There is no Q7]			
Q8. Do you think of your current job as a career, a stepping stone to a career, or do you think of it as a job to get you by? [Base: Employed]			
A career	40%	63%	53%
A stepping stone to a career	26%	24%	25%
Just a job to get you by	33%	13%	22%
Don't know	1%	*	1%
[Note: There is no Q9]			
Q10. How are you paid at work—do you have a salary, are you paid by the hour, or are you mostly paid on commission? [Base: Employed]			
Salary	20%	61%	43%
Paid hourly	72%	33%	50%
Paid on commission	8%	3%	5%
Don't know	1%	3%	2%
Q10a. As far as you know, does your employer have programs to help employees go to college while still working, such as tuition reimbursement or flexible scheduling programs? [Base: Employed]			
Yes	47%	63%	56%
No	47%	30%	38%
Don't know	6%	6%	6%

	High School Grads n=206 %	College Grads n=405 %	All Young Adults n=611 %
Q11. Overall, about how many different employers would you say you have had since you graduated from [last school graduated from]?			
One employer	6%	32%	20%
2-4 employers,	56%	54%	55%
5-9 employers	23%	10%	16%
10 or more employers	13%	1%	7%
(VOL.) No employers/Never worked	1%	2%	2%
Don't know	1%	–	*
Q12. Since you graduated from [last school graduated from] what is the longest time you spent unemployed and looking for work?			
Less than 6 months	42%	44%	43%
6 months to a year	16%	12%	13%
1-2 years	10%	8%	9%
3-5 years or	4%	1%	2%
More than 5 years	3%	–	1%
Have you always been employed	24%	35%	30%
Don't know	1%	1%	1%
Q13. Thinking about current economic conditions in the United States, please tell me how much you agree or disagree with the following statements. [Randomized order]			
The high unemployment rate in the United States will probably stay this way for a long time to come			
Strongly agree	28%	23%	26%
Somewhat agree	36%	44%	40%
Somewhat disagree	26%	25%	26%
Strongly disagree	7%	7%	7%
Don't know	2%	*	1%
I think I may not be able to find a job in the next year or so			
Strongly agree	29%	11%	19%
Somewhat agree	29%	25%	27%
Somewhat disagree	13%	50%	33%
Strongly disagree	21%	14%	17%
Don't know	–	1%	*

FULL SURVEY RESULTS

	High School Grads n=206 %	College Grads n=405 %	All Young Adults n=611 %
I am worried that I may have my salary or hours cut in the next year or so			
Strongly agree	18%	8%	12%
Somewhat agree	17%	12%	14%
Somewhat disagree	17%	27%	23%
Strongly disagree	48%	53%	51%
Don't know	—	*	*
I am worried that I may lose my job in the next year or so			
Strongly agree	7%	4%	6%
Somewhat agree	14%	11%	12%
Somewhat disagree	21%	27%	24%
Strongly disagree	58%	57%	58%
Don't know	—	*	*
Q15. Please tell me which one of the following comes closest to your own view, even if neither is exactly right.			
It makes more sense to go to a college or university you can afford, you should not take out a loan to go to college if you don't have to	60%	47%	53%
You should go to the best college or university that you can, even if you have to take out a loan to pay for it	36%	52%	45%
Don't know	1%	2%	2%
Q14. I am going to read a list of statements that describe what some people say about getting a college education. Please tell how strongly you agree or disagree with each statement. [Randomized order]			
Colleges should be doing a lot more to help students stay in school and complete their degrees			
Strongly agree	58%	50%	54%
Somewhat agree	29%	27%	28%
Somewhat disagree	8%	13%	11%
Strongly disagree	3%	8%	6%
Don't know	1%	2%	2%
Even if someone has to take out a loan to go to college, it is worth it in the long run			
Strongly agree	37%	54%	46%
Somewhat agree	39%	33%	36%
Somewhat disagree	16%	8%	11%
Strongly disagree	8%	5%	6%
Don't know	*	*	*

