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DISADVANTAGED FAMILIES CANNOT NAVIGATE THE QUAGMIRE OF COLLEGE CHOICE INFORMATION

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Policy Brief No. 2

Background: This brief is one in a series aimed at providing higher education policymakers and advocates with an evidence base to address how to best serve students in light of the challenges facing higher education. This brief was authored by a University of Massachusetts Amherst graduate student in a dual Master of Higher Education & Administration (M.Ed.) and Master of Public Policy & Administration (MPPA) program as a course assignment for EDUC 674B: Higher Education Policy and was reviewed for accuracy by Professor Sade Bonilla.

CENTRAL TOPIC

Completing a college degree is crucial for stability in today's economic market. However, disadvantaged families often do not have the experience or knowledge to find and interpret essential information during the college search process. While New Jersey's College Student and Parent Consumer Information Act attempts to bring together this information for public colleges and universities into one location, the omission of workforce and employment outcomes for graduates is a significant oversight. This brief analyzes current national policies and best practices to generate recommendations that benefit disadvantaged families in their college search process.

KEY INSIGHTS

Breaking Down the Issue

- New Jersey is a national leader in sharing important college choice information with students and parents in the college search process.
- Unfortunately, information is in dense tables that are hard to interpret, especially for disadvantaged families.
- Additionally, the current policy does not share information about employment results of graduates, which is a substantial oversight. Research shows that disadvantaged students with access to employment outcomes (i.e., employment rate, salary, and student loan default rate) choose more valuable degrees.

Recommendations

- Amend the College Student and Parent Consumer Information (CPCSI) Act to include employment rates by major for graduates, as well as average salary.
- Improve the accessibility and interpretability of CPCSI Comparative Profiles for students and parents who lack experience interpreting data tables.
- Encourage colleges and universities to share CPCSI this information in user-friendly formats across social media platforms to increase student engagement with college choice information.

ISSUE

Students choosing a college or university face many barriers because it is not easy to access information on the total cost of an education, graduation rates,¹ and career earnings of graduates.² When families do locate this information, it is difficult to interpret and apply in their college choice processes.³ These gaps in information create disproportionately affect the decisions of disadvantaged families.⁴ When students are unable to make informed decisions about their academic futures, they choose to enroll in programs with lower graduation rates, fewer career earnings, and higher rates of student loan default.⁵ Resources like the College Scorecard and Net Price Calculators attempted to make it easier for high-risk students to find this information. Despite this, the highest risk students still struggle to make informed decisions about colleges and universities.⁶

CASE STUDIES

New Jersey

The New Jersey College Student and Parent Consumer Information Act (CSPCI) requires the state’s public four-year institutions to go beyond national requirements by adding more information, formatting standards, and easy website access requirements.⁷ These are summarized below:

Table 1. Comparison of National Reporting Standards with New Jersey College Student and Parent Consumer Information Act.

	CSPCI	National Standards
Graduation Rates	4 & 6-Year	Exceeds
Demographic	4 & 6-Year	Exceeds
Major	4 & 6-Year	Far Exceeds
Student Transfer Rate	2 & 3-Year	Meets
Cost of Attendance	Room & board, tuition, and books/materials	Exceeds
Description of Financial Assistance	Students & Student-Athletes	Exceeds
Number of Students Receiving Aid	by Demographic	Far Exceeds
Projected Total Cost for On and Off-Campus	4 & 6-Year	Far Exceeds
Average Loan Debt for On and Off-Campus	4 & 6-Year, and Withdrawn	Far Exceeds
Faculty Tenure Status	Percentage	Far Exceeds
Instructors for Courses	% by Faculty	Far Exceeds
Support for Students	By Department	Far Exceeds

*Far Exceeds indicates no standards for this at the national level.

This information must also be sent to the New Jersey Commission on Higher Education. The Commission compiles an annual report that allows students and parents

Massachusetts

National laws, like the Higher Education Act of 1965 (HEA) and the Higher Education Opportunity Act of 2008 (HEOA), share basic consumer information with students.¹⁰ This includes information about:

- academic programs,
- accreditation,
- disability services,
- student body demographics,
- financial aid availability,
- drug and alcohol-related processes,
- crime and safety ratings,
- job and graduate school placement rates,
- transfer policies,
- a net price calculator,
- tuition and fees,
- and vaccination policies.

However, national laws do not require institutions to share beyond making this information available, which often means that it is buried on their public website or available on request only.

