

The Effect of Price on the Higher Education  
Aspirations of Adult Males:  
Is There an Information Gap?

by  
Ervin Verome Griffin

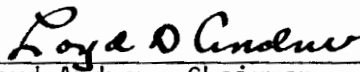
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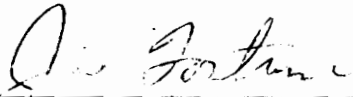
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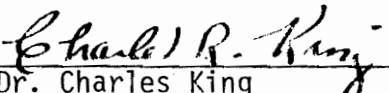
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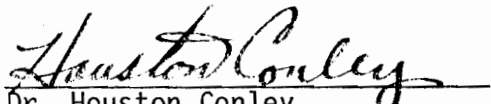
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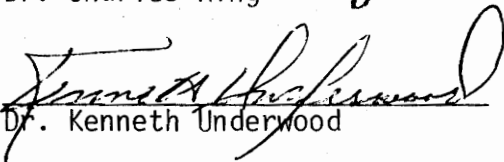
  
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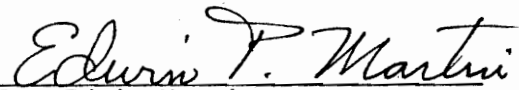
  
Dr. Jim Fortune

  
Dr. Robert Bashore

  
Dr. Charles King

  
Dr. Houston Conley

  
Dr. Kenneth Underwood

  
Dr. Edwin Martin

May, 1980

Blacksburg, Virginia

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## CHAPTER 1

### INTRODUCTION

The National Commission on the Financing of Post-Secondary Education (1973) defined access and choice as allowing each individual to enroll in some form of post-secondary education or to have a choice among institutions appropriate to that person's needs, capabilities, and motivation. Results of a study by the Commission on Non-Traditional Study (1973) revealed that approximately 80 million American adults (aged 18 to 60) reported an interest in pursuing more education. Of that 80 million interested in further opportunities, approximately 59 million were adult males. Boyer (1974) pointed out that changing career and social patterns among the American population have contributed to the increased interest among adults in some form of lifelong learning. Research by Charner, Knox, Lebel, and Levine (1978) provided further credence to Boyer's (1974) findings. Charner et al. (1978) noted that "currently many people change jobs six or seven times in the course of a lifetime and change occupations two to three times." Moreover, with a "continued high rate of job training and increased life expectancy, this trend is likely to continue" (p. 4). Thus, "it would appear

that lifelong learning could be the one vehicle to help adults to adjust to constant change and societal conditions" (Charner et al., 1978, p. 4).

Nonetheless, only three million males between 25 and 35 years of age were enrolled in college in 1977 (U.S. Department of Commerce, 1978). A review of recent research appears to suggest several reasons that may be affecting the enrollment decisions of adult males. The Commission on Non-Traditional Study (1973) reported that American adults "perceived post-secondary education as being too costly, too rigid in its formal requirements, and too inaccessible at the places and times it is needed" (p. 19). Shepherd (1979) noted that financial aid is available to offset much of the cost of attending post-secondary education but the financial aid programs are almost exclusively used by traditional college age students. Several other studies have suggested that the enrollment decision is substantially affected by the availability of financial assistance (Campbell & Siegel, 1975 ; Fields & Lemay, 1973). However, Jackson and Weathersby (1975) concluded that the availability of student aid does not necessarily result in increased enrollment. However, there is evidence that traditional college age students and potential students

are not receiving adequate information on cost and available financial assistance (College Scholarship Service Student Advisory Board, 1976). Astin (1976) and the College Scholarship Service Student Advisory Board (1976) also noted that adult students appear to have even less information on cost and financial aid programs than the traditional aged college student.

Shepherd (1979) noted in her review of financial aid brochures published by colleges and by the College Board that the publications were geared toward the traditional-aged college student. She observed that there might be an information gap because of the form and emphasis of current financial aid literature, especially among adult women. This information gap might be a factor in the lower than anticipated enrollment from those in this group. The same conditions may be prevailing in relationship to adult males.

#### STATEMENT OF THE PROBLEM

Several studies have suggested that participation rates in higher education were substantially influenced by the students' perception of which college, if any, they could afford to attend (Campbell & Siegel, 1975; Newberg-Renn, 1973; National Commission on the Financing of Post-Secondary Education, 1973). Hamilton and Wheeler

(1979) also reported that in addition to cost considerations, many adult students need other important information. Information on entrance requirements, programs offered, financial aid available, what type of education to seek, and what type of institution to attend appears to be critical. Astin (1976) noted that the absence of good information to the adult student could affect participation rates. James Alexander, President of the National Association of College Admission Counselors, stated before the House Subcommittee on Post-Secondary Education "that despite a federal law mandating financial aid information to all prospective applicants, students are still mired in a swamp of paperwork and conflicting information that often leads them to give up on the whole process" (Higher Education Reauthorization Hearings, 1979, p. 5). The role of information in the decision-making process of potential adult students merits further study if the needs and concerns of the adult students are to be adequately met.

#### PURPOSE OF THE STUDY

The purpose of this study was to investigate the amount and accuracy of information that potential adult male students have on financial aid programs and to develop insights into whether a lack of information or inaccurate

information might affect their enrollment decision. The study explored answers to the following questions:

1. Do potential adult male students know the cost of post-secondary education?

2. What other factors than cost appear to affect the potential adult male students decision to enroll in college?

3. Are potential adult male students aware of the availability of student financial aid?

4. Do potential adult male students know whom to contact for student financial aid?

#### SIGNIFICANCE OF THE STUDY

The significance of this study was suggested by the Carnegie Council on Policy Studies in Higher Education (1979) who reported that future development of student financial aid policies should take into account the needs of the adult and part-time student. The Lifelong Learning Act of 1976 encouraged research to identify existing barriers to lifelong learning and determine how they might be eliminated. Hamilton (1979) pointed out that there is a need for further research into the role of financial aid in the decision-making process. She noted that "most scholars and commentators on federal student aid still study, still focus, and are still concerned with only full time (largely dependent) students" (p. 5). According to Hamilton (1979) more research should be done

to secure data on the part-time student. The lack of information on cost, student financial aid, program requirements, etc., appears to be a problem in the decision-making process. Willett (1976) found that potential students often received incomplete information on student financial aid. Davis (1977) stated that there is a need for research into the effects of cost and available financial aid on post-secondary education. This research could possibly identify some of the needs and concerns of special groups of students (Davis, 1977).

If colleges and universities expect to experience future growth, it would appear that they will have to look beyond their traditional (18-24 year-old) clientele. As Magarell (1980) pointed out, "the decline in the number of Americans aged 18 to 24 could be expected to reduce college enrollments by 9 per cent by 1990. However, colleges should be able to counteract that trend by developing additional sources of students" (p. 4).

#### THEORETICAL BASIS FOR THE STUDY

Boone and Kurtz (1977) noted that the "recipe for effective decisions is 90 percent information and 10 per cent inspiration" (p. 55). Enis (1977) stated that "information is data that can reduce the uncertainty of making a correct decision" (p. 274). Information would

appear to be a very important factor in the decision-making process. The lack of information or poor communication of that information could result in faulty perceptions which culminate in poor decisions.

Provisions of the Educational Amendments of 1976 require that colleges make certain information available to enrolled and prospective students who request such information. That information should include: What financial aid programs are available, how the financial aid is distributed, how to apply for the financial aid and what standards are used to determine eligibility for financial aid. In addition, the information should include the cost of attending the institution, the academic programs available and an official designated to provide information when requested. Despite these regulations it appears that colleges and universities have done little to provide better information to enrolled and prospective students. If adequate information is not being provided to enrolled as well as to prospective students, the public will not be able to take advantage of student aid programs, thereby negating their purpose.

Despite the certainty that good information and sound decision-making are inseparable, people making educational decisions appear to be doing so without adequate information (Franklin, 1979). In order to respond to the problems

of poor information and communication, Batty and Huddleston (1978) have urged colleges to adopt marketing practices.

Marketing activities begin with new products, concepts, and designs intended to meet specific unfulfilled needs. As Shepherd (1979) noted "even though it would appear that adults have a need and interest in higher education, they do not appear to be enrolling in large numbers, regardless of the availability of financial assistance" (p. 4). This is in contradiction to other research which has indicated that a large number of adults were interested in higher education. It would appear that at the present time colleges are not using marketing practices that reflect consumer needs and suggestions on how to fulfill those needs.

If consumer needs and appropriate methods for satisfying those needs were presently being used by college and university personnel, would there be a significant difference in the reported interest of adults in higher education and actual enrollment? Would adults still perceive cost as a major barrier if adequate student consumer information was available? Thus, the main thrust of this study was to determine how much information on financial aid, cost of education, and college requirements the selected population possesses in relationship to their own needs.



On the surface there should not be any type of information gap with the proliferation of information required by the Educational Amendments of 1976. Nonetheless, reported research seems to indicate a different point of view. While most of the information is geared toward the traditional college student, Shepherd (1979) noted that the literature on financial aid often neglects the potential adult learner. Communication of information is most effective when the message is in language understood by the receiver and based on his or her needs or experience (Boone & Kurtz, 1977; Rogers & Shumaker, 1971). Thus, if information is not directed toward the potential adult student ineffective communication results. Student consumer information, which is apparently directed toward the traditional college student, may not be reaching potential adult students thereby depriving them of timely and accurate data for decision-making on enrolling in post-secondary education.

Marketing activities begin with new concepts, products and designs that are intended to meet specific unfulfilled needs. Successful planning of marketing activities and programs obviously require information--information about potential markets and their likely responses to various marketing mixes (McCarthy, 1975).

Treadwell and Barton (1978) noted that marketing activities appear to be essential if the institutions are to present themselves successfully to external groups. Fram (1975) also pointed out that "marketing can help colleges and universities to understand their constituencies and to solve problems related to declining enrollments, changes in values, and other factors" (p. 8).

McCarthy (1975) noted that "in our economy of abundance, business must cater to the customer" (p. 28). If colleges and universities want to attract potential adult students, they will also have to find ways to meet the unfulfilled needs of this group. The marketing process allows "colleges and universities to accommodate the needs of students, to develop delivery systems that are responsive to those needs, and to devise techniques for measuring the effectiveness of those strategies" (Leach, 1978, p. 22) . The four concepts of marketing theory--price, product, promotion, and place--are important factors which influence potential students' decisions to attend college. In this study, the components of major concern involved questions about information on price and to a lesser degree on product and service. Thus, the study indirectly may provide some insights on promotion.

In making a decision on whether to attend college, potential adult students need a great deal of information

(Hamilton & Wheeler, 1979). Information, such as what programs are offered, degrees offered, course scheduling, etc., is important if potential adult students are to make knowledgeable decisions concerning enrollment in post-secondary education. As Jung, Hamilton, Helliwell, Gross, Bloom, Shearer, and McBain (1976) pointed out, there is a critical assumption that adults should have the knowledge to make an informed decision and many times that is not the case.

Adult students are usually older than traditional college students, have family responsibilities, job responsibilities, and attend college on a part-time basis due to the reasons previously mentioned. The marketing definition of place involves the availability of the product, that is, a convenient location where the courses are taught and convenient times the courses are offered. Enis (1977) noted that since "few consumers are willing to expend time and effort to seek out a product, the product must be convenient to the consumer" (p. 276). The location for this study offers diverse educational programs, both day and night. In addition, there is a wide variety of educational institutions for potential adult male students to choose among.

Price can be defined as the cost of a good or service. For most adults, the cost of tuition and fees represents a

small fraction of family income (Carnegie Council on Policy Studies in Higher Education, 1979). Other factors, such as doing without income that would otherwise continue and purchasing homemaking services, also contribute to the actual cost of attendance. If the potential adult student is a financial aid recipient, the actual cost of attendance would be the cost of tuition and fees, foregone income, homemaking services, etc., minus any financial aid the student might receive. This study tried to determine whether potential male students knew the actual cost of attending college and the possible effects that information might have on their enrollment decision.

Promotion must accomplish three tasks in order to be effective: (1) it must gain the attention of the receiver, (2) it must be understood by the receiver, and (3) it must stimulate the needs of the receiver and suggest an appropriate method of satisfying that need (Boone & Kurtz, 1977). Shepherd (1979) also pointed out that "communication theory provides a basis for successful promotion. In order to satisfy needs, the educational institution must know what services potential adult students require in order to participate in post-secondary education. The message must also be in the language of the receiver in order to produce the desired effect" (p. 9).

The marketing process allows "colleges and universities to accommodate the needs of students, to develop promotional systems that are responsive to those needs, and to devise evaluative techniques for measuring the effectiveness of those techniques (Leach, 1978, p.22). In order to combat problems of poor communication and information concerning financial aid, colleges should adopt marketing practices (Batty & Huddleston, 1978). Marketing of financial aid has been proven to be quite important in increasing enrollment since it was found to be the most important factor affecting the enrollment decision of students to attend a given university (Naidu, 1969).

An information gap (financial aid, cost, programs offered, etc.) would appear to be incongruent with a society that places a premium on educational mobility, offers varied learning opportunities, and makes a substantial commitment to equalizing educational opportunities for all its citizens. By adopting marketing practices, colleges and universities should be able to provide potential adult male students the opportunity to make a prudent decision concerning attending college.

#### LIMITATIONS OF THE STUDY

This study was limited to a sample of adult males that resided within the city limits of Richmond, Virginia.

In addition, the stratified random sample was limited to potential adult male students between the ages of 25 and 60 years of age that resided in the Richmond, Virginia area. Thus, generalizations from the results of the study should be made with care. Nonetheless, the characteristics of the selected population (average income, percentage of males in the labor force, etc.) was about the same as the national norms for the same group of persons. (See Appendix E)

#### SUMMARY OF THE STUDY

The introduction, nature of the problem, statement of the problem, purpose of the study, significance of the study, theoretical basis for the study, and limitations of the study were presented in Chapter 1.

The Review of the Literature is located in Chapter 2. Specifically, Chapter 2 deals with the Role of the Federal Government in Student Financial Aid, Student Consumerism, and Lifelong Learning.

Chapter 3 contains a description of the design of the study, sample subjects, selection procedures, instrumentation, data collection, and data treatment.

Chapter 4 deals primarily with the analysis of the data gathered by the telephone survey and the intensive interviews.

Chapter 5 contains a summary of the study and a summary of the findings and methodology. In addition, the conclusions and recommendations are located in this chapter.

## CHAPTER 2

### REVIEW OF THE LITERATURE

This chapter contains a review of the literature pertinent to the following topics: (1) The Role of the Federal Government in Student Financial Aid, (2) Student Consumerism, and (3) Lifelong Learning.

#### THE ROLE OF THE FEDERAL GOVERNMENT

##### IN STUDENT FINANCIAL AID

##### Historical Antecedents

According to Brubacher and Rudy (1976), "in the early years of the United States the policy of giving federal assistance to post-secondary education without federal control gained favor" (p. 227). For the most part, federal policy at this time was one of limited control with emphasis on encouragement and support. The Ordinance of 1787 was the beginning of federal support for post-secondary education. Few conditions were imposed on the states other than to make an accurate accounting of all federal grants received. Moreover, "no attempts were made by the federal government to control the type of education that was to be given; this was left entirely to the state and local communities" (Brubacher & Rudy, 1976, p. 227).



The first important departure from the generalized type of support was under the Morrill Act of 1863 (Brubacher and Rudy, 1976). Under this land grant act, states were assisted in establishing and maintaining colleges that offered instruction in agriculture and mechanical arts. According to Brubacher and Rudy (1976),

Although the Morrill Act granted large tracts of land to states willing to establish colleges of specified types, there were no provisions for the construction of buildings. This act was important for two reasons: first, the act required state funding for construction; and second, this was the beginning of the "matching dollar" concept which was later developed to a much greater degree. (p. 229)

The second Morrill Act (1890) authorized annual grants of support, but at the same time the Commissioner of Agriculture was given power to cut off appropriations in subsequent years. Federal financial aid continued with the Hatch Act of 1887, which established agricultural research stations at land grant colleges. The federal government subsequently passed the Adams Act of 1906, which limited the types of research done at the research stations and again increased the powers of the Secretary of Agriculture. Brubacher and Rudy (1976) noted that "federal assistance to post-secondary education moved from a single program of endowment grants to a series of piecemeal efforts to aid post-secondary education through a broad

range of special interest programs" (p. 229). The second Morrill Act of 1890 demonstrated this fact since "it specifically and more narrowly identified the subject-matter fields for which the annual federal appropriations could be used. Federal control was coming to be more and more of a direct result of federal aid" (Brubacher and Rudy, 1976, p. 229).

The first federal program "to assist individual students to attend college was conducted by the National Youth Administration" (Brubacher & Rudy, 1976, p. 230). This student aid program was motivated by temporary economic conditions rather than by a purposeful plan to give federal aid to college age students (National Youth Administration, 1946). The National Youth Administration established a precedent of great importance even though it was of a temporary and emergency nature. This was the "beginning of the present day 'financial aid office' since the administration of the program was placed in the hands of college officials" (Howard, 1940, p. 5).

