

MAINE STATE LEGISLATURE

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A
comprehensive
study
looking at the
aspirations of
Maine students
and families

FUTURES AT RISK ???

College Aspirations Research

**Report of Findings
February 13, 1997**

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Forward

This report contains results from all three phases of this research project: mini groups among Students, focus groups among Parents, and telephone interviews among Parents and Students. When reviewing the results from this study, the reader should keep in mind that focus group (and mini group) research is a qualitative marketing research methodology and was conducted with the intention of providing direction and clarification for writing the telephone surveys used for the quantitative phase of the study. Focus groups can be used for the purposes of generating hypotheses. However, qualitative research is never meant and should not be used to make any quantitative measures or judgements.

As it turns out, the findings from the qualitative portion of this research closely match the findings from the quantitative confirmation. Therefore, this report combines the findings from each. Where the three phases match, the reporting will follow a specific order: Parent focus groups, Student mini groups, and quantitative confirmation.

I. Introduction

Background

College (including technical training) education financing has been a growing concern among households with children and continues to become an even greater concern as costs continue to escalate for post secondary education. While the more affluent households are able to handle the expenses, middle and low income households are finding the burden to be overwhelming. Unfortunately, the expense of post secondary education is playing an increasing role in decisions concerning whether or not to send students to school. Furthermore, the cost may be having a greater impact on what schools students are attending.

In Maine, the dynamic is slightly different from other states. While cost certainly remains an issue, the overall incidence of children in Maine going on to post secondary education tends to be on the lower side relative to other states. This includes any kind of formal training after high school, such as entry into the military. Reasons for the "lower aspirations" may be a combination of a number of factors including perceptions due to parents not attending post secondary school, and the perceived need to spend the time and money, given the availability of jobs out of high school versus those available out of post secondary education.

Finance Authority of Maine (FAME hereafter) would like to investigate the possible reasons concerning why students in Maine are not as likely to consider attending some form of post secondary education. Not only does FAME provide a full array of college financing products, but FAME also views encouragement of post secondary education as a means to improve the overall quality of the Maine State labor force. By identifying when a student leaves the college tract and why, FAME hopes to develop programs that would encourage students to keep moving toward some form of formal education after high school.

Research Objectives

Therefore, the overall objective of this research is to better understand aspirations to continue with post secondary education and identify the barriers that may be hindering decisions to acquire higher education. The scope of the study is intended to go beyond just the cost issue, although everyone involved in the project certainly recognized that cost is playing an increasing role in determining educational decisions, both in terms of whether or not a student is to continue education, and if so, where that education may take place.

Other factors under consideration include the timing of decisions about education and the impact of a family's history (parents' experience with education) to attend or not to attend post secondary education. Furthermore, family communication about such issues needed to be explored. That is,

when parents and students begin conversations about post high school plans, what the content of conversations include, and whether or not parents and students have the same ambitions for the students and are in agreement about what the student plans to do after high school.

In addition to these issues, FAME wanted to explore certain aspects within high schools that may or may not enhance students' chances of furthering their education after high school. These points include student peers, teachers, curriculum and overall student preparedness, both academically and emotionally.

As a secondary objective, FAME hoped to identify any regional differences that may exist as well as differences by any type of household characteristic such as income, primary occupation(s), and marital status.

Another secondary objective involved identifying the schools under consideration by students and students' propensity to stay in Maine.

Research Method

The project involved three stages of research. The first two phases are qualitative in nature and were conducted primarily to identify themes and issues to address in the third phase, the quantitative phase. All three phases are discussed below.

Phase 1: Parent Focus Group Discussions

This phase of the research was conducted simultaneously with Phase 2, the Student Mini Groups and consisted of three focus group discussions among Parents. Each group was approximately two and a quarter to two and a half hours in length. This methodology was selected to give participants an opportunity to discuss issues in detail and the reasons behind some of their opinions. As it turns out, each of the groups exceeded their intended length due to the high level of participation and interest exhibited by each attendee. The locations were selected to represent the broad regions of Maine. The specific locations and schedule were as follows:

<u>Locations</u>	<u>Schedule</u>
South Portland	November 7, 1996
Bangor	November 13, 1996
Presque Isle	November 14, 1996

All qualified respondents were recruited by telephone from sample obtained from Survey Sampling, Inc. The sample was a listed sample with a student (under 18) predictor based on a number of secondary sources primarily defined by school registrations, magazine subscriptions, driver's license

information and voter registrations. The sample was further defined by a radius of about 30 to 35 miles from the focus group site in order to accommodate travel. In addition to the sample parameters, participants were screened to include:

- ◆ Those from households that did not include members employed by State Government, a State Agency, a financial institution, a marketing research firm, or an advertising agency
- ◆ Households with children under the age of eighteen
- ◆ Parents between the ages of 18 and 70

During the screening process, respondents were asked to rate the likelihood that their children would continue their education after high school. Efforts were made to recruit a mix of male and female parents across several demographic segments:

- ◆ Four age groups (18 to 24, 25 to 40, 41 to 55, and 56 to 70)
- ◆ Three children age groups (Under 6, 6 to 12, 13 to 18)

Only one Parent from a household was allowed to attend, although several Parents asked if their spouse could accompany them to the meeting. (The Parent Focus Group Recruitment Screener can be found in Appendix A to this report)

Table A indicates the number of respondents recruited and the actual number of attendees for each location. A total of 20 parents actually participated in this phase of the research.

<u>Location</u>	<u>Number Recruited</u>	<u>Number of Participants</u>
South Portland	15	7
Bangor	10	5
Presque Isle	12	8

(Parent Focus Group Participant Profiles can be found in Appendix B to this report.)

- ◆ Note that the group in South Portland was held just a week or so after torrential rains and

flooding, which may have contributed to the mediocre show of participants. Just prior to the date of the group, five respondents cancelled.

Phase 2: Student Mini Group Discussions

Two mini group discussions were held at each of three school systems across Maine for a total of six student sessions. All participants were selected by teachers and administrators at the respective schools and were divided into two sections: those perceived to be on a college track and those believed not to be on a college path. The groups included both seventh and eighth graders and a mixture of males and females. All the groups were lead by a Market Decisions trained Moderator - teachers, administrators, and parents did not attend any of these sessions. The groups were approximately 50 minutes in length and were intended to be informal, open discussions.

- ◆ In order for the opinions of Students to be clearly heard without any sudden Parent bias, disclosure of the group subject matter was kept to a minimum. Only enough was revealed in order to inform Parents that the sessions were being held during school time.

The locations were intended to parallel those identified for the Parent Focus Groups. All groups were held at the schools during a school day. The schools, school systems and schedule appear in Table B below.

- ◆ Six students attended each session, for a total of 36 student participants.

TABLE B		
Participating School Systems and Schedule		
<u>School</u>	<u>School District</u>	<u>Date</u>
Saco Middle School	Saco/Dayton	November 12, 1996
Mt. View Junior High School	SAD 3	November 13, 1996
Fort Kent Elementary School	SAD 27	November 14, 1996

Prior to conducting the mini groups in each school system, the Moderator was not told by school officials which group was college bound and which group was not likely to attend college as perceived by the teachers and staff. Notably, differences in maturity and the way the Students interacted were great enough between the two groups that it was very easy for the Moderator to distinguish between the two groups in each school based solely on observations.

Phase 3: Quantitative Telephone Interviews

The quantitative research consisted of 600 telephone interviews averaging 17 minutes in length. Data collection occurred between December 12, 1996 and January 5, 1997. An equal number of surveys were completed among Parents of children under the age of 18 (n=300) and Students aged 12 to 17 (n=300). Parents of the Student respondents were asked permission to interview their children prior to asking for the Students' cooperation. Information from the Parent Focus Group Discussions and the Student Mini Group Discussions was used to help write and refine each of the questionnaires used in this phase of the research.

- ◆ Except for changes reflecting the orientation of the audience being asked the questions (which resulted in rephrasing some of the questions without changing the content), the Parent and Student questionnaires were very similar. Differences between the two surveys included the following:
 - Parents were asked household income
 - Students were asked their current grade in school
 - Juniors and Seniors from the Student portion of this phase were asked if they had attended a financial aid night at their school or at another location

The sample used for this part of the study was similar to that used for the Parent focus groups, except the sample used for this quantitative phase was Statewide and not limited to regions surrounding the focus group locations. Like the focus group samples, this was a listed sample with predictors for children in the household. For Parents the sample attempted to include households with children living there under the age of eighteen while the Student sample attempted to identify households with children living there aged 12 to 18. Like the focus group samples, the predictors used for this sample include school registrations, magazine subscriptions, driver license information and voter registrations.

- ◆ This type of listed sample was used to try to control the cost of data collection as much as possible. Without the predictors, the incidence of households with children would have dropped from that reflected in the survey (Parents 81%, Students 64%) to the actual incidence of approximately 49%.
 - The higher incidence of children among Parents is a result of the wider range of Student age qualification (under 18 versus 12 to 18).
- ◆ However, the reader should note that using this type of sample did not impact the validity of the results. One check that substantiates this is the fact that responses and opinions from Students were similar between the two sections of the mini groups combined, and the statewide survey, which included representatives of both types of students.

Parent respondents were screened to include:

- ◆ Those from households that do not include a member employed by a marketing research firm or an advertising agency
- ◆ Households that contain children eighteen years of age or younger who have not finished high school

Students were screened to include:

- ◆ Those from households that do not include a member employed by a marketing research firm or an advertising agency
- ◆ Households that contain children twelve to eighteen years of age who have not finished high school (12 to 18 year old students were interviewed)
- ◆ Those whose parents granted permission to proceed with the interview

Two thirds (63%) of qualified Parents cooperated while just over half (54%) of the Student households cooperated. Much of the difference in cooperation between Parents and Students can be attributed to the courtesy of asking Parents' permission to interview their children. Overall the difference is minor and did not affect results.

The sample sizes of 300 completed interviews for each group result in a maximum sampling error of +/- 5.7% at the 95% level of confidence. The reader should be aware that the margin of error associated with smaller subgroups is greater. Statistical differences between Parents and Students, and between subgroups within those two segments, are cited where they occur throughout the findings.

The results of all three phases are reported together in this report. The sequence will follow the same order throughout the report: Parent Focus Group Discussions, Student Mini Group Discussions, and the Quantitative confirmation. While the reader may find the results from the discussion groups very insightful, he/she should refer to the quantitative results for Statewide trends.

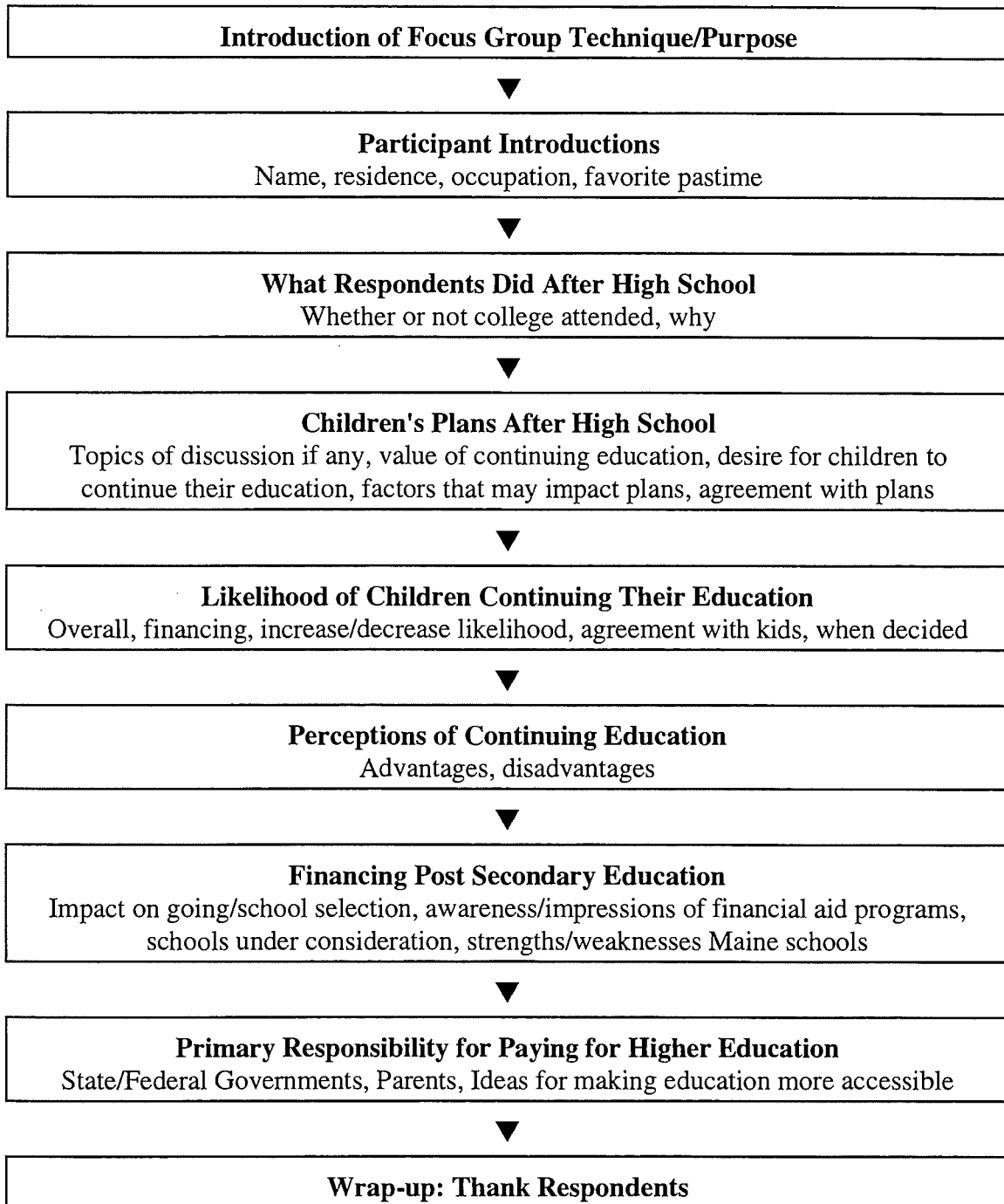
- ◆ It appears that much of what was said during the focus and mini groups was confirmed during the telephone studies.
- ◆ Actual quotes from the Parent focus groups are used when they help to emphasize and/or to clarify a point made during the discussions.

The reader may also feel as though the sample collected for the telephone study is somewhat more educated than the State as a whole or that aspirations to continue education are higher than anticipated. Upon reviewing the demographic characteristics for both the Parent and Student interviews, one can see that this actually is not the case, that the sample is a fair representation of households with children (not total households) located across the State. Furthermore, most of the Students who participated in the mini groups who were identified by teachers as not being college bound indicated during the groups that they did intend to go to college or technical school.

- ◆ However, based on maturity, disposition, and the way they carried themselves as observed by the moderator, there appeared to be a drastic difference between the students identified as being college bound versus those thought not to be aspiring to college.

Flow Chart of the Parent Focus Group Discussions

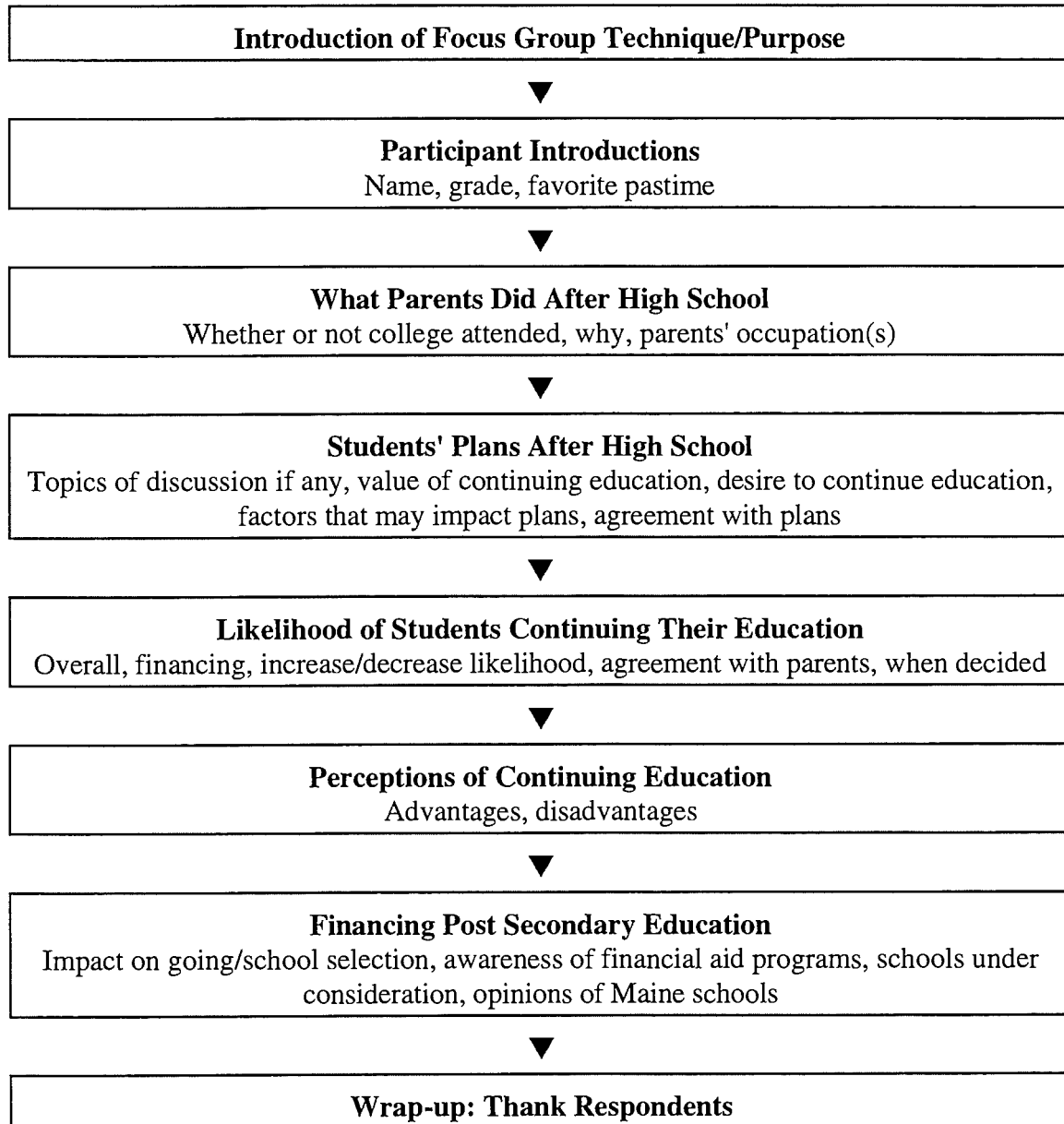
The flow of discussion was similar across all three Parent Focus Groups and proceeded as follows:



(The complete moderator's guide can be found in Appendix C to this report)

Flow Chart of the Student Mini Group Discussions

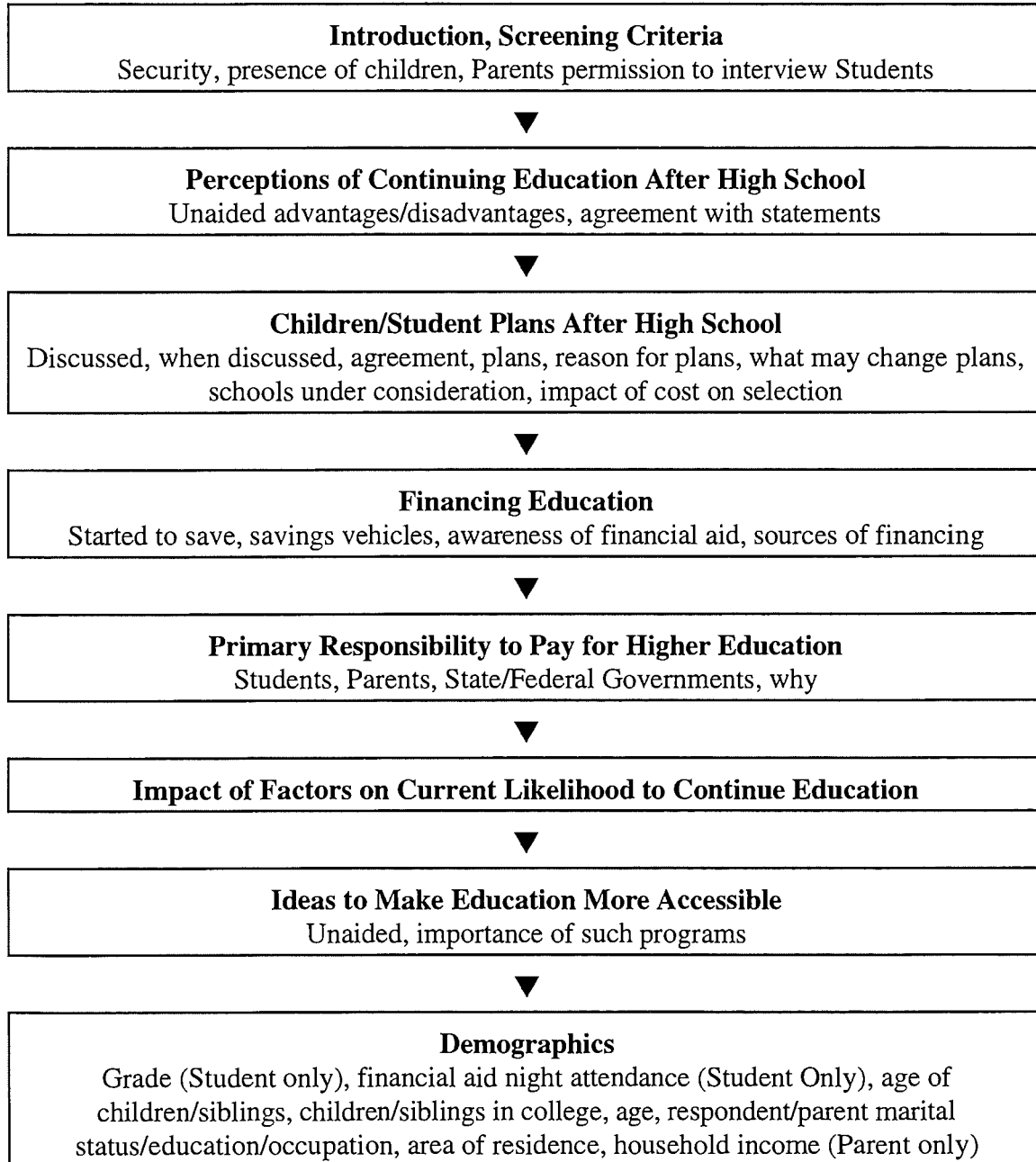
The flow of discussion was similar across all six Student Mini Groups and proceeded as follows:



(The complete moderator's guide can be found in Appendix D to this report)

Flow Chart of the Parent and Student Telephone Interviews

The flow of the interview was similar for each group except where noted and proceeded as follows:



(The complete questionnaires can be found in Appendix E (Parent) and Appendix F (Student) to this report)

II. Executive Summary

Overall Opinions About Continuing Education

Better jobs/career was the top advantage of continuing education cited by both Parents and Students. A perceived related outcome, earning more money, was also considered by many Parents and Students as an advantage to continuing education. Surprisingly, more than Parents, Students suggested that an advantage to college was to obtain more knowledge. Parents placed a greater emphasis than Students on personal enrichment and preparation for life as advantages.

Disadvantages expressed by Parents and Students of continuing education were clearly dominated by financial concerns in terms of it being expensive, the potential debt and preparing financially for the expenses. A secondary disadvantage indicated a concern over the availability of jobs after college.

- ◆ Notably, a large contingent of both Parents and Students reported that there were not any disadvantages to continuing education.

Both Parents and Students agreed that continuing education gives a person a competitive edge for job opportunities. In terms of continuing education leading to greater financial security, and the belief that similar to high school, everyone has a fundamental right to obtaining education after high school, Students were more supportive than Parents, although the majority of both groups supported these ideals. In addition, the vast majority of Parents and Students considered continuing education a necessity today.

Agreement with financial opinions about continuing education were considerably lower among both Parents and Students. The majority of Students considered colleges, universities and technical schools to be a good value. And while the majority of Parents also agreed with this stance, the level of support was significantly lower. Regarding opinions about parents saving for their children's education, paying for part of their children's education, and students paying for part of their own education, the majority of Parents and, to a much lessor degree, Students were in agreement. However, Students were much more prone than Parents to evaluate continuing education as a good value.

- ◆ Less than half the Parents and just barely half the Students admitted that they were investigating financial aid programs. However, only a minority from each group supported the idea that the Federal and State Governments should pay for part of the cost for continuing education after high school.

Discussion of Students' Plans After High School

Two thirds of Parents have discussed plans with all their children and another quarter have had conversations with some of their children. Three quarters of the Students surveyed indicated that they had engaged in these conversations with their parents.

- ◆ There appears to be some disagreement between Parents and Students about when the discussions began. Parents were significantly more likely than Students to say kindergarten and Students were significantly more apt to say high school.
 - Parents were adamant in stressing the point that they did not want to encourage any conversations until they personally felt their kids were ready.
- ◆ Virtually all Parents and Students affirmed that they were in agreement with their kids/parents about the plans after high school.

Students' Likely Plans After High School

Plans after high school of Parents' children and Students were dominated by attendance at four year colleges. Getting a job and then attending school, enrolling in a two year college, and going to a technical college also garnered considerable response, but nothing compared to attending a four year college.