Massachusetts builds on this national policy by requiring that certain information be shared in publicity and recruitment items.¹¹ This includes student body demographics, accreditation, financial aid availability, the annual cost of attendance (but not the total cost of a degree), and a description of educational programs and faculty backgrounds, as well as other information. Notably,

CASE STUDIES

to compare these statistics across all public four-year colleges and universities in the state.⁸ Additionally, each school sends a printed copy in a standardized format to all applicants; adult students or their parents are required to sign a statement acknowledging the report.⁹

this information may be shared across multiple publicity pieces, making it difficult to compare information from different colleges and universities. As a result, in Massachusetts, a socioeconomically disadvantaged family may be limited to using this information to choose between different higher education institutions.

POLICY LOGIC

The CSPCI makes the college choice process easier by requiring colleges and universities to report on, publish, widely distribute, and enable comparison using expanded data on a variety of financial and graduation outcomes. This policy provides clarity and comparison opportunities for the total cost of education (at both on-time and 150%-time completion, as well as non-completion), graduation rates (for majors and demographic groups), and program support/success. Information is made publicly available on the New Jersey Commission of Higher Education website as a comparative report, and colleges and universities display

their results prominently on their websites. The goal is to “maximize the awareness of ...the costs associated with enrollment in the institution, the institution’s success in ensuring the graduation..., and the composition of the teaching faculty...”¹² Unfortunately, the CSPCI does not address the career earnings of graduates (the major college choice element). Additionally, the upcoming Higher Education Act reauthorization may revise national requirements which would render parts of CSPCI obsolete; these include access for low-income students, affordability for families, and quality of educational offerings.¹³

EVIDENCE

The CSPCI delivers important college choice information to interested students and applicants who have not yet received a decision. This is well-timed because research finds that students rely most on information sourced from websites, publications, and marketing/recruitment activities early in their college search.¹⁴ The CSPCI addresses almost all of the information that researchers recommend, omitting only research indicators (more relevant for graduate students), preparation and readiness indicators (like SAT scores, which are already well-publicized), and employment indicators (a substantial oversight). Studies have found that information about graduation rates for specific majors changes the enrollment choices of disadvantaged students.¹⁵ These changes in student choice improve retention and graduation rates of the highest-risk students. Sharing information about employment outcomes (which can be represented by proxy with student loan indebtedness and default rates) also significantly improves students’ decisions by guiding them to more valuable degrees.¹⁶

However, research finds that in later stages of the college search, admitted students rely heavily on two elements for

their decisions: course enjoyment from current students (word of mouth)¹⁷ and parental influences.¹⁸ For word of mouth, most students search social media and speak with peers to gather information.¹⁹ As a result, simple graphics and catchy informative quotes shared on social media would have the greatest effects on an admitted student’s choices. Additionally, most parents are interested in helping with their student’s college choice process; however, disadvantaged parents do not have the background required to find meaning in charts and tables.²⁰ Improving the readability and introducing simple interactive components that allow parents (and students) to compare content across colleges and universities increases the understanding (and quality of advice) for these parents.²¹

As New Jersey looks to improve funding policies for public higher education, the CPCS ratings have been discussed as potential additions to performance-based funding. Evidence recommends caution: performance-based funding initiatives do not consistently improve student success.²² They are, however, associated with “gaming” of the system by restricting enrollment for students who have

EVIDENCE

been deemed less likely to graduate, like low-income and racially marginalized students; these exclusion effects

cannot be undone by tying equitable admissions practices to financial incentives in these funding programs.²³

RECCOMENDATIONS

Based on existing research, New Jersey’s College Student and Parent Consumer Information Act is well-designed to provide important college choice information to socioeconomically disadvantaged students. An amendment to the existing legislation (or practice) is recommended to address key omissions within the current law. New Jersey should add employment and economic outcomes (including employment rates by major for graduates, as well as average salary) to the CPCS I Comparative Profile reports. Additionally, the New Jersey Commission on Higher Education should improve the accessibility and ease of

interpretation for students and parents who do not have much experience deciphering the meaning of data tables. Third, legislators should consider ways to encourage colleges and universities to share this information in user-friendly formats across social media platforms. This would increase student and peer engagement with CPCS I’s important college choice information. Finally, when considering the expansion of performance-based funding, reporting criteria should remain separate from the College Student and Parent Consumer Information Act.