In a study of college student aid and precedents established under the National Youth Administration, Lyons (1970) found that there was some sentiment for the establishment of a federal student aid program on a permanent basis. In 1948 a report entitled "Higher Education for Democracy" published by the Presidential Commission on Higher Education, also stated that:

Aid to postsecondary education for a few specific and temporary purposes in times of crisis is not enough. The time has come when the federal government must concern itself with the long time needs of post-secondary education. Post-Secondary education is no less important to the nation in calmer times than in periods of national crisis. (p. 62)

Nevertheless, Lyons (1970) reported that wartime needs took precedence over educational needs, and after World War II, financial aid to college students was confined to veterans. According to Moon (1971), until the passage of the National Defense Education Act of 1958 the federal government did not have a policy or program for financial aid that would benefit needy college students who were not veterans.

#### Veterans' Assistance

Veterans' assistance was a significant program of student aid which greatly affected the bond between the federal government and post-secondary education. The Servicemen's Readjustment Act of 1944 (Public Law 346) and, eventually, the assistance given to veterans of the Korean War (Public Law 550) were primarily "motivated by national concern over "the welfare of the veterans" (Brubacher and Rudy, 1976, p. 230). These acts, however, "did not signify a final and purposeful national commitment to the principle of continuing federal aid for all deserving college students, nonveteran as well as veteran" (Brubacher and Rudy, 1976, p. 231). "Yet, taken together, these two

acts represented the largest scholarship grant" in the history of American higher education" (Brubacher and Rudy, 1976, p. 231).

Federal funds were also funneled to colleges under the Surplus Property Act of 1944 for buildings, student dormitories, supplies, and equipment. These funds were made available in response to the sudden wave of veterans' enrollment. By 1950, "the program was put on a more permanent basis . . . when Congress passed a bill authorizing the Housing and Home Finance Agency to make up to \$300,000,000 available in long-term loans to colleges, private as well as public, for the erection of dormitories" (Brubacher & Rudy, 1976, p. 232).

The demand for further broad-based support to deal with rising enrollments culminated with the passage of the Higher Education Facilities Act of 1963. This act "provided a wide variety of federal loans and grants for the construction of dormitories and many other types of academic facilities" (Brubacher & Rudy, 1976, p. 232). The support was available to all types of institutions and could also be used for graduate students (Brubacher & Rudy, 1976).

Presidential Commission on  
Higher Education (1948)

Despite the rapid development of federal financing for post-secondary education, there was still widespread sentiment that the financial aid programs were not comprehensive enough. This discontent was due to rising costs and the need to expand physical facilities in order to meet the extraordinary increases in enrollment which followed the second World War (Brubacher and Rudy, 1976, p. 233).

The Commission noted that the United States should have made a fundamental commitment "to maintenance of equality of educational opportunity as an underpinning" of the American democratic system. The "experience with the National Youth Administration had revealed what many felt to be a very unequal distribution of educational opportunity in the United States" (Brubacher and Rudy, 1976, p. 233). In addition the Servicemen's Readjustment Act of 1944 had affirmed the belief "that the federal government must do something to maintain wider opportunity. Opinion was crystallizing in favor of a general program of federal aid to higher education" (Brubacher & Rudy, 1976, p. 233).

The Commission was charged with the responsibility of assessing the role that the federal government should take

in the financing of higher education. The commission recommended that:

- (1) All barriers to educational opportunity should be abolished.
- (2) Every state should establish community colleges as part of the public school system beyond high school.
- (3) Federal programs of college scholarships should be established for at least 20 percent of all undergraduate non-veterans.
- (4) Federal financial aid should be appropriated to publicly controlled colleges and universities to help meet current expenses.
- (5) A capital outlay program for institutions of higher education should be established. Under the proposed program, the federal government would cover one-third of the cost, while the contribution of two-thirds would be provided by the states. (Higher Education for Democracy: A Report of the Presidents Commission on Higher Education, 1948, pp. 56, 101)

The recommendations of the Presidential Commission on Higher Education in 1948 and a similar commission appointed by Eisenhower remained a favorite topic of discussion for the years preceding World War II and after the Korean Conflict. The report of the Zook Commission in 1956 and the launching of the first Russian satellite (Sputnik) in 1957 finally made federal aid to post-secondary education among the highest priority items of the federal government (Brubacher & Rudy, 1976). The National Defense Education Act was enacted by Congress the following year" (Brubacher & Rudy, 1976, p. 235).

### The National Defense Education Act

The National Defense Education Act of 1958 authorized a number of programs that provided financial aid to all levels of post-secondary education. The program was the first major student financial aid effort administered by the Office of Education (Office of Education, 1977). The initial program was inaugurated in fiscal year 1959, with an appropriation of 31 million dollars. In fiscal year 1977, the National Direct Student Loan Program, as it is now commonly known, had an estimated disbursement of 581 million dollars (U.S. Office of Education, 1977).

### Economic Opportunity Act

The Economic Opportunity Act (Public Law 88-542) authorized a number of educational and vocational training programs for youth. However, the major student financial aid program that was born under this act was the College Work Study Program. The College Work Study Program, though born out of political consideration to provide manpower for the then struggling Peace Corps, authorized grants for colleges to establish work-study programs (Moore, 1979).

### Higher Education Act of 1965

The pressure for a comprehensive financial aid program for institutions of higher education did not subside with

the passage of the National Defense Education Act of 1958. Brubacher and Rudy (1976) pointed out that Congress responded to the long campaign for a comprehensive student aid program by passing the Higher Education Act of 1965. This was "the first federal measure to provide a broad, permanent program of financial aid to both public and private colleges as well as to individual college students" (Brubacher & Rudy, 1976, p. 236).

The Higher Education Act of 1965 authorized several important federal aid programs. They were:

- (1) Financial aid to enable colleges and universities to assist in solving community problems by means of research, extension services, and continuing education programs.
- (2) Provisions to provide federal assistance to raise the quality of instruction at developing institutions (primarily black colleges).
- (3) Four types of federal assistance to provide academically qualified students in financial need, including educational opportunity grants, an expanded program of low-interest insured loans, increased college programs offering the opportunity for part-time employment, and fellowships for those interested in graduate education in the fields of elementary and secondary education.
- (4) The legislation also made available funds for the acquisition of laboratory equipment, audio-visual materials, and other materials for the improvement of undergraduate education.  
(Higher Education Act of 1965, Saturday Review, p. 83)

According to Brubacher and Rudy (1976), "the federal government had always refused to acknowledge any direct and permanent responsibility for a uniform and coordinated



program in the field of higher education." However, during the late sixties and the seventies, "the federal government's involvement in higher education became even deeper and more far-reaching" (Brubacher & Rudy, 1976, p. 236). This involvement culminated in the Congressional passage of the Educational Amendments of 1972. The government had finally taken a significant step toward implementing the goal of equal educational opportunity.

Higher Education Amendments  
of 1972 and 1976

With the passage of Public Law 93-318 in 1972, the federal government assumed an even greater role in financing of educational opportunity. In addition to the financial student aid programs already enacted (College Work-Study, Supplemental Educational Opportunity Grants, National Direct Student Loans), the law provided for a new program--The Basic Educational Opportunity Grant Program (BEOG). BEOG was designed to be the "flagship" for all of the student financial aid programs enacted to date. It was intended to ensure that no one would be denied access to educational opportunity because of cost. Even though the BEOG program was enacted to be the foundation for all student aid awards, the legislation limited the grants to full-time students. The Carnegie Council

on Policy Studies in Higher Education (1975) noted this apparent flaw in the program and recommended the following change that was ultimately enacted in the Educational Amendments of 1976 (Public Law 94-482). The Council felt that the provision restricting access to the BEOG program to full-time students only should be gradually changed to permit part-time students to be eligible for the student aid on a pro-rated basis. In essence, this recommendation was intended to provide greater access to the BEOG program for part-time students who were usually 24 years of age or older.

Changes in the BEOG program could possibly encourage even more flexible patterns of participation in higher education since there had been enrollment increases of part-time students totaling 40 percent for women and 35 percent for men (Carnegie Council on Policy Studies in Higher Education, 1975). In the final analysis, the Educational Amendments of 1976 provided the part-time students the right to participate in the BEOG program.

#### Middle Income Student

##### Assistance Act (MISAA)

The Middle Income Student Assistance Act (Public Law 95-566) is the most recent student aid act enacted to expand access to higher education. With the passage of

MISAA, independent students would be treated with greater equity under the Basic Educational Opportunity Grant Program (Hamilton, 1979). It would appear that several pertinent changes provided the means for greater equity. First, with the passage of the Educational Amendments of 1976, participation in the BEOG program was extended to part-time students. Second, because of political pressure generated by middle income families on their legislators, financial aid was extended to students from middle income families. Several legislators offered "tax credits" as a method of easing the burden of middle income families in coping with college cost. The compromise legislation that was eventually passed extended eligibility in the BEOG program to students from families earning up to \$25,000/year. In addition, all students were expected to contribute the same percentage (10.%) of their discretionary income toward the cost of education. These changes were a major breakthrough for independent students, two-thirds of whom were over the age of 24 with the median age now 30 on a nationwide basis (Hamilton, 1979).

### Summary

It would appear that, historically, higher education was intended for the 18 to 24 year old person working full time toward the baccalaureate degree. However, recent

studies have shown that the traditional clientele served by most colleges and universities is dwindling. Nonetheless, federal aid is still targeted toward the full-time (largely dependent) student (Hamilton, 1979).

Hamilton (1979) also pointed out that most scholars and commentators on federal student aid policy still study, still focus, and are still concerned with only full-time students. However, if we are to provide educational opportunity for all students regardless of their age, we should be attempting to "secure data on part-time students, such as, their ages, income levels, course loads, retention levels" (Hamilton, 1979, p. 5). In doing so, input for future policy decisions concerning student aid should reflect sensitivity to large numbers of deserving adult students interested in enrollment in post-secondary education.

#### STUDENT CONSUMERISM

Consumerism refers to the student's right to information which is essential in making sound educational decisions. Provisions of the Educational Amendments of 1976 require that post-secondary educational institutions that receive an administrative allowance because of participation in any of the Title IV federal financial aid programs must make certain student aid information available to

enrolled or prospective students who request such information. The information that must be provided includes:

- (1) What student financial aid programs are available through the institution;
- (2) how student aid is distributed among students at that institution;
- (3) how to apply for the student assistance programs and what standards are used to determine eligibility;
- (4) the criteria used at the institution to determine whether a student is maintaining satisfactory academic progress and the procedures by which a student who has failed to maintain such progress may re-establish eligibility for federal student financial aid;
- (5) the rights and responsibilities of students receiving financial assistance;
- (6) the means by which financial aid will be disbursed and the frequency of disbursements;
- (7) the terms and schedules for repayment of student loans;
- (8) the terms and conditions of any employment which is part of the financial aid package;
- (9) the cost of attending the institution;
- (10) the refund policy of the institution;
- (11) the academic programs available at the institution and the faculty and facilities available for those programs;
- (12) data regarding retention of students at the institution;
- (13) the number or percentage of students completing each such program if such data is available; and
- (14) where and from whom information on student assistance at the institution may be obtained.  
(Office of Education, 1978)

Finally, the Educational Amendments of 1976 require that any administrative allowance which is received by the institution must be used first to carry out these student information requirements. However, even with these stringent guidelines, a review of recent literature would appear to indicate that student aid information has improved little since the passage of the Educational Amendments of 1976.

James Alexander, President of the National Association of College Admission Counselors, testifying before a House Subcommittee on Student Aid, stated that "despite a federal law mandating better financial aid information to prospective applicants, students are still mired in a swamp of paperwork and conflicting information that often leads them to give up on the whole process" (Higher Education Reauthorization Hearings, 1979, p. 5). In addition to the problem with conflicting information, it would appear that most students are ignorant of their rights under the Educational Amendments of 1976, therein nullifying the intent of the law (Marchese, 1979).

Federal student aid programs were established for two major purposes: First, they were intended to ensure access to post-secondary education; and second, they were intended to provide lower and middle income students with the possibility of choice and equal opportunity (Califano,

1978). If adequate student consumer information is not provided to enrolled as well as prospective students, the public will not be able to take advantage of the federal student financial aid programs, again, negating their intended purpose (Higher Education Reauthorization Hearings, 1979).

While the problem of inadequate student consumer information appears to be a problem for all students, it appears to be even more acute for adult students for several reasons. First, most college and university professors and administrators view their principal mission as educating full-time (largely dependent) students and conducting research while casually being concerned with the part-time and adult college students (Jackson, 1978). Second, analysis of formal student complaints about post-secondary education reveals that many students are not informed about the process of shopping for desired educational services, cannot make decisions about particular institutions to attend, and cannot cope effectively with questionable enrollment policies and practices once enrolled (Jung et al., 1976). Third, there is a critical assumption that adults should have the knowledge to make an informed choice about attending college and often that is not the case (Jung et al., 1976).

Hamilton and Wheeler (1979) further noted that the adequacy of consumer information is an important variable in better decision-making for adults. They stated:

In making decisions on whether or not to obtain a post-secondary education, what type of education to seek, and what type of institution to attend, adults need a great deal of information. Important information such as various programs offered by the institution, the requirements to attend, and cost of each program offered, and the financial aid available should be provided.  
(p. 35)

It would appear from prior experience that financial aid administrators have long been concerned with the dissemination of accurate and complete student financial aid administration. While financial aid is not the deciding factor affecting a student's decision to enroll at a given institution, it will weigh heavily on the final decision, when financial aid is offered. Given this fact, information on cost and financial aid could also be a critical factor affecting adult male interest in post-secondary education.

The Commission on Non-Traditional Study (1973) pointed out that one in five adults who were interested in further study were kept from enrolling by the lack of information on where to find programs that met their needs. The College Scholarship Service (1976) found the lack of information was a problem expressed by many traditional



college-age students. A pilot study of colleges and universities in the Boston area also revealed that even when potential students received information on sources of financial assistance it was usually incomplete (Willett, 1976).

Information is an important factor in the decision-making process for most prospective students. For the potential adult student, who is not considered the principal constituent of higher education, the need for information is critical to a decision on whether or not to pursue or re-enter post-secondary education. As the National Commission on the Financing of Post-Secondary Education notes:

Access is dependent upon information, that is, potential students must be informed about the programs offered by individual institutions, their strengths and weaknesses, expectations about student achievement, and the availability of financial and other assistance. (National Task Force on Student Choice, 1975, p. 8)

Without adequate information, adult students in particular will not be able to make a rational decision concerning enrolling in post-secondary education.

#### LIFELONG LEARNING

The expansion of educational opportunities to the adult learner is one of the primary goals of the lifelong learning legislation in the Educational Amendments of

1976 (United States Congress, 1976). More specifically the Lifelong Learning Act of 1976 was concerned with accomplishing the following tasks:

- (1) Coordinate the existing lifelong learning efforts financed by all federal agencies.
- (2) Identify existing barriers to lifelong learning and determine how they might be eliminated.
- (3) Act as a clearinghouse for information about lifelong learning and disseminate to educators and the public information about lifelong learning programs carried out and supported by any department or agency of the federal government.
- (4) Review the lifelong learning opportunities provided by employers, unions, the media, libraries and museums, secondary schools, post-secondary schools, and other public and private organizations to determine ways in which their effectiveness and coordination might be improved. (Cross & Florio, 1978, p. 96-97)

Charner et al. (1978) in a recent study on negotiated student aid in the private sector pointed out that:

- (1) Currently many people change jobs six or seven times in the course of a lifetime and change occupations two to three times.
- (2) With a continued high rate of job training and increased life expectancy this trend is likely to continue. (p. 4)

Therefore it would appear that workers in a modern technological society will need periodic retraining and education. In addition, it would appear that there is a broader need "for constant adjustments to changing jobs and social conditions through lifelong learning" (Charner et al., 1978, p. 4).

It would appear that lifelong learning is quite important to the adult worker who cannot afford to return to school full-time for retraining but still need periodic upgrading through education. Johnstone and Piveria (1965) and Cross and Gould (1972) found that one of the primary barriers for adults who are interested in further education has been the cost of education. Moore (1979) has stated that the tools for financing lifelong learning are already available to most colleges and universities but whether these tools are used is still questionable. Moreover, Moore (1979) pointed out that there is no specific statute to deal with the adult learner as there is for minority groups. However there has been more recent legislation that should be of some benefit to most adults interested in further learning opportunities. Christoffel (1979), writing in Future Directions for a Learning Society, observed that with the passage of the Middle Income Student Assistance Act, the eligibility of independent students (many of whom are adults engaged in lifelong learning) has been broadened. Thus, with a broader interpretation of eligibility for independent students, this could mean that increased funds will be available for adult learning at the post-secondary level (Christoffel, 1979).