	High School Grads n=206 %	College Grads n=405 %	All Young Adults n=611 %
In today's job market, there are a lot more jobs for someone with an associate's degree from a community college than for someone who has only a high school diploma			
Strongly agree	30%	39%	35%
Somewhat agree	44%	37%	40%
Somewhat disagree	13%	15%	14%
Strongly disagree	10%	6%	8%
Don't know	3%	3%	3%
Colleges that offer most of their classes online are just as good as colleges where you have to go to class in person			
Strongly agree	22%	15%	18%
Somewhat agree	34%	25%	29%
Somewhat disagree	21%	28%	25%
Strongly disagree	20%	29%	25%
Don't know	2%	2%	2%
Q16. Do you think that currently the vast majority of people who are qualified to go to college have the opportunity to do so, or do you think there are many people who are qualified to go but don't have the opportunity to do so?			
Majority have the opportunity to go	25%	39%	32%
Do not have the opportunity to go	71%	59%	64%
Don't know	4%	2%	3%
Q16A. Since 2008 have you had to leave or postpone going to college or another higher education program?			
Yes	34%	22%	28%
No	66%	78%	72%
Q17. How much thought have you given, if at all, to going back to school—a lot of thought, some thought, or no thought at all? [Base: Not currently in school with less than Bachelor's]			
A lot of thought	39%	35%	39%
Some thought	31%	44%	33%
No thought at all	29%	21%	28%
Q18. Would you say you have seriously looked into a specific school, have not yet looked but plan on doing it soon, or that you are not going to look into a particular school or program anytime soon? [Base: Given some thought to going back to school]			
Seriously looked at a specific school	47%	34%	45%
Have not yet looked but plan on doing it soon	24%	26%	24%
Not going to look into a particular school or program anytime soon	27%	34%	28%
[VOL] Already chosen/accepted into a school	1%	5%	1%
Don't know	1%	—	1%

FULL SURVEY RESULTS

	High School Grads n=206 %	College Grads n=405 %	All Young Adults n=611 %
Q19. Which of the following applies to you? For my career goals:			
My degree is all I need	39%	42%	41%
I need another degree besides my [highest degree attained]	51%	41%	46%
I don't even need my [highest attained] degree	8%	15%	11%
Don't know	1%	2%	1%
[Note: There is no Q20]			
Q21. What does the term "FAFSA" mean to you?			
Free Application for Federal Student Aid/application/form for financial aid/help/student loans	3%	17%	11%
Federal/Government student financial aid/college loan	6%	24%	16%
Financial aid/Student aid/loans	15%	23%	19%
Pell Grants	*	*	*
Other	2%	3%	3%
Don't know/No Answer	72%	32%	50%
Q22. I'm going to read you a few statements about college in America today. For each one, please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree.			
Anyone who goes to college can complete their degree if they are willing to make sacrifices, such as going part time, working, and living at home			
Strongly agree	55%	59%	57%
Somewhat agree	34%	33%	34%
Somewhat disagree	7%	7%	7%
Strongly disagree	3%	1%	2%
Don't know	—	*	*
Students have to borrow too much money to pay for their college education			
Strongly agree	63%	52%	57%
Somewhat agree	26%	36%	32%
Somewhat disagree	5%	7%	6%
Strongly disagree	6%	5%	5%
Don't know	—	*	*

	High School Grads	College Grads	All Young Adults
	n=206 %	n=405 %	n=611 %
It is very difficult to get a good paying job in today's economy without a college degree			
Strongly agree	33%	48%	41%
Somewhat agree	32%	36%	34%
Somewhat disagree	24%	12%	18%
Strongly disagree	10%	4%	6%
Don't know	1%	1%	1%
A lot of employers hire college graduates for jobs that could be done as well or better by people without a college degree			
Strongly agree	35%	24%	29%
Somewhat agree	42%	40%	41%
Somewhat disagree	15%	27%	21%
Strongly disagree	8%	8%	8%
Don't know	—	1%	*
Colleges could take a lot more students without lowering quality or raising prices			
Strongly agree	31%	23%	27%
Somewhat agree	41%	33%	37%
Somewhat disagree	16%	27%	22%
Strongly disagree	8%	12%	10%
Don't know	4%	4%	4%
Almost anyone who needs financial help to go to college can get financial aid			
Strongly agree	26%	26%	26%
Somewhat agree	34%	33%	33%
Somewhat disagree	23%	24%	24%
Strongly disagree	14%	17%	16%
Don't know	3%	1%	2%
Society has made going to college seem more important than it really is			
Strongly agree	30%	18%	24%
Somewhat agree	34%	31%	32%
Somewhat disagree	23%	28%	26%
Strongly disagree	11%	22%	17%
Don't know	1%	1%	1%