¹ Scott-Clayton, J. (2012). Information Constraints and Financial Aid Policy [[NBER Working Paper 17811](#)]. *National Bureau of Economic Research*.

² Hastings, J., Neilson, C. A., Ramirez, A., & Zimmerman, S. D. (2015). (Un)Informed College and Major Choice: Evidence from Linked Survey and Administrative Data [[NBER Working Paper 21330](#)]. *National Bureau of Economic Research*.

³ Scott-Cayton, J. (2012).

⁴ Scott-Clayton, J. (2012).

⁵ Hastings, J., Neilson, C. A., Ramirez, A., & Zimmerman, S. D. (2015).

⁶ Hurwitz, M., & Smith, J. (2018). Student Responsiveness to Earnings Data in the College Scorecard. *Economic Inquiry*, 56(2), 1220-1243. DOI: 10.1111/ecin.12530

⁷ New Jersey College Student and Parent Consumer Information Act, NJ 18A § 3B-43 to 45. (2010). [[Link](#)].

⁸ New Jersey Commission of Higher Education. (2020). *Comparative Profile – NJ Student and Parent Consumer Information Act: 2020 Report*. [[Link](#)].

⁹ New Jersey Office of the Secretary of Higher Education. (2021). *New Jersey College Student and Parent Consumer Information Act Comparative Profile*. Accessed October 13, 2021, from <https://www.nj.gov/highereducation/ConsumerInfo.shtml>

¹⁰ Fuller, C., Salerno, C., & Coffey Consulting. (2009). *Information Required to Be Disclosed Under the Higher Education Act of 1965: Suggestions for Dissemination*. National Center for Education Statistics, National Postsecondary Education Cooperative: Washington, D.C. [[Link](#)].

¹¹ Massachusetts Board of Higher Education. (2011). *610 CMR 2.00: Degree-Granting Regulations for Independent Institutions of Higher Education*. [[Link](#)].

¹² New Jersey College Student and Parent Consumer Information Act.

¹³ Madzellan, D. (2015). Back to the Future: What Previous HEA Reauthorizations Might Say about the Next One. *Journal of Student Financial Aid*, 45(3), 73-86.

¹⁴ El Nemar, S., Vrontis, D., & Thrassou, A. (2020). An Innovative Stakeholder Framework for the Student-Choice Decision Making Process. *Journal of Business Research*, 119, 339–353. DOI: 10.1016/j.jbusres.2018.11.053

¹⁵ Hastings, J., Neilson, C. A., & Zimmerman, S. D. (2018). The Effects of Earnings Disclosure on College Enrollment Decisions [[NBER Working Paper 21300](#)]. *National Bureau of Economic Research*.

¹⁶ Baker, R., Bettinger, E., Jacob, B., & Marinescu, I. (2017). The Effect of Labor Market Information on Community College Students’ Major Choice [[NBER Working Paper 23333](#)]. *National Bureau of Economic Research*.

¹⁷ Sipilä, J., Herold, K., Tarkiainen, A., & Sundqvist, S. (2017). The Influence of Word-Of-Mouth on Attitudinal Ambivalence During the Higher Education Decision-Making Process. *Journal of Business Research*, 80, 176–187. DOI: 10.1016/j.jbusres.2017.07.014

¹⁸ Baker, R., Bettinger, E., Jacob, B., & Marinescu, I. (2017).

¹⁹ Sipilä, J., Herold, K., Tarkiainen, A., & Sundqvist, S. (2017).

²⁰ Mandinach, E. B., Miskell, R. C., & Grummer, E. S. (2020). Parental Educational Decision Making; The Information They Seek and What They Want from Data Systems. *Teachers College Record*, 122(1), 1-13.

²¹ Hastings, J. S., & Weinstein, J. M. (2008). Information, School Choice, and Academic Achievement: Evidence from Two Experiments [[NBER Working Paper 13623](#)]. *National Bureau of Economic Research*.

²² Ortagus, J. C., Kelchen, R., Rosinger, K., & Voorhees, N. (2020). Performance-Based Funding in American Higher Education: A Systematic Synthesis of the Intended and Unintended Consequences. *Educational Evaluation and Policy Analysis*, 42(4), 520–550.

²³ Ortagus, J. C., Kelchen, R., Rosinger, K., & Voorhees, N. (2020).

The findings and conclusions contained within are those of the author and do not necessarily reflect the position or policies of the Center for Student Success Research, College of Education or University of Massachusetts Amherst.