The Commission on Non-Traditional Study (1973) found that cost of instruction in most instances was a major barrier to college attendance for adults. The Carnegie Council on Policy Studies in Higher Education (1979) pointed out that opportunity cost is another major consideration of adults in the enrollment process. They stated:

For most adults, the additional outlays entailed by enrollment in higher education are mostly for tuition charges representing a small fraction of family income. For them, the largest practical obstacle to obtaining additional education is not the problem of financing instructional costs, but rather the opportunity costs of doing without income that adult employment would otherwise continue to provide or the cost of purchasing homemaking services adults would otherwise provide to their families without cash payment. Traditional full-time modes of participation in higher education force extremely costly choices in these areas. (p. 193)

While cost (opportunity or instructional) is a major barrier to adult participation in post-secondary education, another major problem encountered by students was acquiring information on cost and financial aid (Willett, 1976; College Scholarship Student Advisory Board, 1976). A study by Charner et al. (1978) on negotiated tuition aid plans pointed out that financial aid information could be a critical variable affecting adults' decision to continue further education or retraining. They pointed out that:

. . . inadequate information about the plans was identified as one of the two structural barriers to worker utilization. In addition, inadequate course information was a problem for almost half of all workers and was a condition that differentiated participants in education who utilized the tuition aid from those who did not use the benefit. (pp. 77-78)

Thus, it would appear that delivery of information is important if student financial aid is to be fully utilized. Moreover, more information on the relationship between education and work should be provided since the majority of adult participants, especially males, are motivated by job-related concerns (Okes, 1974; Botsman, 1975).

#### SUMMARY

The history of federal assistance to post-secondary education would appear to reflect a reactive rather than proactive policy (Moore, 1979). In addition, Moore (1979) pointed out that recent proposals for income tax credits brought about the recent changes in financial aid programs that were of primary benefit to independent students who were usually adults (25 and over). Nonetheless, a long-range coherent policy for student financial aid has never been established.

Many factors appear to be barriers to the adult male attending college but it would appear the lack of

information is among the most critical. In addition, cost considerations appear to be affecting the adult males' enrollment decision (Charner et al., 1978).

As Shepherd (1979) noted in a similar study on adult females:

Policy and reality of equal educational opportunity for adults do not appear to be the same. If colleges and universities intend to attract more adults and if the federal government expects to support its policy of using financial assistance to promote access and lifelong learning, then more effective communication of information on the availability of financial aid appears to be necessary. Lack of adequate and reliable information may only partially explain why adults are not enrolling in larger numbers, but it suggests a problem which educators and legislators need to consider. (p. 32).

## CHAPTER 3

### METHODOLOGY

This chapter describes the following aspects of the study: (1) Design of the Study, (2) Population, (3) Selection Procedure, (4) Data Collection, and (5) Data Analysis.

#### DESIGN OF THE STUDY

The purpose of this study was to investigate the amount and accuracy of information that potential adult male students have on financial aid programs and to develop insights into whether a lack of information or inaccurate information might affect their enrollment decision. The study sought answers to the following questions:

1. Do potential adult male students know the cost of post-secondary education?

2. What other factors than cost appear to affect the potential adult male student's decision to enroll in college?

3. Are potential adult male students aware of the availability of student financial aid?

4. Do potential adult male students know whom to contact for student financial aid?

The case study approach similar to the one used by Lynd and Lynd (1928) in the Middletown Study was utilized in this study. In the Lynd study, the authors established certain characteristics and identified a city which met the

pre-determined criteria. They noted "that it was the characteristics rather than any exceptional features which led to the selection of Middletown. In addition, no claim could be made that it was a typical city and the findings of the study could only with caution be applied to other cities or American life in general" (Lynd & Lynd, 1928, p. 9). The aforementioned statement set down in the Lynds' study also applied in this research.

This was not a complete case study of the City of Richmond. It focused upon a particular group of the population in the City--adult males (25 to 60 years of age) interested in higher education. The study was therefore concerned with the consumers (adult males) and not the suppliers (the local institutions of higher education). As Goode (1952) pointed out, "the case study, attempting to organize data around the unit of growth, or group structure, or individual life patterns, does force the researcher to think in these terms rather than fall back on trait analysis alone" (p. 338). Goode (1952) also pointed out that "if the researcher relies on 'trait' analysis alone, that is, crosstabulations between traits and individuals, few groups as units are being analyzed" (p. 339).

By utilizing the case study approach, means for observing both the individual and group characteristics of the



selected sample of adult males in the city of Richmond were possible.

A combination of telephone survey and intensive interviews was used to obtain data on the respondents' needs, aspirations, desires, and information on student financial aid. The telephone survey was designed to answer most of the research questions. In addition, the survey instrument was designed to assess the amount of student consumer information the respondents had at that time and to assess the accuracy of that information. The survey was also designed to provide an estimate of the amount of information that the respondents had on college cost, their interest in enrolling in higher education, and the possible effect this information had on the respondents' enrollment decisions.

The intensive interviews were used to provide a more comprehensive understanding of the respondents' needs, aspirations, and grasp of student consumer information. The flexibility of the interview provided the opportunity to explore also barriers affecting the respondents' decisions to enroll in post-secondary education and knowledge of the financial aid process. A profile of the respondents selected to participate in the intensive interviews can be found in Chapter 4.

## POPULATION

The study was conducted in the City of Richmond, Virginia, a city whose total population is approximately 232,000 with adult males comprising approximately 46.9 per cent of that number (U.S. Department of Commerce, 1978). Richmond, a capital city, has a long history steeped in the southern tradition. However, it is rapidly developing into a cosmopolitan area, much like that of Washington, D.C. Richmond has within its city limits a number of higher educational institutions representing both public and private higher education. The institutions are as follows:

1. The University of Richmond is a predominantly white university affiliated with the Southern Baptist Convention. The University's enrollment for the most recent academic year (1977-78) was approximately 4,522 men and 1,522 women enrolled at the West Hampton Center. All programs, graduate and undergraduate, are fully accredited by the Southern Association of Schools and Colleges. Admission requirements include high school rank in the upper half of the graduating class, College Board Scores of 1100, and three other achievement test scores.

2. Virginia Commonwealth University is the only public university located in Richmond. The enrollment for the most recent academic year (1977-78) was approximately 19,000.

The basic entrance requirements include high school graduation and College Board Scores of 900. Non-high school graduates are also considered for admission on their own merits. The university offers associate, bachelor, masters, doctoral, and professional degree programs.

3. Virginia Union University is a private, predominantly black institution with an enrollment of approximately 1300. Admission requirements include high school graduation and an ACT score of 17 or better. Undergraduate programs are offered in the natural sciences, social sciences, theology, humanities, and education. The University is also affiliated with the American Baptist Convention and is accredited by the Southern Association of Schools and Colleges.

4. J. Sargeant Reynolds Community College, with an enrollment of approximately 3,000 full-time students, is a public community college with a suburban and downtown campus. The college has an open door admission policy and offers a wide range of one- and two-year programs.

The subjects for this study were adult males (ages 25 to 60) who resided in the city of Richmond. Research by Arbeiter (1978) indicated that adult males within the aforementioned age range would most likely desire further educational opportunities. Hamilton and Wheeler (1979) also pointed out that there are many men in mid-career (30 or older) who are finding their skills obsolete and want to

return to school for retraining. The population of adult males who met the pre-established criterion (25 to 60 years of age) was approximately 32,000 (U.S. Department of Commerce, 1978).

#### SELECTION PROCEDURE

A sample of 143 was drawn from the population of 32,000. The formula for arriving at the sample of 143 was as follows:

$$S = \frac{\chi^2 NP (1-P)}{d^2 (N-1)}$$

S = Sample size

$\chi^2$  = The table of Chi Square for 1 degree of freedom at the desired confidence level (for this study, the confidence level was .10, therefore  $\chi^2 = 2.71$ )

N = population size (32,000)

P = the population proportion (assumed to be .50 since this would provide the maximum sample variance)

d = the degree of accuracy expressed as a proportion (a confidence level of less than .10)

$$S = \frac{2.71 (32,000) (.5) (.5)}{(.10)^2 (32,000-1)}$$

$$S = \frac{86,760 (.5) (.5)}{320}$$

$$S = \frac{21680}{320}$$

$$S = 67.75$$

In order to control for the variance which occurs in cluster sampling, the design effect was estimated. According to Kish (1965):

the design effect or "Deff" is the ratio of the actual variance of a sample to the variance of a simple random of the same number of elements. . . . This comprehensive factor attempts to summarize the effects of various complexities in the sample design, especially those of clustering and stratification. (p. 258)

Following this procedure, the sample size was multiplied by Deff with the following results.

$$\begin{aligned} N &= S \times \text{Deff} \\ &= 67.75 \times \left[ \frac{2.71}{2} \right]^2 \\ &= 67.75 \times 1.8360 \\ &= 124.389 \end{aligned}$$

N = sample size with the estimated Deff

S = simple random sample size

$$\text{Deff} = \left[ \frac{x^2}{2} \right]^2$$

Fifteen percent oversampling was added for lack of control of ages of the telephone respondents; hence, the sample required was 143 respondents.

In order to identify the 143 respondents necessary for a representative sample, a combination of selection techniques was employed. The basic selection process utilized was area sampling techniques since selection was based on

area rather than on the sampling subjects (Shepherd, 1979). In addition to the area sampling techniques, stratified random sampling was also used. Stratified random sampling was well suited to this research since through the use of census tract data and city district maps and listings data on the numbers and proportion of the members in the various strata had been obtained. For example, information such as the number of males in a given tract, their ages, races, income levels, and educational levels had already been ascertained. Williamson, Carp, and Dalphin (1977) pointed out that:

Cluster sampling can be suited to situations where it would be difficult or impossible to obtain a complete list of all the elements in the population. Cluster sampling involves an initial sampling stage wherein sampling is done from groups of elements called clusters. A simple, systematic, or stratified random sample of clusters from a total list of clusters is selected. Once a sample of clusters has been selected, a simple, systematic, or stratified random sample of individual elements is selected from the chosen clusters. (p. 11)

In addition, Williamson et al. (1977) noted that in using stratified random sampling a complete listing of all elements in the population is not necessary. Ball et al. (1974) also pointed out an additional advantage in using the stratified random sampling procedure. He noted:

When a population is characterized by great variability in the attributes of interest, it is sometimes possible to divide the population into mutually exclusively subpopulations so that within each subpopulation, there is little variability.

Then the stratified random sampling procedure, which involves selecting a simple random sample from each stratum (mutually exclusive sub-populations) can be used. When stratified random sampling procedures are applied appropriately, the characteristics of the population can be estimated with greater precision than if a simple random sample of the same size had been selected from the unstratified population. (p. 341)

According to Kish (1965) area sampling techniques involve "(1) defining the city limits, (2) dividing the city into strata, (3) defining block boundaries, and (4) assigning size measures" (pp. 320-321). Census block statistics were used in conjunction with area sampling techniques because in sampling cities of more than fifty thousand, these statistics have proved to be adequate (Monroe & Finker, 1959). Census block maps were used to divide the city, define block boundaries, and to assign size. The maps also defined the actual city limits excluding adjoining counties. Each tract was divided into blocks by streets. It was from these tracts that natural clusters were formed. Ten tracts were finally selected. (See Appendix D)

Stratified random sampling was used in tract selection. Shepherd's (1979) criteria were used to match and finally select the ten tracts. The criteria were as follows:

1. Percentage of persons 25 and over with a high school education.
2. Median family income.
3. Population density per square mile.

4. Black population as a percentage of the total population.

5. Interrelationship of family income and educational attainment.

The following formula was used to determine the number of respondents needed for each tract. The formula was designed to "allocate observations with probabilities proportional to size" (Ball et al., 1975, p. 343). The formula was applied as follows:

$$N = \frac{\text{Number of persons in tract over 18}}{\text{Total number of persons in all tracts}} \times 143$$

$$N = \frac{1612}{30,812} \times 143$$

$$N = .05231 \times 143$$

$$N = 7.48$$

Hence, from tract 305, eight persons needed to be selected to be included in the sample. This procedure was followed for each tract to ensure that the 143 respondents were distributed proportionately. Ball et al. (1975) pointed out that:

. . . by using this method the probability that a given element will be selected is determined according to sample design and the number of observations required. In addition, data already available are used to assign a 'measure of size' to each element in the population. Thus the probability of selection is proportional to size. (p. 343)

The selection of the respondents from each tract was done by utilizing the Hill Directory for the city of



Richmond. The Hill Directory listed all residents of the city by names, addresses, and telephone numbers. Ten percent of the total blocks within each tract was used and the number of respondents divided proportionately. For example, tract 305 had a total of 30 blocks. Therefore, three blocks were selected ( $30 \times .10 = 3$ ). Since seven respondents were needed from that tract, two respondents were called from two different blocks and three respondents from the remaining block. (See Appendix C)

#### INSTRUMENTATION

The primary instrument used to gather much of the data was a telephone survey questionnaire (Appendix B). In addition to the telephone questionnaire, intensive personal interviews were utilized. The results of the telephone survey and the intensive interviews were combined to answer the research questions posed in Chapter 1.

Shepherd (1979) noted several advantages of the telephone survey technique. The cost in terms of both time and money is less than a mail survey, and the telephone survey also guarantees a 100 percent return. In addition, Dillman (1978) noted that the time required to conduct a telephone survey is usually less than for a mail survey because of no lag time in the handling or completion of the questionnaire. Moreover, Dillman (1978) also noted the chance of social

class bias is greatly reduced since 94 percent of all American homes have access to telephones in their homes.

As Fox (1969) previously pointed out, the survey method is most appropriate for gathering data that is primarily demographic but does not provide much information on the other social factors that might be affecting the respondents. In order to overcome this disadvantage, intensive interviews were used to provide a more in-depth view of the respondents. According to Boone and Kurtz (1977), the flexibility of the interview technique, coupled with the detailed information that can be collected, more than offset any time and cost limitations. Kerlinger (1973) also pointed out that "questions about hopes, aspirations, and needs can be asked in such a way to elicit accurate information" (p. 480). Moreover, he noted "the interview also permits probing into the context and reasons for answers given to questions" (p. 480).

The survey questionnaire (Appendix B) was constructed with input from all committee members. The questionnaire was designed to measure the respondents' interest in post-secondary education, the reasons for their not attending, and to assess the amount of student consumer information that the respondents had at the time of the survey. Major parts of the questionnaire had been previously tested by Shepherd (1979) for content validity. In addition, the

questionnaire used in this study was also pilot tested. The results of the pilot test led to minor revisions in the questionnaire to improve clarity. A recognized limitation of this form of survey is that it is getting information by the self-reports of the subjects. Thus there is a danger of conscious or unconscious misrepresentation of opinions or feelings. Weirsma (1975) recognized this limitation but pointed out that

. . . self-report can provide useful information. When studying selected sociological and cultural variables in the natural situation, self-report may not only be effective but, in essence, the only applicable procedure for securing the necessary information. (p. 184)

A branching diagram was added to guide the administration of the questionnaire.

From the results of the telephone survey, eight persons were selected to participate in the intensive interviews. These interviews were conducted to get a more complete and in-depth picture of the individual respondents and to provide insights about the accuracy of the survey responses.

The interview schedule was designed to gather information on the sociological factors affecting the adult male's decision to attend college. The schedule consisted of a basic outline to guide the questioning, but in no instance were questions limited to those contained in the schedule. The schedule sought to ascertain the respondents' knowledge

in the area of student consumerism, the financial aid processes, and knowledge of where to obtain information about student financial aid. From the results of the intensive interviews, profiles of the respondents were constructed to provide a clearer understanding of how much information the adult males had about financial aid programs and how that information affected their enrollment decisions.

#### DATA COLLECTION

The survey was conducted during a seven-day period, November 4-11, 1979. The calls were limited to the hours of 4:30 to 8:30 p.m. during the week-days, 9:00 a.m. to 12:00 noon on Saturday, and 4:00 p.m. to 8:00 p.m. on Sunday. Approximately 209 households had to be contacted to obtain a sample of 143. Each questionnaire was numbered in order to facilitate the selection of the respondents for in-depth interviews.

A discriminant analysis utilizing question 4 (Are you interested in attending college?) as the dependent variable resulted in four categories from which eight persons were selected for the intensive interviews. The categories were as follows:

1. Two from the group predicted yes and answering yes.
2. Two from the group predicted no and answering no.

3. Two from the group predicted yes but answering no.

4. Two from the group predicted no but answering yes.

Since only 38 respondents had previously agreed to an interview at a later date, only these respondents were included in the grouping from the coded questionnaires.

#### DATA ANALYSIS

All of the statistical programs used in this study were drawn from the Statistical Packages for the Social Sciences (SPSS) (Nie et al., 1975). Several procedures (descriptive statistics, stepwise regression, and discriminant analysis) were used to analyze the data obtained from the telephone survey and to identify those respondents selected for the intensive interviews. Descriptive statistics, including crosstabs, were used to identify the kinds and amount of information that the respondents had at the time of the survey and their interest in further education. A prediction equation (interest or non-interest in attending college) was employed using a discriminant function with nine independent variables as predictors. Stepwise regression was used to discriminate among the predictor variables revealing a rank order from the most important predictor to the least important predictor. From these procedures an overall view of the total sample was obtained. A profile was constructed and certain variables were used in later analyses. A second

analysis divided the sample according to their interest or non-interest in attending college.