- ◆ Very few Parents and Students felt the plan was to get a job right out of high school. However, a considerable percentage of Parents and Students did not know what the plans would be.
 - Representative jobs students would get right out of high school include, among others, manual labor, retail, restaurant, mechanics, construction and truck driving.

Top reasons for the plans after high school reflect responses to the advantages of continuing education since such a high percentage of respondents said the plans include obtaining more education. Parents were most likely to say that their children simply want to go to college, or that continuing education will help them to pursue a better job or career. Students were most keen on the prospect of obtaining a better job or career. Parents and Students also mentioned as reasons better education, and motivation in terms of the student being already used to studying and not wanting to endanger a continuance of this with a break in proceeding with more education.

- ◆ To a lesser degree among Parents, and far less significant among Students, Parents' encouragement, expectations, and family tradition all appeared as reasons for the plans after high school.

By a considerable margin, Parents and Students mentioned lack of money most frequently as a factor that may change the plans after high school. Next in line, Parents cited a change in their children's interests as an impetus to changing plans, while Students held steadfast with their ideas and indicated that nothing would change their plans.

- ◆ Other factors such as medical problems, death and marriage were not given as much consideration by either party.

Schools Students are Considering

Overall, a slightly higher percentage of Students were considering schools outside of Maine as opposed to schools in Maine. Parents perceived their children's considerations to be in a virtual tie between any school inside the State and any school beyond the borders.

- ◆ The University of Maine was the single school identified most frequently by Parents and Students. However, interest in the University of Maine dropped significantly the further south one travels in the State. Also, the University of Maine was a more widespread candidate among lower income households and households that do not contain a college educated parent.
- ◆ Parents are far more pessimistic than Students about the possibility that cost will determine where students go to school.

Saving for Continuing Education

Two thirds of Parents indicated that they are saving for continuing education compared to three quarters of the Students who reported that their parents are currently setting aside money for college.

- ◆ The primary reason cited by both Parents and Students for not saving for college yet was the fact that the household was incapable of doing so financially. Some Parents simply do not have enough disposable income. Others have been unemployed or are still paying or just finishing paying their own school loans.
- ◆ Bank accounts still dominate the investment vehicles used by Parents to save for college. However, stocks, mutual funds, and U.S. Savings Bonds have relatively broad usage, with stocks and mutual funds quickly gaining in acceptance.
 - Students knew surprisingly little (given the cost) about how their Parents are saving for continuing education.

Awareness of Educational Financing Programs

Given the degree to which Parents and Students were concerned and/or aware of the cost of continuing education, it seems surprising that just two thirds of Parents and three quarters of Students intending to pursue college were aware of financial aid programs in general. And, upon further investigation of the particular programs known about, both Parents and Students alike, had only very vague knowledge of details.

- ◆ This was very different for households with children currently in college. Parents quickly learn the "ins and outs" of these programs once they are forced to do so.
- ◆ When asked to identify specific programs, most respondents just offered generic names like "Federal Student Loans" and "General Scholarships".
- ◆ Only about half the Juniors and Seniors surveyed, who intend to go to college, indicated that they had attended a financial aid night or learned about financial aid through some other source.
- ◆ While low interest loans were viewed as a means by some to send students to school who may not otherwise be able to go, Parents did not want to erase their retirement funds and/or incur monumental debt and they were particularly opposed to their children incurring significant debt. Students were very nervous about the prospect of leaving school with overwhelming loan payments, and thought the debt might inhibit their ability to grow and start their own lives after college.

Sources of Students' Educational Financing

On average, both Parents and Students viewed parents as covering the largest share of college expenses. For Parents, grants and scholarships were perceived to cover the next largest portion followed in order by loans and students. Students on the other hand, were more optimistic about their own ability to help pay for college. Students mentioned themselves as being second only to parents in terms of paying for education, followed by grants and scholarships, and loans.

- ◆ Grandparents and other sources were thought to play, on average, a relatively minor role in financing continuing education.

Perceived Responsibility for Financing Higher Education

When asked who has the primary responsibility for paying for continuing education, the students, parents, State Government, Federal Government, or all of them, the majority of Parents and Students

suggested that it be a cooperative effort among all parties. Many of the top reasons for this sentiment did not provide much insight other than reiterating the parties that should be responsible. However, a fairly substantial contingent of both Parents and Students, although far from the majority of either group, stated that education benefits the country. This theme seemed to be apparent throughout this research effort.

Impact of Factors on Students' Likelihood of Continuing Education

When asked specifically about specific factors that may have a bearing on their children's likelihood of continuing education, Parents indicated that primary school curriculum, overall preparedness, and teachers were likely to have the greatest influence on increasing the likelihood. While Students were in agreement for the most part, they placed grades first, followed by curriculum and teachers.

- ◆ Only two factors, friends/peers and cost, were deemed by less than a majority of both groups as increasing the likelihood of students obtaining additional education after high school.
- ◆ Not surprisingly, cost was by far considered to be the most likely factor to decrease one's chances of going to school. The availability of jobs after high school was considered by the second highest percentage of Parents and Students as decreasing the chances of students continuing their education.

Ideas to make Higher Education More Accessible

Given the discussion about the high cost of education, it is not surprising that the most common response for suggestions to make higher education more accessible was to simply lower the cost. While this may not be possible, both Parents and Students then suggested to make more loans and financial aid available to more people. Respondents would like to see the loan and financial aid process made easier, both in terms of the application process and being qualified to obtain them.

Respondents also talked about government aid and more plentiful and easier to obtain grants and scholarships. Notably, Parents and Students suggested being sent more information about aid at an earlier time in the students life.

The majority of Parents and Students rated the importance of these types of programs very high. There was no question from the research that escalating college expenses and the need to be able to finance these in a reasonable manner are of utmost concern to growing families in Maine today.

III. Detailed Analysis

Overall Opinions About Continuing Education

Continuing education appears to be an issue about which all families with children, no matter what the age of the children, are deeply concerned. As such, it is a topic of discussion that Parents across the entire State constantly have on their mind and one about which they can easily articulate their opinions. Therefore, it is important to note that overall opinions about continuing education were similar in each Parent and Student discussion group.

Participants in the Parent focus groups had the opportunity to spend some time expressing their overall opinions about continuing education. In each group, respondents talked about continuing education as being a necessity - that it is virtually mandatory. Some feel as though continuing education should be a birth right similar to what high school is today. Others agreed that you need to have a college degree in order to be considered for a job. Representative comments include:

"It's almost mandatory. Well, the guy who pumps gas, what are his choices?"

"I think that a generic degree in the university... I think that should almost be like a birth right. I mean high school is a birth right to our children today."

"If you don't get an education today, you don't get a decent job. That's what it's turning into."

"The job force out there is hiring people with degrees because they have the degree instead of somebody who might have ten years experience. And I feel this happens more and more all the time."

"You can't get a job without one. Every time you apply for a job, the first thing they are going to ask you is if you have an education or how many years of experience you have."

"People without degrees are being discriminated against regardless of what their competencies are."

"There seems to be an understanding now that education past high school is almost a prerequisite. You ask if there's a discussion. There isn't really discussion, it's sort of a given."

Despite these strong opinions emphasizing total commitment and support for continuing education, three comments made by Parents bring the whole realm of continuing education back into reality and set the stage or context for the rest of this report. Regardless of whether or not they can afford it, virtually all Students and Parents alike, indicated that they or their children would go to college (or

some form of continuing education). But, reality becomes very apparent when the costs are discussed. And it is this reality that is not absent from any discussion about continuing education. People are simply overwhelmed by the investment, to the point where they will not give up their life for something they perceive they can not possibly save enough money for anyhow. In addition, ideally, they personally do not want to incur thousands of dollars of debt nor do they want their children to leave school with enormous debts. This is where the discussion of continuing education reaches a critical height of concern and always pervades other opinions.

"One of my concerns is one of my students just got accepted at Stanford. It's \$26,000 a year - \$26,000 a year! Places like Bowdoin and Bates are the same. If you take... even if it's \$20,000 - anybody working pumping gas can make \$15,000 or \$20,000. That means the fact that you're in college is costing you \$20,000 minimum plus a loss of \$20,000 because you're not working - that's \$40,000. If you just went to work and saved the \$20,000, you could basically in four years put away \$30,000 a year and come out four years later with \$120,000. If you put that into a retirement fund and continued to pump gas, you could retire with a lot more money than what I'm going to retire with from teaching."

"I was going to say, if there are decent jobs available when you get out of high school, that is an incentive not to go to university. When there were a lot of manufacturing jobs in the rust belt, that was probably an attractive thing for people to do - just immediately get a good paying job, the security. But recently, I don't think that has been the case, although looking at the future, like software, it's so different now. A kid coming out of high school is probably as capable to write code as someone with a masters degree. So maybe some of these kids can get a decent job right out of high school and get a decent consulting job getting big bucks just because they're as good at what they do as anyone else."

"...And, if I have two kids in college and one is going to a mediocre school and one is going to an expensive one, having to come up with \$50,000 a year will not be unusual. And I obviously can't pay that. I also have a major problem with allowing students to amass that much debt. I just don't think it's right. I don't think it's worth it. Now, if he gets out and is making \$200,000 a year - I know I'd have serious emotional problems if he wanted to go to a \$26,000 a year school and major in ballet. And it's also \$26,000 a year now. Another 4 or 5 years down the road it's going to be 7% more. I don't know about anybody else, but maybe I'm a little selfish, but I would kind of like to retire with a little something besides debt."

With the exception of just a handful of Students, all of the participants selected to participate in the Student mini groups, both college bound and non-college bound, expect to attend school after high school. Some of them have absolutely no idea how their family will pay for it, but they fully expect that somehow the bills will be paid, although a few mentioned going into the military as a way to obtain some training without having to pay anything. The greatest impetus for this desire to receive some form of formal education after high school is the degree to which Students frown on the ideas

of "pumping gas" or "flipping burgers" for the rest of their lives.

Advantages (Unaided)

After the overall discussion about continuing education, in both the Parent focus groups and the Student mini groups, the Moderator assembled a list of specific advantages to continuing education followed by a list of disadvantages.

Among Parents, "opportunity" in terms of having more career choices and the chance to obtain a broader range of jobs started off the lists in each of the three Parent groups. Portland and Bangor Parents carried this theme further to say that continuing education gives you a "competitive edge for a job opportunity". Respondents talked about greater financial security through better paying jobs, and the ability to move more easily from job to job or from one career to another. All of these attributes lend themselves to a more secure and stable home life.

Besides the financial side, Parents feel as though continuing education allows one to network - to meet interesting people from different cultures. This can lead to a broader exposure to new ideas and greater tolerance of other cultures.

A third area of advantage referred to building one's self-esteem. College is viewed as giving structure to a student's first adult experience, that is, it is a growing experience and for many, the first experience living without parents. Some said that this helps to build independence since the student has to rely on his/her self.

The lists of advantages compiled by Students reflected the same themes as the Parent lists. Higher paying jobs and greater opportunities topped the lists. All Students acknowledged that they would have better paying jobs which would create a more stable home life. Students also emphasized that continuing education creates a greater number of choices for them as they move forward.

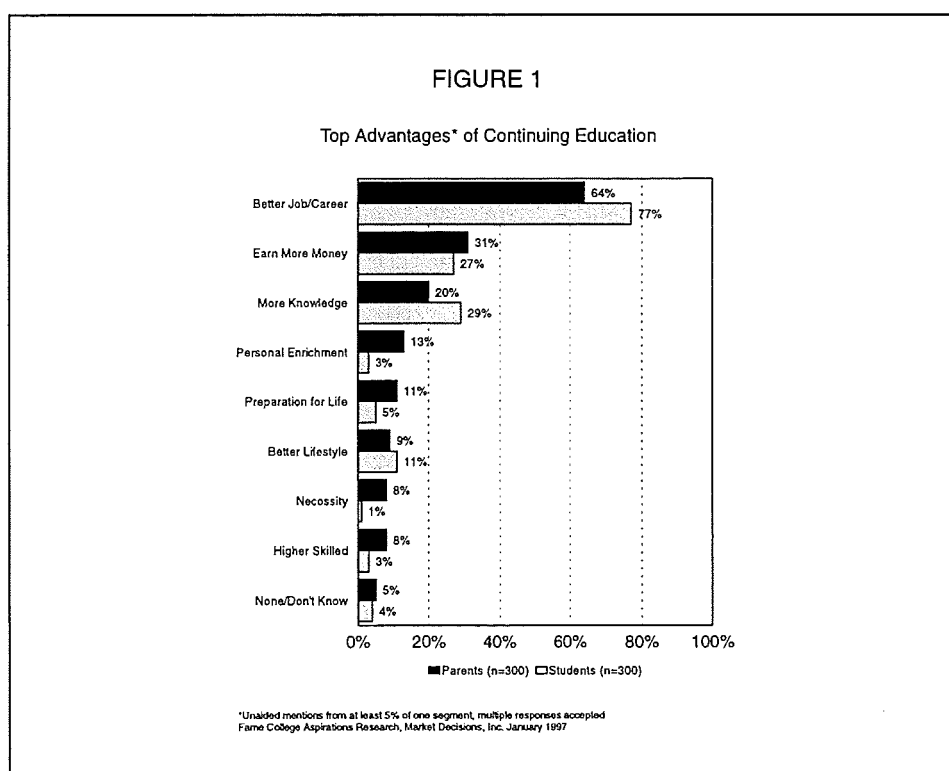
In addition, Students look to continuing education as a chance to be exposed to greater diversity. One gets the sense that some Students see college as a vehicle to break out of the shell in which they perceive to be enclosed. There was a stronger sense of this among the college bound groups. Many emphasized this sentiment further by indicating a desire to travel somewhere outside of Maine to attend college.

The quantitative phase seemed to confirm much of what was said during the discussion groups in terms of the advantages of continuing education. This question (and the companion disadvantages) opened the telephone interviews, requiring respondents to cite top of mind advantages (and disadvantages), that is with no aid of prompting from the interviewers.

Just about two-thirds of the Parents (64%) surveyed and over three quarters of the Students (77%) interviewed identified better jobs or careers as an advantage to continuing education. The next most frequently mentioned advantage among Parents (31%) and third among Students (27%) was a related

outcome, earn more money. Rounding out the top tier of responses was "more knowledge" reported by one in five Parents (20%) and three in ten Students (29%). (See Figure 1)

- ◆ Notably, only a very small percentage of Parents (5%) and Students (4%) felt there were no advantages to continuing education or didn't know of any.
- ◆ Parents were more likely than Students to mention the advantages of personal enrichment (13% vs. 3%), preparation for life (11% vs. 5%) and necessity (8% vs. 1%). Conversely, Students were more prone than Parents to cite better job or career (77% vs. 64%) and more knowledge (29% vs. 20%) as advantages.



- ◆ Among Parents, those living in urban or suburban areas (26%) were more likely than those living in small town or rural regions (16%) to cite "more knowledge" as an advantage to continuing education. When comparing the results of low (less than \$25,000), middle (\$25,000 to \$50,000) and high (over \$50,000) household income segments it is clear that mentions of "personal enrichment" (7%, 10%, 18%) and "quality of lifestyle" (2%, 7%, 12%) as advantages increase with household income.
- ◆ Notably, Students from households with at least one parent who graduated from college (85%) were significantly more likely than others (66%) to cite better job and career as an

advantage to attending college. Conversely, Students with less educated parents (40%) focused significantly more than others (23%) on higher paying jobs as an advantage

Disadvantages (Unaided)

Without question the overriding disadvantage in each group was the cost of continuing education. The Parent group in Portland insisted on the inclusion of several exclamation points after "money" to emphasize the issue and added "enormous debt" to the list. In Bangor, one respondent termed the money issue as "parental poverty".

- ◆ Portland Parents deemed continuing education as a big investment to find out you don't like something. They were also concerned about children earning a degree in something that was not marketable.
- ◆ Bangor Parents were more concerned about their children incurring long-term debt. They also stated that college delays wage earning and one's ability to start a family. Presque Isle Parents also mentioned the time commitment as a disadvantage.

Presque Isle Parents also expressed questions about a degree becoming obsolete or that graduates would not be able to find a job in their chosen field.

Other disadvantages centered on kids encountering bad influences by being in the "wrong crowd". Parents in Presque Isle seemed to be slightly more concerned about exposure to drugs. In addition, extreme stress was considered a disadvantage as well as kids being overwhelmed. Some Portland Parents discussed the possible harmful effects of kids not being able to handle the academics due in part to the Students being pushed into going to college.

Like the Parent Groups, all of the Student groups included money as part of the list of disadvantages, but it didn't appear to take on as significant a role as it did among Parents. However, college bound Students from Saco talked about their parents becoming broke and that they, the Students, would "start out on a bad foot owing money". They indicated that they would have to pay loans for a long time and would have to live at home after college because they wouldn't have any money to live elsewhere or to buy a car.

Being away from family and friends took on a greater role among Students as being a disadvantage of continuing education. Some of this had to do with Students simply not being with them and knowing what they are doing. Others were worried about getting to school and finding out they didn't like it.

There was also some concern among Students about not figuring out what they want to do until after school started. This could result in wasted time and/or taking classes they didn't need.

- ◆ Some Students were worried that they wouldn't be accepted at the college of their choice and

then couldn't get into other colleges. The non-college bound Students in Fort Kent thought that if they went to college and quit, they would be looked down upon.

- ◆ Students at Mount View Junior High School discussed the possibility of becoming less confident in themselves either because they didn't succeed at school or they ended up not being good at something they wanted to do.

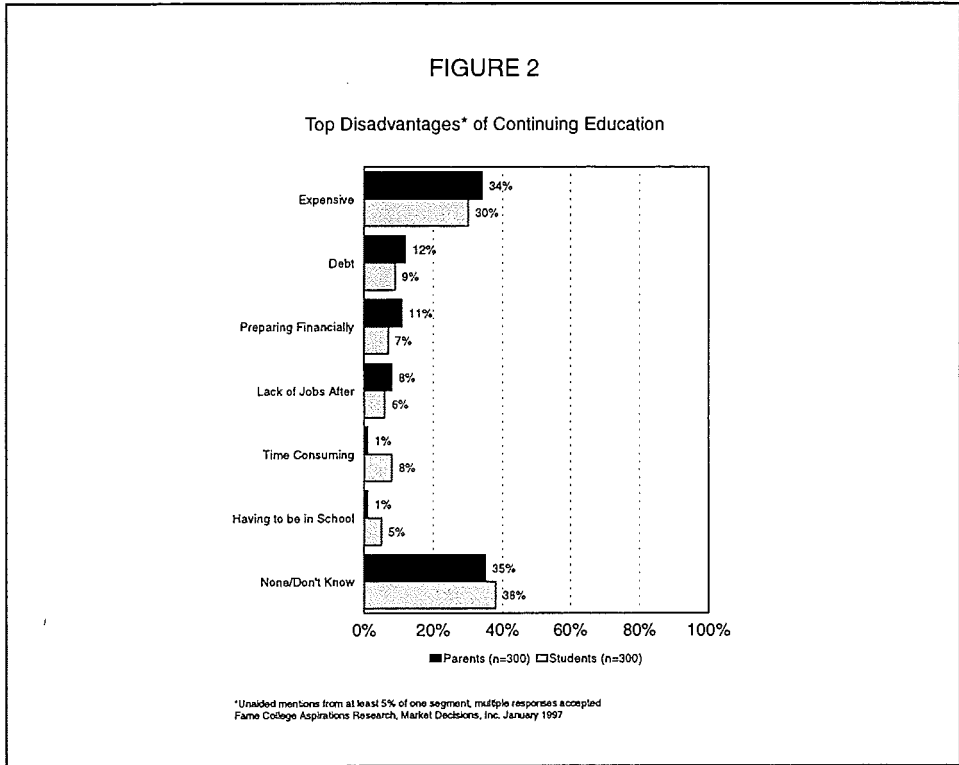
Students in another school system wondered if high school would prepare them well enough to handle the work in college. Other students thought that distractions from studying were a disadvantage as well as simply having to keep doing homework.

Similar to the responses in the focus and mini groups, financial concerns dominated the list of perceived disadvantages associated with continuing education presented by respondents to the telephone survey. Parents (34%) and Students (30%) alike, named expense as the top disadvantage. Related issues, debt (Parents 12%, Students 9%) and "have to prepare financially" (Parents 11%, Students 7%) also dominated the list of disadvantages. (See Figure 2)

- ◆ A fairly large contingent of both Parents (8%) and Students (6%) shared their perception of lack of jobs after college as a disadvantage to continuing education.
- ◆ The only difference in responses given by Parents (1%) and Students (8%) concerned each group's view of continuing education being time consuming.

Notably, over a third of both Parents (35%) and Students (38%) indicated that there were no disadvantages to participating in continuing education or were unable to identify any specific disadvantages.

- ◆ It is not surprising that Students who have at least one parent who graduated from college were more likely than their counterparts to list cost as a disadvantage to attending college (34% vs. 21%). Furthermore, Students with a sibling 18 years of age or older (15%) were much more concerned than other Students (5%) about debt as a disadvantage, probably since some of the older siblings are currently in school.



Agreement with Statements about Continuing Education

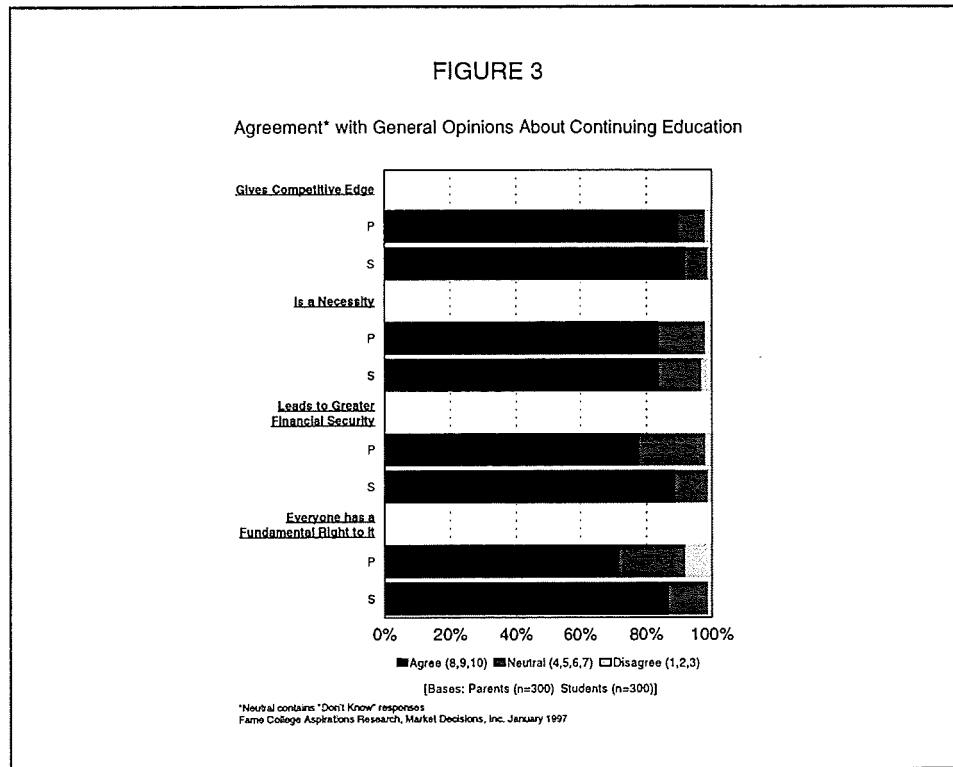
Based on some of the opinions expressed in the qualitative phase of the research, telephone respondents were asked to rate their level of agreement with a number of opinions about continuing education. The analysis is based on top box ratings of 8, 9, or 10 on a ten point scale where 1 means "Strongly Disagree" and 10 means "Strongly Agree".

In terms of general opinions about continuing education, Parents and Students were in agreement specifically with two of the four statements, "Education after high school gives you a competitive edge for job opportunities" (Parents 90%, Students 92%) and "Continuing education after high school is a necessity today" (Parents 84%, Students 84%). (See Figure 3)

While the majority of each segment agreed with the other two overall opinions, Students exhibited significantly greater support for each than did Parents. About nine in ten Students (89%) agreed that "Getting an education after high school will lead to greater financial stability" compared to just over three quarters of Parents (78%). Likewise, a similar percentage of Students (87%) also believed that "Similar to getting a high school degree, everybody has a fundamental right to obtain education after high school", compared to less than three quarters of Parents (72%).

◆ The disparity of these two views perhaps reveals the actual difference in real life experiences

these two segments have undergone. For example, Parents who went to college can tell from actual experience whether or not it leads to greater financial security, and Parents' positions on the fundamental right is likely to be influenced by the question of who pays for it (taxes).



- ◆ Parents of whom at least one has a college degree (65%) were significantly less likely than others (83%) to agree that obtaining education after high school is a fundamental right. Agreement with education after high school providing a competitive edge for job opportunities and that continuing education is a necessity today increased with household affluence.
- ◆ Students who have a sibling in college (76%) were less likely than others (89%) to agree that a college education is a fundamental right. But, Students who have at least one parent who graduated from college almost universally agreed (97%) that education after high school gives you a competitive edge, a significantly higher level of support than that indicated by other Students (87%).

Respondents to the telephone survey were also asked to rate their level of agreement or disagreement with financial opinions about continuing education. These statements were embedded in the views concerning overall opinions. The same analysis as used previously, using top box ratings of 8, 9, or 10, was implemented to report perceptions of these statements.