FULL SURVEY RESULTS

	High School Grads	College Grads	All Young Adults
	n=206 %	n=405 %	n=611 %
Q23. Which statement comes closest to your own view, even if neither is exactly right. [Randomized order]			
Colleges today mainly care about education and making sure students have a good educational experience	25%	33%	29%
Colleges today are like most businesses and care mainly about the bottom line	71%	65%	68%
Don't know	3%	2%	2%
Q24. Do you think that the following statements are true or false? [Randomized order]			
The United States is falling behind other industrialized countries when it comes to the percentage of people graduating college			
True	59%	69%	65%
False	18%	13%	16%
Not sure/Don't know	21%	18%	19%
The majority of students who enroll in a community college to get an associate's degree graduate in two years			
True	43%	35%	39%
False	39%	48%	43%
Not sure/Don't know	19%	17%	18%
The majority of students who enroll in a college or university to get a bachelor's degree graduate in four years			
True	37%	33%	35%
False	38%	60%	50%
Not sure/Don't know	25%	7%	15%
Q25. How much blame do the following deserve for the graduation rates in four-year public college?			
Students, themselves			
A great deal of blame	24%	32%	28%
A lot of blame	35%	37%	36%
Some blame	29%	25%	27%
Only a little blame	6%	4%	5%
No blame at all	4%	1%	3%
Don't know	*	2%	1%

	High School Grads	College Grads	All Young Adults
	n=206 %	n=405 %	n=611 %
High schools			
A great deal of blame	7%	12%	10%
A lot of blame	22%	21%	21%
Some blame	36%	38%	37%
Only a little blame	21%	20%	20%
No blame at all	14%	8%	10%
Don't know	*	2%	1%
Parents			
A great deal of blame	8%	9%	9%
A lot of blame	14%	20%	17%
Some blame	42%	38%	40%
Only a little blame	17%	20%	19%
No blame at all	18%	11%	14%
Don't know	1%	2%	2%
The government			
A great deal of blame	7%	7%	7%
A lot of blame	20%	15%	17%
Some blame	38%	36%	37%
Only a little blame	14%	26%	20%
No blame at all	18%	15%	17%
Don't know	1%	2%	2%
Colleges			
A great deal of blame	6%	6%	6%
A lot of blame	17%	16%	16%
Some blame	51%	53%	52%
Only a little blame	14%	19%	17%
No blame at all	12%	6%	8%
Don't know	1%	2%	1%

FULL SURVEY RESULTS

	High School Grads	College Grads	All Young Adults
	n=206 %	n=405 %	n=611 %
Q26. Regardless of whether you finished, how many different higher education INSTITUTIONS have you enrolled in?			
0	50%	3%	25%
1	29%	28%	28%
2	13%	36%	25%
3	5%	18%	12%
4	2%	11%	7%
5	*	2%	1%
6	–	1%	*
7	–	*	*
8	–	–	–
Nine or more	1%	*	*
Don't know	1%	1%	1%
Q27.1 For these next few questions, please think about the first higher education institution you attended after high school. First, what is the name of the institution? [Base: Attended college]			
RECORD NAME	90%	96%	94%
Don't know	10%	2%	4%
Q29.1 As far as you know, is this a public, private, or a for-profit institution? [Base: Attended college]			
Public	66%	64%	65%
Private	12%	26%	22%
For-profit, proprietary institution	10%	8%	8%
Don't know	10%	2%	5%
Q28.1 Was the program you enrolled in a graduate program, an undergraduate (B.A.) program, associate degree (A.A.) program, a certification or technical program, a non-certification training program, or something else? [Base: Attended postsecondary program]			
A graduate program (MA, MBA, M.Ed, PhD, law school, med school, etc)	6%	5%	5%
An undergraduate program (BA/BS)	23%	61%	49%
An Associate degree (AA/AS)	30%	21%	24%
A certification or technical program	26%	11%	16%
A non degree certification program	5%	1%	2%
Something else [Specify]	4%	1%	2%
Don't know	5%	1%	2%