The next procedure involved determining the amount of correct information that the respondents had on cost, academic requirements, eligibility for financial aid, and financial aid programs. A three-by-three (3 x 3) crosstab (interest in attending college by where the respondent would attend by the respondent's estimate of the cost of tuition and fees, room and board, books and supplies, transportation, medical expenses, personal expenses, and general academic requirements) was utilized to determine the amount of correct information that the respondents had on cost of attendance and general academic requirements needed to enroll in college. The Basic Educational Opportunity Grant (BEOG) payment schedule for the 1979-80 academic year states that "the actual amount charged by the institution for tuition and fees, room and board, if appropriate, are to be used in calculating the cost of attendance for full-time students" (Office of Education, 1979, p. 4). The regulation also calls for the use of full-time tuition and fees in determining part-time awards. Thus, for calculating the correct cost of tuition and fees, the tuition normally charged for full-time students will be viewed as the correct cost. The following criteria will also be applicable in determining the correct answers to the questions

concerning cost of attendance. They were: (1) an allowance of \$625.00 for room but not board; (2) an allowance of \$475.00 for board but not room; (3) where no contract is entered for either room or board, an allowance of \$1100.00 will be operational; (4) an allowance of \$475.00 for books, medical expenses, personal expenses, and transportation (Office of Education, 1979).

The respondents were then grouped into two distinct categories. Category I was for those respondents interested in attending college, and Category II was for those respondents not interested in attending college. Within each category, the respondents were again grouped in the following manner: Information Group I consisted of those respondents with correct information on cost and general academic requirements, and Information Group II consisted of those respondents with incorrect information on cost and general academic requirements.

The third procedure utilized was discriminant analysis and stepwise regression. The discriminant analysis was designed to predict whether or not the respondents would be interested in attending college by using nine independent variables as predictors. Stepwise regression was used to determine the best predictors of interest or non-interest in attending college.

From the discriminant procedure, four groups were identified, and eight respondents were selected for the intensive interviews. The data gathered from the intensive interviews is presented in a descriptive narrative in Chapter 4.



## CHAPTER 4

### DATA ANALYSIS

This chapter contains the findings of the study. The findings are divided into two sections: (1) Findings of the Telephone Survey, and (2) Descriptive Analysis of the Intensive Interviews.

#### FINDINGS OF THE TELEPHONE SURVEY

Descriptive statistics were used to determine the amount of correct information that respondents had on cost, academic requirements, eligibility for financial aid, and financial aid programs. These procedures resulted in the respondents being grouped in two categories (respondents interested in attending college and those respondents not interested in attending college).

Discriminant analysis was used to predict group membership, that is, whether or not the respondents would be interested in attending college. Nine independent variables were used to predict group membership. Stepwise regression was used to determine the best predictor(s) of interest in attending college and to see if the predictor variables could accurately predict group membership.

From the discriminant analysis, four groups were identified, and eight respondents were selected for the intensive interviews.

A majority of the respondents in the sample (64.3%) indicated that they were not interested in attending college, while only 37.3 percent of the sample indicated an interest in pursuing further education. There were 143 respondents who were included in the total sample.

The demographic data revealed that most of the respondents in the sample (45.5%) were between the ages of 25 and 34. Thirty percent were between the ages of 35 and 50 years of age, and 24.5 percent were fifty years of age or older. Of the respondents in the total sample, 37.1 percent had at least two years of college training; 16.0 percent had some high school; 20.3 percent had finished high school; and 26.6 percent had at least one year of technical/college training.

The respondents indicated that if they were to attend college, many (47.6%) would attend J. Sargeant Reynolds Community College or Virginia Commonwealth University. Only 16.1 percent indicated a preference for the University of Richmond, and an even smaller percentage (5.6%) preferred Virginia Union University. The majority of the respondents (88.1%) indicated that if they were to enroll in college it would be on a part-time basis.

Those respondents who were employed full-time and married represented 79.7 percent of the total sample. Less than half (46.9%) of the respondents had incomes between \$6,000-12,000. Seven percent of the respondents had incomes of less than \$6,000, and 7.7 percent had incomes between \$18,000 and \$24,000. Only 7.7 percent of the respondents in the sample refused to answer the income question.

The responses to questions concerning cost of tuition and fees, books and supplies, personal expenses, transportation, and room and board revealed in each instance that the majority of the respondents did not know or even have an idea what the correct cost would be. Over 55.0 percent of the total sample (55.9%--actual) indicated they did not know the cost of tuition and fees; 51.0 percent of the respondents did not know the cost of books and supplies; 56.6 percent of the respondents did not know the cost of personal expenses; 49.0 percent did not know the cost of transportation; 84.7 percent of the sample did not know the cost of room and board; and 58.7 percent did not know the cost of medical expenses. Meanwhile, 50.3 percent of the respondents did not know what the general requirements would be to enroll in college. Of the respondents, 27.3 percent picked a high school diploma as a requirement; .7 percent mentioned a B.A. or B.S. degree (these respondents were referring to graduate study); 5.6 percent of the respondents indicated

that good skills (dexterity of tools, welding and technology) might be an academic requirement; .7 percent mentioned the General Education Diploma (GED); and 1.4 percent mentioned other requirements.

Of those respondents indicating an interest in attending college, 62.7 percent indicated that they were aware of financial aid programs being offered at the college where they would like to attend, and 37.3 percent of the respondents were not aware of financial aid programs being offered at the college or university where they might attend. The data also revealed that 47.1 percent of the respondents who indicated an interest in attending college (N = 51) knew about the basic educational opportunity grant; 7.84 percent mentioned veterans benefits; .98 percent mentioned state scholarships; and 37.25 percent of the respondents were not aware of any financial aid programs. The data also revealed that none of the respondents who indicated an interest in attending college mentioned the National Direct Student Loan (NDSL) College Work Study Program (CWSP), Guaranteed Student Loan (GSL), Graduate Research Assistantships or Graduate Teaching Assistantships (GRA or GTA), or CETA benefits as a potential source of financial aid. The data also revealed that 56.3 percent of the respondents did not know how to apply for student financial aid, while 43.13 percent of those respondents interested in attending

Table 1

## Frequency Count of All Respondents' Answers to the Telephone Questionnaire

	Number	Percentage
1. Which of the following age groups are you in?		
_____ 25-34	65	45.5
_____ 35-50	43	30.0
_____ 50-60	35	24.5
2. What is your highest level of education?		
_____ Some High School	23	16.1
_____ High School Graduate	29	20.3
_____ Some College	38	26.6
_____ 2-year College Graduate	6	4.2
_____ 4-year College Graduate	30	21.0
_____ Masters	2	1.4
_____ Doctorate/Professional	15	10.5
3. Are you interested in attending college?		
_____ Yes	51	35.7
_____ No	92	64.3
4. If you should attend college, where? _____		
_____ J. Sargeant Reynolds Community College	33	23.1
_____ Virginia Commonwealth University	35	24.5
_____ Virginia Union University	8	5.6
_____ University of Richmond	23	16.1
_____ William and Mary	4	2.8
_____ Harvard	3	2.1
_____ Virginia Tech	1	0.7
_____ Medical College of Virginia	4	2.8
_____ No idea	32	22.4
5. If you should attend _____ College or University, would you attend part-time (3-6 hours) or full-time (6 hours or more)?		
_____ Part-time	126	88.1
_____ Full-time	17	11.9
6. Do you know the cost of tuition and fees at _____ College or University?		
_____ Under \$100	12	8.4
_____ \$100-\$200	22	15.4
_____ \$200-\$300	21	14.7
_____ Over \$300	8	5.6
_____ Don't know	80	55.9
7. Do you know the cost of books and supplies?		
_____ Under \$50	35	24.5
_____ \$50 to \$100	22	15.4
_____ Over \$100	13	9.1
_____ Don't know	73	51.0

Table 1 (Continued)

	Number	Percentage
8. Do you know the cost of personal expenses?		
_____ Under \$100	22	15.4
_____ \$100-\$200	25	17.5
_____ \$200-\$300	8	5.6
_____ Over \$300	7	4.9
_____ Don't know	81	56.6
9. Do you know what transportation cost would be?		
_____ Under \$100	30	21.0
_____ \$100-\$200	36	25.2
_____ \$200-\$300	5	3.5
_____ Over \$300	2	1.3
_____ Don't know	70	49.0
10. Do you know the cost of room and board?		
_____ Under \$100	23	16.1
_____ \$100-\$400	23	16.1
_____ \$400-\$700	7	4.9
_____ \$700-\$1000	6	4.2
_____ Don't know	84	58.7
11. Do you know the cost of medical expenses?		
_____ Under \$100	32	22.4
_____ \$100-\$200	24	16.8
_____ \$200-\$300	2	1.4
_____ Over \$300	1	0.7
_____ Don't know	84	58.7
12. What do you think the academic requirements would be?		
_____ High School Graduate	39	27.3
_____ Test Scores	1	0.7
_____ B.A. Degree	11	7.7
_____ B.S. Degree	9	6.3
_____ Don't know	72	50.3
_____ Good skills	8	5.6
_____ General Education Diploma	2	1.4
_____ Other	1	0.7
13. Do you know whether financial aid programs* are offered at _____ College or University?		
_____ Yes	32	62.7
_____ No	19	37.3
14. Could you please tell me which of the following* programs are offered at _____ College or University?		
_____ BEOG	24	47.05
_____ SEOG	3	6.88
_____ NDSL	0	0.00
_____ CWSP	0	0.00
_____ GSL	0	0.00
_____ GRA or GTA	0	0.00
_____ Scholarships or State Loans	1	0.98
_____ Veterans' Benefits	4	7.84
_____ CETA training	0	0.00
_____ Don't know of any	19	37.25

\* Includes only those respondents interested in attending college.

Table 1 (Continued)

	Number	Percentage
15. Do you know how to apply for student aid* programs at _____ College or University?		
_____ Yes	22	43.1
_____ No	29	56.9
16. Do you think you would be eligible for student financial aid?*		
_____ Yes	29	56.9
_____ No	17	33.3
_____ Don't know	5	9.8
17. Why do you think you would not be eligible for student financial aid?*		
_____ Too old	4	7.9
_____ My spouse earns too much money	2	3.9
_____ Aid not available for part-time students	2	3.9
_____ Aid not available for married students	4	7.9
_____ Other	2	3.9
_____ Don't know	37	72.5
18. Do you know who to contact to obtain information on student financial aid? Cost of Education? Academic Requirements?*		
_____ Yes	25	49.0
_____ No	26	51.0
19. If you are interested in attending college, why aren't you enrolled?*		
_____ Time	2	3.9
_____ Home responsibilities	3	5.8
_____ Job responsibilities	13	25.6
_____ Cost	27	52.9
_____ Too old	3	5.8
_____ Lack of transportation	1	2.0
_____ Not interested in further education	1	2.0
_____ Lack of interest	1	2.0
20. Why do you think time would be a problem?*		
_____ Would take too long to get to class	3	5.8
_____ Classes not offered when I could attend	2	2.9
_____ Other _____	46	91.3
21. If you were provided better information about cost of tuition and fees, program requirements, financial aid available, would you actually enroll?*		
_____ Yes	43	84.3
_____ No	8	15.7
22. How soon would you enroll?*		
_____ Within one quarter or semester	23	45.0
_____ Within two quarters or two semesters	25	49.0
_____ Other _____	3	6.0

\*Includes only those respondents interested in attending college.

Table 1 (Continued)

	Number	Percentage
23. Number of individuals dependent upon you for support (exclude yourself)?		
_____ 0	30	21.0
_____ 1	48	33.6
_____ 2	47	32.9
_____ 3	10	7.0
_____ 4	5	3.5
_____ 5	3	2.1
24. What is your employment status?		
_____ Full-time	114	79.7
_____ Part-time	3	2.1
_____ Unemployed	5	3.5
_____ Retired	21	14.7
25. Annual Income:		
_____ Less than \$6,000	10	7.0
_____ \$6,000 to \$12,000	67	46.9
_____ \$12,000 to \$18,000	22	15.4
_____ \$18,000 to \$24,000	11	7.7
_____ \$24,001 and above	22	15.4
_____ Refused to Answer	11	7.7
26. Marital Status?		
_____ Single	23	16.1
_____ Married	114	79.7
_____ Divorced	4	2.8
_____ Separated	2	1.4
_____ Widowed	0	0.0
27. Would you be available for an interview at a later date?		
_____ Yes	38	26.6
_____ No	105	73.4
28. Why aren't you interested in attending college?*		
_____ Not enough time	8	8.6
_____ Home responsibilities	6	6.5
_____ Job responsibilities	20	21.7
_____ Cost	12	13.5
_____ Too old	25	27.1
_____ No interest in further education	18	19.5
_____ Low grades	2	2.1
_____ Lack of transportation	0	0.0
_____ Other	1	1.8
29. Why do you think time would be a problem?*(Suggest answer if no response is given.)		
_____ Would take too long to get to class	1	1.0
_____ Classes not offered when I could attend	2	2.1
_____ Other	89	96.9

\*Includes only those respondents not interested in attending college.



Table 1 (Continued)

	Number	Percentage
30. If you were to go to college, would you want to attend*		
_____ Morning 8-12	1	1.0
_____ Afternoon 12-4	2	2.1
_____ Evening 4-9	5	5.4
_____ No response	84	91.5
31. How much time do you think you would have to spend on your classwork if you took two courses? This includes time spent in class.*		
_____ 12 hours	1	1.0
_____ 9 hours	7	7.6
_____ 6 hours	5	5.4
_____ Don't know	79	86.0
32. What other costs besides tuition and fees (etc.) do you think would be involved in going to college?*(Let respondent suggest answer.)		
_____ Foregone income	8	8.7
_____ Babysitting fees	4	4.0
_____ Transportation	1	1.1
_____ Room and Board	1	1.1
_____ No other cost	78	85.0
_____ Don't know	0	0.0
33. Did you know that financial aid is available to offset much of the expense of attending college?*		
_____ Yes	27	29.3
_____ No	65	70.7
34. Do you think you would be eligible for Student financial aid?*		
_____ Yes	16	17.3
_____ No	65	70.6
_____ Don't know	11	12.1
35. Why do you think you would not be eligible for Student financial aid?*		
_____ Make too much money	28	30.4
_____ Aid not available for part-time students	5	5.4
_____ Aid not available for married students	2	2.1
_____ Don't know	32	34.7
_____ Other _____	0	0.0
_____ I'm too old	25	27.4
36. If you were provided with information about cost of education, academic requirements, and student financial aid available, would that change your interest in attending college?*		
_____ Yes	28	30.4
_____ No	64	69.6

\* Includes only those respondents not interested in attending college.

college indicated they knew how to apply for financial aid. Slightly over half (56.9%) of the respondents who indicated an interest in attending college thought they would be eligible for student aid, while 33.3 percent thought they would not be eligible, and 9.8 percent did not know. Of those respondents interested in attending college, 23.6 percent listed age as the reason for not being eligible for student aid; 11.7 percent listed spouse's income; 11.7 percent believed that student aid was not available for part-time students; 23.5 percent believed student aid was not available for married students; and 29.3 percent did not know why they would not be eligible. The respondents who indicated an interest in attending college were equally informed about whom to contact to obtain information on cost of education and academic requirements. The data revealed that 49.0 percent knew whom to contact for this information and 51.0 percent did not know whom to contact. A majority of the respondents (84.3%) who indicated an interest in attending college stated if they were provided better information that they would enroll. Those who indicated better information would make no difference represented 15.7 percent of the respondents. Ninety-four percent of the respondents (who indicated an interest in attending college) stated that they would enroll within two

quarters or semesters after being provided that information.  
(See Table 2)

Of the respondents who indicated they were not interested in attending college (N = 92), 85.0 percent indicated that there were no other costs except tuition and fees associated with attending college; 4.0 percent mentioned child care cost; 1.15 percent mentioned transportation; 1.15 percent mentioned room and board; and 8.7 percent mentioned foregone income. A majority of the respondents (70.7%) who indicated no interest in attending college did not know student financial aid was available to offset much of the expense of attending college while only 29.3 percent were aware of the student aid programs. A majority of the respondents who indicated they were not interested in attending college (70.6%) believed they would be eligible and 12.1 percent did not know. Among the reasons given by the respondents for not being eligible for student aid were: 43.0 percent felt that they made too much money; 10.6 percent felt student aid was not available for part-time or married students; 7.6 percent did not know why they were not eligible; and 38.8 percent simply too old to qualify for student financial aid. Finally, 69.6 percent of the respondents (who indicated no interest in attending college) stated that being provided with better information would not change their interest in attending college, while 30.4

Table 2  
 Frequency Count for Questions (6-28) for Respondents  
 Interested in Attending College