Students (86%) were significantly more optimistic than Parents (71%) in agreeing that "Colleges, universities, and technical schools are a good value". (See Figure 4)

Parents and Students reported similar views concerning the other financial opinions tested. Seven in ten Parents (70%) and 63% of Students believe that "It is important for parents to save money to pay for their children's education after high school". A similar majority of each segment agreed that "Children should pay for part of their education after high school" (Parents 62%, Students 60%). Remarkably similar support was given by both Parents (59%) and Students (65%) with respect to "Parents should pay for part of their children's education after high school".

The other two statements appear to be more controversial, given a majority of agreement was not achieved by both of the segments. Less than half (46%) the Parents interviewed agreed that "You and your family are currently looking into programs that will help pay for your children's education after high school", compared to just over half of the Students (53%). However, less than half of both Parents (41%) and Students (47%) support the idea that "Federal and State governments should pay for part of the cost of education after high school".

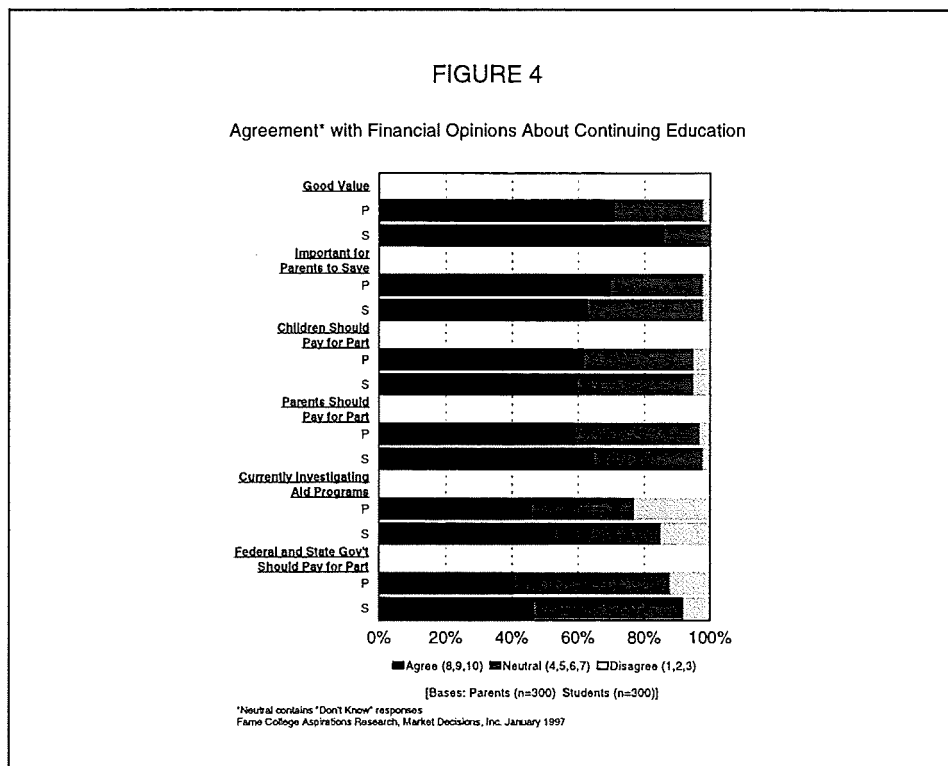
- ◆ This latter view seems to be a slight departure from the discussions held during the focus groups. In those groups, Parents seemed to be greater advocates of the Federal and State governments helping with financing continued education. The difference may be the discussion of loans in the focus groups while the statement in the survey referred to "should pay (not loan) for part".

Many differences occurred across subgroups within the Parent and Student samples.

- ◆ Income proved to be a major factor among Parents. Agreement with the importance of parents saving for their children's education, children paying for part of their education, parents paying for part of their children's education, and surprisingly, being in the process of looking into programs to help pay for their children's education all increased with income. Also of interest is that the perception that colleges, universities and technical schools are a good value decreased with income.
- ◆ Not surprisingly, Parents with a child currently in college (67%) were significantly more likely than others (40%) to agree that their family is currently looking into financial aid programs. But notably, Parents with a child currently in college (61%) were directionally less likely than others (73%) to support the notion that it is important for parents to save for their children's education.
 - This may be an indication of how far Parent's money went to cover their child's education before it was all gone.
- ◆ Older Parents (45 years or older) gave significantly greater support than younger Parents (less

than 45 years old) to the ideals that parents should pay for part of their children's education after high school (67% vs. 55%) and that the family is currently looking into financial aid (61% vs. 39%).

- ◆ Students who have at least one parent with a college degree gave greater support to the importance of parents saving money for their children's education (71% vs. 50%), and to the opinion that children should pay for part of their education (64% vs. 50%).



Discussion of Students' Plans After High School

Most of the Parents who attended the focus groups have talked with their children about continuing education. Much of the discussion has been centered on encouraging their children to obtain additional education after high school. This was even expressed by Parents who do not necessarily have a family history of college graduates. Also, some Parents emphasized that, while they will guide their kids toward more education, decisions about the subject matter is up to them. Comments along these lines include:

"I really encourage my children. I don't come from a background of college graduates by any means. Even though we don't have a lot of education in our family, they realize how important it is and that it's almost a given - whether it's a vocational school or engineering,

whatever it's going to be, it's going to be something. I'm really adamant about it and so far, they have a pretty good attitude about it."

"Absolutely. My husband has chronic back pain and has not been able to work for ten years, so I'd always tell my kids, 'you will go to college because I want you to have choices, and it's no question."

"I noticed in both my family and my husband's family, they talk about if the kid does this. There was never a discussion in my family if our child goes to college. The only 'if' is what field he would choose. So he's known from as early as he could understand that college is just a continuation of high school."

"But some kids really have a strong feeling of what they want to do in their future. Other kids, I mean my 14 year old, I don't think she really thinks about the future. But we don't try to focus them in any one direction, just that you will continue your education, whatever it is, that's going to be part of your life."

One noticeable difference to the almost universal response by participating Parents that they had talked with their children about attending college was expressed by a Parent in Bangor. She is reluctant to discuss the topic with her children because of differences in her upbringing and that of her husband, who came from a less educated household than she.

"No. I've been in a different kind of condition because my parents were always 'go to college, go to college'. My husband's family didn't and they are very successful - monetary wise, they are more successful than my family. So I'm reluctant to say, 'you have to go to college', because it's like putting them down. He has a brother that didn't go to college, my husband did, but he doesn't do anything with his degree. He works at the business that his father runs so sometimes I'm worried that my kids will get sucked into the work world and won't go to school. I want them to go to school. I feel like it's important, not just so they'll be successful financially, but I just feel like they need some college. Right out of high school I was seventeen when I graduated and I think that's too young to enter the work world and stay in the work world."

This is the area that revealed the greatest disparity between the "college bound" Students and the "non-college bound" Students. First of all, those pursuing college were more likely to be from homes where both their Parents still live together.

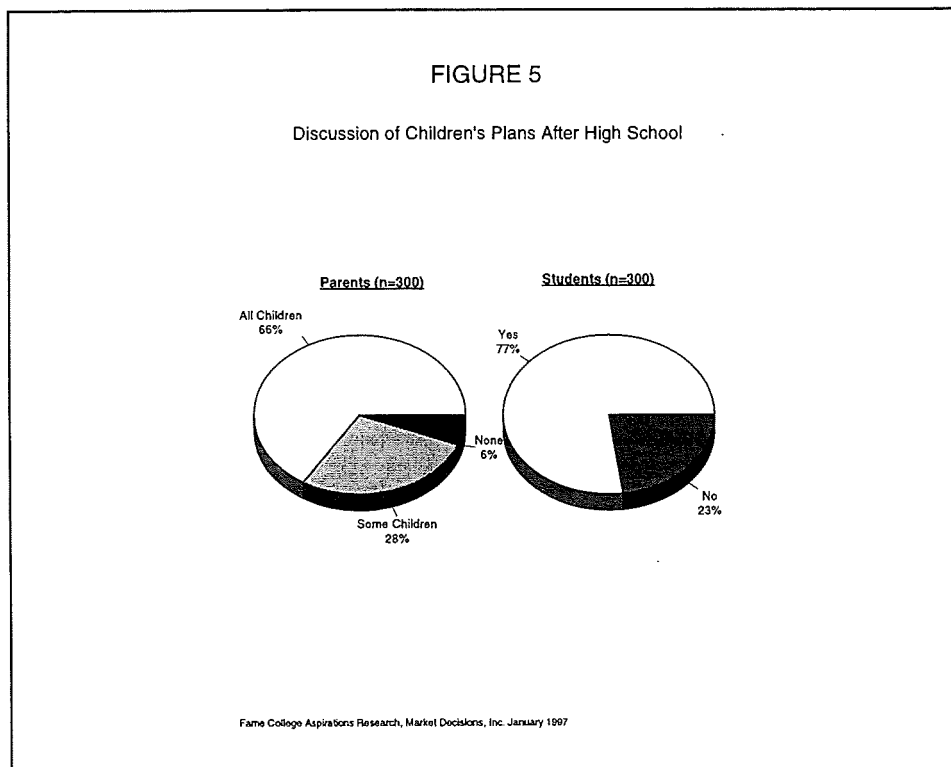
But, more importantly, and of greater difference was how the college bound Students talked about their discussions with their parents about future plans as compared to the Students not on the college path. The difference hinged on how much the Students perceived that their parents really cared about what they were doing. It was apparent that some Students had talked at great length with their parents about continuing their education. Other Students shrugged off the question and said that

either their parents never took the time to converse with them or simply didn't care. The nature of the responses closely reflected the kind of relationship the Student had (or didn't have) with his/her parents. Some Students portrayed a close, caring relationship with their parents while others certainly hinted at an adversarial relation at best.

- ◆ And, these two types of relationships, although not perfect, somewhat defined the college bound and non-college bound groups - especially the further north the groups were held. For example, this defining characteristic was more clear in Thorndike than it was in Saco, and even more pronounced in Fort Kent.

Statewide, the incidence of discussions about post high school plans among Parents (All children 66%, Some Children 28%) and Students (77%) seemed to reflect that implied by the qualitative research. (See Figure 5)

- ◆ Among Parents, discussions with all their children were significantly more likely to have occurred if the Parent already had a child in college (76% vs. 63%) and if the Parent was 45 years old or older (80% vs. 60%).
- ◆ The incidence of the discussions with parents about education increases steadily among Students through their adolescent years (age 12, 13: 60%) to their middle teens (age 14, 15: 78%) to the time they are applying and being accepted at schools (age 16 to 18: 89%).



Among households where parent/student discussions have occurred, the majority of Parents agree with the plans of all (83%) or some (4%) of their children. The level of agreement is significantly higher as reported by Students, virtually all (99%) of whom said they and their parents agree with the Students' plans for after high school.

When Discussions About Plans Commenced

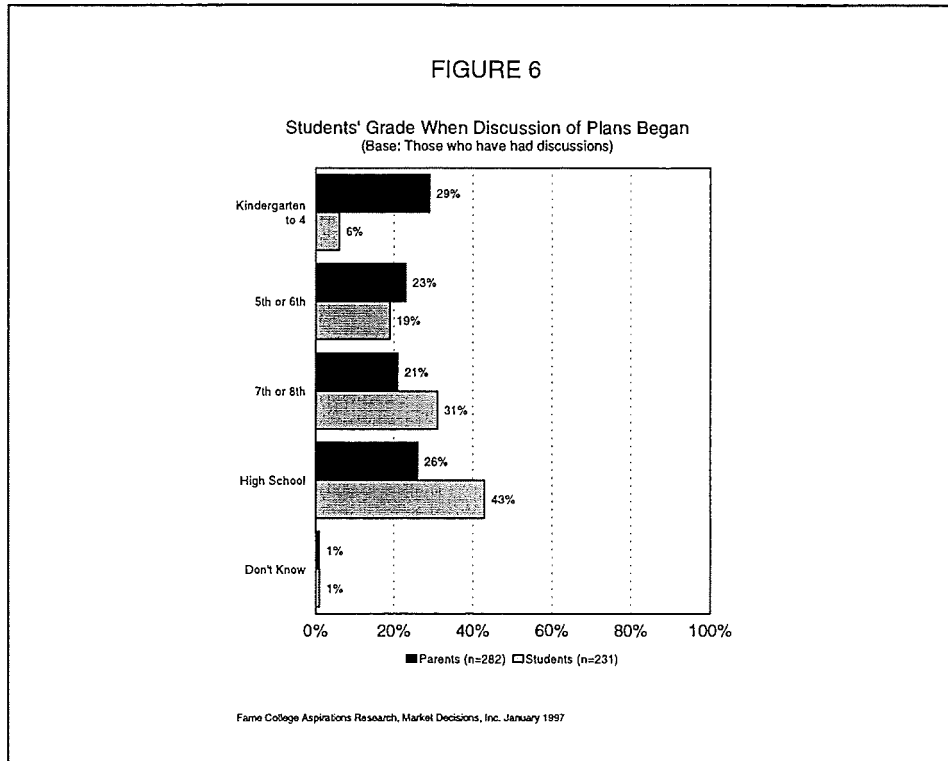
During the Parent focus groups, it was apparent that all the participating Parents had already initiated conversations with their kids about plans after high school. Many engaged their kids in these discussions as early as first and second grade. Others waited for the kids to come to them when they were ready. It is interesting to note that among Parents with more than one child, the time at which the talks about college commenced was never at the same time for each child. Parents were very keen on approaching the subject only at the time they perceived to be best suited for their kids.

"I just waited until they got ready to talk. My son is a junior and he knows where he is going. He is not swayed by anybody and doesn't talk to anybody. He has his mind made up - he knows and he is focused, unlike my daughter. She knows where she is going but she is going to be the social butterfly and go where her friends go. I'd say when they got ready for high school and had to decide what courses they were going to take - that is when they really decided it's time I think of something. And then at school, and school is a big factor, they teach, they preach, and they give them questionnaires - they determine the areas of what they like, and what they dislike. School is a big factor."

Among the participating seventh and eighth graders, it was very apparent that all of the college bound Students had already talked about plans at great length with their parents while participation in these conversations was inconsistent among those not "pegged" for college. Some of the non-college bound students had talked with their parent(s), but some of the other Students in this group just laughed when asked about having a conversation with their parents. It was obvious that these students do not have lengthy, thoughtful discussions with their parents about anything. Perhaps many do not even talk with their parents.

The telephone survey indicated that Parents recall discussions about their children's plans long before the time Students remember the conversations beginning. Approximately three in ten Parents (29%) reported that the discussions began when their children were in kindergarten, compared to just 6% of Students who remembered having these discussions with their parents during kindergarten. To better illustrate the disparity in responses to this issue between Parents and Students, about a quarter of the Parents (26%) compared to almost half of the Students (43%) claimed that the conversations didn't start until high school. (See Figure 6)

- ◆ Among Parents, the discussions with kids about college start earlier the more affluent the household.



Students' Likely Plans Following High School

Virtually all of the Parents in the focus groups indicated that their children were likely to attend college after high school. There was some question among a few Parents who had more than one child about the likelihood of all their children pursuing college. Two of the Parents (in two different groups) said that one of their children was definitely continuing education while the other did not like school as much and may not continue after high school. Everyone agreed that their kids' plans could change before high school graduation.

- ◆ For many of the Parents there was no discussion about whether or not their children would continue their education, but more in what field are they going to study. The discussion started at the point that the students were going to go somewhere.

Not surprisingly, all of the college bound Students indicated that they were going to go to college. But, surprisingly, a large number of the non-college bound Students also expressed a desire to continue their education.

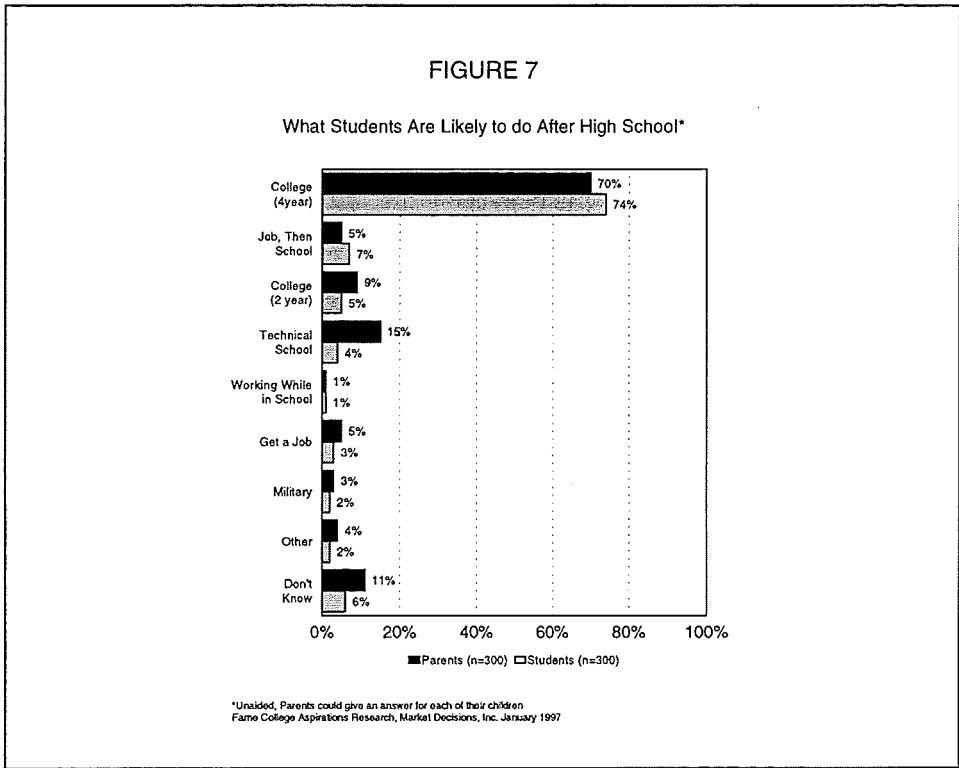
- ◆ Saco non-college bound Students had the greatest representation of blue collar professions Students are considering out of high school. In this group, one Student wants to be a truck

driver and another would like to become a machinist. However, also represented in this group was a "future" architect, marine biologist, actor, and teacher.

- ◆ Fort Kent students perceived not to be heading for college showed great interest in the military. Half of this group thought they would enter some part of the service while another member expressed a desire to go to a police academy.

Confirming the finding from the qualitative research, a surprisingly high percentage of Parents indicated that at least one of their children planned to go to a four year college (70%) after high school. This was similar to the percentage of Students (74%) surveyed who indicated that they plan to attend a four year college after high school. In addition, a substantial percentage of Parents' kids and Students plan to obtain more education through a two year college (Parent 9%, Student 5%) or a technical college (Parent 15%, Student 4%). And, an additional 5% among Parents and 7% among Students plan to get a job and then go to school. (See Figure 7)

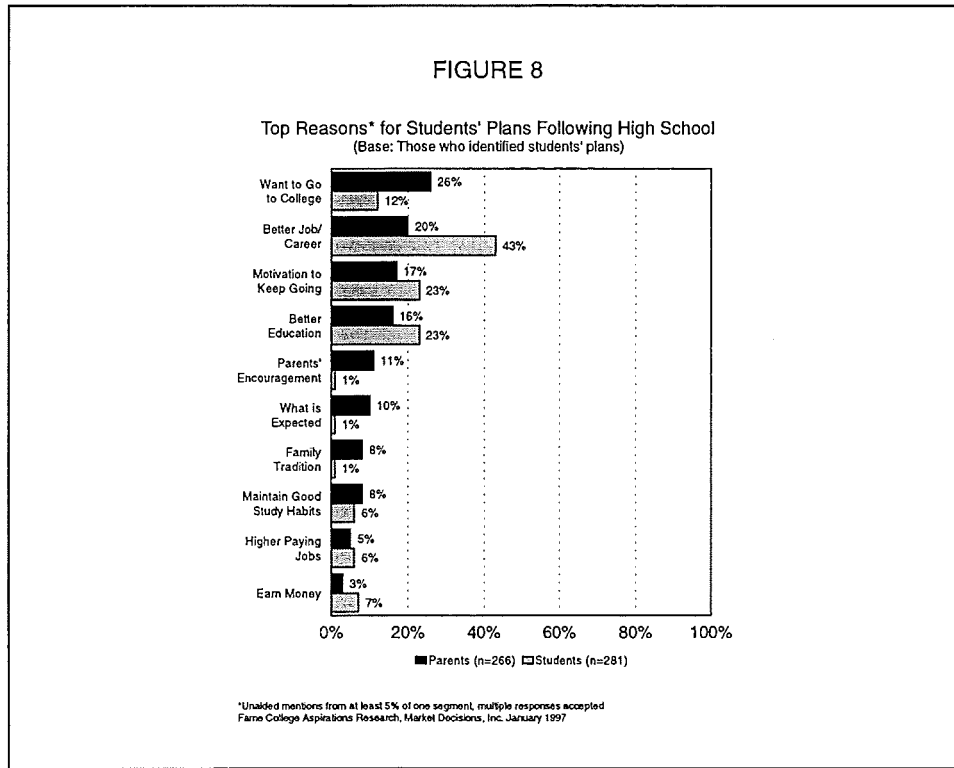
- ◆ Just 5% of Parents and 3% of Students indicated that plans after high school include getting a job and not continuing education. However, large percentages of both Parents (11%) and Students (6%) are still undecided about future plans.
 - The jobs described by Parents were somewhat different than those desired by Students. Those listed by more than one Parent include manual labor (7 of 30), retail (6 of 30), construction (3 of 30), and truck driving (2 of 30). Jobs identified by more than one Student include retail (6 of 30), restaurant worker/waitress (5 of 30), and mechanic (3 of 30). A number of these Parents (6 of 30) and Students (10 of 30) didn't know what kind of job could be obtained out of high school.
- ◆ It is interesting to note that a significantly higher percentage of Parents (15%) than Students (4%) included technical schools in their plans.
- ◆ The likelihood that a Parent will say that their children will go to a four year college increase significantly if one of the Parents has a college degree (80% vs. 52%). Also, the incidence of children going on to a four year college tends to increase as household income increases, especially once it exceeds \$50,000.
- ◆ Similar to Parents, Students are significantly more likely to be heading to a four year college after high school if one their parents graduated from college (81% vs. 63%).



Parents and Students who identified Students' plans after high school were asked in the telephone interview to explain reasons for the plans immediately following high school. Parents focused significantly more than Students on aspirations of wanting to go to college (26% vs. 12%), Parents' encouragement (11% vs. 1%), expectations (10% vs. 1%), and family tradition (8% vs. 1%). Students were thinking more in terms of what to expect after college, such as obtaining a better job and career (43% vs. 20%). Also, Students were directionally more likely than Parents to have motivational reasons - to keep going or they wouldn't continue (23% vs. 17%), and simply to obtain a better education (23% vs. 16%). (See Figure 8)

- ◆ The most commonly cited reasons by Parents for their children to get jobs was lead by kids wanting to see the country/world (4 of 22), real world experience/exposure (3 of 22), and it's what the child wants to do (3 of 22). Students getting jobs felt a need to earn money (4 of 14), it's what they want to do (4 of 14), and the job is one they currently have (3 of 14).
- ◆ It is not surprising that among Parents, households with at least one college graduate were significantly more likely in their explanations for their children's plans to say that they have encouraged their children to go to college (14% vs. 5%) and that their plan (likely college) is what is expected of them (13% vs. 5%).

- ◆ Among Students, those with siblings 18 years of age or older were significantly less likely to say that the reason for their plans after high school was to obtain a better job or career (33% vs. 49%). Like the Parents, Students who have a parent with a college degree, were significantly more likely to explain their plans in terms of wanting to obtain a better education (27% vs. 16%).

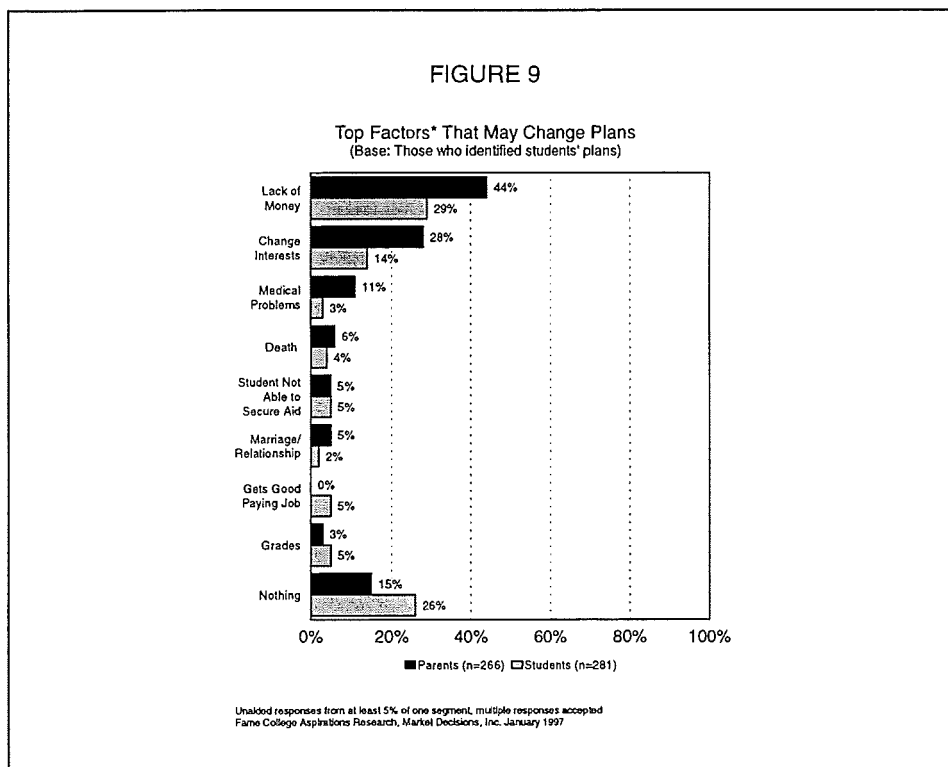


Factors that May Change Plans After High School

Parents and Students who mentioned specific plans after high school were asked during the quantitative phase what, if anything, might change the plans they outlined. Interestingly, Parents were significantly more likely to reveal specific factors that could change the plans, while Students were very steadfast with what they had described. In fact, a quarter of the Students (26%) surveyed claimed that nothing would change their plans, compared to 15% of Parents who made similar claims. (See Figure 9)

Among specific factors cited, nearly half the Parents (44%) and a significantly lower three in ten Students (29%) felt that a lack of money could change their plans. This is especially important since such a high percentage of both Parents and Students included continuing education in the future plans they described. Over a quarter of the Parents (28%) thought their children could change their interests, although just 14% of Students, a significantly lower portion, felt similarly.