	High School Grads n=206 %	College Grads n=405 %	All Young Adults n=611 %
Q30.1 Did you enroll in this program directly after high school, one year or less after high school, or did you wait more than a year in enrolling in this program? [Base: Attended college]			
Directly after high school	38%	74%	63%
One year or less after high school	18%	10%	13%
More than one year after high school	43%	16%	24%
Q31.1 Did you receive a degree, diploma, certificate, or other credential from this program? [Base: Attended college]			
Yes		71%	50%
No	99%	28%	50%
Don't know	1%	*	1%
Q32.1 What type of degree, certificate, or credential did you receive? [Base: Received degree]			
Technical degree, certificate, certification		10%	10%
Associate degree, community college degree		20%	20%
Bachelor of Arts (B.A.), Bachelor of Science (B.S.)		62%	62%
Master's degree (M.F.A., M.A., M.P.A., M.P.P., M.P.H.)		3%	3%
Professional/Doctoral degree (Ph.D. Doctorate, Dentist D.D.S., Doctor, M.D., Law, J.D.)		1%	1%
Something Else		3%	3%
Don't know		*	*
Q37.1 How helpful do you think attending this program has been for you in succeeding financially? Would you say it has been very helpful, somewhat helpful, not too helpful, or not at all helpful? [Base: Attended college]			
Very helpful	19%	35%	30%
Somewhat helpful	19%	30%	27%
Not too helpful	14%	13%	14%
Not at all helpful	46%	21%	28%
Don't know	1%	*	*
Q33.1 Are you currently enrolled in this program or are you no longer enrolled? [Base: Attended college]			
Yes, currently enrolled	4%	1%	3%
No, no longer enrolled	95%	99%	97%
Don't know	1%	–	1%

FULL SURVEY RESULTS

	High School Grads n=206 %	College Grads n=405 %	All Young Adults n=611 %
Q34.1 Did you earn any course credits from this institution? [Base: Not enrolled in institution]			
Yes	60%	88%	73%
No	37%	12%	25%
Don't know	3%	–	2%
34A.1 Would you say the main reason that you left this program had more to do with: [Randomized order] [Base: Did not receive degree, not enrolled]			
Financial reasons	46%	24%	36%
With the content of the classes you were taking	28%	30%	29%
Personal/Life change reason	14%	19%	16%
Transferred schools	–	10%	5%
Something else	8%	13%	10%
Don't know	–	2%	1%
[Note: There is no Q35.1]			
Q36.1 Please tell me how you paid for this program. [Base: Attended college and received any type of financial aid]			
Money from parents/relatives or personal savings			
Yes	69%	83%	79%
No	31%	17%	21%
Federal or state grants (such as Pell), or institutional grants			
Yes	37%	59%	52%
No	63%	41%	48%
Loans (federal or bank)			
Yes	31%	65%	55%
No	69%	35%	45%
Scholarships			
Yes	13%	46%	36%
No	87%	54%	64%
Something else			
Yes	6%	13%	10%
No	94%	87%	90%

	High School Grads n=206 %	College Grads n=405 %	All Young Adults n=611 %
Q38.1 If money was not an issue, would you have enrolled in the same program you did or enrolled in a different program? [Base: Attended college]			
Same program	56%	66%	63%
Different program	39%	33%	35%
Don't know	1%	1%	1%
Q39.1 Regardless of whether you received any financial aid or not, did you speak with anyone at [this school] about the different loan, scholarship, or grant opportunities available to you? [Base: Attended college]			
Yes	46%	57%	53%
No	52%	42%	45%
Don't know	2%	1%	1%
[Note: There is no Q40.1]			
Q41.1 Thinking about your experiences in talking about loans, grants, scholarships, and other financial aid opportunities with people at [this school], tell me if you agree or disagree with the following: [Base: Spoke with someone about financial aid]			
They gave me useful advice about different kinds of loans and financial aid available			
Strongly agree	43%	37%	38%
Somewhat agree	43%	43%	43%
Somewhat disagree	10%	10%	10%
Strongly disagree	5%	9%	8%
Don't know	–	–	–
They took time to help me complete the paperwork			
Strongly agree	37%	34%	34%
Somewhat agree	32%	27%	29%
Somewhat disagree	12%	17%	15%
Strongly disagree	17%	19%	18%
Don't know	3%	3%	3%
They told me where to find more information, but they did not offer hands-on help			
Strongly agree	28%	24%	25%
Somewhat agree	15%	25%	22%
Somewhat disagree	15%	25%	22%
Strongly disagree	42%	23%	28%
Don't know	–	3%	2%