	Number	Percentage
6. If you should go to _____ College or University, would you attend part-time (3-6 hours) or full-time (over 6 hours)?		
_____ Full-time	3	5.9
_____ Part-time	48	94.1
7. Do you know the cost of tuition and fees at _____ college or university?		
_____ Under \$100	6	11.8
_____ \$100-\$200	14	27.5
_____ \$200-\$300	10	19.6
_____ Over \$300	2	3.9
_____ Don't know	19	37.3
8. Do you know the cost of books and supplies?		
_____ Under \$50	22	43.1
_____ \$50-\$100	11	21.6
_____ Over \$100	6	11.8
_____ Don't know	13	24.5
9. Do you know the cost of personal expenses?		
_____ Under \$100	12	23.5
_____ \$100-\$200	15	29.4
_____ \$200-\$300	6	11.8
_____ Over \$300	4	7.8
_____ Don't know	14	27.5
10. Do you know what transportation costs would be?		
_____ Under \$100	13	25.5
_____ \$100-\$200	23	45.1
_____ \$200-\$300	2	3.9
_____ Over \$300	0	0.0
_____ Don't know	13	25.5
11. Do you know the cost of room and board?		
_____ Under \$100	14	27.5
_____ \$100-\$400	8	15.7
_____ \$400-\$700	6	11.8
_____ \$700-\$1000	3	5.9
_____ Don't know	20	39.2
12. Do you know the cost of medical expenses?		
_____ Under \$100	16	31.4
_____ \$100-\$200	15	29.4
_____ \$200-\$300	2	3.9
_____ Over \$300	0	0.0
_____ Don't know	18	35.3
13. What do you think academic requirements would be?		
_____ 1. High School Graduate	23	45.1
_____ 2. Test Scores	1	2.0
_____ 3. B.A. Degree	4	7.8
_____ 4. B.S. Degree	4	7.8
_____ 5. Don't know	14	27.5
_____ 6. Good skills	5	9.8

Table 2 (Continued)

	Number	Percentage
14. Do you know whether financial aid programs are offered at _____ College or University?		
___ Yes	32	62.7
___ No	19	37.3
15. Could you please tell me which of the following programs are offered at _____?		
1. ___ BEOG	24	47.0
2. ___ SEOG	3	6.8
3. ___ NDSL	0	0.0
4. ___ CWSP	0	0.0
5. ___ GSL	0	0.0
6. ___ GRA & GTA	4	14.0
7. ___ Veterans benefits	4	14.0
8. ___ Loans and scholarships	1	0.9
9. ___ Other	0	0.0
10. ___ Don't know of any	19	37.2
16. Do you know how to apply for these student aid programs at _____ College or University?		
___ Yes	22	43.1
___ No	29	56.9
17. Do you think you would be eligible for Student Financial Aid?		
___ Yes**	29	56.9
___ No*	17	33.3
___ Don't know what it is.	5	9.8
*If answer is no, proceed to #18.		
**If answer is yes, proceed to #19.		
18. Why do you think you would not be eligible for Student Financial Aid?		
___ I'm too old	4	7.9
___ My spouse makes too much money	2	3.9
___ Aid not available for part-time students	2	3.9
___ Aid not available for married people	4	7.9
___ Don't know	2	3.9
___ Other	37	72.5
19. Do you know who to contact to obtain information on Student Financial Aid? Cost of education? Academic requirements?		
___ Yes	25	49.1
___ No	26	50.9
20. If you are interested in attending college, why aren't you enrolled?		
___ Not enough time*	2	3.9
___ Inconvenient location	0	0.0
___ Home responsibilities	3	5.8
___ Job responsibilities	11	25.6
___ Lack of confidence in abilities	1	2.0
___ Lack of husband's/boyfriend's support	0	0.0
___ Cost	27	52.9
___ No child care	0	0.0
___ I'm too old	2	5.8

Table 2 (Continued)

	Number	Percentage
Question 20 -- (Continued)		
_____ Inconvenient classes	0	0.0
_____ Lack of transportation	1	2.1
_____ Don't enjoy school	0	0.0
_____ Low grades in school	2	5.8
_____ No interest	2	2.1
_____ Other (please specify)	0	0.0
*If time is a reason why he is not enrolled, ask #21 If time is not a problem, go to #22.		
21. Why do you think time would be a problem?		
_____ Would take too long to get to class	3	5.8
_____ Classes not offered when I could attend	2	3.9
_____ Other _____	46	91.3
22. If you were provided better information about cost of tuition and fees, program requirements, financial aid available, would you actually enroll?		
_____ Yes	43	84.3
_____ No	8	15.7
23. How soon would you enroll?		
_____ Within one quarter or semester	23	45.0
_____ Within two quarters or semesters	25	49.0
_____ Other _____	3	6.0
24. Number of individuals dependent upon you for support (exclude yourself).		
_____ 0	16	31.4
_____ 1	15	29.4
_____ 2	16	31.4
_____ 3	2	3.9
_____ 4	2	3.9
_____ 5 or more	0	0.0
25. What is your employment status?		
_____ Full-time	43	84.3
_____ Part-time	1	2.0
_____ Unemployed	3	5.9
_____ Retired	4	7.8
26. Annual Income:		
_____ Less than \$6,000	2	3.9
_____ \$6,000 to \$12,000	39	76.5
_____ \$12,000 to \$18,000	6	11.8
_____ \$18,000 to \$24,000	2	3.9
_____ \$24,001 and above	2	3.9
_____ Refused to answer	0	0.0
27. Marital Status:		
_____ Single	14	27.5
_____ Married	34	66.7
_____ Divorced	2	3.9
_____ Separated	1	2.0
_____ Widowed	0	0.0
28. Would you be available for an interview at later date?		
_____ Yes	17	33.3
_____ No	34	66.7
END OF INTERVIEW		

percent indicated better information would probably change their interest in attending college. (See Table 3)

An analysis of Table 4 would appear to indicate that most of the respondents who indicated an interest in attending college answered correctly the question concerning eligibility for student financial aid. Using an operational definition of all respondents having incomes of less than \$25,000 as being eligible for student aid, it would appear that 100 percent of the respondents answering "Yes" to Question 16 were correct. The two respondents who answered "No" to Question 16 listing income as the reason would, in all probability, be eligible since the income of the respondents was well within the established income limits. Table 5 would appear to indicate that of the eight respondents who answered "Yes" to Question 35: "Do you think you would be eligible for Student Aid," 4 were correct and 4 were incorrect. It would also appear that for those respondents who answered "No" to Question 35 listing income as the reason, 14 were correct and 14 were incorrect.

A crosstabulation was run between the two groups' responses (yes/no interest in attending college) and the variables--age, marital status, and level of education--and reasons for not attending college. Of the total sample of 143, 64.3 percent were not interested in attending college, while 35.7 percent expressed an interest in attending

Table 3  
 Frequency Count for Questions 6-13 and 24-37 for Respondents  
 Not Interested in Attending College

	Number	Percentage
6. If you should go to _____ college or university, would you attend part-time (3-6 hours) or full-time (over 6 hours)?		
_____ Full-time	81	88.0
_____ Part-time	11	12.0
7. Do you know the cost of tuition and fees at _____ College or University?		
_____ Under \$100	6	6.5
_____ \$100-\$200	8	8.6
_____ \$200-\$300	11	11.9
_____ Over \$300	6	6.5
_____ Don't know	61	66.5
8. Do you know cost of books and supplies?		
_____ Under \$50	13	14.3
_____ \$50-\$100	11	12.1
_____ Over \$100	7	7.7
_____ Don't know	60	65.9
9. Do you know the cost of personal expenses?		
_____ Under \$100	10	10.8
_____ \$100-\$200	10	10.8
_____ \$200-\$300	2	2.1
_____ Over \$300	3	3.2
_____ Don't know	61	66.3
10. Do you know what transportation cost would be?		
_____ Under \$100	17	18.7
_____ \$100-\$200	13	14.3
_____ \$200-\$300	3	3.3
_____ Over \$300	3	3.3
_____ Don't know	56	61.5
11. Do you know the cost of room and board?		
_____ Under \$100	9	9.7
_____ \$100-\$400	15	16.3
_____ \$400-\$700	1	1.9
_____ \$700-\$1000	3	3.2
_____ Don't know	64	69.8
12. Do you know the cost of medical expenses?		
_____ Under \$100	16	17.6
_____ \$100-\$200	9	9.9
_____ \$200-\$300	1	1.1
_____ Over \$300	1	1.1
_____ Don't know	65	71.4
13. What do you think academic requirements would be?		
_____ High School Graduate	16	17.3
_____ Test Scores	2	2.1
_____ B.A. Degree	7	7.6
_____ B.S. Degree	5	5.4
_____ Don't know	58	63.0
_____ Good skills	4	4.6



Table 3 (Continued)

	Number	Percentage
24. Number of individuals dependent upon you for support (exclude yourself)		
___ 0	14	15.8
___ 1	33	35.8
___ 2	31	33.6
___ 3	8	8.6
___ 4	3	3.2
___ 5 or more	3	3.2
25. What is your employment status?		
___ Full-time	71	78.0
___ Part-time	2	2.2
___ Unemployed	2	2.2
___ Retired	17	19.8
26. Annual Income:		
___ Less than \$6,000	9	9.9
___ \$6,000 to \$12,000	28	30.6
___ \$12,000 to \$18,000	16	17.6
___ \$18,000 to \$24,000	9	9.9
___ \$24,001 and above	20	22.0
___ Refused to Answer	10	11.0
27. Marital Status:		
___ Single	9	9.8
___ Married	80	87.0
___ Divorced	2	2.2
___ Separated	1	1.1
___ Widowed	0	0.0
28. Would you be available for an interview at a later date?		
___ Yes	21	22.8
___ No	71	77.2
-----* End of Interview		
29. Why aren't you interested in attending college?		
___ Not enough time*	8	8.6
___ Inconvenient location	0	0.0
___ Home responsibilities	6	6.5
___ Job responsibilities	20	21.7
___ Lack of confidence in ability	0	0.0
___ Lack of wife's/girlfriend's support	0	0.0
___ Cost	12	13.5
___ No child care	0	0.0
___ Too old	25	27.1
___ Inconvenient classes	0	0.0
___ Lack of transportation	1	1.8
___ Don't enjoy school	0	0.0
___ Low grades in school	2	2.1
___ other (specify) _____	1	1.8
*If time is mentioned in question 29, proceed to 30, 31, and 32.		
If time is not mentioned in question 29, proceed to 33.		
30. Why do you think time would be a problem? (Suggest answer if no response is given)		
___ Would take too long to get to class	1	1.0
___ Classes not offered when I could attend	2	2.1
___ Other _____	89	96.9

Table 3 (Continued)

	Number	Percentage
31. If you were to go to college, would you want to attend during _____?		
_____ Morning 8-12	1	1.2
_____ Afternoon 12-4	2	2.1
_____ Evening 4-9	5	5.4
_____ No response	84	91.3
32. How much time each week do you think that you would have to spend on your classwork if you took 2 courses? This includes time spent in class. (Select one.)		
_____ 12 hours	1	1.0
_____ 9 hours	7	7.6
_____ 6 hours	5	5.4
_____ Don't know	79	86.0
33. What other costs besides tuition and fees do you think would be involved in going to college? (Let respondent suggest answers.)		
_____ Foregone income	8	8.7
_____ Baby sitting fees	4	4.0
_____ Transportation	1	1.1
_____ Room and Board	1	1.1
_____ No other costs	78	85.1
_____ Other	0	0.0
34. Do you know that Student Financial Aid is available to offset much of the expense of attending college?		
_____ Yes	27	29.3
_____ No	65	70.7
35. Do you think you would be eligible for Student Financial Aid?		
_____ Yes	16	17.3
_____ No*	65	70.6
_____ Don't know	11	12.1
*If no is the answer, proceed to #36		
36. Why do you think you would not be eligible for Student Financial Aid?		
_____ Make too much money	28	30.4
_____ Aid not available for part-time students	5	5.4
_____ Aid not available for married students	2	2.1
_____ Don't know	32	34.7
_____ Other	0	0.0
_____ I'm too old	25	27.4
37. If you were provided with information about cost of education, academic requirements, and student financial aid available, would that change your interest in attending college?		
_____ Yes	28	30.4
_____ No	64	69.6

Table 4

Distribution of Income Level of Respondents\* Who Answered Yes to Question 17\*\* and No to Question 17 Listing Income as the Reason

Responses	Income Level											
	N	%	\$6,000-\$12,000	N	%	\$12,000-\$17,000	N	%	\$18,000-\$24,000	N	%	\$24,001 and above
Yes to Question 17	1	3.4	26	89.7	2	6.9	0	0.0	0	0.0	0	0.0
No to Question 17 because income too high	0	0.0	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0

\*Distribution is for respondents who indicated an interest in attending college.

\*\* Question 17: Do you think you would be eligible for Student Financial Aid?

Table 5

Distribution of Income Level of Respondents\* Who Answered Yes to Question 35\*\* and No to Question 35 Listing Income as the Reason

Responses	Income Level											
	Less than \$6,000		\$6,000-\$12,000		\$12,000-\$18,000		\$18,000-\$24,000		\$24,000 and above			
	N	%	N	%	N	%	N	%	N	%	N	%
Yes to Question 35	2	15.4	1	7.7	5	38.5	1	7.9	4	30.8		
No to Question 35 because income too high	0	0.0	2	7.1	4	14.3	7	25.0	14	50.0		

\* Distribution is for respondents who indicated no interest in attending college.

\*\* Question 35: Do you think you would be eligible for Student Financial Aid?

college. The procedure also appeared to reveal that age is one factor that definitely affects the enrollment decision of the adult male. As Table 6 indicates, 88.6 percent of the respondents who were 50 to 60 years of age expressed no interest in attending college, while 63.1 percent of the adult males, 25 to 35 years of age, indicated an interest in further education.

It would appear that marital status had a somewhat negative effect on the adult male's decision to enroll in college. Of those respondents who were married, 29.2 percent indicated an interest in attending college, while 70.8 percent indicated they were not interested in attending college. Moreover, 60.9 percent of the single male respondents answered affirmatively to questions about interest in attending college, while 39.1 percent indicated no interest in attending college. Of those respondents in the divorced/separated category ( $N = 2$ ), 50 percent indicated an interest in attending college and 50 percent did not. (See Table 7)

Level of education would also appear to affect the enrollment decision of the respondents in the sample. Of the ninety-two males who indicated no interest in attending college, 43.4 percent were two-year college graduates or better; while only 25.4 percent of the respondents who

Table 6  
 Distribution of Respondents by Interest in  
 Attending College\* and by Age

Interest in attending college	Age					
	25-35		35-50		50-60	
	N	%	N	%	N	%
Yes	41	63.1	6	14.0	4	11.6
No	24	36.9	37	86.0	31	88.6

\* Question 4: Are you interested in attending college?

Table 7  
 Distribution of Respondents by Interest in  
 Attending College and Marital Status

Interest in attending college	Marital Status									
	Single		Married		Separated		Divorced		Widowed	
	N	%	N	%	N	%	N	%	N	%
Yes	14	60.9	34	29.2	1	50.0	1	50.0	0	0.0
No	9	39.1	80	70.8	1	50.0	1	50.0	0	0.0

expressed an interest in attending college had two years of college or less. (See Table 8)

The crosstabulation of respondents who were interested in attending college but were not enrolled provided data on the major factors that affected their enrollment decision. As Table 9 indicates, of the fifty-one respondents who were interested in attending college, 52.9 percent mentioned cost as the major reason they were not presently enrolled. Job responsibility was mentioned by 25.5 percent of the respondents while home responsibility was mentioned by only 5.9 percent of the respondents. Further, time was mentioned by only 5.9 percent of the respondents; and lack of transportation, no interest in further education, and lack of confidence was mentioned by 2.0 percent of the respondents, respectively.

Table 10 provides a summary of the reasons cited by the respondents who indicated no interest in attending college. The respondents cited five primary reasons for not wanting to go to college. They were: (1) too old (27.1%); (2) low grades (23.4%); (3) no interest in further education (19.5%); (4) job responsibilities (19.5%); and (5) not enough time (13.0%). Cost was cited as a major reason by only 1.0 percent of the respondents.

The groupings of Yes/No to questions about interest in attending college provided the basis to determine the best



Table 8

Distribution of Respondents by Interest in Attending  
College and Level of Education

Interested in attending college	Highest Level of Education													
	Some High School		High School Graduate		Some College		2-Year Graduate		4-Year Graduate		Masters		Doctorate/ Professional	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Yes	7	13.9	13	25.4	18	35.3	0	0.0	11	21.5	0	0.0	2	3.9
No	16	17.4	16	17.4	20	22.0	6	6.5	16	17.4	5	5.2	13	14.1

Table 9  
Reasons Why Respondents Interested in Attending  
College Are Not Currently Enrolled

Reasons	Number of responses	% of total respondents to Question 20*
Not enough time	2	3.9
Home responsibilities	3	5.9
Job responsibilities	13	25.5
Cost	27	52.9
Too old	3	5.9
Lack of transportation	1	2.0
No interest in further education	1	2.0
Lack of confidence	1	2.0

N = 51

\*Question 20: If you are interested in attending college, why aren't you enrolled?