Medical problems (Parents 11%, Students 3%) and death (Parents 6%, Students 4%) were also factors of substantial consideration. It is interesting to note that while none of the Parents mentioned a good paying job as something that could change plans, 5% of the Students suggested that their idea of the future could change if they were able to secure a well-paying job.



Schools Students are Considering

Parents in the three group discussions, mentioned a number of different schools under consideration. The University of Maine, University of Southern Maine, and the Technical College System came up in every group. Other schools in Maine such as Bates, Bowdoin, Colby, and the University of New England were also frequent mentions. The Boston region also seems to be a popular location under consideration, although no specific schools were mentioned other than Harvard and the University of Lowell.

One Parent in Bangor made an interesting observation about the different options she and her husband had discussed with their boy. They suggested to their son that he attend the University of Maine at Orono for his undergraduate degree and then go to a more nationally recognized school for any graduate work.

"My son is aware of the reality that I can pay for what we started to save for when he was

born. We can pay his four years at the University of Maine or one year at Stanford. This is the reality. We strongly recommend that he get his undergraduate degree at the University of Maine where he can live at home and then go for his masters degree or PhD someplace else. I've had his teachers tell me since second grade that we need to start saving money to send a child of his ability, not what he lives up to, but what he's capable of doing, we need to save for MIT or Harvard. I said if this kid is that bright, he's going to get scholarships, because there is no way an army sergeant, a government employee, is ever going to afford Harvard or Stanford. And I refuse to hock the rest of my adulthood."

The discussion of schools is where the reality of finances set in to the groups again. In all of the sessions, the Parents began lively conversations about the value of the education at certain schools. People made comparisons of the education their kids would receive at the University of Maine for a certain amount of dollars versus being educated at a private institution for an even higher sum of money. Some Parents began to really question the value once they heard figures being recited by other participants.

"And what is the relative value? A college education at the University of Maine is going to cost about \$30,000. Going outside the State or to a specialized university, I don't know - technical colleges aren't cheap and there are some say between \$20,000 and \$30,000. Dartmouth, I know one kid, his college bills are going to be over \$100,000."

"Where is the relative value in that (Stanford just identified as costing \$138,000 for four years)? What about real people like us? I couldn't come up with \$30,000 over four years."

"I think it's worth the money if the money is reasonable. But you get the same education at Orono for \$40,000 as you do at other places for \$140,000. The quality of the education itself is close enough to the same that it's not worth the \$100,000 difference. But, some kids have to have \$120 sneakers rather than \$20 sneakers from Wal-Mart."

Without question, the Portland group was most critical of the University of Maine System. Although the feeling was not universal in the group, it was shared by most. They talked about the actual out-of-pocket cost of attending other schools and also shared information they had read in reports and articles comparing the value of educations from different universities.

"We've got the best schools in the nation. In the State of Maine, you go to Bates, Bowdoin, Colby - those are all nationally known schools and University of Maine is a nationally known school and a good one. I'm pretty proud I live in Maine. We've got some great schools - Maine Maritime Academy."

"I would prefer my kids go out of state partly because I wasn't born and raised here. I don't think University of Maine has a good national reputation and I would prefer my kids go somewhere else."

"There was a, I'm not sure if it was Consumer's Report or something, but a few months back it rated a huge number of colleges and universities. It gave you value for your dollar and it also had rankings from within education and across similar size schools. It ranked them and the University of Maine was way, way down. UNH was ahead of it, UVM, and every state school in New England was one or two groups ahead of it."

"Some of my students got \$12,000 grants, \$15,000 grants. Most of the students that have come back have told me that cost, no matter what the university they go to, costs the same as it does to go to University of Maine. That's the general feeling I've got from them. Because I always grill them about how much it costs them - they'll say 'I went to Bowdoin, a \$22,000 school and they picked up \$12,000 of it. I'm only paying \$10,000.' The net is the same depending on the parent's income."

Students mentioned a broad range of schools in their groups. With the exception of a few individuals, the further north the Student group, the more likely the Students were to name schools within Maine, especially the University of Maine at Orono. Saco Students clearly wanted to leave the State to attend schools such as Boston College, Harvard, UNH, Georgetown, UNC, Duke, Michigan, Middlebury, Stanford, Princeton and the University of Colorado.

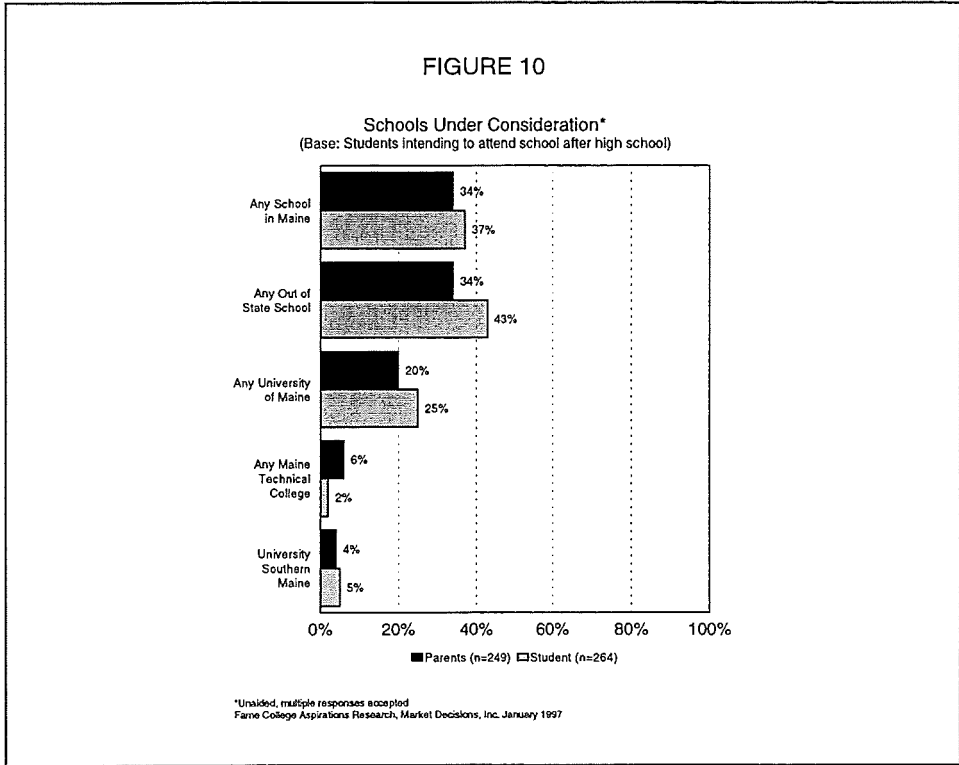
Mount View Junior High School Students set their sites a little closer to home. A number of Maine schools were listed including UMO, Colby, Unity College, CMTC, EMTC, and KVTC. Any school around Boston was mentioned for music as well as Boston College, and UNH. Two schools outside New England, Georgetown and UCLA were also cited.

Except for one Student who wanted to attend Santa Cruz or some other school on the west coast, all the Students in Fort Kent, besides those hoping to enter the military, want to stay in Maine at UMO, UMPI, USM, UMF, or UNE. One other person did mention a desire to enroll in UCONN.

Statewide, among those with plans for continuing education, Parents and Students mentioned a broad spectrum of schools. Schools in Maine were well represented among both Parents (34%) and Students (37%), but not quite as well among Students as schools located outside the State (Parents 34%, Students 43%). (See Figure 10)

- ◆ Students were significantly more likely than Parents to identify a school located outside of Maine.

While a fifth of the Parents (20%) were looking at the University of Maine for their children, a quarter of the Students (25%) included the University of Maine as an option. Any technical college (Parents 6%, Students 2%) and the University of Southern Maine (Parents 4%, Students 5%) rounded out the general categories of schools mentioned.



As discussed in reference to the school selection exhibited in the qualitative research, region (as defined below) plays a considerable role with respect to the schools under consideration. The University of Maine System appears to be significantly more of an option the further north a Parent or Student lives. For example, 42% of both Parents and Students in Northern Maine mentioned the University of Maine compared with significantly lower percentages of Parents (11%) and Students (10%) in Southern Maine. This trend is much more prevalent among Students than Parents. (See Figure 11)

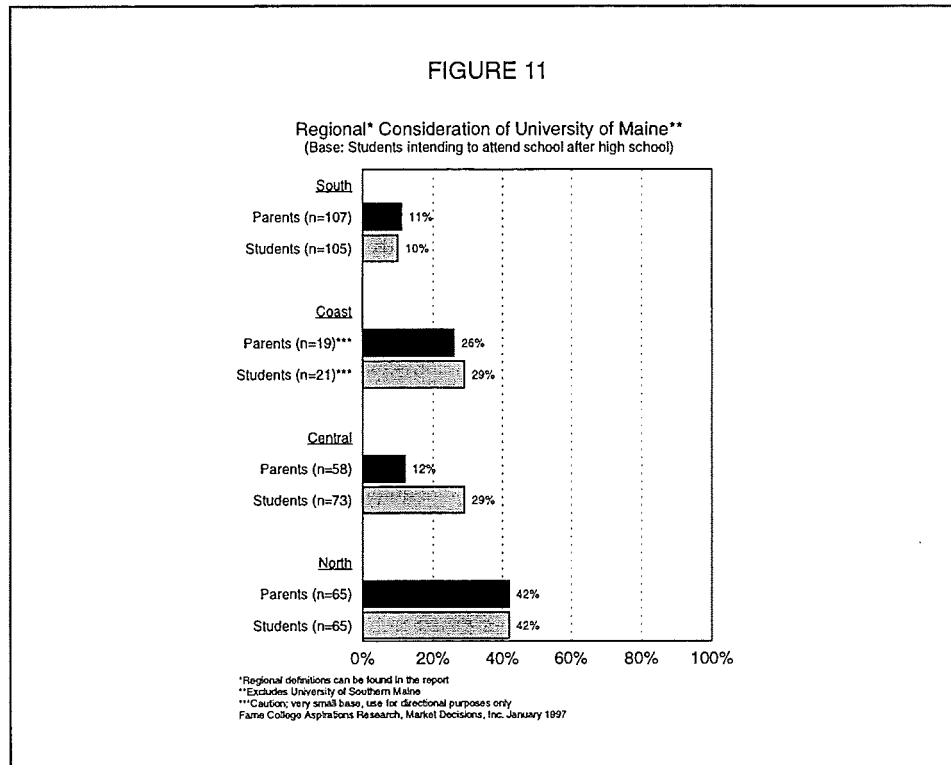
◆ The regions have the following county designations:

South: York, Cumberland

Coastal: Sagadahoc, Knox, Waldo

Central: Androscoggin, Kennebec, Oxford, Franklin

North: Penobscot, Aroostook, Somerset, Washington, Piscataquis



- ◆ The inverse was true for out-of-state schools. In the southern part of Maine, Parents (39%) and Students (51%) were significantly more likely to consider schools outside of Maine than were their counterparts in the northern part of Maine (Parents 31%, Students 32%).

Other interesting differences occurred across segments besides region within both the Parent and Student samples.

- ◆ Parents with a college degree were significantly less likely to include Maine schools (31% vs. 43%) among the schools being considered, primarily due to their low interest in the University of Maine (17% vs. 30%). As a result, it follows that interest in Maine schools and in particular, the University of Maine and the Maine Technical Colleges tends to decrease as income increases. But, with respect to colleges outside of Maine, consideration increased significantly among Parents 45 years old and older (44% vs. 30%) and those who have a college degree (38% vs. 25%). In addition, interest in out-of-state schools increases with income.
- ◆ While Students did not reveal any differences in their disposition toward Maine schools and the University of Maine, they did with respect to colleges outside of Maine. Those with siblings over 18 years of age (51% vs. 38%) and those with a parent who is a college

graduate (51% vs. 29%) showed significantly higher levels of interest in these schools.

Impact of Cost on School Selection

As mentioned previously, the discussion of what schools to attend naturally flows into one of finances. Not only did Parents have ideas about their children earning an undergraduate degree at a less expensive school and then pursuing a more nationally recognized school for graduate work, but they discussed at great length the value of attending a more expensive school over a State school. Parents have different views in this regard. However, there is a common realization about the expense of continuing education and that the dollar only goes so far. In some instances, it seemed that a few Parents had not done as much research as others about the cost involved or the funding they are likely to obtain or need to obtain. Yet, without exception, cost does play a major role in the decision of what schools to consider.

"I'll have two in for two years and then six years in all. That's a lot. Like you said, \$10,000 for each kid, there's \$20,000 for two years and then another \$20,000 on top of that on either end of it. Who's got that kind of money? And I'm not going to borrow that kind of money."

"I have friends that have remortgaged their house three or four times and spent \$120,000 or \$130,000 to send three kids through medical school. I think there is a point where I would say, 'No, I can't do it, I won't do it'."

"It's worth it if they continue. My son is going to have to further his education because he is going to have to have a sit down job where he can use his brain. He's not going to get that up here (Presque Isle) so he's going to have to go elsewhere. My daughter can go into any field she wants. It's a money issue. It's the same education - why is there such a difference in the prices? What is it of these different schools that you have to - my son wants to go to Boston. Well, you're talking \$20,000 to \$30,000 a year opposed to Orono which is \$10,000. So that's where he is going. And what is the difference?"

"Whatever we have money for, that's where they're going to have to go."

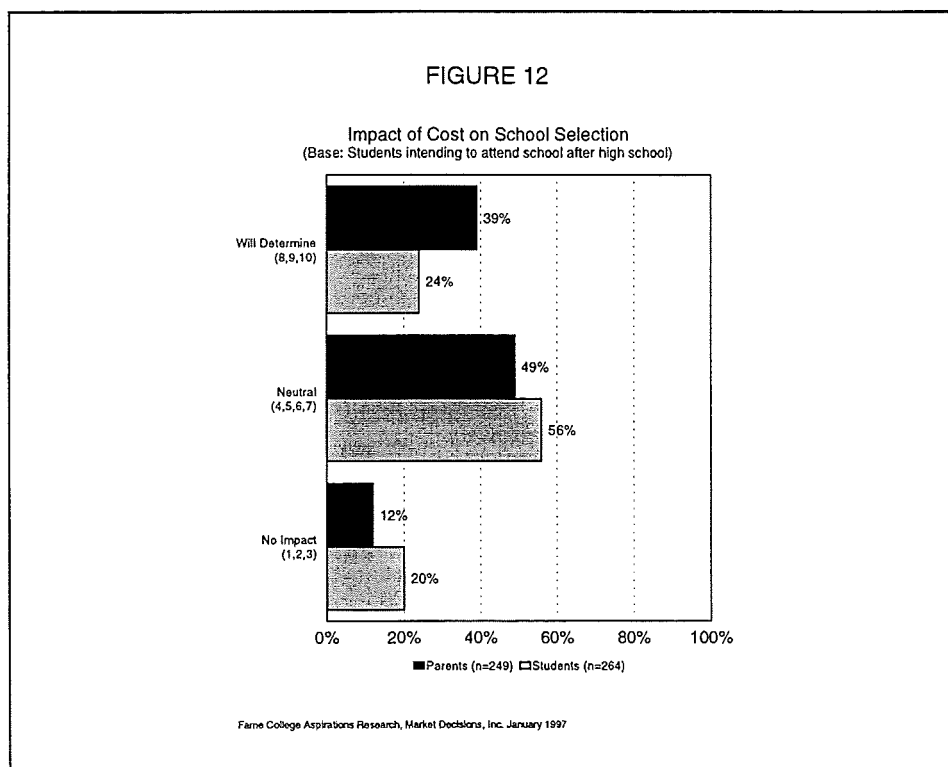
One Parent shared a story which concluded with the Parent saying that his children will go to any school... as long as he does not have any money. He suggests that if he doesn't have any money then he will be able to obtain a great deal of help to send his kids through college. This irony of feeling that the less money I have the better the school my children can attend, seems to be fairly widespread.

"I have one friend who had a daughter who was 20 years old and that was back when college was \$15,000 a year. He saved \$15,000 thinking it cost \$8,000 to send his son to college, so he saved twice as much for his daughter. The first year was \$15,000 and he went in to see how much money he could borrow - he had \$15,000 in the bank and didn't want to spend it all the first year. They said, 'No, you have to spend it all the first year'. So he went out, walked right out of the office and went across the street to the Ford dealership and bought

the biggest, nicest pick-up for \$15,000 and walked back in and said, 'I don't have any money', and they lent him \$13,000 and said you have to come up with \$2,000. I'm under the impression, it may be a false impression, that my children will be able to go any place they want to as long as I don't have any money."

The Students were well aware of the extreme cost of continuing education. However, given their ages, seventh and eighth graders, they were not aware of their parents' finances. While, some of the Students did mention that their parents had every intention of sending them to school, they didn't know how that was going to happen. Otherwise, some of the Students were involved in saving money for college, but realized that what they were saving was only a "drop in the bucket" and would not directly impact where they would be attending.

The telephone survey confirmed the findings that Parents are a little more leery of the finances than Students. Parents with children intending to go to college, and Students hoping to pursue further education, were asked to use a ten point scale where 1 means "cost will have no impact determining where your children (you) will attend school" and 10 means "cost will ultimately determine where your children (you) will attend school" to rate the impact of cost on school selection. Four in ten Parents (39%), and a quarter of the Students (24%) asked, acknowledged that cost will determine (rating of 8, 9, or 10) the school they select. About half of the Parents (49%) and over half of the Students (56%) were undecided (rating of 4,5,6, or 7) about the impact cost would have on determining which school will be attended. (See Figure 12)



- ◆ It is not surprising that among Parents cost becomes less of a factor in school selection as household income increases.

Saving for Continuing Education

Saving for college was mixed among the Parent focus group participants. Some people are doing all they can and others have virtually given up, yet many do not like the idea of borrowing a lot of money, especially for their kids to graduate with insurmountable debt. For some, the outlook is quite bleak.

"I have a major problem with the loan thing - allowing them to borrow \$20,000 a year. I've seen a lot of students go off and get \$10,000 or \$12,000 a year in grants or scholarships. I'm not saving for college for my children because what I saw was, I mean, how much can I save? If I have \$50,000 or \$100,000 - I just can't save that much. If I save \$20,000, my first son can chew that up the first year he went to college. And so, we just decided not to put money away for college specifically so we can get scholarships. I have a loan problem. I just don't want my children to leave college with \$80,000 debts."

"I have some savings that I contributed to in previous years, but since I've had my third child, I haven't been able to do that."

"So, what kind of message does it give to your kid who is trying to save for his college education faithfully every week or every month? Okay, Mom says to put half here and half there. And you do that and boom, it's gone just like that in the first year or less. So they say to themselves, why should I bother to save?"

"I could save, I could put money away and probably get them through the first year of school by the time it happens in three years, two and a half years now. But, I see too many other people that have a lot more money than I do and they don't spend any money for their kids to go to school because their money is tied up in their house, their cars, and their second homes, and really, I don't think it's fair."

"With all the money we've set aside for years, by the time that kid graduates from high school, I may not be able to get a year at (University of) Maine for what we've saved for years."

A few Parents just can't save money right now. In fact, some are still paying off their own college loans or just got through paying them off and have to concentrate on other things.

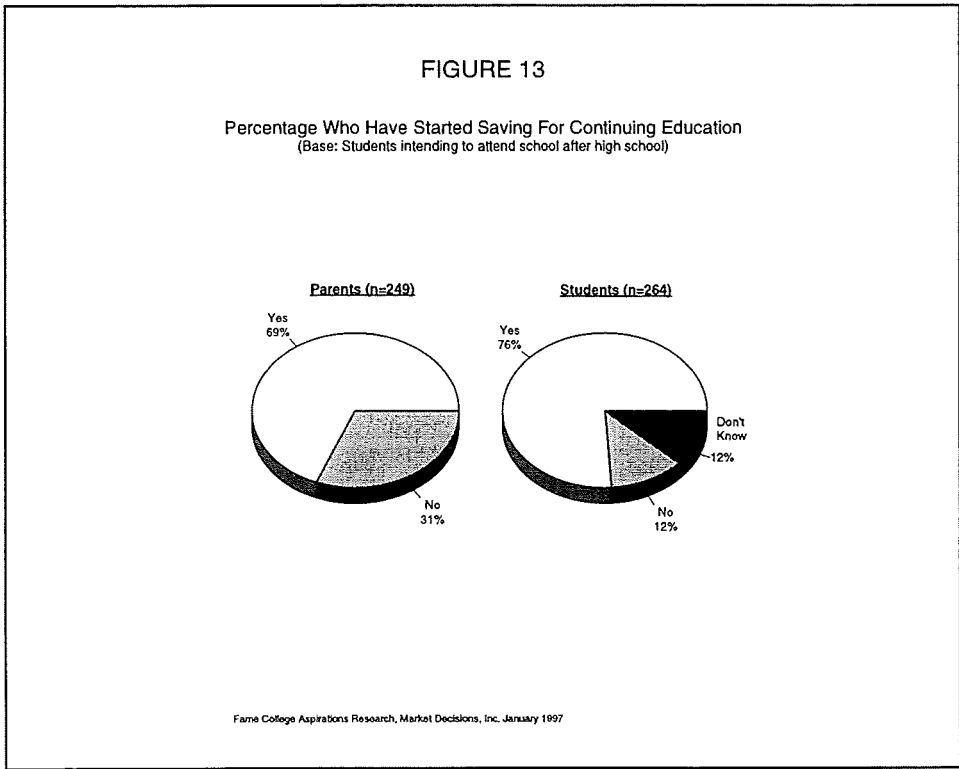
"Not at the time. I just started working after three years of college, so we have things that we have to pay now. I would like to get information on things, bonds, or whatever, for

college for your children."

"I will finish paying off my college loans this year. So, that is where my money is going. now a days, I understand, kids can borrow a lot more money than I could borrow when I was in school."

Students didn't have any additional thoughts on this matter. Some of the Students knew their parents were saving, but they didn't know any of the details. Others felt that their families didn't have enough money to be setting any aside for college. However, these Students were still insistent that their parents indicated they would find a way to send them to school.

Overall, according to Parents surveyed across the State who have kids who intend to go to college, two thirds (69%) have started to save for continuing education. Among Students continuing on to college, three quarters (76%) indicated that their parents had started to save, although 12% didn't know. (See Figure 13)



- ◆ Among Parents, those with a college degree are significantly more likely to have started saving for their children's education (76% vs. 57%). Also, due to their probable greater disposable income, the more affluent a household, the more likely that household has started saving for their children's education.

- ◆ Among Students, similar to Parents, those with at least one college educated parent were more likely to have parents who have started to save for the Students' education (83% vs. 62%). Curiously, Students who have siblings 18 years of age or older were significantly less likely to say their parents had started to save for their education 68% vs. 81%).

Among those who are not currently saving for college "financial ability" clearly dominated responses for both Parents (86%) and Students (16 of 33).

- ◆ Other reasons for Parents, equally as important, but not nearly so far reaching, include medical expenses (6%), paying for another child in college (4%), single parent (3%), and unemployment (3%). Single mentions for not saving yet include haven't taken it into consideration, spouse does not believe in it, parents believe child should pay for education, and bankruptcy.
- ◆ Many Students (10 of 33) didn't know why their parents had not started to save for their college education. Several (4 of 33) said that their parents had not taken it into consideration. Single mentions include medical expenses, student saving on his/her own, parents currently paying for the education of a sibling, and parents did not believe child was serious about continuing.

Types of Savings Programs

Neither the Parents nor the Students in the qualitative phases, elaborated in terms of what kind of investment vehicles they were using to save money for continuing education.

However, this question was specifically asked as part of the quantitative confirmation. Parents with children intending to continue their education and Students planning on additional education who indicated that either they or their parents were currently saving for continuing education were asked to list the savings programs and investments they are using for this. Being the parties actually involved in the savings program, Parents were able to disclose much more specific and sophisticated investment vehicles than were Students. Still, savings accounts at banks (52%) topped the list. However, stocks (20%), mutual funds (19%), and U.S. Savings Bonds (19%) were all widely being used. The only other type of investment identified by at least 5% of these Parents was 401k plans (9%).

- ◆ Students were able to recall savings accounts at banks (39%) and U.S. Savings Bonds (12%), but were not really able to identify any other investments except in very small numbers. Nearly half (48%) did not know what types of investment vehicles their parents were using to save money for continuing education.

Awareness of Educational Financing Programs

Knowledge of college financing programs is fairly slim among Parents until they have a child in school. At that time they quickly become educated about the "ins and outs" of college financing programs.