FULL SURVEY RESULTS

	High School Grads n=206 %	College Grads n=405 %	All Young Adults n=611 %
The information they gave me was difficult to understand			
Strongly agree	23%	10%	14%
Somewhat agree	16%	24%	22%
Somewhat disagree	21%	25%	24%
Strongly disagree	40%	40%	40%
Don't know	–	1%	1%
They seemed to care more about the school than about me			
Strongly agree	20%	11%	14%
Somewhat agree	17%	17%	17%
Somewhat disagree	30%	32%	32%
Strongly disagree	33%	37%	36%
Don't know	–	1%	*
Q42. Did you take out any loans to pay for any of your education? [Base: Attended more than one school and did not take out loans for that first school]			
Yes	3%	19%	14%
No	97%	81%	86%
Q43. Thinking about all loans that you have taken out to pay for your education, would you say... [Randomized order] [Base: Took out loans]			
You have a long way to go before your loans are paid off	26%	47%	43%
You think they will be paid off in the next few years	36%	36%	36%
They are already paid off	38%	17%	21%
Q44. Here is a list of reasons why you may not have applied for a college loan. For each one please tell me if it is a major reason, minor reason, or not a reason at all why you did not apply for a college loan: [Base: Did not take out loans]			
I could pay for the higher education institution without getting a loan			
Major reason	33%	58%	46%
Minor reason	13%	12%	13%
Not a reason at all	52%	30%	40%
Don't know	–	*	*
My parents or other relatives helped pay			
Major reason	23%	50%	37%
Minor reason	8%	11%	10%
Not a reason at all	70%	39%	53%
Don't know	–	–	–

	High School Grads	College Grads	All Young Adults
	n=206 %	n=405 %	n=611 %
I don't believe it is a good idea to take out any loans			
Major reason	36%	26%	31%
Minor reason	15%	17%	16%
Not a reason at all	47%	57%	52%
Don't know	2%	–	1%
I was worried it would be difficult to pay back my college loan			
Major reason	37%	25%	30%
Minor reason	14%	14%	14%
Not a reason at all	49%	61%	56%
Don't know	–	*	*
I got a scholarship or financial aid and did not need to also take out a loan			
Major reason	17%	36%	27%
Minor reason	10%	6%	8%
Not a reason at all	73%	58%	65%
Don't know	–	1%	1%
I didn't know enough about filling out the applications and there was no one to help me			
Major reason	10%	10%	10%
Minor reason	15%	16%	16%
Not a reason at all	74%	74%	74%
Don't know	1%	*	1%
I didn't know about the loan opportunities available to me			
Major reason	9%	10%	10%
Minor reason	11%	19%	15%
Not a reason at all	78%	71%	74%
Don't know	2%	*	1%

FULL SURVEY RESULTS

	High School Grads	College Grads	All Young Adults
	n=206 %	n=405 %	n=611 %
Q45. And did you finish the program that you took out a loan for, or received a grant, scholarship, or other financial aid for? [Base: Received financial aid]			
Yes	14%	85%	69%
No	82%	14%	29%
Q46. Overall, do you think that the loans you took out were an excellent investment, a good investment, only a fair investment, or a poor investment? [Base: Took out loans]			
Excellent investment	–	30%	25%
Good investment	27%	46%	43%
Fair investment	44%	13%	18%
Poor investment	29%	10%	13%
Don't know	–	1%	*
Q47. Do you agree or disagree with the following statement: If I could do it all over again I would not have taken out the loan. [Base: Took out loans]			
Strongly agree	29%	21%	22%
Somewhat agree	10%	16%	14%
Somewhat disagree	38%	20%	23%
Strongly disagree	21%	42%	38%
Don't know	–	1%	1%
Q48. Are you, yourself, responsible for paying off your loans or are your parents the ones who will pay them off? [Base: Took out loans]			
I am paying off the loans	98%	92%	93%
My parents are paying them off	–	3%	2%
(VOL.) Both	2%	5%	5%