Table 10  
Reasons Why Respondents are not Presently  
Interested in Attending College

Reasons	Number of responses	% of total Respondents to question 29 *
Not enough time	12	13.0
Home responsibilities	6	6.5
Job responsibilities	18	19.5
Cost	10	11.0
Too old	25	27.1
No interest in further education	18	19.5
Low grades	3	3.4

N = 92

\* Question 29: Why aren't you interested in attending college?

predictors of group membership. Discriminant analysis was the statistical procedure used to find the linear combination of variables that best discriminated among the pre-defined groups. A simple (or two-group) discriminant function was conducted because the dependent variable was nominal (had a yes/no response).

The prediction equation was built using the following variables. Shepherd's (1979) guidelines were used; that is, the equation was built around the independent variables most often mentioned in Tables 9 and 10. In addition, the variables were of the same classes. The three classes contained nine variables:

1. Demographic variables--age, marital status, annual income, level of education.
2. Reason for not attending college--time, home responsibility, job responsibility, and cost.
3. Information on college attendance--knowledge of academic requirements.

The results of the discriminant analysis (Table 11) revealed that the prediction equation was more accurate in predicting group membership than by chance alone. Six of the nine predictor variables had an F ratio that indicated their value as predictors of interest or non-interest in attending college was significant. The discriminant procedure computed the significance level for each F ratio.

Table 11  
 Computed F-Ratio and Level of Significance for Each  
 Independent Variable in the Discriminant Function  
 of Respondent's Interest or Non-interest  
 in Attending College

Variable	F-Ratio	Level of Significance*
Age	20.57	0.0001
Marital status	2.673	0.1043
Annual income	23.97	0.0001
Level of education	3.126	0.0792
Time	0.1897	0.6639
Home responsibilities	0.3923	0.8433
Job responsibilities	0.8824	0.7661
Cost	29.81	0.0001
Knowledge of academic requirements	12.49	0.0006

\*The level of significance computed with 1 and 138 degrees of freedom.

Cost, with an F ratio of 29.81 was significant ( $p < .001$ ); age, with an F ratio of 30.57 was significant ( $p < .001$ ); and annual income, with an F ratio of 23.97, was significant ( $p < .001$ ). Home responsibility, time, and job responsibility were not significant predictors of interest or non-interest in attending college.

The respondents were then classified into two groups, Group I and II (respondents interested in attending college and respondents not interested in attending college, respectively). The discriminant function compared the actual group membership determined by the actual answers to the predicted group membership based on the predictor variables used in the equation. Of the fifty-one respondents interested in attending college, ten were predicted to have no interest in college. There were also twenty respondents in Group II who had no interest in attending college but were predicted to have such an interest. The percentage of cases classified correctly was 79.30 percent.

According to Huck, Courmier, and Bound (1974):

. . . the predictor variable that has the largest beta weight disregarding whether the beta weight is positive or negative is the best predictor; conversely, a small beta weight indicates that the corresponding predictor variable is not contributing to successful prediction as much as the other predictor variable(s). (p. 155)

Thus to determine the importance of each independent variable as a predictor of group membership stepwise regression was used.

The results of the stepwise regression (Table 12) indicated that a high annual income and being married were the best predictors of persons "not wanting to go to college." These variables had the highest of the positive beta weights. An increasing level of education was the best predictor of "wanting to go to college" as indicated by its low negative beta weight. A negative beta weight indicated membership in the group wanting to go to college and a positive beta weight indicated membership in the group of respondents not wanting to go to college.

A 3 x 3 crosstab (interest in attending college by where the respondents would attend by the respondent's estimate of the cost of tuition and fees, books and supplies, transportation cost, room and board, medical expenses, personal expenses, and general academic requirements) was utilized to determine the amount of correct information that the respondents had on cost of attendance and the general academic requirements. The Basic Educational Opportunity Grant (BEOG) payment schedule for the 1979-1980 academic year states that "the actual amount charged by the college for tuition and fees, room and board if appropriate, are to be used in calculating cost of attendance for full-time students" (Office of Education, 1979, p. 4). The regulations also call for the use of full-time tuition and fee charges in determining part-time awards.

Table 12  
 Beta Weights of All Nine Independent Variables Used  
 in the Discriminant Function of Respondents'  
 Interest or Non-interest  
 in Attending College

Predictor variable	Beta Weight	
	Interest in college*	No interest in college**
Age		0.1775
Marital status		0.7987
Annual income		0.9370
Level of education	-0.0049	
Time	-0.1014	
Home responsibilities		0.1003
Job responsibilities		0.2588
Cost	-0.2693	
Knowledge of academic requirements		0.3322

\* Cost--too high; Time--lack of time; Level of education--increasing level of education.

\*\* Age--older respondents; Marital status--being married; Annual income--higher the income; Home responsibilities--too many; Job responsibilities--too many; Knowledge of academic requirements--less.



Thus, for calculating the correct cost of tuition and fees, the tuition normally charged for a full-time student was viewed as correct. Several criteria were used in determining the correct answers to the questions concerning the cost of post-secondary education (Office of Education, 1979, pp. 49-50).

As Table 13 summarizes, 82.3 percent of the respondents in Category I did not have correct information concerning tuition and fees; and 84.7 percent of the respondents in Category II did not have correct information concerning tuition and fees. This pattern seemed to hold for many of the questions on cost. Table 14 pointed out that 86.2 percent of the respondents in Category I did not know the cost of books and supplies. Likewise, 84.7 percent of the respondents in Category II did not know the correct cost for books and supplies. As far as the cost of transportation was concerned the results were somewhat encouraging. In Category I, 54.9 percent knew the cost of transportation while 45.1 percent did not. In Category II, only 14.2 percent knew the correct cost of transportation while 85.8 percent did not. (See Table 15)

It would appear that interest or non-interest in attending college did not affect the amount of information that the respondents had concerning the cost of room and board. As Table 16 shows, 94.3 percent of the respondents

Table 13

Number and Percentage of Respondents with Correct and Incorrect Information on the Cost of Tuition and Fees

	Category I*		Category II**	
	Number	Percentage	Number	Percentage
Information Group I (Correct)	9	17.7	24	15.3
Information Group II (Incorrect)	12	82.3	78	84.7

\* Respondents interested in attending college.

\*\* Respondents not interested in attending college.

Table 14

Number and Percentage of Respondents with Correct and Incorrect  
Information on the Cost of Books and Supplies

	Category I*		Category II**	
	Number	Percentage	Number	Percentage
Information Group I (Correct)	7	13.8	14	15.3
Information Group II (Incorrect)	44	86.2	78	84.7

\* Respondents interested in attending college.

\*\* Respondents not interested in attending college.

Table 15

Number and Percentage of Respondents with Correct and Incorrect  
Information on the Cost of Transportation

	Category I*		Category II**	
	Number	Percentage	Number	Percentage
Information Group I (Correct)	23	45.1	13	14.2
Information Group II (Incorrect)	28	54.9	79	85.8

\* Respondents interested in attending college.

\*\* Respondents not interested in attending college.

Table 16

Number and Percentage of Respondents with Correct and Incorrect  
Information on the Cost of Room and Board

	Category I*		Category II**	
	Number	Percentage	Number	Percentage
Information Group I (Correct)	3	5.7	3	3.2
Information Group II (Incorrect)	48	94.3	89	96.8

\* Respondents interested in attending college.

\*\* Respondents not interested in attending college.

in Category I had incorrect information on the cost of room and board whereas in Category II 96.8 percent had incorrect information on the cost of room and board. Of those respondents in Category I, 70.5 percent had incorrect information on the cost of medical expenses and 29.5 percent had the correct information. In category II, 90.2 percent of the respondents had incorrect information and only 9.8 percent had the correct information. (See Table 17)

It would appear that the majority of the respondents in Category I (54.9%) had correct information concerning the general academic requirements to attend college. Meanwhile in Category II only 32.6 percent of the respondents had correct information concerning the general academic requirements necessary to attend college. (See Table 18)

Finally, 70.5 percent of the respondents in Category I had incorrect information concerning cost of personal expenses. In Category II, 89.2 percent of the respondents had incorrect information concerning cost of personal expenses (See Table 19)

#### DESCRIPTIVE ANALYSIS OF THE INTENSIVE INTERVIEWS

A discriminant analysis of the 143 respondents utilizing Question 4 (Are you interested in attending college?) as the dependent variable resulted in four categories from which eight persons were selected for the intensive

Table 17

Number and Percentage of Respondents with Correct and Incorrect Information on the Cost of Medical Expenses

	Category I*		Category II**	
	Number	Percentage	Number	Percentage
Information Group I (Correct)	15	29.5	3	9.8
Information Group II (Incorrect)	36	70.5	89	90.2

\* Respondents interested in attending college.

\*\* Respondents not interested in attending college.

Table 18

Number and Percentage of Respondents with Correct and Incorrect  
Information on General Academic Requirements

	Category I*		Category II**	
	Number	Percentage	Number	Percentage
Information Group I (Correct)	28	54.9	30	32.6
Information Group II (Incorrect)	23	45.1	62	67.4

\* Respondents interested in attending college.

\*\* Respondents not interested in attending college.



Table 19

Number and Percentage of Respondents with Correct and Incorrect  
Information on the Cost of Personal Expenses

	Category I *		Category II **	
	Number	Percentage	Number	Percentage
Information Group I (Correct)	15	29.5	10	10.8
Information Group II (Incorrect)	36	70.5	82	89.2

\* Respondents interested in attending college.

\*\* Respondents not interested in attending college.

interviews. The categories were as follows:

- Category 1. Two from the group predicted no but answering yes.
- Category 2. Two from the group predicted yes and answering yes.
- Category 3. Two from the group predicted yes but answering no.
- Category 4. Two from the group predicted no and answering no.

While the results of the interviews cannot be totally a reflection of the sample taken, the interviews did provide some deeper insights into the findings of the study.

#### Category 1

The first respondent to be interviewed was predicted to have no interest in further education but, in fact, was quite interested in further learning opportunities. He was in his early fifties and a judge with the Virginia State Corporation Commission (SCC). He held a law degree and had held several positions in Virginia state government.

When questioned about the role of financial aid information in affecting the enrollment of many adult males, he noted that his family received the two daily newspapers published in Richmond because his income permitted this luxury. He pointed out that many of those persons interested in further education might not be able to subscribe to such publications because of income and therefore they may be

denied the opportunity for student consumer information which is usually found in supplements to the daily newspapers published in Richmond. He thought reading was a key to obtaining information. Thus, many who might attend college are inhibited because of (1) cost associated with obtaining the information contained in newspapers, (2) the lack of opportunity to actually read and comprehend the information, and (3) the lack of opportunity to gather enough pertinent information. He concluded by stating that "the present marketing of financial aid is not reaching those who could benefit most from that resource."

The respondent also noted that there should be some structural realignments in areas such as counseling to provide financial aid information to those persons desiring that information. He thought that the unemployed and underemployed have two problems which appear to be related to their gender. The male does not enroll because of cost considerations and the female because of home responsibilities. To induce these types of persons to enroll in higher education, he felt colleges should provide financial aid information and college training should be job related. In addition, he believed some monetary incentive was needed. He thought the unemployed and underemployed adult males and females usually have the potential and incentive for further education but not the finances to carry out those

aspirations. A change in the way financial aid information is provided would definitely benefit this group according to this interviewee.

This interviewee thought persons in the upper income group (the one to which he belonged) usually enrolled in courses mostly for personal enjoyment. He stated that his present interest was in a welding course offered by the local community college. He pointed out that it appeared to him that persons in the upper-income brackets knew where to get information if they needed it due to greater access to the printed media. They also could afford to read a greater cross-section of material. He summarized his feelings by noting that "as income rises, the need for information is usually less but access to information is greater."

When questioned on the Financial Aid Form (FAF) he related the following story:

I have heard horror stories about that form. Some of my friends have said it is 'akin to a top-secret clearance requirement.' It is obviously one of the major stumbling blocks for those interested in applying for student financial aid.

When asked about his familiarity with financial programs he answered: BEOG (Basic Educational Opportunity Grants). He noted that most posters that he had seen promoting the BEOG program never had any older adults pictured. When asked if he thought that the posters might be implying

that BEOG were only for the traditional-aged college student, he nodded affirmatively.

He agreed that financial aid information affected the decisions of adults, in general, and adult males, in particular to enroll in college. He thought the problem could be solved by providing information via television. He thought that in doing so all strata of society in general would have better access to financial aid information.

The second respondent who was predicted to have no interest in attending college but was interested in further education resembled the other respondent in many ways. He was white, middle-class, 33 years old, and a recent law school graduate. He was presently employed by the Virginia General Assembly as a staff attorney.

He mentioned that he had recently finished law school and probably would take general interest courses rather than any specific curriculum leading to a degree or certificate. He noted that to pursue any further learning opportunities most individuals would have to forego most of their income. This respondent was the first to mention foregone income as a factor that might affect the enrollment decision of the adult male. He also noted that job responsibilities kept him from pursuing many educational pursuits. In addition, he noted that since the legislature was presently in session, all learning activities would have to be kept at a

minimum. In parting, he did state that "if it were not for my being able to receive financial aid, I would not have had the opportunity to attend college." Thus it would appear that at least one respondent had taken advantage of the financial aid programs in the past and knew where to get information on financial aid if the need arose in the future.

### Category 2

The second group of respondents to be interviewed was two males who had been predicted to answer yes and had actually answered yes to having interest in attending college.

The first respondent was a black male, 31 years old, and a Vietnam-era veteran. He had three years of college education completed and indicated a definite interest in attending college. The primary reasons for his not acting upon that interest were twofold. First, he stated that if he returned to college it could possibly conflict with his present work schedule. Secondly, he thought that by returning to college, cost for tuition and fees would be more than his salary would allow him to pay. Moreover, he indicated that he would want to return to school full-time if he went back. When asked if he was aware of financial aid being available to offset the cost of instruction, he stated, "I would apply for financial aid if I could be reasonably assured of receiving that aid." Then he noted

that "If you don't know what you want at VCU, nobody will tell you about the options available to finance your education." However, he did note, "most people will go to Reynolds (J. Sargeant Reynolds Community College) because they have better trained counselors who will explain financial aid programs to you." He also noted that it appeared to him that Caucasian persons received better information concerning financial aid than those who were black. At this point, he was pressed for some type of specific proof. The only response he could give was that it was a feeling he had, but could not verify.

The respondent also indicated that his mobility was affected somewhat by his income which was under \$12,000. As he put it, "Since my income is limited to the necessities of life, I am unable to get out of the cycle I am in, even though I am aware of how it could be done through a better education."

He finally noted that financial aid information would be helpful in making plans to finance his education, but would not necessarily result in his enrolling in college.

The second respondent interviewed who was predicted to be interested in attending college was also a black male, 31 years old, with three years of college education. His present occupation was working at a tobacco warehouse in the city of Richmond. The respondent indicated that he was a

native of Richmond and would love to go to college "when he got himself together." When queried about the reasons inhibiting the enrollment in college, he stated that cost was the central issue. Inasmuch as his income was in the \$6,000 to 12,000 range, he could not afford the expense of even attending the local community college, much less Virginia Commonwealth University. He also indicated that he had not, at any point, sought information concerning the availability of financial aid and could not say for sure that he would actually enroll if he were provided that information. This respondent also admitted that his level of motivation at this point in his life was not as high as it once had been or should be.

### Category 3

The third group of respondents interviewed were predicted to have an interest in attending college, but their actual answers reflected no interest in attending college.

The first respondent was separated from his spouse, employed full-time, and had some previous educational experiences. His income was in the \$6,000 to 12,000 range. He stated that he was not interested in college at the present time because of his job responsibilities. Nonetheless, he did have some poignant views concerning financial aid from his previous college experiences. He noted that at the local public university, information about financial



aid was sparse. He stated the best source for financial aid information was one's own peer group. The respondent also indicated that "the financial aid officer will blandly tell you about the programs, but if you don't know what you want--you're in trouble." The respondent stated that he did not know that he could qualify for financial aid until he had dropped out of college.

The respondent appeared to be knowledgeable about programs offered (BEOG, NDSL, Veterans' Benefits), and he also knew whom to contact for further information. The primary problem appeared to be that the financial aid information was provided after the fact; that is, after the respondent had dropped out of college. He did note that if he were provided better information on cost of education and program requirements, his interest in attending college could possibly change. He also alluded to the fact that he could not afford to stop working to attend college since he had child support payments. Thus, it would appear that "opportunity cost" was another factor affecting his enrollment in college. The interview ended with the respondent stating he might enroll part-time in the near future.

The second respondent was married, and his income was in the \$6,000 - 12,000 range. He was 35 years old and employed full-time. In addition, the respondent was a high school graduate who, at the time, was not contemplating a

college education. He indicated that cost was the central factor. When asked if he was aware of financial aid programs being available to offset the cost of attendance, he answered negatively. He thought financial aid was not for veterans. When asked why he had not used his veterans' benefits for training, he stated that his ten years of eligibility had run out. He also noted that transportation would be a problem because he had no vehicle and no money to finance the expense of traveling back and forth to classes.

I asked him if he had better information on student financial aid, academic requirements, and cost of education would he actually enroll in college. He stated that while he could not definitely say that he would enroll in college, he did indicate that the information would be invaluable in making a decision on whether or not to attend college.