Many Parents in the group discussions were aware of several different vehicles such as grants (Pell grant), scholarships, and special corporate programs for employees. They also identified a university sponsored program that exists which allows students to sign-up when they are young and pay gradually. At least one Parent in each group was aware of the services of consultants who try to find money. They learned of these people through guidance counselors at the high schools.

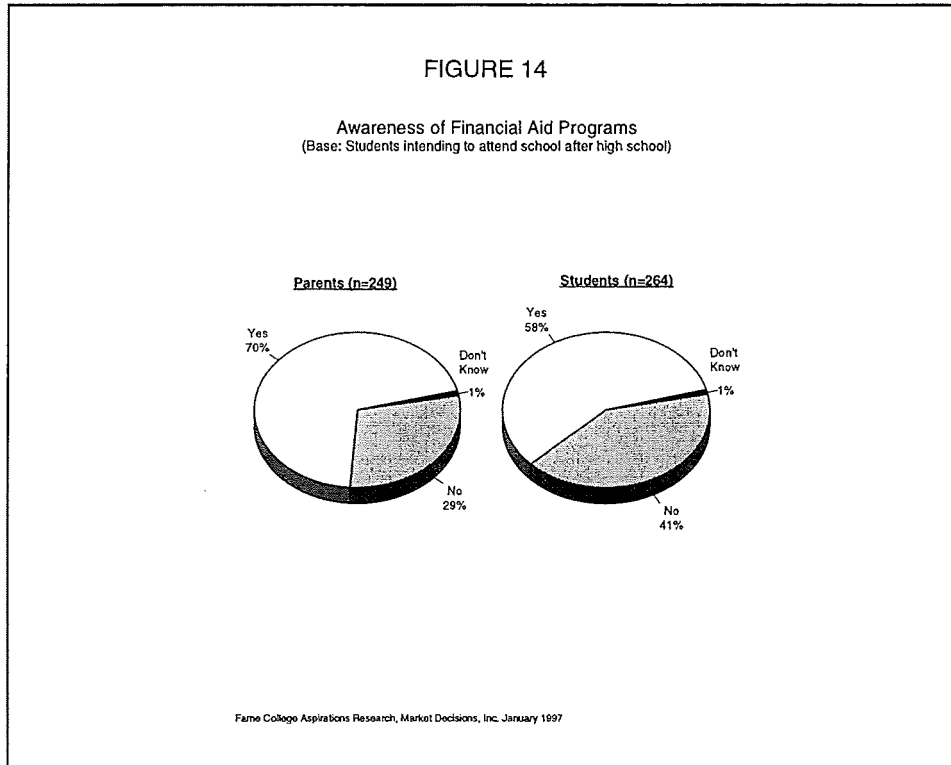
"There are people who make a living finding all the different scholarships that can apply to your child. And guidance counselors at your high schools can usually put you in touch with them."

"I've gone to the bank and talked to them about it. And they have a consultant that will, for a fee of course, find all the money - he says there's money everywhere, but he finds it and you pay him a fee for finding it. She said the fee is \$100 an hour and it's an average of \$400. But, it depends on how much you want to pay for college."

Parents were also aware of special interest loans, although their knowledge of specifics about these programs was vague. They mentioned Federal student loan programs through Atlantic Bank as well as Stafford Loans. One person cited FAME, but unfortunately thought the acronym stood for "*Financial Assistance of Maine*". Another person specified that they had not heard of FAME until that evening.

- ◆ The Presque Isle Parents seemed to be aware of a few more special programs than were the Parents who participated in the other groups. Two programs they explained included the Maine Education Talent Program and the Aroostook County Action Program, a development training center.

During the telephone interview, Parents of children intending to attend college and Students with college aspirations were asked if they were aware of any programs or aid that is available to help pay for education after high school. Given the levels of awareness and concern expressed about the high cost of college, it seems surprising that just seven in ten Parents (70%) and only about six in ten Students (58%) were aware that any aid programs exist. Furthermore, the balance of these respondents did not question their knowledge by giving "don't know" responses (1% for each group), but rather, simply responded "no" (Parents 29%, Students 41%). (See Figure 14)



- ◆ Among Parents, almost all of those who have children in college (95%) were aware of financial aid programs compared to a significantly lower percentage of Parents (63%) who do not currently have any children in college.
- ◆ Students' awareness of financial aid programs increases steadily as they grow older:

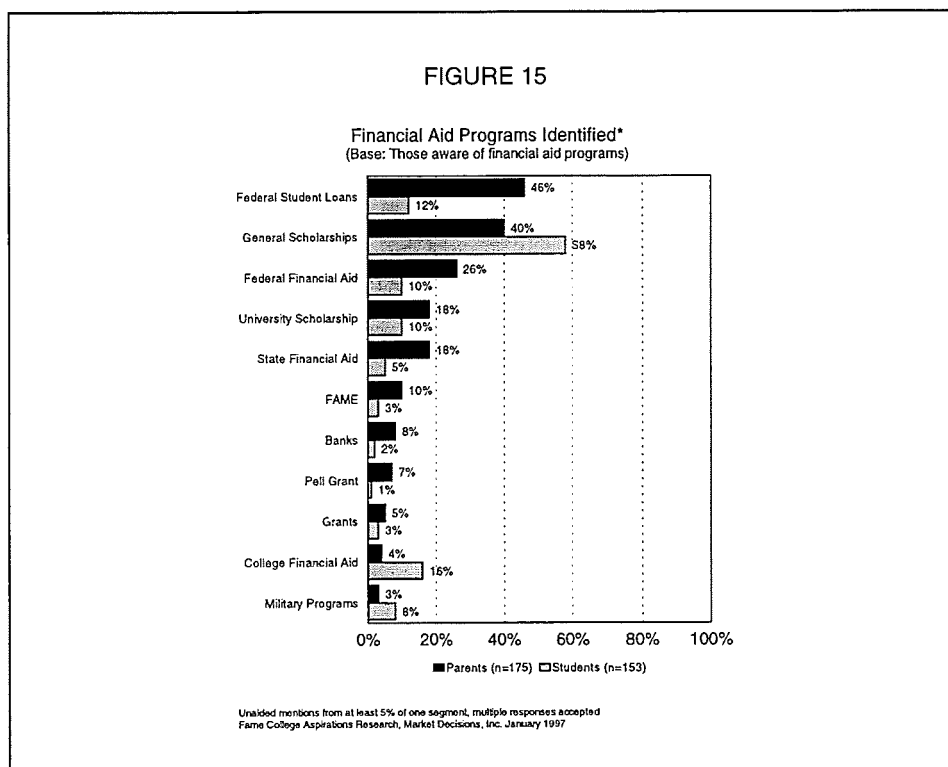
<u>Age</u>	<u>Level of Awareness</u>
12, 13	35%
14, 15	56%
16 to 18	76%

- ◆ In addition, Students with a sibling 18 years or older (69% vs. 52%) and those with a brother or sister in college (75% vs. 54%) had significantly greater awareness of financial aid programs than their respective counterparts.

This lack of knowledge of financial aid programs was further exemplified by the inability of Parents and Students aware of programs to mention any specific loans, scholarships, or aid packages. This closely parallels the responses given during the Parent and Student discussion groups.

Almost half the Parents (46%), but a dramatically smaller percentage of Students (12%), identified federal student loans. Scholarships were cited by four in ten Parents (40%) and over half the Students (58%). The percentage of Parents mentioning other programs dropped substantially to the 26% (10% among Students) who listed federal financial aid. University scholarships (Parents 18%, Students 10%) and state financial aid (Parents 18%, Students 5%) were mentioned by equal percentages of Parents. (See Figure 15)

- ◆ Notably, just one in ten Parents (10%) and 3% of Students were able to directly name FAME.



Attendance at Financial Aid Nights

Students in the quantitative study who are currently Juniors or Seniors were asked about their attendance at financial aid nights at their school or at other locations or if they had learned about financial aid through a different source. The responses only confirmed other findings about the marginal level of knowledge people have regarding financial aid. Just over half (55%) indicated that either they had attended a financial aid night or had learned about financial aid through another source. This seems to be a low level of participation considering these Students are just about to enter or are only a year from entering college.

Benefits/Detriments of Financial Aid Programs

Parents in the focus groups were asked first to discuss the benefits of the financial aid programs and then to discuss the detriments. Among the most commonly mentioned benefit was that the programs help to *ease the financial burden* and to allow your children to actually go to school.

"Your kid goes to school. That's it. They're not going to go without it."

"They make the difference between somebody going and somebody not going."

"It makes a difference between having a choice of where you can go and not having a choice."

"Maybe survivorability."

"The Federal Loans have low interest rates, usually a pretty long payment time, and they defer it for a certain amount of time after you get out of college."

During this discussion some Parents started to display some unrest about how the college issue has evolved and that Parents can't possibly afford college without some help. But they cautioned about how far the cost spiral could continue.

"I don't know of anyone today in my circle of knowledge who has a kid in school who is covering the total cost of education without some sort of financial help, some sort of loan. That's today. If it gets any more expensive, the cost rise or whatever, there is going to be no way. So all this talk about our nation's future isn't it wonderful, we should all go to college, is a crock, unless a mechanism is put in place that the government arm of society has to play. It may not be a large role, but it's going to have to be a broader role."

Others indicated that they didn't know the benefits because they didn't know anything about the special programs.

"The thing is, some of us don't know about them. It's not going to benefit us at all."

"A lot of things are knowing the ins and outs of what you have to do to get the benefit from these things. That's one of the biggest problems. And by the time you know, it's too late."

Allowing kids to accumulate large amounts of debt was a very sensitive issue among the Parents and topped the list of detriments with these special financing programs. Most Parents in these groups did not feel as though their kids should incur so much debt.

"The loan I would say. They will let you borrow any amount of money you want to borrow and especially young people - they (students) don't realize they're mounting a massive loan"

so when they get out of school, they'll be borrowing more money than they would to buy a house."

"And people are having children later in life. I know I did and so by the time I'm getting ready to finish off that mortgage, and we're getting ready to retire, they're just getting ready to go into college. It's like, 'Gee whiz', there's not going to be anything still left for us because we'll still be taking care of them when they're out."

"You'll dig a hole you'll never crawl out of. I don't think there's a bank in the world that will lend me enough money to send my kids to college."

Several Parents, especially those who have not recently been through the process, would like more information, more upfront, and more frequently. In addition, they would like communications to be more simple.

"Now, if you didn't go to college and you want your child to go to college, it should not be incumbent upon you to have a college education to understand how to get them there."

The benefits and detriments of the financial aid programs were not discussed in the telephone survey.

Sources of Students' Educational Financing

Many Parents in the focus groups insisted that their children should and would help to pay for their education. Some Parents indicated that they were not in the position to help their kids much financially, but would help them in other ways. Others said they would help their children as much as possible. But even among these Parents, the belief was that the Students should help anyway.

"With my kids, the understanding was that I'll help get them started and help them do all the paperwork, but I can't give them money. I work three months out of the year, how am I going to get a loan? So my daughter paid for hers so far and she will continue to do so and my son will go through the same process."

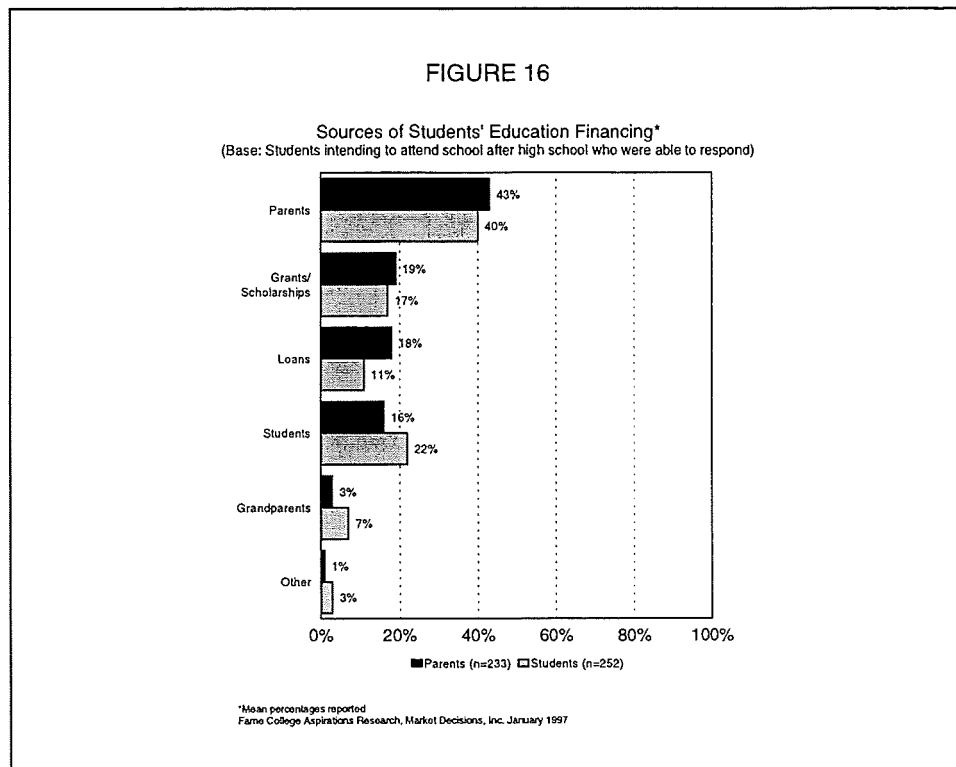
"I think that's where they start their responsibility also. It's something they have to do to help themselves. I'll do what I can and back them 100%. My daughter already told us she'll try to do whatever she can."

Part of the quantitative research was devoted to determining what portion of the college bill was going to be paid by whom. Parents and Students with college in their future plans were read a list of possible sources of those funds such as parents (you and your spouse), students (children attending), grandparents, other relatives or friends, grants and/or scholarships, any kind of loan, and other sources someone may have. These respondents were asked to roughly estimate the percentage

of the college bill each of these sources would cover. The analysis and numbers cited are based on the mean percentages reported for each source.

It is striking how closely the means of the Parent responses match the means of the Student responses. Both Parents (mean of 43% of the costs) and Students (mean of 40%) believe parents will bear the heaviest burden of the costs. Grants and scholarships will account for a substantial portion in the minds of both Parents (19%) and Students (17%). Parents (18%) perceive a greater reliance on loans than Students (11%), who see a greater dependence on themselves (22%), than do Parents on their children (16%). Grandparents and other sources, on average, are thought to play a fairly minor role. (See Figure 16)

- ◆ According to Parents, on average, they will cover a higher percentage of the educational costs the higher their household income. Notably, middle income households (\$25,000 to under \$50,000), on average (23%), were considering a greater dependence on loans than either of the other two income segments (low: 11%, high: 17%).
- ◆ An interesting dynamic of reality set in among older Students. The older they were, the higher percentage of the educational costs, on average, they realized loans are going to have to cover and conversely, the less they admit scholarships and grants, on average, are going to cover.



Perceived Responsibility for Financing Higher Education

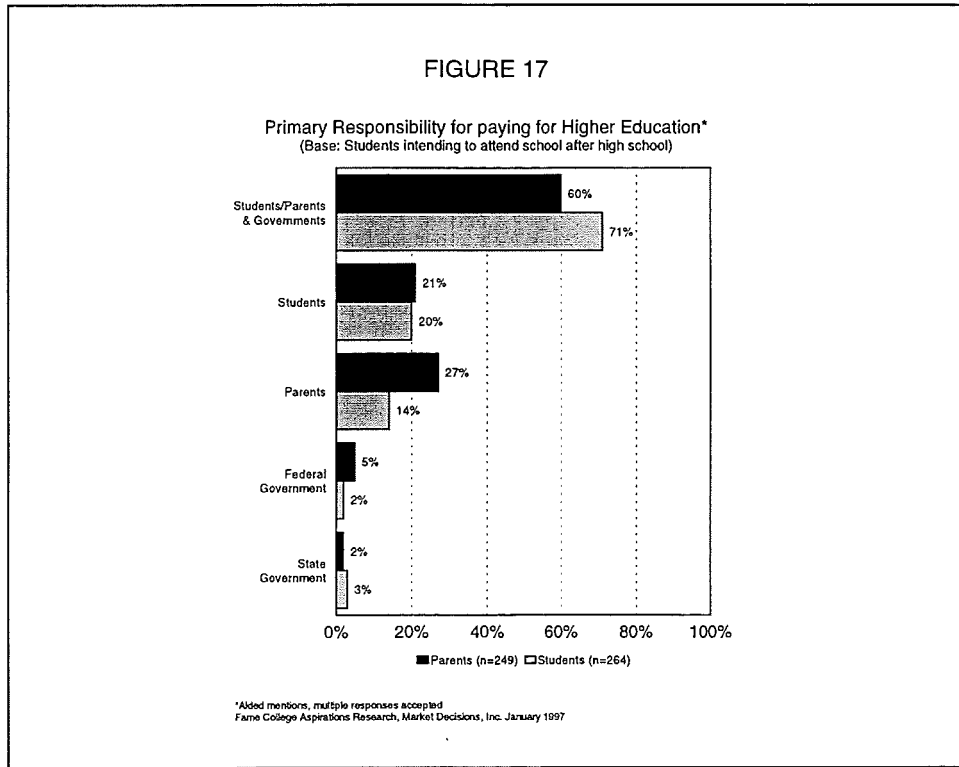
Following a discussion about the availability of student financial aid and impressions of these programs, Parents in the focus groups were asked, "Whose **primary** responsibility is it to pay for higher education? Would you say it is the responsibility of students, parents, State Government, Federal Government, or all of the above?"

Virtually all the Parents believed that it must be a *cooperative* effort. One person put it in the context that government is there to do what individuals can't do themselves - the unfortunate realization is that nobody can pay for college anymore.

"The government is there to do what individuals can't do themselves. The government is there to do things that individuals can't do as individuals. And, the cost of college now falls in that category for most people."

This question was also asked as part of the telephone survey. Parents who have children heading to college and Students with aspirations to continue their education were given the opportunity to respond. The dynamics of the responses to this question tell the same story as the responses to it in the focus groups suggested; however, respondents to the telephone survey were not quite as willing to call it a cooperative effort, but were equally as likely as the discussion group participants not to direct sole responsibility to either the Federal or State governments.

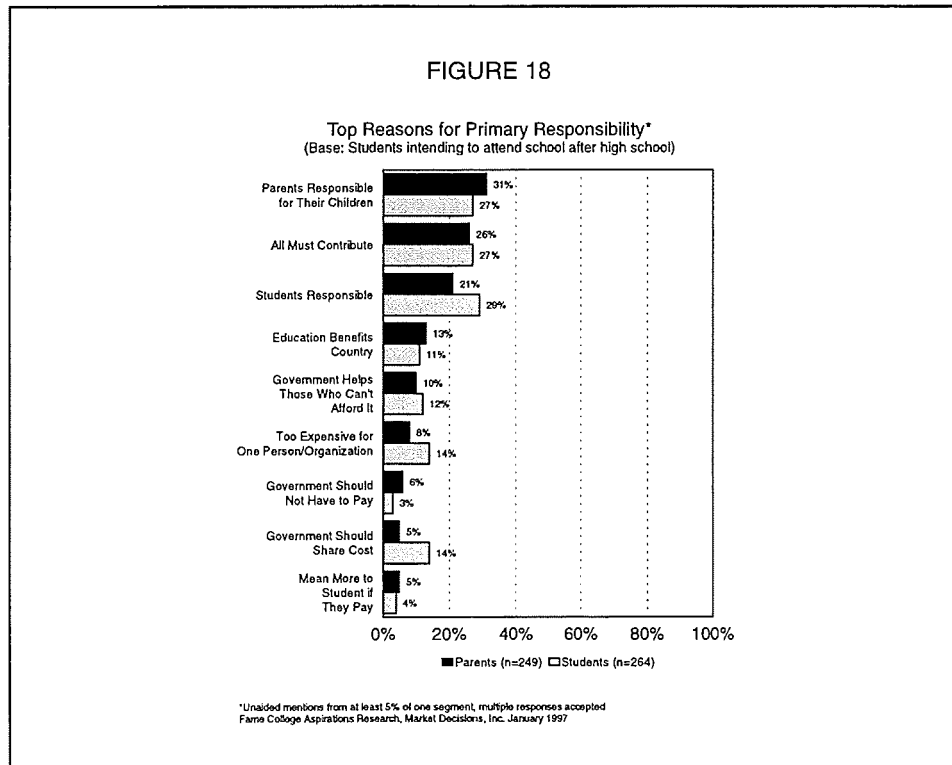
Despite these differences, a cooperative effort among all parties mentioned, students, parents, State government, and Federal Government remained the preferred solution among both Parents (60%) and Students (71%). Parents (21%) and Students (20%) were equally likely to select students as having the sole responsibility. However, Parents (27%) were more likely than Students (14%) to choose parents as having the primary responsibility of paying for higher education. (See Figure 17)



The reasons these respondents gave for citing a particular party as having primary responsibility to pay for higher education were not very insightful. The top responses include parents are responsible for their children (Parents 31%, Students 27%), all must contribute (Parents 26%, Students 27%), and students are responsible (Parents 21%, Students 29%). (See Figure 18)

Some of the reasons given by fewer respondents proved to be more interesting. For example, a contingent of Parents (13%) and Students (11%) suggested that education benefits the country. Also, a few Parents (8%) and Students (14%) believe college is too expensive for just one person or party to handle, again emphasizing that a cooperative effort is needed.

Reasons addressing government involvement centered on the idea that the government should help those who can't afford education (Parent 10%, Student 12%). Others, more prominently among Students (14%) than Parents (5%), thought the government should share the cost of continuing education. However, a small percentage of both Parents (6%) and Students (3%) felt as though the government should not have to pay for college.



Impact of Factors on Students' Likelihood of Continuing Education

A number of issues or factors surfaced in the Parent focus groups when Parents were asked or when the discussion came up about what factors could impact Students' likelihood of continuing their education. Parents identified factors that could either increase or decrease Students' likelihood of continuing their education. The reader should note that the children of virtually all the Parents in each of the three groups felt as though their kids would likely attend school after high school.

- ◆ This was consistent with what the Parents reported during the screening process prior to the actual focus groups. On a ten point scale with 10 meaning "very likely" and 1 meaning "very unlikely", Parents were asked to rate the likelihood that their children would continue on with their education after high school. Over half (13 of 20) gave ratings of 10, while another five in twenty judged the likelihood to be a rating of 9. One of the two remaining participants gave a rating of 8 while the other said 7, the only rating below what is usually presented as the top box scores of 8, 9, or 10.

Parents discussed a number of specific occurrences that could impact their children's likelihood of continuing their education. One of the primary factors which never seemed to be absent from any discussion in any of the groups was money. Some of the participants just mentioned "money", plain

and simple. Others put the money issue in the context of grades - that their children had to earn good grades in order to obtain scholarship money to help pay for college.

"Money. That's it. Money. Money is the biggest limiting factor - absolutely the biggest limiting factor."

"Money available for us is certainly the biggest thing."

"I have a very smart son and I'm hoping his grades will get him some scholarships. I'm serious. It's going to be expensive. He's headed for engineering and it's an expense. I'd like to see him get into a better college, but we can only do so much. So, I'm hoping. Right now, he's in the eighth percentile in his class. Just keep the grades up - he started the first quarter with a 92 average. That's my hope - that he get some type of help. We're in a category where financially there's not much out there for help for us. So we'll have to pay a good percentage of it ourselves."

Another group of Parents in different sessions talked about their children's aspirations - what their children wanted to do could impact whether or not they would continue their education. This generally evolved into a conversation about the impact Students' friends and peers would have on their decisions to continue with school.

"Their aspirations. What they aspire to be. What they want. ...they'll want to stay within that group of people and that group of people are all college types and if they want to ski when they get out of high school - if they want to ski for the rest of their lives, they're going to have to be making the money to afford it."

"...if she decides she wants to go to college, she'll go to college. If she decides to lobster, she's going to lobster."

"About the group the children would associate with. If they are with friends that are planning to go to school or likely to, that would increase their chances of going as well."

"I think if they slide into the wrong crowd. You've got the crowds that really don't care - they don't see beyond tomorrow really. They don't look to the future, they don't look to continue their education and if they don't care, and my daughter gets into that crowd that doesn't care, she'll think they don't care so why should I?"

A topic that came up in both Bangor and Presque Isle, that Parents were very concerned about, addressed situations in schools where kids are "labeled" or "pigeon-holed" as either college bound or not college bound ("college" in this case being exclusive of everything but college itself). This seemed especially interesting since part of the methodology for this research depended on the ability of teachers and school administrators to identify seventh and eighth graders who appeared to be

heading one way or the other. The surprising, and perhaps detrimental, outcome of this was the perceived knowledge that Students have early on about which of the two paths they have been identified as following. Parents feel that it is very difficult for Students to switch to a college path, if they have been perceived to be wandering down the other path. On the other hand, some Parents feel that the college label has taken the childhood away from their kids.

"These kids now, from fifth grade onward, if you haven't decided by fifth grade that you are going to college, you're already on the outside. From fifth grade on, by the time you hit sixth grade, junior high, they've already pigeon-holed you. This is a kid who is going to be a voc-ed student, this is a kid who is going to work at McDonalds, and these kids are going to go to Harvard or Berkeley, or wherever, and we're going to expect a lot of energy from these kids. I wouldn't want to be these kids... But these, it's horrible that they're pigeon-holed this young. Teens are supposed to be a great time to explore, to discover yourself. You don't have time anymore. When do you be a kid?"