	High School Grads	College Grads	All Young Adults
	n=206 %	n=405 %	n=611 %
Q49. Do you currently have a credit card that you are not paying back in full every month or not?			
Yes	18%	31%	25%
No	81%	66%	73%
Don't know	*	1%	1%
Q50. Do you currently have a mortgage or not?			
Yes	42%	51%	47%
No	58%	48%	52%
D10. How important is it to you that your children, or children in your care, go to college? [Base: Parents]			
Very important	62%	84%	73%
Somewhat important	28%	15%	22%
Not too important	4%	–	2%
Not at all important	4%	1%	2%
Don't know	1%	–	1%

CHARACTERISTICS OF THE SAMPLE

	High School	College Grads	All Young Adults
	n=206 %	n=405 %	n=611 %
Race / Ethnicity			
White	60%	66%	63%
Black	13%	11%	12%
Hispanic	22%	11%	16%
Other	4%	12%	9%
Age			
26-28	32%	36%	34%
29-31	41%	29%	34%
32-34	28%	35%	32%
Gender			
Male	55%	49%	52%
Female	45%	51%	48%
Census region			
Northeast	12%	21%	17%
Midwest	24%	23%	23%
South	37%	38%	37%
West	27%	18%	23%
Urbanicity			
Rural	22%	13%	17%
Suburban	42%	48%	45%
Urban	34%	36%	35%
Marital status			
Married	47%	54%	51%
Living as married	7%	5%	6%
Divorced	5%	5%	5%
Separated	6%	2%	4%
Widowed	–	*	*
Never married/Single	36%	33%	34%

CHARACTERISTICS OF THE SAMPLE

	High School	College Grads	All Young Adults
	n=206 %	n=405 %	n=611 %
People in household			
1	10%	15%	13%
2	22%	28%	25%
3	24%	21%	22%
4	24%	22%	23%
5	14%	9%	11%
6	4%	3%	3%
7 or greater	2%	1%	1%
Children under 18 in household			
0	29%	40%	35%
1	26%	22%	24%
2	24%	25%	25%
3	14%	10%	12%
4	5%	3%	4%
5	2%	*	1%
Household income			
Under \$15,000	14%	4%	9%
\$15,000 to under \$25,000	14%	5%	9%
\$25,000 to under \$35,000	15%	12%	13%
\$35,000 to under \$50,000	22%	13%	17%
\$50,000 to under \$75,000	17%	21%	20%
\$75,000 or more	15%	40%	28%
Past family income			
Generally had extra money each month	41%	53%	47%
Made ends meet, but usually didn't have money left over each month	37%	36%	37%
Had trouble getting by each month	22%	8%	14%
Don't know	*	1%	1%

CHARACTERISTICS OF THE SAMPLE

	High School	College Grads	All Young Adults
	n=206 %	n=405 %	n=611 %
Parents' highest degree			
HS Diploma or GED	51%	28%	39%
A technical or vocational certificate	4%	4%	4%
A two-year associate's degree	8%	9%	8%
A four-year bachelor's degree	11%	27%	20%
A graduate degree	7%	28%	18%
Something else	*	*	*
None/both parents have less than HS diploma	11%	3%	7%
Don't know	7%	1%	4%
Highest education completed			
HS Diploma or GED	100%	–	46%
Certification program	–	2%	1%
Trade or vocational school	–	8%	4%
Associate's degree	–	12%	7%
Bachelor's degree	–	55%	30%
Graduate degree	–	22%	12%
Employment status			
Full-time	60%	70%	65%
Part-time	11%	9%	10%
Self-employed	4%	1%	2%
Retired	*	*	*
Not employed	19%	14%	16%
Homemaker	2%	2%	2%
Student	–	3%	2%
Disabled	3%	–	1%

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PUBLIC AGENDA

6 East 39th Street

New York, NY 10016

t (212) 686.6610 f (212) 889.3461

www.PublicAgenda.org