#### Category 4

The last group interviewed was those respondents who had been predicted to have no interest in attending college and actually had no interest in further education. Both of the respondents were white males between the ages of 25 and 34. Both held law degrees and had incomes above \$25,000. Each of the respondents indicated that he knew financial aid

was available to offset much of the expense of attending college. Yet, neither respondent has utilized any financial aid program while enrolled in college.

Surprisingly, neither respondent felt that there would be any other cost associated with going back to college other than the normal cost of tuition and fees. This was rather puzzling since one of the other respondents had mentioned foregone income as a factor affecting his enrollment decision; he was also a lawyer.

When questioned to be more specific as to why they were not interested in attending college, both mentioned at this point in their life they had no interest in further education. However, a truer picture emerged when one of the respondents remarked, "Since I have a five figure income, further education would be meaningless if it did not mean a better position and more money." Obviously, the respondent felt that more education would not necessarily bring a monetary or professional gain and, therefore, was not deemed very important.

I also questioned the respondents about whether they knew how financial aid eligibility was determined and how to apply for these programs. The first respondent indicated that when he was studying full-time, he knew of financial aid but did not apply. He chose to rely totally on his own resources. Moreover, he stated, "Married people could not

receive financial aid anyway." Obviously, he had inaccurate information concerning the rules governing eligibility for financial aid. He stated, "I didn't know I could apply--better information would have made a difference in the way I financed my education."

The respondents were finally asked if better information (cost of education, academic requirements, information on financial aid programs, etc.) were provided, would that change their interest in attending college. Both of the respondents answered that they could not positively state that it would change their interest due to present job responsibilities, but would provide them with enough information to make a rational decision on whether or not to reenter post-secondary education.

## CHAPTER 5

### SUMMARY, CONCLUSIONS, RECOMMENDATIONS

Chapter 5 contains three sections. First, the findings of the study are summarized. Second, the conclusions are presented and finally, the recommendations are set forth.

#### SUMMARY

Several studies have suggested that participation in higher education was substantially influenced by the students' perception of which college they could afford to attend (Campbell & Siegel, 1967; Newberg-Renn, 1973; National Commission on the Financing of Post-Secondary Education, 1973). Another study by Jackson and Weathersby (1975) pointed out that the availability of student financial aid had no effect on enrollment increases. Financial aid is designed to offset much of the cost of education, yet it would appear that adults have difficulty in receiving information concerning financial aid (Hamilton & Wheeler, 1979). The College Scholarship Service (1976) reported that information or the lack of information was the most often expressed problem by traditional college aged students interested in student financial aid. This is very important since information is a critical factor

in the decision-making process (Enis, 1977). For the adult student it would appear that information is critical to the decision on whether or not to pursue or re-enter post-secondary education. Thus, the purpose of this study was to investigate the amount and accuracy of information that potential adult male students had on financial aid programs and to develop insights into whether a lack of information or inaccurate information might affect their enrollment decision.

#### METHODOLOGY

To obtain the data necessary to answer the research questions located in Chapter 3, a sample of 143 respondents, between the ages of 25 and 60, was taken in Richmond, Virginia. The basic process utilized was area sampling techniques. In addition, stratified random sampling was used to select the specific locations where the sample was to be drawn and the Hill Directory was used to gain access to that population.

The results of the telephone survey of 143 adult males were analyzed using several techniques. First, descriptive statistics were used to determine the types and amount of information that all of the respondents had at the time of the survey. The next procedure involved determining the amount of correct information that the respondents had

on cost, academic requirements, eligibility for financial aid, and on financial aid programs. The third procedure utilized was discriminant analysis and stepwise regression. This analysis was designed to predict whether or not the respondents would be interested in attending college by using nine independent variables as predictors. In addition, stepwise regression was used to determine the strength of the selected independent variables as predictors of the dependent variable. The independent variables were classified into the following categories:

1. Demographic variables which included age, marital status, annual income, and level of education.
2. Perceived barriers to college enrollment which included cost, time, home responsibility, and job responsibility.
3. Information on college attendance which included knowledge of academic requirements.

The results of the discriminant analysis provided a classification of the respondents by actual group membership and predicted group membership. From the results of this procedure, four groups were identified and eight respondents were selected for the intensive personal interviews. Four of the participants in the intensive interviews were classified correctly by the discriminant analysis and four of the participants were classified incorrectly.

FINDINGS

The results of the discriminant analysis and step-wise regression revealed that membership in the two groups based on whether or not the respondents were interested in attending college usually possessed the following characteristics:

1. Age ( $\beta = .1775$ )--Younger males often expressed more interest in attending college than older males.

2. Level of Education ( $\beta = - .0049$ )--Males with previous college experiences responded more often to wanting to go to college.

3. Marital Status ( $\beta = .7987$ )--Single males usually answered yes to wanting to attend college.

In addition, for those respondents interested in attending college, cost ( $\beta = -.2693$ ) was still perceived as a major obstacle to enrollment. Those respondents who indicated no interest in attending college, usually had higher incomes ( $\beta = .9370$ ), were married ( $\beta = .7987$ ), and had a better knowledge of academic requirements ( $\beta = .3322$ ) than those males interested in attending college.

The discriminant analysis classification based on the respondents' actual answers to having an interest or non-interest in attending college and their predicted answers according to the selected independent variables resulted in 79.3 percent of the cases being classified correctly. Of the 51 respondents who indicated an interest in attending college, 10 were predicted to have no interest in



attending college. There were also 20 respondents who indicated no interest in attending college but were predicted to have such an interest.

A review of the crosstabulation of the (yes/no) groups against responses of several questionnaire items supported the results of the discriminant analysis and stepwise regression. Of the 51 respondents who indicated an interest in attending college, 52.9 percent mentioned cost as a major factor affecting their enrollment decision. Job responsibility was mentioned by 25.5 percent of the respondents while home responsibility was mentioned only 5.9 percent of the time. Meanwhile, of those respondents who indicated no interest in attending college, 27.1 percent felt they were too old; 23.4 percent thought their grades were too low; 19.5 percent simply had no interest in further education; and 13.0 percent mentioned time as being a major problem. Cost of education was cited by only 1.0 percent of the respondents who were not interested in attending college as a major reason for not being interested in further education.

The crosstabulation revealed that 80.3 percent of those wanting to go to college were between the ages of 25 and 35 years of age, and 64 percent of the respondents not interested in attending college were 35 years of age

or older. Of the respondents that were married, 70.8 percent indicated no interest in attending college, while 60.9 percent of the respondents who indicated an interest in attending college were single. Of those respondents not interested in attending college 84.7 percent had incorrect information on the cost of tuition and fees, while 15.3 percent had correct information; 84.7 percent had incorrect information on the cost of books and supplies, while 15.3 percent had correct information; 85.8 percent had incorrect information on the cost of transportation, while 14.2 percent had correct information; 96.8 percent had incorrect information on the cost of room and board, while only 3.2 percent had correct information; 90.2 percent had incorrect information on the cost of medical expenses, while 9.8 percent had correct information; and 67.4 percent had incorrect information, while 32.6 percent had correct information on the general academic requirements needed to enroll in college. Of those respondents interested in attending college, only 19.3 percent had correct information on the cost of tuition and fees; 13.8 percent had correct information on the cost of books and supplies; 45.1 percent had correct information on the cost of transportation; 5.7 percent had correct information on the cost of room and board; 29.5 percent had correct information on the cost of medical

expenses; 54.9 percent had correct information on the general academic requirements needed to attend college; and 29.5 percent had correct information on the cost of personal expenses.

The intensive interviews appeared to support the findings of the study. Of the two respondents who were correctly predicted as "no" respondents to attending college, both were married, held professional degrees and had incomes of more than \$25,000. Both of the respondents who were correctly predicted "yes" to having interest in attending college, had some previous college experience, single, and their incomes were in the \$6,000-\$12,000 range.

The interviews with the four respondents who were incorrectly predicted also provided some interesting observations. Of the two respondents predicted to have no interest in attending college, both were lawyers and had incomes above \$25,000. Yet they were still interested in further education. Both of the respondents reflected the point of view that further education was always desirable but their learning activities were usually limited to special interest courses rather than a specific curriculum. There was no mention of cost preventing the enrollment of either individual but one of the respondents did note that full-time matriculation would be impossible because of the loss of foregone income.

Of the two respondents correctly predicted as having no interest in attending college, both were white males with incomes above \$25,000. They noted that further education would not be plausible unless it would provide an even higher income than they presently made and gains would be made in their professional status.

### CONCLUSIONS

Several studies including the Commission on Non-Traditional Study (1973) have reported that there is a large pool of adults interested in higher education. The Commission on Non-Traditional Study (1973) suggested that approximately 56 million adult males were interested in further learning opportunities. Yet, only 3 million males, 25 years of age or older were enrolled in college in 1977 (U.S. Department of Commerce, 1978). This discrepancy between actual enrollment and reported interest in enrollment suggests that either estimates of adult interest in higher education are overstated, that current programs are not designed for adults, or that adults are getting insufficient information on programs, including the availability of financial aid.

This study and Shepherd's (1979) attempted to determine the amount of information about financial aid and other factors that a potential market had about higher

education programs in a city offering a diverse set of educational opportunities. The results of the study indicate that a large segment of this market does not have sufficient information, but there are also indications that previous studies may have overestimated (perhaps by a factor of two) the size of the market. This still leaves a large untapped adult student market for higher education. However, higher education does not appear to be actively pursuing this market through adequate promotion (if the results of this study can be generalized to any degree). The above suggests that colleges who desire to penetrate this market must improve their promotion efforts and may have to re-design curricula and services.

There are several types of promotion involved in marketing. The most conventional involves telling the market where its needs can be satisfied. This type of promotion is typified by supermarket advertisements. Yet, even in all but the most pedestrian of these advertisements, there are elements of a second level of promotion--needs enhancement and/or needs creation. The results of this study suggest that those institutions who wish to penetrate the adult market effectively would do well to consider the use of both types of promotion. The subjects of this study were (1) generally lacking "good" information and/or (2) were not highly motivated.

RECOMMENDATIONS

This study did not attempt to determine the effect of promotion (better information) on enrollment behavior. It would be useful to conduct such a study. An institution planning to pursue this market would surely want to do such a study. It is recommended that further research be conducted to test the effects of various marketing and promotional techniques on enrollments.

Practice in the marketing of higher education would also profit from studies on "what were the factors that cause adult students to make enrollment decisions" and "appropriate strategies for preparing an institution to pursue a new market."

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APPENDICES

APPENDIX A

192 YEARS OF FEDERAL EDUCATION LEGISLATION

1787

The Northwest Ordinance authorized land grants for the establishment of educational institutions.

1862

The first Morrill Act (12 Statute 503) donated public lands to the states and territories to establish institutions, which came to be called "land-grant colleges" for students to study mechanics and agriculture.

1890

The second Morrill Act (26 Statute 417) provided federal funds for instruction for the land-grant institutions.

1917

The Smith-Hughes Act (Public Law 64-347) also called the Vocational Education Act of 1917, provided grants to states for agricultural, industrial, and trade-related education below the college level.

1920

The Smith-Bankhead Act authorized grants to states for vocational and rehabilitation programs.

1944

The Servicemen's Readjustment Act (Public Law 78-346) also called the GI Bill, provided federal aid for World War II veterans to continue their education.

1945

The Fulbright Act (Public Law 79-584) established the Board of Foreign Scholarships to finance exchanges of school teachers, graduate students, and faculty members between the United States and other countries.



1957

The Practical Nurse Training Act (Public Law 85-865) provided grants to states for training practical nurses.

1958

The National Defense Education Act (Public Law 85-865) provided funds for programs in science, mathematics, foreign languages, and other subjects that would ensure the United States enough people in critical areas to meet national defense needs.

1963

The Health Professions Educational Assistance Act (Public Law 88-129) provided funds to expand teaching facilities and loans for full-time students in the health professions.

The Higher Education Facilities Act (Public Law 88-204) authorized financial assistance for classrooms, libraries, and laboratories in two- and four-year colleges, universities, and technical institutes.

The Vocational Education Act (Public Law 88-210) increased federal support for residential vocational schools, work-study programs and research and training in vocational education.

1964

The Economic Opportunity Act (Public Law 88-452) authorized grants for college work-study programs, support for vocational training for unemployed youths, and a number of other educational and training programs.

1965

The Higher Education Act (Public Law 89-329) provided funds to colleges and universities for community service, continuing education, cooperative education and libraries. It also established the Teacher Corps and support for graduate education. Title III provided funds for developing institutions, while Title IV authorized Supplemental

1965 (Continued)

Educational Opportunity Grants and other student financial aid programs. In addition, the Student Loan Marketing Association was established. Title XII which included Section 1202 required the establishment of state post-secondary commissions.

The National Vocational Student Loan Insurance Act (Public Law 89-287) encouraged state and non-profit private institutions to establish loan insurance programs to assist full-time students.

1968

The Higher Education Amendments (Public Law 90-575) authorized new programs for the disadvantaged college student and clinical experiences for law students.

1972

The Educational Amendments (Public Law 92-318) established the Education Division, National Institute of Education, and other agencies. Title IX prohibited discrimination based on sex in any program receiving federal funds. The Basic Educational Opportunity Grant program was also established under this law.

1976

The Educational Amendments (Public Law 94-428) provided federal assistance to the states for career development and educational programs and for guidance and counseling activities. The Basic Educational Opportunity Grant program also extended eligibility to part-time students.

1978

The Middle Income Student Assistance Act (Public Law 95-566) extended eligibility in the Basic Educational Opportunity Grant program to students from families with incomes up to \$25,000. In addition, the law eased restrictions on independent students applying for student financial aid.

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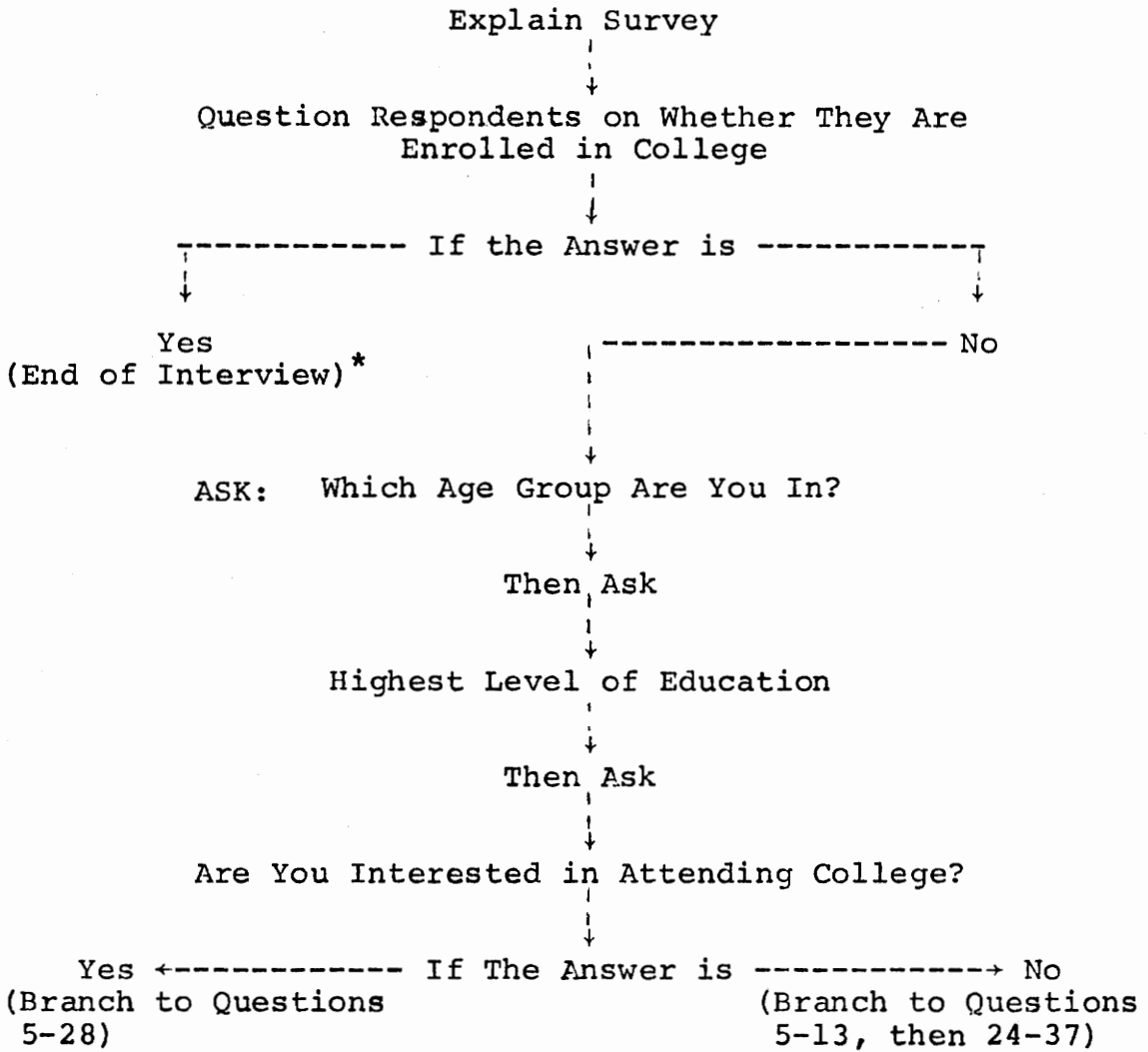
Source: The Chronicle of Higher Education, October 9, 1979, 1, p. 13.