"I'd say in the case of my step-daughter, she has always been interested in hair design, but always felt somewhat inferior because she was interested in hair design and not interested in going on to college. So, when she didn't take interest in all the academic subjects and didn't seem to have the spark that the other kids had, she did feel that she was sort of discriminated against. And yet, she's perfectly happy in her chosen profession. Now, she doesn't have to worry about anyone's opinion because she's successful in what she wants to do."

"I think (the labeling starts) in first or second grade - when they start taking SATs. When I was in elementary school I never took an SAT and they take those every year now and that's how they label the kids. They send a thing home saying my daughter's in the most range of failing or is going to fail and she should be in Chapter One. They're pulling them out of class, they're separating them from the class, and that makes them feel dumb. And then they get extra help. I'm not saying she doesn't need the extra help, but with the grades she brings home, I don't understand where all that is coming from. So that has to be dealt with. But, I think it starts when they are young."

A broad array of other issues were mentioned, such as how motivating teachers can be (or may not be). In addition the Portland Parents suggested that software jobs are now replacing manufacturing positions as viable occupations right out of high school - kids don't need more education to handle these jobs.

"I think it depends on the moral support they get in school too through teachers and everybody - teachers giving them self-confidence, making it likable to go to school. I think that will help a lot. It makes a big difference."

"Right, well you know I work for _____ and it used to be you had to be an engineer and

now it's walking into the job - the degree isn't really necessary and it may be, coming right out of high school, you're just as skilled as somebody else because the new software has only been out for two years."

In the Student mini groups, respondents primarily discussed money and grades as being the most influential factors determining their likelihood to continue their education. Despite the feelings of Parents, Students' disposition toward peer pressure would lead one to believe that it wasn't too influential - especially among college bound Students. But, most college bound Students were friends with other college bound Students, so all of them hope to be heading to school anyway. The "fringe" crowd so to speak, that is those who sway between the broad categories of college bound and not college bound, seemed to be most in "danger" of not pursuing more education after high school due to friends.

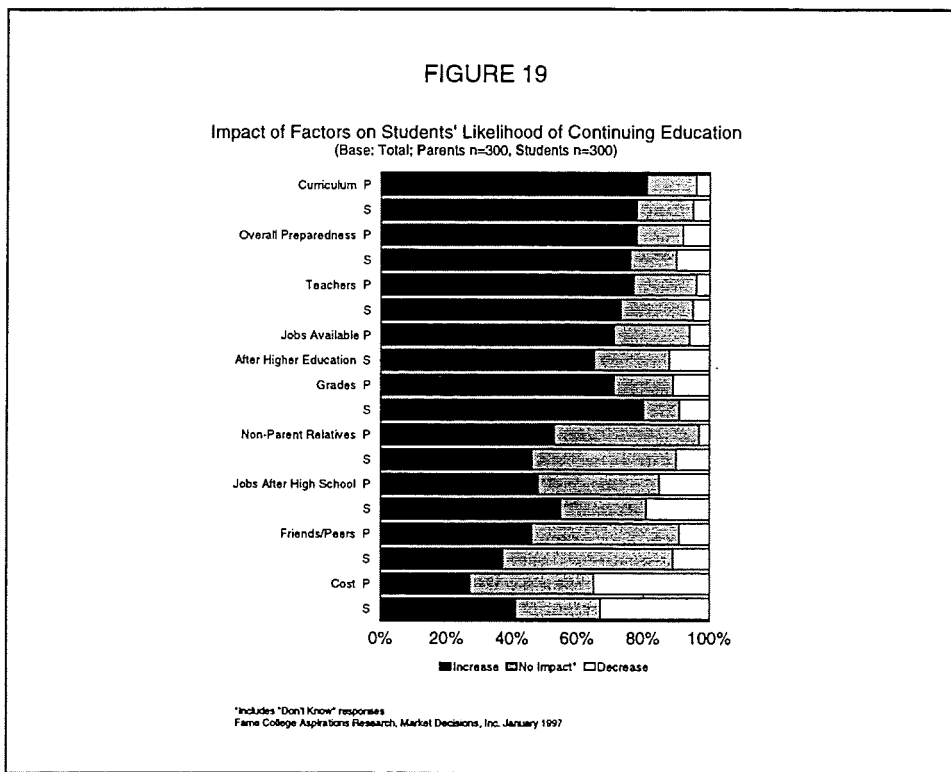
- ◆ It is interesting to note that with both "types" of Students, a sibling in college is without question the most motivating factor to persuade kids to attend school after high school, especially if he/she is enjoying a good experience there. According to the demeanor and responses given by the participating Students, nothing can compare to a brother or sister (or young cousin/aunt/uncle) who has told the Student how great school is in convincing them to go. Siblings in school seemed to be far more influential motivators than friends in general.

Toward the end of the telephone interviews, all respondents, regardless of their children's or their own current plans regarding college, were asked to gauge the impact of a number of factors on their children's or on their own likelihood of obtaining more education after high school. As such, some respondents started with a perceived 100% likelihood of attending college, while others may have been thinking more in terms of a 20% chance that they would be entering college at some point. Regardless, the scale used for this question is intended to measure incremental movement up (increase likelihood) or down (decrease likelihood). The actual scale used includes the points, "substantially increase", "increase", "no impact", "decrease", and "substantially decrease". The analysis (and Figure 19) depicts just three points, increase, no impact, and decrease.

Parents and Students rallied around similar factors in terms of those factors most feel will increase the likelihood of students continuing their education. The factors garnering the highest percentage of views among Parents that they would increase one's likelihood include curriculum (81%), overall preparedness (78%), and teachers (77%). Although the top three positive influences among Students were slightly different, all of the top factors were perceived to increase students' likelihood of attending school by similar percentages of both Parents and Students. Students were most likely to judge grades (80%), curriculum (78%), and overall preparedness (76%) as having positive influences on students moving on to post secondary education. (See Figure 19)

- ◆ The percentage of Students (73%) and Parents (77%) who consider teachers as increasing the likelihood of going to college was similar. Students (80%) were significantly more cognizant of grades increasing the likelihood of going to college than were Parents (71%).

- ◆ The two factors perceived to be the least likely to increase one's likelihood of going to college, respondent friends/peers and cost, were also the two that, on the positive side, revealed the greatest disparity in opinions between Parents and Students. For example, almost half the Parents (46%) thought friends and peers would increase their children's likelihood compared to a significantly lower 37% of Students who felt their friends or peers would have the same effect. The reverse was true for cost, cited by just 27% of Parents as an increasing factor, compared to a significantly higher 41% of Students.
- Throughout this research, Parents as a group, have had a heightened concern for the cost of continuing education as compared to Students overall.



- ◆ Considering Parents, those without a college education were significantly more likely than others to believe that cost (36% vs. 22%), job availability out of high school (63% vs. 40%), and job availability out of college (78% vs. 65%) would increase their children's likelihood of continuing their education. Parents with college degrees were significantly more confident that their children's friends and peers would contribute to their likelihood of going on to college (51% vs. 36%). Parents living in small town or rural settings were significantly more likely than others to say that grades (75% vs. 64%) and job availability out of high school would add to their children's chances of attending college.

- ◆ Among Students just one factor revealed any differences between subgroups. Like Parents, Students with parents who have not graduated from college were significantly more likely than others to judge the cost of education as increasing their likelihood of continuing their education (51% vs. 35%).

No significant differences occurred between Parents and Students in terms of the percentage of each group who deemed a factor as decreasing students' chances of attending college. Not surprisingly, given the other results in this research, cost was considered the most negative factor among both Parents (35%) and Students (33%). Jobs after high school had a surprising showing on the negative side for both Parents (15%) and Students (19%). While other factors showed some potential for decreasing the likelihood of students continuing with their education, none of them would have the impact to the degree that the two factors already mentioned seem to bear. (See Figure 19)

- ◆ Among Parents, cost and job availability out of high school seemed to have a more widespread chance of decreasing children's likelihood of attending college the poorer the household.

Ideas to Make Higher Education More Accessible

Parents in the groups were asked specifically what Parents, Students, State and Federal Governments could do to make continuing education more accessible. In terms of Maine, the university was cited as a program that helped by being a less expensive alternative for education. Also, another participant mentioned FAME as a proactive example of Maine helping with the situation. Another person talked about a program sponsored by California that enables people to get educated in exchange for services rather than money specifically - a time commitment.

"One way the State is doing it is by making the State university available. The State university is supported by the State, which allows the tuition at the University of Maine to be relatively reasonable, although it doesn't appear to be reasonable now."

"They do have... there's a FAME program and it's 1% through Maine banks. I may not have this right - it's just 1% less than the Federal whatever that loan, Federal loan. I can't remember the name of it. It's 1% under. But I will tell you that it's incredibly difficult and bureaucratic to get to the point where they tell you no. It's got to be more simple."

"I think it's too bad and I think that this is one thing that should stop is that people are penalized for making too much money. That's not really fair because it almost discourages people not to - you're penalized for taking the initiative. For you that saved and saved and saved, I think there should be some kind of incentive program - maybe matching funds or something like that - if you save \$500, they give you \$500."

"My sister in-law went to dental school in California for free. And she worked for seven years afterward, she had her own private practice, but she agreed to take MEDI-CAL patients for seven years. That's how they made sure that all people on MEDI-CAL had access to good doctors and dentists. She did that for seven years. So, there are ways you can pay for things without writing out checks. And those are the kinds of things that I think we need to do."

Some Parents identified programs that both the State and Federal Governments could sponsor such as *really low interest loans or no interest loans* that are simple to understand. Also, these governing bodies could give tax breaks. The idea of receiving an education in exchange for services, was also offered in another group, but on a larger scale.

"They could have loans that make sense - that you don't need a four year law degree to read, and that you don't need to hire a CPA to try to figure out something."

"Find a way for middle income people to get some help."

"But if you're going to have them do community service, it should be like a lot of these physicians who went in and promised to work in rural areas after they graduated. That was an incentive to them. If you have a child who is really motivated and wants to go to school, but doesn't have the financial means, you say okay, go to some impoverished area in the United States and give us two years of your time and we'll give you two years of college in return."

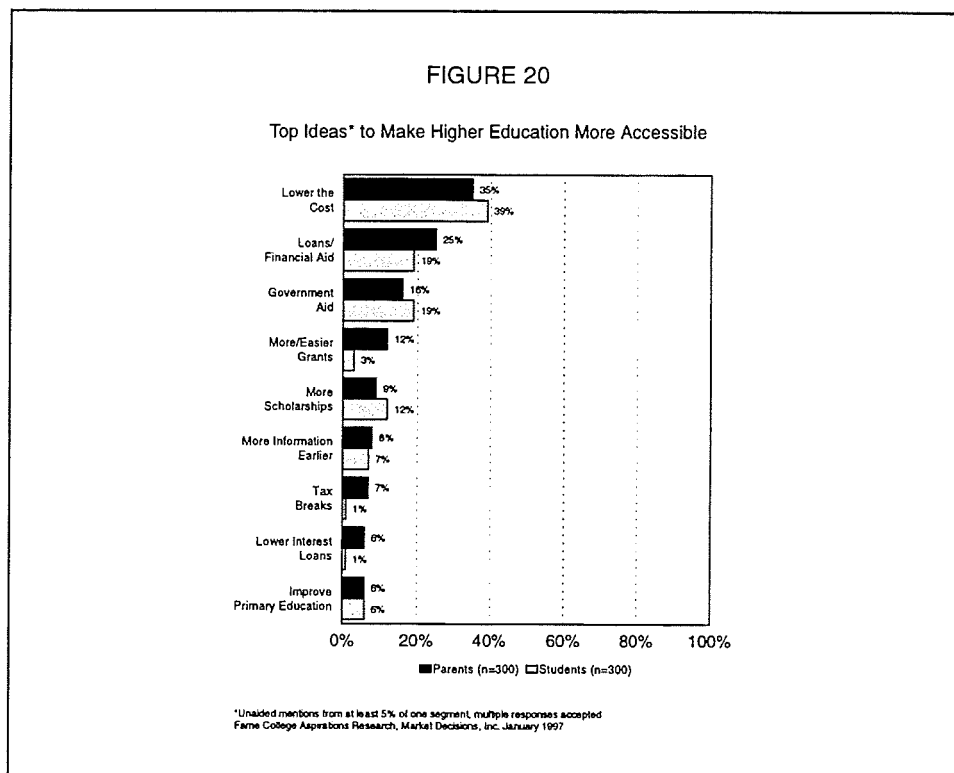
Both Parents and Students statewide were asked during the telephone survey, to consider what could be done to make higher education more accessible to more people including your children/yourself. A lot of the same ideas discussed in the qualitative research were also raised during this phase of the research. Responses were similar between Parents and Students.

The top response for both groups was lower the cost, suggested by over a third of the Parents (35%) and four in ten Students (39%). A quarter of the Parents (25%) and one in five Students (19%) recommended loans and financial aid. Government aid was an idea offered by 16% of Parents and 19% of Students surveyed. Parents (12%) were significantly more likely than Students (3%) to ask for more grants that are easier to obtain. But, both Parents (9%) and Students (12%) would like to see more scholarships made available. (See Figure 20)

- ◆ Surprisingly, given the lack of knowledge demonstrated earlier in the survey, just 8% of Parents and 7% of Students would like to see more information and college fairs for kids at an earlier age.
- ◆ Contrary to some of the suggestions made during the group discussions, respondents to the telephone survey were not as quick to suggest tax breaks as indicated by the low percentage

of Parents (7%) and Students (1%) making the suggestion.

- ◆ Within the Parent sample, it is interesting to note that those with a college degree (10%) were significantly more interested than others (1%) to receive more information for kids at an earlier age.



Importance of Programs to Make Higher Education More Accessible

Some Parents in the qualitative research placed a high priority on programs to make higher education more accessible to more people due to the far reaching ramifications of helping people continue their education and that there is only a limited amount of funds to distribute across all programs.

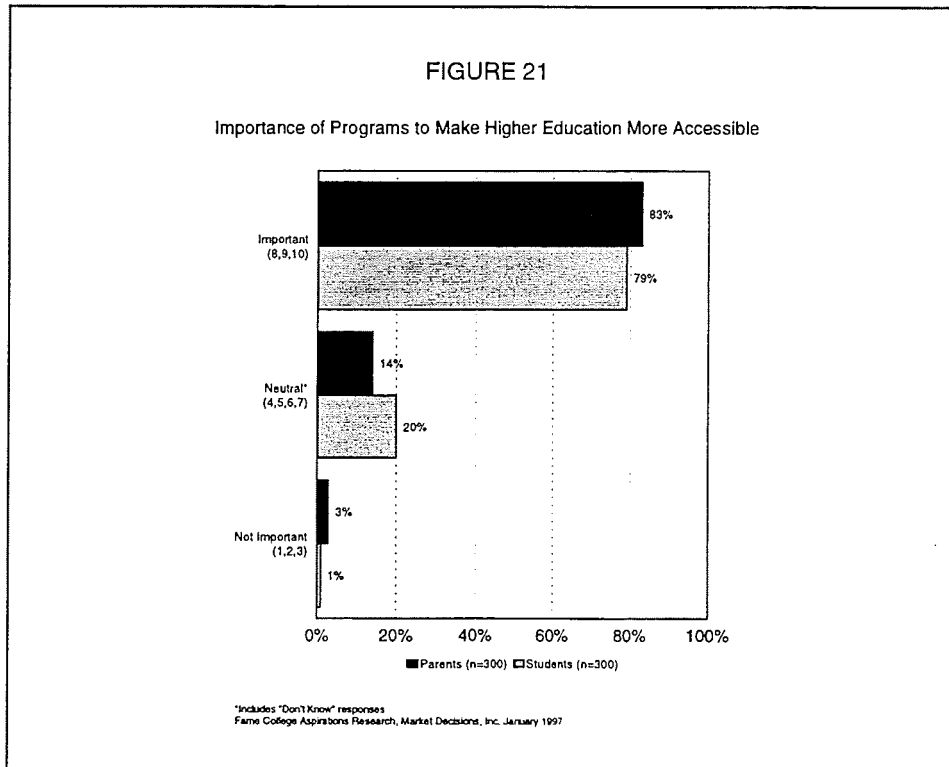
"Well, it's a matter of priority. Because there's only so much money in the pot and if you're going to add something, you're going to have to subtract from somewhere else. But I agree with what you are saying in that it makes a lot more sense to do something that's preventive rather than reactive - that just doesn't work. That ends up costing a lot more money."

"It's much cheaper to pay for college than a lifetime of welfare and child support."

Based on a ten point scale where 1 means "not at all important" and 10 means "very important", programs to make higher education more accessible are important (rating of 8, 9, or 10) to the

majority of both Parents (83%) and Students (79%). Hardly anybody viewed such programs as not important. (See Figure 21)

- ◆ As Students grow older, these issues tend to become more important to them.



Demographics

Parent Background

The majority (91%) of Parents interviewed are currently married. This is similar to the percentage of Students interviewed who indicated that they were living with both parents (90%). (See Table 1)

- ◆ One percent of the Students are living with a parent and step-parent.

Virtually all the Parents and parents of the Students have at least completed high school. Similar percentages of Parents (39%) and their spouses (37%) are college graduates. The parents of Students seem to be slightly more educated with 46% of the fathers/step-fathers and 39% of the mothers/step-mothers having graduated from college.

Fathers/step-fathers of Students have a higher incidence than the other parent groups of skilled or semi-skilled trade occupations.

Participating Parent Characteristics

One in ten of the Parents interviewed have young children under six years of age. It is important to note that over a third of the Parents (38%) have children 18 years of age or older. And, 58% of the Parents who have these older "kids" have children in college. These Parents are likely to have been much more knowledgeable about financial aid programs than Parents who have not yet "experienced" sending kids to college. (See Table 2)

The majority of Parents are over 35 years of age with two-thirds of them being between the ages of 35 and 44.

Almost half (49%) of the Parents live in small town locations. Another third live in more built up suburban (19%) and urban (17%) areas, while the remainder (14%) live in rural parts of the State.

Just under half (46%) the Parents who answered the question reported income of \$50,000 or more.

Four in ten Parents live in Southern Maine, a quarter live in Northern (27%) and Central (25%) sections, and the remaining 8% live in Coastal regions.

Participating Student Characteristics

The majority of Students interviewed have siblings. Similar to the percentage of Parents who have children 18 years of age or older, 38% of Students have a sibling that age. And, among those with siblings 18 years of age or older, 48% have a sibling in college.

Nine in ten (90%) Students live with both of their parents. Another 7% live with just their mother, while the remainder (3%) either live with just their father, a parent and step-parent, or neither of their parents.

Similar to the Parents, over half (58%) the Students describe the location of their home as being small town. Similar percentages live in suburban (14%), urban (15%), and rural (12%) areas.

The distribution of Students interviewed across the four major regions of the State is almost identical to that achieved among Parents. Four in ten (39%) live in Southern Maine, a quarter come from the Northern (26%) and Central (27%) regions and the rest live in Coastal (8%) areas.

TABLE 1
Parent Background

Marital Status	Parents <i>(n=300)</i>		Students** <i>(n=300)</i>	
	Single, never married	1%		n.a.
Married	91%		n.a.	
Living with companion/not married	1%		n.a.	
Divorced/separated/widowed	8%		n.a.	
Education	Resp. <i>(n=300)</i>	Spouse* <i>(n=276)</i>	Father <i>(n=276)</i>	Mother <i>(n=296)</i>
	Some high school	1%	2%	2%
High school graduate	31%	33%	30%	35%
Two-year/tech college	13%	14%	7%	6%
Some college	15%	14%	11%	14%
College graduate	26%	24%	35%	30%
Beyond college	13%	13%	11%	9%
Occupation	Resp. <i>(n=300)</i>	Spouse* <i>(n=276)</i>	Father <i>(n=276)</i>	Mother <i>(n=296)</i>
	Professional	20%	19%	20%
Skilled/semi-skilled trade	18%	17%	31%	17%
Administrative/managerial/supervisor	14%	15%	18%	7%
Educator/teacher	9%	10%	5%	16%
Clerical	8%	6%	1%	10%
Technical	7%	7%	5%	2%
Homemaker	7%	6%	--	10%
Other	17%	20%	20%	20%

**Includes live-in companion*
***Refers to Students' parents*

TABLE 2
Participating Parent Characteristics

Children	<i>(n=300)</i>
Under 6 years old	10%
6 to 11 years old	45%
12 to 17 years old	85%
18 years or older	38%
Children in college/technical school	<i>(n=115)</i>
Among those with children 18 years+	58%
Age	<i>(n=300)</i>
34 or under	6%
35-44	63%
45 and older	32%
Description of area in which parent lives	<i>(n=300)</i>
Small town	49%
Suburban	19%
Urban	17%
Rural	14%
Income	<i>(n=283)</i>
Under \$25,000	16%
\$25,000 to under \$35,000	13%
\$35,000 to under \$50,000	26%
\$50,000 to under \$75,000	31%
\$75,000 or over	15%
Gender	<i>(n=300)</i>
Female	59%
Male	41%
Region	<i>(n=300)</i>
South	40%
North	27%
Central	25%
Coast	8%

TABLE 3
Participating Student Characteristics

Siblings	<i>(n=300)</i>
Under 6 years old	7%
6 to 11 years old	38%
12 to 17 years old	46%
18 years or older	38%
None	7%
Siblings in college/technical school	<i>(n=115)</i>
Yes	48%
No	52%
Living situation	<i>(n=300)</i>
Both parents	90%
Just mother	7%
Other	3%
Description of area in which student lives	<i>(n=300)</i>
Small town	58%
Suburban	14%
Urban	15%
Rural	12%
Gender	<i>(n=300)</i>
Female	51%
Male	49%
Region	<i>(n=300)</i>
South	39%
North	26%
Central	27%
Coast	8%

IV. Conclusions/Implications

Maine Aspirations for Continuing Education

Interest in continuing education appears to be healthy in Maine. Across all sections of Maine and all demographic subgroups of Maine, most people (Parents and Students) view continuing education as a way to realize increased opportunities for better jobs and careers. Many Parents and Students consider continuing education as a competitive advantage to being considered for jobs. A large contingent feel as though post secondary education is a necessity today and the majority of Maine residents, higher among Students than Parents, will go so far as to agree that, similar to getting a high school degree, everybody has a fundamental right to obtain education after high school.

- ◆ Perhaps as a protective measure, because they already have a degree, Parents with at least one college degree are significantly less likely than others to support the opinion that obtaining education after high school is a fundamental right.

However, the research suggests that there is growing discontent with the value of continuing education. A teacher talked about the possibility that if someone decided not to attend college and saved the money in a retirement fund, that person pumping gas all his life would end up with more retirement money than he would as a teacher. While this may not be true in reality, it is a perspective that many are beginning to seriously consider. And, this type of view becomes more of a viable option when professionals in the high technology field state that some of the kids coming out of high school are just as qualified as a person with experience and a master's degree to program new releases of software. If this is the case, and a high school graduate can obtain a high paying job in computers, the incentive to participate in post secondary education disappears.

While the thought of being able to obtain a high paying job right out of high school is perceived to be possible, it is not a widespread belief. In fact, another teacher considered the same scenario about students going right into programming positions directly out of high school, and surmised that only about three graduates from his school have the talent to succeed in such a capacity. Whether or not Students would consider this as they face minimum college expenditures in excess of \$40,000 to \$50,000 (\$120,000 at a private school), remains to be seen. But, the point is that teachers are still fully in support of encouraging post secondary education.

And, it seems that Students are more than ever wanting to go on to some sort of formal training after high school. While the quantitative research revealed some Students (albeit a very small percentage) with less than ambitious job aspirations right out of high school, Students in the qualitative sessions were either pursuing college or thinking about careers that would require training anyway. Furthermore, this latter group frowned considerably, almost to the point of being fearful, on a life of

"pumping gas", or "flipping burgers", thereby creating considerable incentive to them for obtaining additional education after high school.

Irony of the Financial Obligations

But, reality sets in when discussions about the cost of education begin to be raised. No matter what the household income or whether the voice is that of Parents or Students, the belief is that somehow the children will attend college, if that is what they want to do. So, Parents are then asked how much they have saved or have prepared for college expenses, and they reply, "Nothing" or an amount that they perceive to be insignificant. When the conversation continues with inquiries about securing loans to pay for the college education, the irony sets in. Some Parents see loans as a reality to being able to send their children to college. However, Parents are opposed to accumulating massive personal debt and even more opposed to their children accruing enormous debt. And here lies what the research suggests as one of the great barriers to college aspirations. Parents and Students want, perceive the need, and even expect to obtain education after high school, yet they aren't prepared to pay the bill, and they are unwilling to borrow the money. Even more telling about how overwhelming college expenses are to Parents is that even after being "interrogated" about the irony, they do not have any answers, period.

- ◆ Students talked about wanting to go to college, but were somewhat distraught over the expense. Some of them expressed concern over their parents' ability to afford college, but said their parents had assured them that somehow, the money to pay for school would appear. Students don't pursue the issue because they seem to have a sense of how well off their family is, but do not know details of their household's finances.

Another "irony" that seems to be contributing to this irony and making it more severe, is the perception among Parents that the less you have saved or the lower amount of financial assets you own, the more "free" money you will be given - the more aid you will qualify for and therefore, not only will your children have a better chance of actually being able to go to school but, some feel as though the children will be able to attend better schools. This perception was raised in each focus group and seems to be a growing trend. Whatever aid programs are developed, this situation needs to be addressed or the disincentive to save will only become greater.