APPENDIX B

TELEPHONE QUESTIONNAIRE BRANCHING DIAGRAM

TELEPHONE QUESTIONNAIRE

## BRANCHING DIAGRAM



TELEPHONE QUESTIONNAIRE  
SURVEY OF ADULT MALES

NAME \_\_\_\_\_

PHONE NO. \_\_\_\_\_

TRACT NO. \_\_\_\_\_

BLOCK NO. \_\_\_\_\_

1. Are you presently enrolled in college?

yes  
 no

\*If the answer is yes, the interview is ended.

2. Which of the following age groups are you in?

25-34  
 35-50  
 50-60

3. Highest level of education.

Some high school  
 High school graduate  
 Some college  
 2-year college graduate  
 4-year college graduate  
 Masters  
 Doctorate/professional

4. Are you interested in attending college?

yes  
 no

\*If the answer is yes to #4, Branch to questions 5 through 28.

\*If the answer is no to #4, Branch to questions 5 through 13, then 24 through 37.

5. If you should attend college, where? \_\_\_\_\_

6. If you should go to \_\_\_\_\_ college or university, would you attend part-time (3-6 hours) or full-time (over 6 hours)?

part-time  full-time

(Let the respondent guess the cost and mark the response according to the categories below for questions 7, 8, 9, 10, 11, 12, and 13.)

7. Do you know the cost of tuition and fees at \_\_\_\_\_ college or university?

under \$100  \$100-200  \$200-300  
 over \$300  Don't know

8. Do you know the cost of books and supplies?

under \$50  \$50-100  Over \$100  Don't know

9. Do you know the cost of personal expenses?

under \$100  \$100-200  \$200-300  
 over \$300  Don't know

10. Do you know what transportation costs would be?

under \$100     \$100-200     \$200-300  
 over \$300     Don't know

11. Do you know the cost of room and board?

under \$100     \$100-400     \$400-700  
 \$700-1000     Don't know

12. Do you know the cost of medical expenses?

under \$100     \$100-200     \$200-300  
 over \$300     Don't know

13. What do you think the academic requirements would be?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

14. Do you know whether financial aid programs are offered at \_\_\_\_\_ college or univeristy?

YES  Go to number 15.  
 NO  Go to number 16.

15. Could you please tell me which of the following programs are offered at \_\_\_\_\_ ?

- |                                  |   |
|----------------------------------|---|
| 1. <input type="checkbox"/> BEOG | 7. <input type="checkbox"/> GTA                       |
| 2. <input type="checkbox"/> SEOG | 8. <input type="checkbox"/> Scholarships              |
| 3. <input type="checkbox"/> NDSL | 9. <input type="checkbox"/> State loans: scholarships |
| 4. <input type="checkbox"/> CWSP | 10. <input type="checkbox"/> Veterans' benefits       |
| 5. <input type="checkbox"/> GSL  | 11. <input type="checkbox"/> CETA training            |
| 6. <input type="checkbox"/> GRA  |   |

16. Do you know how to apply for these student aid programs at \_\_\_\_\_ College or University?

yes  
 no

17. Do you think you would be eligible for student financial aid?

yes  
 no  
 don't know what it is.

\*If the answer is no, proceed to #18.  
 \*If the answer is yes, proceed to #19.

18. Why do you think you would not be eligible for student financial aid?

- I'm too old  
 My spouse makes too mcuh money  
 Aid not available for part-time students  
 Aid not available for married people  
 Don't know  
 Other \_\_\_\_\_

19. Do you know who to contact to obtain information on student financial aid? Cost of education? Academic requirements?

yes  
 no

If yes, who? \_\_\_\_\_

20. If you are interested in attending college, why aren't you enrolled?

- not enough time
- inconvenient location
- home responsibilities
- job responsibilities
- lack of confidence in abilities
- lack of husband's/boyfriend's support
- cost
- no child care
- I'm too old
- inconvenient classes
- lack of transportation
- don't enjoy school
- low grades in school
- no interest
- other (please specify) \_\_\_\_\_

\*If time is a reason why he is not enrolled, ask #21.

\*If time is not a problem, go to #22.

21. Why do you think time would be a problem?

- would take too long to get to class
- classes not offered when I could attend
- other (please specify) \_\_\_\_\_

22. If you were provided better information about cost of tuition and fees, program requirements, financial aid available, would be actually enroll?

- yes
- no

23. How soon would you enroll?

- within one quarter or semester
- within two quarters or semesters
- other (please specify) \_\_\_\_\_

24. Number of individuals dependent upon you for support (exclude yourself).

- 0
- 1
- 2
- 3
- 4
- 5 or more

25. What is your employment status?

- full-time
- part-time
- unemployed

26. Annual income:

- less than \$6,000
- \$6,000 to \$12,000
- \$12,000 to \$18,000
- \$18,000 to \$24,000
- \$24,001 and above
- Refused to answer

27. Marital status:

- single
- married
- divorced
- separated
- widowed

28. Would you be available for an interview at a later date?

- yes
- no

\*End of Interview

29. Why aren't you interested in attending college?

- not enough time  
 inconvenient location  
 home responsibilities  
 job responsibilities  
 lack of confidence in ability  
 lack of wife's or girlfriend's support  
 cost  
 no child care  
 too old  
 inconvenient classes  
 lack of transportation  
 don't enjoy school  
 low grades in school  
 no interest  
 other (please specify) \_\_\_\_\_

\*If time is mentioned in question 29, proceed to 30, 31, and 32.

\*If time is not mentioned in question 29, proceed to 33.

30. Why do you think time would be a problem? (Suggest answer if no response is given)

- would take too long to get to class  
 classes not offered when I could attend  
 other (please specify) \_\_\_\_\_

31. If you were to go to college, would you want to attend during

- morning (8-12)     afternoon (12-4)     evening (4-9)

32. How much time each week do you think that you would have to spend on your class work if you took 2 courses? This includes time spent in class. (Select one)

- 12 hours     9 hours     6 hours     Don't know

33. What other cost besides tuition and fees do you think would be involved in going to college? (Let respondent suggest answers.)

- foregone income  
 baby sitting fees  
 transportation  
 room and board  
 no other costs  
 other (please specify) \_\_\_\_\_

34. Do you know that student financial aid is available to offset much of the expense of attending college?

- yes  
 no

35. Do you think you would be eligible for student financial aid?

- yes  
 no  
 don't know (If no is the answer, proceed to #36.)

36. Why do you think you would not be eligible for student financial aid?

- make too much money  
 I'm too old  
 Aid not available for part-time students  
 Aid not available for married students  
 Don't know  
 Other (please specify) \_\_\_\_\_

37. If you were provided with information about cost of education, academic requirements, and student financial aid available, would that change your interest in attending college?

- yes  
 no



APPENDIX C

DISTRIBUTION OF RESPONDENTS  
SELECTED FOR SAMPLING

Distribution of Respondents  
Selected for Sampling

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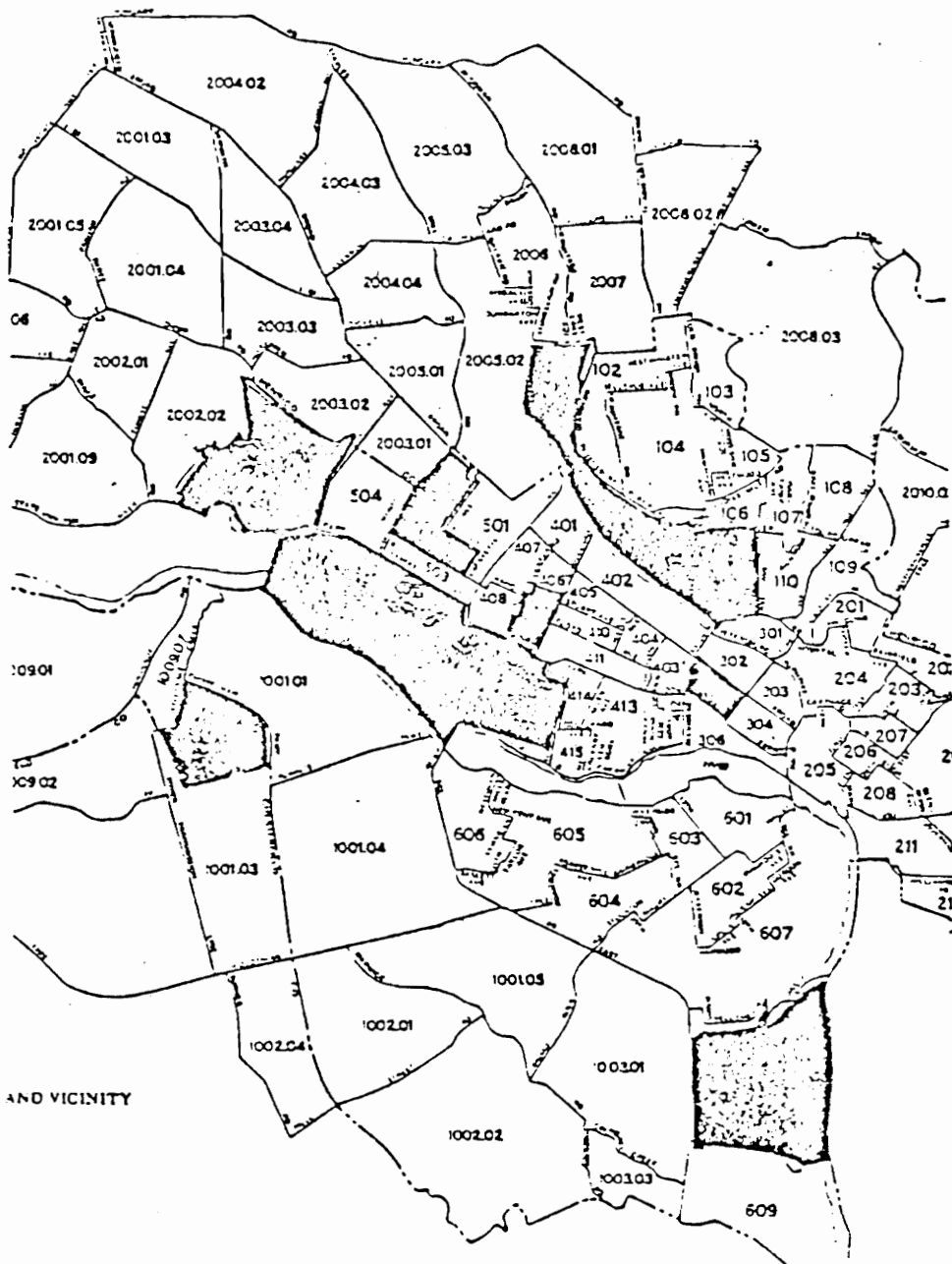
Tract	Respondents	Blocks	Number Per Block
101	2	1	2
111	20	3	7
305	7	3	3
409	18	3	6
416	8	4	2
505	24	6	4
506	11	5	2
502	8	8	2
608	24	6	4
1001.2	11	2	5

---

APPENDIX D

TRACTS SELECTED FOR SAMPLING POPULATION

Tracts Selected for Sampling Population



Indicates Tracts Selected. Tracts 101, 111, 305, 409, 416, 502, 505, 506, 608, 1001.02.

APPENDIX E

SELECTED DEMOGRAPHIC DATA ON MALES NATIONALLY  
AND IN RICHMOND, VIRGINIA

Selected Demographic Data on Males Nationally  
and in Richmond, Virginia

	Nationally	Richmond
Median Age	28	34
Percentage of Adult Males (over 16) who are married	70%	52%
Median Years of Education Completed	12.3	11.3
Percentage of Males (16 and over) in the labor force	59.8%	52%
Average Family Income with Male Head of the Household	\$16,095	\$16,912

Source: Statistical Abstracts of the United States--1978.  
United States Bureau of Census. Washington, DC:  
U.S. Government Printing Office, 1979.

APPENDIX F

INTENSIVE INTERVIEW GUIDE

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

Wanted to go to school \_\_\_\_\_ Why \_\_\_\_\_

Did not want to go to school \_\_\_\_\_ Why \_\_\_\_\_

Personal Information from telephone survey \_\_\_\_\_

-----  
Comments/ObservationsParents

educational attainment  
 employment  
 income range  
 supportive attitude/financially of  
 post-secondary education

Husband

educational attainment  
 employment  
 income range  
 support of post-secondary  
 education--time, money, etc.

Subject's education

If attended college, what field, degree  
 plans at time  
 Approximate grade average, perception  
 of ability  
 If did not attend, why?  
 job, marriage, money  
 If did not complete, why?  
 Did you enjoy school?

Employment

ever employed, currently employed  
 type of work  
 How valuable do you feel career/work is  
 to your self-fulfillment?  
 why/why not working?  
 need/no need  
 extra time/no time  
 few opportunities in the field  
 husband objects or encourages  
 family obligations  
 enjoy working (why?)  
 lack of training  
 Do you want to change job?  
 Do you want new training/training  
 if currently not employed?

Recent education information

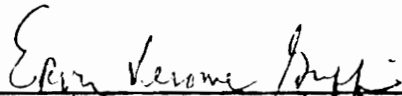
Have you applied for admission in last 2 years?  
 Why? Did you attend?  
 Have you taken any courses?  
 Was information on cost, requirements, offerings,  
 etc. easily accessible?--mailed promptly, read-  
 able, helpful in decision process  
 If you want to attend now, major source of  
 financing--job, husband, family, savings, etc.  
 Friends/family/husband/boyfriend/children  
 encourage college  
 Do you feel further education is necessary for  
 your self-fulfillment?  
 Are class times and locations convenient?



VITA

Ervin Verome Griffin was born in Coalwood, West Virginia on May 15, 1949. He graduated from Big Creek High School, War, West Virginia and received a Bachelor of Science Degree in Secondary Education from Bluefield State College, Bluefield, West Virginia. He earned his Master of Science Degree in Counseling and College Student Personnel Services at Western Illinois University, Macomb, Illinois.

He began his career in education as an instructor of the educable mentally retarded at Caretta Elementary School, Caretta, West Virginia in 1971. After one year of teaching, he accepted the position of assistant head resident advisor at Western Illinois University, Macomb, Illinois. In 1974, he accepted the position of counselor/director of student financial aid at Southwest Virginia Community College, Richlands, Virginia. Upon returning from a year's sabbatical leave to study for the doctorate, he assumed the duties of counselor/coordinator of student activities at Southwest Virginia Community College, Richlands, Virginia.

  
Ervin Verome Griffin

THE EFFECT OF PRICES ON THE HIGHER EDUCATION  
ASPIRATIONS OF ADULT MALES: IS THERE  
AN INFORMATION GAP?

by

Ervin V. Griffin

(ABSTRACT)

The purpose of this study was to investigate the amount of information that potential adult male students had on financial aid and other aspects of college programs and to develop insights concerning the effects of an information gap (if any) on enrollment decisions and the degree to which colleges in a selected area are marketing information. To obtain the data necessary to answer the research questions posed in this study, a sample of 143 respondents between the ages of 25 and 60 was selected from the city of Richmond, Virginia. The basic process utilized was area sampling techniques. In addition, stratified random sampling techniques were used to select the specific locations where the sample was to be drawn and the Hill Directory was used to gain access to that population.

The results of discriminant analysis and stepwise regression revealed the following nine variables were

significant predictors of whether or not adult males would want to go to college.

1. Age--More younger males (25 to 35) expressed an interest in attending college than older males (ages 40 to 60).

2. Level of Education--More males with previous college experience wanted to go to college than males with no college experience.

3. Marital Status--More single males wanted to go to college than married males.

4. Cost--Males interested in attending college viewed cost of education as the major obstacle more often than males not interested in attending college.

5. Time--More males not interested in attending college mentioned time as a problem than males interested in attending college.

6. Annual Income--More males with incomes above \$25,000 expressed no interest in attending college than males with incomes in the \$6,000-12,000 range.

7. Home Responsibility--More males not interested in attending college viewed home responsibility as an obstacle than males interested in attending college.

8. Job Responsibility--More males not interested in attending college mentioned job responsibility as a deterrent to enrollment than males interested in attending college.

9. Knowledge of Academic Requirements--Males not interested in attending college had more information on academic requirements than males interested in attending college.

It was concluded that the lack of information was a problem related to the adult males' participation in higher education. Even many of those who wanted to go to college had not been motivated to the point where they had (1) enrolled or (2) even acquired information.

This study did not attempt to determine the effect of promotion (better information) on enrollment behavior. It would be useful to conduct such a study. It is recommended that further research be conducted to test the effects of various marketing and promotional techniques. Practice in the marketing of higher education would also profit from studies on "what were the factors that cause adults to make enrollment decisions" and "appropriate strategies for preparing an institution to pursue a new market."