It seems as though the ironies associated with the cost issue are endless. The research revealed that it is the higher income households (\$50,000+) and not the lower income households (<\$25,000) that are aggressively pursuing information about financial aid. One would conclude that the lower income families have given up and just do not view college as a viable option. But, this isn't what they are saying. Some of them just don't seem to be as proactive in finding solutions to this impending monetary discrepancy or gap.

In addition, households that include a parent who is a college graduate are significantly less likely than others to agree that the cost of education is something that will increase their children's likelihood of attending college. The more educated the household, the more aware they obviously are of the cost to educate their children beyond high school. They are also the most adamant about sending their children to college. Unfortunately, the group that needs to be pushed a little more to send their kids to college, although most of them insist that their kids will go to school, seems far more naive about the monetary resources required to fund four years (or whatever length) of school. This group needs to become better educated about what to anticipate - they know education is very expensive, but they are not as likely as college graduates to have placed the expenditures in a realistic context.

Financial Aid Programs

Parents and Students alike have no problem articulating their opinions concerning the escalating cost of education. Not everyone knows particular details about the costs, but, everyone has the perception that education is very expensive. Ironically, knowledge of financial aid programs is very vague until a child in a household reaches college. At this point, Parents become very savvy about knowing the "ins and outs" of financial aid programs. Of course there are exceptions to this, but overall, knowledge of the available programs is not very high.

Several Parents would like to see more information about financial aid programs at an earlier time in their child's life. This desire was apparent among higher income households and households with at least one college graduate, again emphasizing the need to prepare non-college households better.

- ◆ Only about half of the Students who are Juniors or Seniors in high school indicated that they had attended a special financial aid evening.
- ◆ A few Parents expressed concern that they would not know about programs until it was too late.

In addition, Parents generally feel as though financial aid could be made far easier to understand and obtain. Some felt as though they needed to be a lawyer or a CPA to have the ability to complete the requisite documents.

There did seem to be some knowledge of retaining the services of consultants who will, for a fee, locate scholarship and grant money for a family. Several Parents also knew to contact the high school Guidance Counselor for information and ideas about paying for college.

Ideas that were suggested for other types of aid to make college more accessible include a program that recognizes families' attempts to save money (to provide an incentive for people to save) by

having the government consider some sort of match. Parents would also like to have tax breaks on tuition payments and, of course, several would like no or lower interest loans, and they would like education to cost less.

Another interesting idea that was offered in a couple instances in the research was an exchange program. This would involve two years of service for two years of paid college. Or, like an example that was given, the State could pay for someone to attend school in return for providing services for a number of years to residents participating in particular State sponsored programs.

Many recognized Maine's efforts to make continuing education more accessible to more people through FAME and through the University of Maine system. Although, with respect to the university system, several Parents raised issues concerning cost, compatibility among campuses and national recognition.

The majority of Parents and Students surveyed indicated that programs to make education more accessible to more people are very important.

Maine Schools Versus Schools Outside Maine

When Students reach the age when they start to consider schools to attend, many are ready for a change of scenery. In fact, a large number of Students consider traveling and living in a different part of the country as part of their "college experience". An advantage to continuing education often cited by Students was exposure to new ideas and places. With this in mind, the findings from the research should not come as a surprise.

The further north Students live in Maine, the more likely they are to consider the University of Maine. That is not to say that none of the Students in Southern Maine are thinking about attending the University of Maine, but more to say that the University of Maine has far more out-of-state competition the further south a Student lives.

Also of note is that the military seems to be a much more chosen option among those living further north. This trend surfaced in the Student mini groups and, although not fully substantiated in the quantitative confirmation, the same pattern did emerge in the latter phase of research.

Income also affects decisions about schools under consideration. Logically, due to the expense, lower income households tend to be much more likely than more affluent households to select the University of Maine as an option.

Probably of greater concern is that households with at least one college educated Parent are

significantly less likely to include the University of Maine on their list of considerations. In the focus groups, some Parents said they just wanted their children to attend school outside of Maine and did not always give specific reasons for their desires. Others seriously questioned the quality of an education at the University of Maine and the reputation (or lack thereof) the school carries across the country.

Primary Schools in Maine

Two of three Parent focus groups devoted quite a lot of time to discussing how students are labelled early on in school in terms of whether or not they are "college material". Probably more startling was the universal feeling that, from a very early time, students clearly understand or know the group in which they have been placed. For the non-college bound group this could be a great disincentive to aspiring to college, although the majority of the students in the non-college bound mini groups expected to obtain education after high school. Parents shared feelings of how they felt this orientation had a negative impact on student motivation and that it seriously affected the feelings of some students.

This research did not go into detail about determining how widespread a problem this may be and the impact of the trade-offs of dividing student bodies into college and non-college groups. Perhaps further investigation is needed. However, it seems clear that the message must be conveyed that anyone can and should consider continuing their education after high school - that everyone has potential.

Schools are also perceived to be critical on an individual student basis. Both Parents and Students consider many aspects of school, grades, teachers, curriculum, and overall preparedness (part of this is school, part of it could be maturity and emotions), as primary influences that could potentially increase the likelihood of students continuing their education after high school.

Isolated severe problems with primary schools were discussed at great length in two of the focus groups. One cited an instance where a teacher had completely erased the motivation of his/her son or daughter. When this Parent investigated the problem, he/she found the negative impact of this teacher to be very widespread. Another case involved a participant's child. When this child was in eighth grade, the school (and Parent) finally learned that the child had a learning disability that had gone unnoticed until the eighth grade, when the parties involved discovered the child could not read. While these are just two individual cases, these examples, coupled with the importance Parents and Students place on schools in terms of increasing Students' likelihood of continuing education, make it very clear that the primary school systems remain a fundamental building block from which aspirations for college are built and therefore need to be solid and fully supported.

Impact of Families on Student Aspirations

Equally as important as making sure the primary schools build a solid foundation is the influence a Student receives at home. Focus groups and mini groups are certainly not representative of a population. And, the fact that the quantitative research couldn't really provide any insight on this point observed in the qualitative research suggests intuitively that less emphasis should be placed on it. But the difference was so striking in terms of enthusiasm, demeanor, and realistic aspirations for college, that it warrants some mention. One of the greatest differences between the "college bound" Student mini groups and "non-college bound" Student mini groups were the reactions displayed when Students were asked about Parents' involvement in discussions about Students' plans after high school. Those who were clearly going to attend college enthusiastically described the many talks they had had with their parents about their future. On the other hand, students which teachers and school administrators do not expect to go to college essentially laughed when asked about the involvement of their parents. Some said their parents couldn't care less, and others conveyed a feeling that their relationship with their parents was purely adversarial.

- ◆ The quality of relationships with Parents among the non-college bound Students seemed progressively to deteriorate the further north the groups were held. The reader should note that the data does not explain why this was the case.

The dichotomy of the reactions between the two types of groups clearly explained the differences in the Students' demeanor and level of maturity, as well as emotional preparedness. When reflecting on the deficiencies of the unhealthy relationships some of these Students obviously have with their Parents, the public service TV commercials sponsored by NBC about families getting together for dinner or simply talking with one another come to mind. This is the message that somehow needs to be conveyed to these families. Again, although the data is not statistically representative, the difference in family orientation observed between the two types of Students makes the challenge of determining which Students will continue their education and which students will be "pumping gas" or "flipping burgers" a snap.

Appendix A:
Parent Focus Group Recruitment Screener

**Finance Authority of Maine (FAME)
FAME College
Parent Focus Group Screener**

(Second Draft - October 23, 1996)

Hello, my name is _____. I'm calling from Market Decisions, an independent marketing research firm located in Maine. We are conducting a research project about education after high school on behalf of the Finance Authority of Maine and the Maine State Government, and would like your input. Please be assured that your responses will be kept strictly confidential and that we will not try to sell you anything.

1. Have I reached you at home?

YES	1	CONTINUE
NO	2	THANK AND TERMINATE
REFUSED	8	THANK AND TERMINATE

2. Do you or does anyone in your household work for the State Government or a State Agency, a financial company such as a bank or a company that makes loans, a marketing research firm or an advertising agency?

YES	1	THANK AND TERMINATE
NO	2	CONTINUE
REFUSED	8	THANK AND TERMINATE

3. Do you have any children under the age of eighteen?

YES	1	CONTINUE
NO	2	THANK AND TERMINATE
REFUSED	8	THANK AND TERMINATE

4. Do you have any children (READ LIST)?

	<u>Yes</u>	<u>No</u>	<u>Refused</u>
Under six years old	1	2	8
Between the ages of 6 and 12	1	2	8
Over 12 years old	1	2	8

TRY TO GET A GOOD MIX OF DIFFERENT AGED CHILDREN

5. Using a ten point scale where 1 means "Very Unlikely" and 10 means "Very Likely", how likely would you say it is that all your children will continue on with their education after high school? (CIRCLE ONE RESPONSE)

<u>Very Likely</u>					<u>Very Unlikely</u>					<u>Ref/DK</u>
10	9	8	7	6	5	4	3	2	1	99

6. For classification purposes, which of the following categories best describe your age? (READ LIST)

18 to 24	1	
25 to 40	2	
41 to 55	3	
56 to 70	4	
71 or older	5	THANK AND TERMINATE
REFUSED	8	THANK AND TERMINATE

7. GENDER (RECORD WITHOUT ASKING)

MALE	1	RECRUIT AT LEAST 6 FOR EACH
FEMALE	2	RECRUIT AT LEAST 6 FOR EACH

PLEASE NOTE THAT WE CAN ACCOMODATE ONLY ONE PARENT FROM EACH HOUSEHOLD RECRUITED. IF AN ISSUE, INFORM THE RESPONDENT THAT THIS ALLOWS TO INCLUDE MORE HOUSEHOLDS IN THE DISCUSSIONS.

- 8. We have been asked by the Finance Authority of Maine to gather three groups of Parents across the State to participate in discussions concerning why students are planning or not planning to continue their education after high school (NOTE THAT PARENTS DO NOT HAVE TO HAVE CHILDREN ASPIRING TO POST SECONDARY EDUCATION TO PARTICIPATE).

The meeting in your area will be held on (SEE SCHEDULE) at 6:00 p.m. and will last about two hours. A dinner of sandwiches and salads will be served and you will be given \$35 at the end of the meeting to thank you for your participation. Would you be able to attend?

YES 1 Great. Please plan to arrive about 15 to 20 minutes early to enjoy the refreshments and sign-in. We look forward to meeting you and will send you a confirmation letter and directions to where we will meet. Thank you.

NO 2 THANK AND TERMINATE

SCHEDULE:

Portland: Thursday, November 7: Sheraton Tara Hotel, 363 Maine Mall Road, South Portland

Bangor: Wednesday, November 13: Bangor Marriott at the Airport

Presque Isle: Thursday, November 14: Keddy's Motor Inn (Route One - Houlton Road)

COMPLETE THE FOLLOWING INFORMATION FOR ALL QUALIFIED RESPONDENTS.

NAME: _____

STREET: _____

CITY/TOWN: _____

STATE: _____ ZIP CODE: _____

HOME PHONE: _____ WORK PHONE: _____

THANK YOU FOR PARTICIPATING

Recruited by: _____ Date Recruited: _____

Appendix B:
Parent Focus Group Participant Profile

PARENT FOCUS GROUP PARTICIPANT PROFILE - PORTLAND

THURSDAY, NOVEMBER 7, 1996

	Name	Age of Children	Likely to Attend College	Age
1.	Lawrence Main	Over 12	9	41 - 55
2.	Robert Crowley	Between 6 and 12 Over 12	10	41 - 55
3.	William Savage	Over 12	10	41 - 55
4.	Ken Filliter	Between 6 and 12	9	25 - 40
5.	Brenda Fox	Between 6 and 12 Over 12	10	41 - 55
6.	Karen Dunfrey	Between 6 and 12 Over 12	10	41 - 55
7.	David Trafton	Between 6 and 12 Over 12	9	41 - 55

PARENT FOCUS GROUP PARTICIPANT PROFILE - BANGOR

WEDNESDAY, NOVEMBER 13, 1996

	Name	Age of Children	Likely to Attend College	Age
1.	Steve Robbins	Between 6 and 12	9	41 - 55
2.	Ed Kalish	Between 6 and 12 Over 12	10	41 - 55
3.	Roxanne Bennett	Over 12	10	41 - 55
4.	Jane Varney	Between 6 and 12	9	25 - 40
5.	Dawn Goodrich	Between 6 and 12	8	25 - 40

PARENT FOCUS GROUP PARTICIPANT PROFILE - PRESQUE ISLE

THURSDAY, NOVEMBER 14, 1996

	Name	Age of Children	Likely to Attend College	Age
1.	Donna Dickinson	Over 12	10	41 - 55
2.	Ken Gilman	Between 6 and 12 Over 12	10	41 - 55
3.	Angela Howe	Under 6	10	25 - 40
4.	Laurie Michaud	Over 12	10	25 - 40
5.	Dave Raymond	Over 12	10	25 - 40
6.	Richard Saucier	Between 6 and 12 Over 12	10	41 - 55
7.	Patsy Stewart	Over 12	10	41 - 55
8.	Tina Tracy	Between 6 and 12 Over 12	7	25 - 40

Appendix C:
Parent Focus Group Moderator's Guide

**FAME College
Parent Focus Groups
Moderator's Guide**

(Second Draft - November 4, 1996)

I. Introduction (10 Minutes)

- A. Welcome by the moderator
- B. Purpose Focus groups are a type of marketing research methodology. The purpose of a focus group is to gather a group of people together to discuss certain topics or ideas about products and services. I encourage you to express your honest opinions and hope that you will do most of the talking. There are no wrong answers tonight, so please feel free to participate.
- C. Rules/Technical notes (Audio taping)
- D. Participant introductions (Name, residence, occupation, favorite past time)
- E. Tonight, we are going to be discussing a number of issues about education after high school.

II. Hopeful Plans for Children After High School (25 Minutes)

- A. First, I'd like to go around the room again and have each of you tell me whether or not you went to college or technical school and why or why not?
- B. Is continuing education something your current family has talked about over the years? What have been the topics of discussion in this regard?
- C. Is continuing education after high school valuable today? Is it necessary? Why? Why not?
- D. What do you currently **hope** (or desire) your children will do immediately after high school. Do you hope they will be working or do you hope they will be pursuing some form of post secondary education?

- ◆ (FOR THOSE HOPING CHILDREN WILL BE ATTENDING COLLEGE) Why specifically do you hope your children will continue their education after high school?
 - ◆ (FOR THOSE HOPING CHILDREN WILL NOT BE ATTENDING COLLEGE) Why specifically do you hope your children will be working rather than continuing their education after high school?
 - Do you think you will change your mind before your child graduates from high school? Why? Why not?
 - What might change your mind or what would cause you to change your mind?
- E. To what degree have you and your children discussed your children's' plans after high school? How much time have you spent or do you plan to spend on this subject?
- ◆ What kind of feedback have you, other relatives, and/or friends given your children with respect to continuing their education?
 - ◆ Have you and your children always been in agreement about post high school plans? How have the plans been the same and/or different? Have your plans changed due to these differences? How?

III. Likelihood of Post Secondary Education (35 Minutes)

- A. Lets change the question just slightly. How **likely** do you think it is that your children will continue with their education after graduating from high school? Think about it on a ten point scale where 1 means "Very Unlikely" and 10 means "Very Likely". How many of you would say 8, 9, or 10? (SHOW OF HANDS) Why?
- ◆ I'm just curious, are you or is someone else going to help your children pay for college? (IF SOMEONE ELSE) Who? What percentage of the cost of the education are you going to pay versus your children?
 - ◆ And how many of you would say 1, 2, or 3? (SHOW OF HANDS) Why?
 - Do you think it is likely that at some point your children will continue with their education? Why? Why not?
 - ◆ What about the rest of you? Why would you say it is neither likely nor unlikely that your children will continue with their education?

- What factors might **increase** the likelihood of your children continuing their education?
 - What factors might **decrease** the likelihood of your children continuing their education?
- B. Would you say you and your children are in agreement over the likelihood of them continuing or not continuing their education?
- ◆ (FOR THOSE WHO ACKNOWLEDGE DISAGREEMENT) In what ways do you disagree? How do you think the disagreement will be resolved? What do you think the result will be?
 - ◆ When did you and your children arrive at the current conclusion of continuing or not continuing with education after high school? Did you and your children discuss and arrive at this decision together?
 - ◆ Do you think the likelihood may change before your child graduates from high school? In what way? Why do you say that?
- C. Regardless of whether or not your children are planning to continue their education after high school, lets discuss and make a list of the advantages, if any, there are for your children to continue their education. (MAKE A LIST ON A FLIP CHART)
- D. Now, lets discuss and make a list of what the drawbacks, may be to continuing with education beyond high school. (MAKE A LIST ON A FLIP CHART)
- E. Besides your household, can you think of any other specific reasons why students may not be planning to continue their education?

IV. College Financing

(30 Minutes)

- A. Many of you are aware of the cost of paying for post secondary educations. Is cost a factor that will determine or make a difference about whether or not your children continue their education after high school?
- ◆ For those of you who have kids who are likely to attend college, will cost determine or impact what schools your children attend after high school? How?
- B. Are there programs available or is there student financial aid available to you to help you finance post secondary education? Lets make a list of those programs and who sponsors those programs. (MAKE LIST ON FLIP CHART)

- ◆ How do the programs work?
 - ◆ What is your impression of these programs? Think about it on a ten point scale where 1 means "Very Unfavorable" and 10 means "Very Favorable". How many of you would say 8, 9, or 10? (SHOW OF HANDS) Why?
 - And how many of you would say 1, 2, or 3? (SHOW OF HANDS) Why? What about the rest of you?
 - Do these types of programs impact the likelihood of your child continuing their education?
- C. What are the benefits of these programs?
- ◆ What are the detriments of these programs?
- D. Whose **primary** responsibility is it to pay for higher education? Would you say it is the responsibility of students, parents, State Government, Federal Government, or "all of the above"? Why?
- ◆ What should **Maine** do to make higher education more accessible for students in Maine?
 - ◆ What should the **Federal Government** do to make higher education more accessible for students in Maine?
 - ◆ What should **Parents** do to make higher education more accessible for students in Maine?
- E. Are you currently saving for your children for when they graduate from high school? (SHOW OF HANDS)
- ◆ How are you currently saving? Would you say you are on track for what you want to have when your children graduate from high school?
 - (IF NOT) How do you plan to make up the difference?

V. College Selection (15 Minutes)

A. Among those of you who indicated that your children are likely to continue their education or you hope they can continue their education, how many of you have thought about schools they could attend? Are these schools that you and your children have discussed?

◆ What schools are you considering and why?

B. (IF SCHOOLS IN MAINE NOT SELECTED OR SOME PEOPLE HAVE NOT IDENTIFIED SCHOOLS IN MAINE) Why have you not identified any schools in Maine?

C. (AMONG EVERYONE) What would you say are some of the strengths of the post secondary schools located in Maine and schools have these strengths? Did you consider any of these that you haven't already mentioned?

◆ What would you say are some of the weaknesses of the post secondary schools in Maine? In your opinion, what programs, if any, are missing?

◆ Based on our conversation tonight, do you think you will try to learn more about any schools in Maine?

VI. Wrap-up (5 Minutes)

A. The moderator will ask participants if there are any other issues they can think of that have not been addressed. Once the issues have been addressed, the Moderator will adjourn the session. (COLLECT WORK SHEETS)

TOTAL ESTIMATED SESSION LENGTH: 120 MINUTES

Appendix D:
Student Mini Group Moderator's Guide

**FAME College
Kid Focus Groups
Moderator's Guide**

(First Draft - November 9, 1996)

I. Introduction (5 Minutes)

- A. Welcome by the moderator
- B. Purpose Focus groups are a type of marketing research methodology. The purpose of a focus group is to gather a group of people together to discuss certain topics or ideas about products and services. I encourage you to express your honest opinions and hope that you will do most of the talking. There are no wrong answers tonight, so please feel free to participate.
- C. Rules/Technical notes (Audio taping)
- D. Participant introductions (Name, grade, favorite past time)
- E. Today, we are going to be discussing a number of issues about education after high school.

II. Hopeful Plans for Students After High School (25 Minutes)

- A. First, I'd like to go around the room again and have each of you tell me whether or not your parents went to college or technical school and why or why not?
- B. Is continuing education something your current family has talked about over the years? What have been the topics of discussion in this regard?
- C. Is continuing education after high school valuable today? Is it necessary? Why? Why not?
- D. What do you currently **hope** (or desire) to do immediately after high school. Do you hope you will be working or do you hope to go to college /technical school, etc.
 - ◆ (FOR THOSE HOPING TO ATTEND COLLEGE) Why specifically do you hope to continue your education after high school?

- ◆ (FOR THOSE HOPING NOT TO ATTEND COLLEGE) Why specifically do you hope to be working rather than continuing your education after high school?
 - Do you think you will change your mind before you graduate from high school? Why? Why not?
 - What might change your mind or what would cause you to change your mind?
- E. To what degree have you and your parents discussed your plans after high school? How much time have you spent or do you plan to spend on this subject?
 - ◆ What kind of feedback have your parents, other relatives, and/or friends given you with respect to continuing their education?
 - ◆ Have you and your parents always been in agreement about post high school plans? How have the plans been the same and/or different? Have your plans changed due to these differences? How?

III. Likelihood of Post Secondary Education

(30 Minutes)

- A. Lets change the question just slightly. How **likely** do you think it is that you will continue with your education after graduating from high school? Think about it on a ten point scale where 1 means "Very Unlikely" and 10 means "Very Likely". How many of you would say 8, 9, or 10? (SHOW OF HANDS) Why?
 - ◆ And how many of you would say 1, 2, or 3? (SHOW OF HANDS) Why?
 - Do you think it is likely that at some point you will continue with your education? Why? Why not?
 - ◆ What about the rest of you? Why would you say it is neither likely nor unlikely that you will continue with your education?
 - What factors might **increase** the likelihood of you continuing your education?
 - What factors might **decrease** the likelihood of you continuing your education?

- B. Would you say you and your parents are in agreement over the likelihood of you continuing or not continuing your education?
- ◆ (FOR THOSE WHO ACKNOWLEDGE DISAGREEMENT) In what ways do you disagree? How do you think the disagreement will be resolved? What do you think the result will be?
 - ◆ When did you and your parents arrive at the current conclusion of you continuing or not continuing with education after high school? Did you and your parents discuss and arrive at this decision together?
 - ◆ Do you think the likelihood may change before you graduate from high school? In what way? Why do you say that?
- C. Regardless of whether or not you are planning to continue your education after high school, lets discuss and make a list of the advantages, if any, there are for you to continue your education. (MAKE A LIST ON A FLIP CHART)
- D. Now, lets discuss and make a list of what the drawbacks, may be to continuing with education beyond high school. (MAKE A LIST ON A FLIP CHART)
- E. Besides your household, can you think of any other specific reasons why students may not be planning to continue their education?

IV. College Financing (15 Minutes)

- A. Many of you are aware of the cost of paying for post secondary educations. Do you think cost is a factor that will determine or make a difference about whether or not you continue your education after high school?
- ◆ For those of you who are likely to attend college, will cost determine or impact what schools you attend after high school? How?
- B. Are you (and your parents) currently saving for college/technical school, etc.? (SHOW OF HANDS)
- ◆ How are you currently saving?

V. College Selection (10 Minutes)

- A. Among those of you who indicated that you are likely to continue your education or you hope you can continue your education, how many of you have thought about schools you could attend? Are these schools that you and your parents have discussed?
- ◆ What schools are you considering and why?
- B. (IF SCHOOLS IN MAINE NOT SELECTED OR SOME PEOPLE HAVE NOT IDENTIFIED SCHOOLS IN MAINE) Why have you not identified any schools in Maine?

VI. Wrap-up (5 Minutes)

- A. The moderator will ask participants if there are any other issues they can think of that have not been addressed. Once the issues have been addressed, the Moderator will adjourn the session. (COLLECT WORK SHEETS)

TOTAL ESTIMATED SESSION LENGTH: 90 MINUTES

Appendix E:
Parent Telephone Questionnaire

Interviewer #: _____

Project #: 96.863

Editor Initials: _____

ID#: _____

Coder Initials: _____

Finance Authority of Maine (FAME)
FAME College
Parent Questionnaire

(Sixth Draft - December 12, 1996)

Hello, my name is _____. I'm calling from Market Decisions, an independent marketing research firm located in Maine. We are conducting a research project about education after high school on behalf of the Finance Authority of Maine and Maine State Government, and would like your input. Please be assured that your responses will be kept strictly confidential and that we are not trying to sell you anything.

SCREENER

A. Have I reached you at home?

- 1 YES (CONTINUE)
- 2 NO (THANK AND TERMINATE)
- 8 REFUSED (THANK AND TERMINATE)

B. Do you or does anyone in your household work for a marketing research firm or an advertising agency?

- 1 YES (THANK AND TERMINATE)
- 2 NO (CONTINUE)
- 8 REFUSED (THANK AND TERMINATE)

C. Do you have any children eighteen years of age or younger, who have not finished high school?

- 1 YES (CONTINUE)
- 2 NO (THANK AND TERMINATE)
- 8 REFUSED (THANK AND TERMINATE)

MAIN QUESTIONNAIRE

1. What are the **advantages** today, if any, for young people to continue their education after high school, through college, technical school or some other type of formal education? (DO NOT READ. ACCEPT MULTIPLES)

2. And, what are the **disadvantages** today, if any, for young people to continue their education after high school? (DO NOT READ. ACCEPT MULTIPLES)

6. In general, would you say you and your children agree or disagree with what you feel they will be doing after high school? (PROBE TO CLARIFY RESPONSE)

- 1 AGREE (WITH ALL YOUR CHILDREN)
- 2 DISAGREE (WITH ALL YOUR CHILDREN)
- 3 AGREE (WITH ONE/SOME) AND DISAGREE (WITH ANOTHER)
- 8 REFUSED
- 9 DON'T KNOW

7. What are your children **likely** to do immediately after high school? (DO NOT READ. ACCEPT MULTIPLES) (GET ONE RESPONSE FOR EACH CHILD. A RESPONSE FOR ONE CHILD AND DK FOR ANOTHER IS OKAY)

- 01 COLLEGE (4 YEAR) (SKIP TO Q9)
- 02 COLLEGE (2 YEAR) (SKIP TO Q9)
- 03 TECHNICAL SCHOOL (SKIP TO Q9)
- 04 WORKING WHILE ATTENDING COLLEGE/TECHNICAL SCHOOL (SKIP TO Q9)
- 05 MILITARY (SKIP TO Q9)
- 06 GET A JOB AND THEN GO TO SCHOOL (CONTINUE)
- 07 **GET A JOB** (CONTINUE)
- 97 OTHER (PLEASE SPECIFY) (SKIP TO Q9)

-
- 98 REFUSED (IF ONLY RESPONSE, SKIP TO Q19)
 - 99 DON'T KNOW (IF ONLY RESPONSE, SKIP TO Q19)

8. (FOR THOSE WHO HAVE CHILDREN WHO PLAN TO GET A JOB IN Q7) What kind of job do you think your child or your children are going to get?

9. Why are your children likely to do that immediately following high school? (PROBE FOR SPECIFICS. IF "COST", RECORD AND PROBE FOR OTHER REASONS) (MAY HAVE RESPONSES FOR MORE THAN ONE CHILD)

9a. What if anything, might change these plans? (PROBE FOR SPECIFICS)

CONTINUE IF ANY CHILDREN ARE INTENDING TO ATTEND SCHOOL AFTER HIGH SCHOOL (1,2,3,4,6 IN Q7) ELSE, SKIP TO Q19

10. Which schools are your children thinking of attending? (DO NOT READ LIST. ACCEPT MULTIPLES) (SPELL OUT ABBREVIATIONS)

- 01 UNIVERSITY OF MAINE AT ORONO/UMO
- 02 UNIVERSITY OF MAINE AT FARMINGTON/UMF
- 03 UNIVERSITY OF MAINE AT MACHIAS/UMM
- 04 UNIVERSITY OF MAINE AT PRESQUE ISLE/UMPI
- 05 UNIVERSITY OF MAINE AT AUGUSTA/UMA
- 06 UNIVERSITY OF MAINE AT FORT KENT/UMFK
- 07 UNIVERSITY OF SOUTHERN MAINE/USM

97 OTHER(PLEASE SPECIFY) _____

- 98 REFUSED
- 99 DON'T KNOW

11. To what degree will cost determine the school where your children will attend after high school? Think in terms of a ten point scale where 10 means cost will ultimately determine where your children attend school and 1 means cost will have no impact determining where your children will attend school.

<u>Cost will Determine</u>					<u>Cost has No Impact</u>					<u>Ref/DK</u>
10	9	8	7	6	5	4	3	2	1	99

12. Have you started to save money for your children's education after high school? (A "YES" FOR AT LEAST ONE CHILD IS CONSIDERED A "YES" FOR THIS QUESTION. RECORD ONE RESPONSE)

1	YES	(CONTINUE)
2	NO	(SKIP TO Q13a)
8	REFUSED	(SKIP TO Q14)
9	DON'T KNOW	(SKIP TO Q14)

13. (IF "YES" IN Q12 ASK:) What types of savings programs and investments are you using to save for your children's education? (DO NOT READ LIST, UNLESS EXAMPLES ABSOLUTELY NEEDED. ACCEPT MULTIPLES)

01	ANNUITIES	(SKIP TO Q14)
02	BANK ACCOUNT(S)/SAVINGS ACCOUNT	(SKIP TO Q14)
03	CORPORATE SAVINGS PROGRAM	(SKIP TO Q14)
04	MUNICIPAL BONDS	(SKIP TO Q14)
05	MUTUAL FUNDS	(SKIP TO Q14)
06	STOCKS	(SKIP TO Q14)
07	U.S. SAVINGS BONDS	(SKIP TO Q14)
08	401K PLAN	(SKIP TO Q14)
97	OTHER(PLEASE SPECIFY)	(SKIP TO Q14)
<hr/>		
98	REFUSED	(SKIP TO Q14)
99	DON'T KNOW	(SKIP TO Q14)

- 13a. (IF "NO" IN Q12 ASK:) What are the primary reasons that have kept you from saving for your children's education after high school? (PROBE FOR SPECIFICS)

14. Are you aware of any programs or aid that is available to help pay for education after high school?

- 1 YES (CONTINUE)
- 2 NO (SKIP TO Q16)
- 8 REFUSED (SKIP TO Q16)
- 9 DON'T KNOW (SKIP TO Q16)

15. What programs are you aware of? (DO NOT READ LIST. ACCEPT MULTIPLES)

- 01 BANKS
- 02 CONSULTANTS WHO FIND SCHOLARSHIP MONEY
- 03 CORPORATE/BUSINESS PROGRAMS
- 04 FINANCE AUTHORITY OF MAINE/FAME
- 05 STATE SPONSORED FINANCIAL AID PROGRAMS
- 06 FEDERAL SPONSORED FINANCIAL AID PROGRAMS
- 05 FEDERAL STUDENT LOANS/STAFFORD LOANS/PLUS LOANS
- 06 ROTARY CLUB/CIVIC GROUPS
- 07 UNIVERSITY SCHOLARSHIPS
- 08 SCHOLARSHIPS IN GENERAL
- 97 OTHER (PLEASE SPECIFY): _____
- _____
- 98 REFUSED
- 99 DON'T KNOW

16. Roughly, thinking about your current situation, what percentage of your children's education after high school will be covered by the following: (IF NONE, WRITE 0%. ANSWERS WILL ADD TO 100%)

- You and your spouse _____
- Your children _____
- Grandparents _____
- Other relatives or friends _____
- Grants and/or scholarships _____
- Any kind of loan _____
- OTHER (PLEASE SPECIFY) _____
- TOTAL (WILL ADD TO 100%)** **100%**
- 998 REFUSED
- 999 DON'T KNOW

17. Whose **primary** responsibility is it to pay for higher education? Would you say it is the responsibility of...(READ LIST)? (ACCEPT MULTIPLES IF NECESSARY)

- 1 Students,
 2 Parents,
 3 State Government,
 4 Federal Government or,
 5 All of these groups?
 9 DON'T KNOW

18. Why do you say that? (PROBE FOR SPECIFICS)

19. Please tell me if you think the following factors are likely to Substantially Increase, Increase, Have no Impact, Decrease, or Substantially Decrease the likelihood that your children will continue their education after high school, regardless of whether or not you feel your children are currently likely to continue their education. (READ LIST. ROTATE)

<u>ROT</u>	<u>FACTORS</u>	<u>Sub.</u> <u>Increase</u>	<u>Increase</u>	<u>No</u> <u>Impact</u>	<u>Decrease</u>	<u>Sub.</u> <u>Decrease</u>
()	The cost of the education	5	4	3	2	1
()	Friends and peers of your children	5	4	3	2	1
()	Children's school grades	5	4	3	2	1
()	Children's overall preparedness	5	4	3	2	1
()	Job availability out of High School	5	4	3	2	1
()	Perceived availability of jobs after obtaining education following high school	5	4	3	2	1
()	Children's teachers	5	4	3	2	1
()	The content of what your children are learning in school, that is, the curriculum	5	4	3	2	1
()	Relatives other than you and any other parent	5	4	3	2	1

20. What do you think should be done to make higher education more accessible to more people, including your children? (PROBE FOR DETAILS. TRY TO GET SOME SORT OF ANSWER FROM RESPONDENT - NO DON'T KNOW RESPONSES!)

20a. As a voter, how important to you are programs to make higher education more accessible to more people, including your children? Please use a ten point scale where 1 means "Not at All Important" and 10 means "Very Important".

<u>Very Important</u>										<u>Not at All Important</u>	<u>Ref/DK</u>
10	9	8	7	6	5	4	3	2	1		99

21. The rest of the questions are for classification purposes only. Do you have any children... (READ LIST)?

	<u>Yes</u>	<u>No</u>	<u>Refused</u>
Under 6 years old	1	2	8
6 to 11 years old	1	2	8
12 to 17 years old	1	2	8
18 years or older	1	2	8

IF "YES" TO 18 YEARS OR OLDER, ASK Q22, ELSE SKIP TO Q23

22. (IF CHILDREN 18 YEARS OR OLDER) Do you currently have any children in college or technical school?

- 1 YES
- 2 NO
- 8 REFUSED
- 9 DON'T KNOW

23. Which of the following categories best describes your age? (READ LIST)

- | | | |
|-------------|----------------|-----------|
| 1 18 to 24, | 4 45 to 54, | 8 REFUSED |
| 2 25 to 34, | 5 55 to 64, or | |
| 3 35 to 44, | 6 65 or older | |

24. What is your marital status? Would you say... (READ LIST)

- 1 Single, never married,
- 2 **Married,**
- 3 **Living with a companion but not married,**
- 4 Divorced or Separated, or
- 5 Widowed?

- 8 REFUSED

25. Through what level of education have you completed? (DO NOT READ LIST. RECORD UNDER RESPONDENT)

25a. (IF MARRIED) And, through what level of education has your spouse (live-in companion) completed? (DO NOT READ LIST. RECORD UNDER SPOUSE)

	<u>RESPONDENT</u>	<u>SPOUSE/ COMPANION</u>
ELEM. SCHOOL/JUNIOR HIGH (UP TO 8TH)	1	1
SOME HIGH SCHOOL	2	2
GRADUATED FROM HIGH SCHOOL	3	3
TWO YEAR/TECHNICAL COLLEGE	4	4
SOME COLLEGE	5	5
GRADUATED FROM COLLEGE	6	6
SOME GRADUATE WORK/GRADUATE DEGREE	7	7
REFUSED	8	8
DON'T KNOW	9	9

26. What is your occupation? (TYPE OF JOB)

26a. (IF MARRIED/LIVE-IN COMPANION) What is your spouse's (live-in companion's) occupation?

27. Would you describe the area in which you live, urban, suburban, small town or rural?

- 1 URBAN
- 2 SUBURBAN
- 3 SMALL TOWN
- 4 RURAL

28. Into which of the following broad categories does your 1996 household income from all sources fall? Would you say..(READ LIST)

- 1 Under \$15,000
- 2 \$15,000 to under \$25,000
- 3 \$25,000 to under \$35,000
- 4 \$35,000 to under \$50,000
- 5 \$50,000 to under \$75,000
- 6 \$75,000 to under \$100,000, or
- 7 \$100,000 or more?
- 8 REFUSED
- 9 DON'T KNOW

29. (RECORD WITHOUT ASKING)

- 1 MALE
- 2 FEMALE
- 3 STILL NOT SURE

Those are all the questions I have, but just in case my supervisor needs to call back to confirm my interview, may I please verify your telephone number. And, could you please tell me your first name and the town or city and county you live in.

TELEPHONE NUMBER: _____

FIRST NAME: _____

TOWN OR CITY: _____

COUNTY: _____

Thank you very much for participating.

COMPLETION TIME: _____ DATE: _____

TOTAL TIME: _____ INTERVIEWER NUMBER: _____

Appendix F:
Student Telephone Questionnaire

Interviewer #: _____

Project #: 96.863

Editor Initials: _____

ID#: _____

Coder Initials: _____

Finance Authority of Maine (FAME)
FAME College
Student Questionnaire

(Third Draft - December 13, 1996)

Hello, my name is _____. I'm calling from Market Decisions, an independent marketing research firm located in Maine. We are conducting a research project about what students are planning to do after high school, and would like your input. The project is being sponsored by the Finance Authority of Maine and Maine State Government. Responses will be kept confidential and we are not trying to sell anything, we just want to ask some questions.

SCREENER

A. Have I reached you at home?

- 1 YES (CONTINUE)
- 2 NO (THANK AND TERMINATE)
- 8 REFUSED (THANK AND TERMINATE)

B. May I please speak with someone over eighteen years of age who is one of the primary decision makers for your household?

- 1 PERSON ON PHONE
- 2 NEW PERSON COMES TO PHONE (REPEAT INTRODUCTION)
- 3 PERSON NOT AVAILABLE (SCHEDULE A CALLBACK)
- 4 NO DESIRE TO PARTICIPATE (THANK AND TERMINATE)
- 8 REFUSED (THANK AND TERMINATE)

C. Do you or does anyone in your household work for a marketing research firm or an advertising agency?

- 1 YES (THANK AND TERMINATE)
- 2 NO (CONTINUE)
- 8 REFUSED (THANK AND TERMINATE)

D. Part of our study involves interviewing parents of students across the entire state. But, for this part of the study, we are interested in talking with students across the state, between the ages of 12 and 18, who have not yet finished high school. The questions we are asking for FAME and the Maine State Government are intended to give us a broad idea about what students between the ages of 12 and 18 are thinking of doing after they complete high school.

Would it be okay for me to speak with someone in your household who is between those ages?

- 1 YES, STUDENT COMES TO PHONE (REPEAT FIRST PARAGRAPH IN QD, CONTINUE)
- 2 YES, BUT STUDENT NOT AVAILABLE (SCHEDULE CALL BACK)
- 3 NO (THANK AND TERMINATE)
- 4 NOBODY THAT AGE IN HOUSEHOLD (THANK AND TERMINATE)
- 8 REFUSED (THANK AND TERMINATE)

MAIN QUESTIONNAIRE

1. What are the **advantages** today, if any, for people to continue their education after high school, through college, technical school or some other type of formal education? (DO NOT READ. ACCEPT MULTIPLES)

2. And, what are the **disadvantages** today, if any, for people to continue their education after high school? (DO NOT READ. ACCEPT MULTIPLES)

6. In general, would you say you and your parents agree or disagree with what you feel you will be doing after high school? (PROBE TO CLARIFY RESPONSE)

- 1 AGREE
- 2 DISAGREE
- 3 AGREE (WITH ONE/SOME) AND DISAGREE (WITH ANOTHER)
- 8 REFUSED
- 9 DON'T KNOW

7. What are you **likely** to do immediately after high school? (DO NOT READ. ACCEPT MULTIPLES)

- 01 COLLEGE (4 YEAR) (SKIP TO Q9)
- 02 COLLEGE (2 YEAR) (SKIP TO Q9)
- 03 TECHNICAL SCHOOL (SKIP TO Q9)
- 04 WORKING WHILE ATTENDING COLLEGE/TECHNICAL SCHOOL (SKIP TO Q9)
- 05 MILITARY (SKIP TO Q9)
- 06 GET A JOB AND THEN GO TO SCHOOL (CONTINUE)
- 07 **GET A JOB** (CONTINUE)
- 97 OTHER (PLEASE SPECIFY) (SKIP TO Q9)

- 98 REFUSED (IF ONLY RESPONSE, SKIP TO Q19)
- 99 DON'T KNOW (IF ONLY RESPONSE, SKIP TO Q19)

8. (FOR THOSE WHO PLAN TO GET A JOB IN Q7) What kind of job do you think you are going to get?

9. Why are you likely to do that immediately following high school? (PROBE FOR SPECIFICS. IF "COST", RECORD AND PROBE FOR OTHER REASONS)

9a. What if anything, might change these plans? (PROBE FOR SPECIFICS)

**CONTINUE IF STUDENT IS INTENDING TO ATTEND SCHOOL AFTER HIGH SCHOOL
(1,2,3,4,6 IN Q7) ELSE, SKIP TO Q19**

10. Which schools are you thinking of attending? (DO NOT READ LIST. ACCEPT MULTIPLES)
(SPELL OUT ABBREVIATIONS)

- 01 UNIVERSITY OF MAINE AT ORONO/UMO
- 02 UNIVERSITY OF MAINE AT FARMINGTON/UMF
- 03 UNIVERSITY OF MAINE AT MACHIAS/UMM
- 04 UNIVERSITY OF MAINE AT PRESQUE ISLE/UMPI
- 05 UNIVERSITY OF MAINE AT AUGUSTA/UMA
- 06 UNIVERSITY OF MAINE AT FORT KENT/UMFK
- 07 UNIVERSITY OF SOUTHERN MAINE/USM

97 OTHER(PLEASE SPECIFY) _____

- 98 REFUSED
- 99 DON'T KNOW

11. To what degree will cost determine the school where you will attend after high school? Think in terms of a ten point scale where 10 means cost will ultimately determine where you will attend school and 1 means cost will have no impact determining where you will attend school.

<u>Cost will Determine</u>					<u>Cost has No Impact</u>					<u>Ref/DK</u>
10	9	8	7	6	5	4	3	2	1	99

12. Have your parents started to save money for your education after high school?

- | | | |
|---|------------|----------------|
| 1 | YES | (CONTINUE) |
| 2 | NO | (SKIP TO Q13a) |
| 8 | REFUSED | (SKIP TO Q14) |
| 9 | DON'T KNOW | (SKIP TO Q14) |

13. (IF "YES" IN Q12 ASK:) What types of savings programs and investments are your parents using to save for your education? (DO NOT READ LIST, UNLESS EXAMPLES ABSOLUTELY NEEDED. ACCEPT MULTIPLES)

- | | | |
|-------|---------------------------------|---------------|
| 01 | ANNUITIES | (SKIP TO Q14) |
| 02 | BANK ACCOUNT(S)/SAVINGS ACCOUNT | (SKIP TO Q14) |
| 03 | CORPORATE SAVINGS PROGRAM | (SKIP TO Q14) |
| 04 | MUNICIPAL BONDS | (SKIP TO Q14) |
| 05 | MUTUAL FUNDS | (SKIP TO Q14) |
| 06 | STOCKS | (SKIP TO Q14) |
| 07 | U.S. SAVINGS BONDS | (SKIP TO Q14) |
| 08 | 401K PLAN | (SKIP TO Q14) |
| 97 | OTHER(PLEASE SPECIFY) | (SKIP TO Q14) |
| <hr/> | | |
| 98 | REFUSED | (SKIP TO Q14) |
| 99 | DON'T KNOW | (SKIP TO Q14) |

13a. (IF "NO" IN Q12 ASK:) What are the primary reasons that have kept your parents from saving for your education after high school? (PROBE FOR SPECIFICS)

14. Are you aware of any programs or aid that is available to help pay for education after high school?

- 1 YES (CONTINUE)
- 2 NO (SKIP TO Q16)
- 8 REFUSED (SKIP TO Q16)
- 9 DON'T KNOW (SKIP TO Q16)

15. What programs are you aware of? (DO NOT READ LIST. ACCEPT MULTIPLES)

- 01 BANKS
- 02 CONSULTANTS WHO FIND SCHOLARSHIP MONEY
- 03 CORPORATE/BUSINESS PROGRAMS
- 04 FINANCE AUTHORITY OF MAINE/FAME
- 05 STATE SPONSORED FINANCIAL AID PROGRAMS
- 06 FEDERAL SPONSORED FINANCIAL AID PROGRAMS
- 05 FEDERAL STUDENT LOANS/STAFFORD LOANS/PLUS LOANS
- 06 ROTARY CLUB/CIVIC GROUPS
- 07 UNIVERSITY SCHOLARSHIPS
- 08 SCHOLARSHIPS IN GENERAL
- 97 OTHER (PLEASE SPECIFY): _____
- _____
- 98 REFUSED
- 99 DON'T KNOW

16. Roughly, thinking about your current situation, what percentage of your education after high school will be covered by the following: (IF NONE, WRITE 0%. ANSWERS WILL ADD TO 100%)

- Your parents _____
- You _____
- Grandparents _____
- Other relatives or friends _____
- Grants and/or scholarships _____
- Any kind of loan _____
- OTHER (PLEASE SPECIFY) _____
- TOTAL (WILL ADD TO 100%) 100%**
- 998 REFUSED
- 999 DON'T KNOW

17. Whose **primary** responsibility is it to pay for higher education? Would you say it is the responsibility of...(READ LIST)? (ACCEPT MULTIPLES IF NECESSARY)

- 1 Students,
 2 Parents,
 3 State Government,
 4 Federal Government or,
 5 All of these groups?
 9 DON'T KNOW

18. Why do you say that? (PROBE FOR SPECIFICS)

19. Please tell me if you think the following factors are likely to Substantially Increase, Increase, Have no Impact, Decrease, or Substantially Decrease the likelihood that you will continue your education after high school, regardless of whether or not you feel you are currently likely to continue your education. (READ LIST. ROTATE)

<u>ROT</u>	<u>FACTORS</u>	<u>Sub. Increase</u>	<u>Increase</u>	<u>No Impact</u>	<u>Decrease</u>	<u>Sub. Decrease</u>
()	The cost of the education	5	4	3	2	1
()	Your friends and peers	5	4	3	2	1
()	Your school grades	5	4	3	2	1
()	Your overall preparedness	5	4	3	2	1
()	Job availability out of High School	5	4	3	2	1
()	Perceived availability of jobs after obtaining education following high school	5	4	3	2	1
()	Your teachers	5	4	3	2	1
()	The content of what you are learning in school, that is, the curriculum	5	4	3	2	1
()	Relatives other than your parents	5	4	3	2	1

20. What do you think should be done to make higher education more accessible to more people, including yourself? (PROBE FOR DETAILS. TRY TO GET SOME SORT OF ANSWER FROM RESPONDENT - NO DON'T KNOW RESPONSES!)

- 20a. As a student, how important to you are programs to make higher education more accessible to more people, including yourself? Please use a ten point scale where 1 means "Not at All Important" and 10 means "Very Important".

<u>Very Important</u>					<u>Not at All Important</u>					<u>Ref/DK</u>
10	9	8	7	6	5	4	3	2	1	99

- 20b. And, what grade are you currently in?

_____ RECORD A NUMERIC GRADE (FRESHMAN = 9, SOPHOMORE = 10, ETC.)

IF GRADE 11 OR 12 IN Q20B, CONTINUE, ELSE SKIP TO Q21
--

- 20c. (IF IN GRADE 11, OR 12 ASK, ELSE SKIP TO Q21) Have you attended a financial aid night at your school or at another location, or have you learned about financial aid through a different source?

- 1 YES
 2 NO
 8 REFUSED
 9 DON'T KNOW

21. The rest of the questions are for classification purposes only. Do you have any brothers or sisters... (READ LIST)?

	<u>Yes</u>	<u>No</u>	<u>Refused</u>
Under 6 years old	1	2	8
6 to 11 years old	1	2	8
12 to 17 years old	1	2	8
18 years or older	1	2	8

IF "YES" TO 18 YEARS OR OLDER, ASK Q22, ELSE SKIP TO Q23

22. (IF CHILDREN 18 YEARS OR OLDER) Do you currently have any brothers or sisters in college or technical school?

- 1 YES
- 2 NO
- 9 DON'T KNOW

23. Do you currently live with and/or spend time with both your parents, just your mother, just your father or neither?

- 1 BOTH PARENTS
- 2 JUST MOTHER
- 3 JUST FATHER
- 4 NEITHER
- 5 MOTHER AND STEPFATHER
- 6 FATHER AND STEPMOTHER
- 8 REFUSED

FOR QUESTIONS 24 AND 25, STUDENTS MAY GIVE RESPONSES REFERRING TO NATURAL AND/OR STEP PARENTS - TAKE WHATEVER THEY GIVE

24. (IF BOTH/FATHER/STEFATHER) Through what level of education has your **father** (stepfather) completed? (DO NOT READ LIST. RECORD UNDER RESPONDENT)

24a. (IF BOTH/MOTHER/STEFMOTHER) And, through what level of education has your **mother** (stepmother) completed? (DO NOT READ LIST. RECORD UNDER SPOUSE)

	<u>FATHER</u>	<u>MOTHER</u>
ELEM. SCHOOL/JUNIOR HIGH (UP TO 8TH)	1	1
SOME HIGH SCHOOL	2	2
GRADUATED FROM HIGH SCHOOL	3	3
TWO YEAR/TECHNICAL COLLEGE	4	4
SOME COLLEGE	5	5
GRADUATED FROM COLLEGE	6	6
SOME GRADUATE WORK/GRADUATE DEGREE	7	7
REFUSED	8	8
DON'T KNOW	9	9

25. (IF FATHER/STEFATHER) What is your **father's** (stepfather's) occupation? (TYPE OF JOB)

25a. (IF MOTHER/STEFMOTHER)) What is your **mother's** (stepmother's) occupation?

26. How old are you?

_____ YEARS (SHOULD BE BETWEEN 12 AND 18)

27. Would you describe the area in which you live, urban, suburban, small town or rural?

- 1 URBAN
- 2 SUBURBAN
- 3 SMALL TOWN
- 4 RURAL

NO QUESTION 28

29. (RECORD WITHOUT ASKING)

- 1 MALE
- 2 FEMALE
- 3 STILL NOT SURE

Those are all the questions I have, but just in case my supervisor needs to call back to confirm my interview, may I please verify your telephone number. And, could you please tell me your first name and the town or city and county you live in.

TELEPHONE NUMBER: _____

FIRST NAME: _____

TOWN OR CITY: _____

COUNTY: _____

Thank you very much for participating.

COMPLETION TIME: _____ DATE: _____

TOTAL TIME: _____ INTERVIEWER NUMBER: _____