



MARYLAND EQUITY PROJECT
ADVANCING EDUCATIONAL OPPORTUNITIES

The College Application Gauntlet:

**The Obstacles Presented by
the Steps to College
Enrollment**

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About the Maryland Equity Project

The Maryland Equity Project seeks to improve education through research that supports an informed public policy debate on the quality and distribution of educational opportunities. It conducts, synthesizes, and distributes research on key educational questions in Maryland and facilitates collaboration between researchers and policymakers.

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The College Application Gauntlet: The Obstacles Presented by the Steps to College Enrollment

Daniel Klasik

Increasing college enrollment rates has long been a priority of state and federal policymakers.¹ In particular, lawmakers have implemented policies aimed at increasing enrollments of minority and low-income students because earning a college degree has often been considered a vital ingredient of socioeconomic mobility and success. Most of these policy efforts have focused on helping students afford the enormous cost associated with college enrollment. While cost is an unarguably important barrier to college enrollment, interventions that help allay the cost of college come relatively late in the college admissions cycle, well after many students have fallen irrevocably off the path to college.

There are many steps students have to complete in order to be well qualified to enroll in a four-year college, such as taking the SAT or ACT, that are often overlooked in efforts to increase college enrollment. While these steps present barriers to college enrollment for many students, they appear to be particularly large barriers for minority and lower-income students who are traditionally underrepresented in four-year college populations.

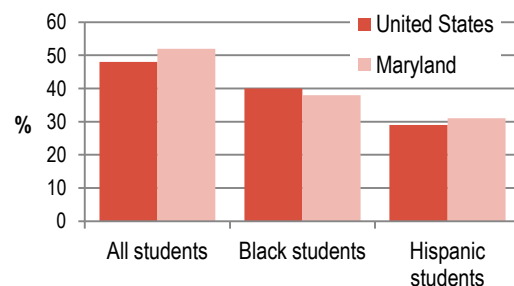
Indeed, developing a more effective suite of college enrollment policies must begin with the observation that *each step* in the admissions process represents a site for policy intervention—interventions that, if properly crafted, can help students along the path to college. Such interventions may have the benefit of both being less expensive than policies that address cost concerns and reaching students earlier in their college search process, thus encouraging more students to stay on the path to college longer. The goal of this brief is to highlight these hurdles, including that of cost, to explore how they might lead to disparities in college enrollment across

different groups of students, and to describe efforts states have made to ease the path to college.

College Aspiration vs. Enrollment

For a long time policymakers treated the main issue in college enrollment to be the aspirations of students. That is, many students did not develop plans to attend college. Now, however, there is growing evidence that the central issue is not aspiration but the disconnect between student aspirations and enrollment. In a recent, nationally representative, survey of high school freshman conducted by the US Department of Education, more students than ever before expressed a desire to earn a four-year college degree: 93% of students said they wanted to earn a four-year college degree (US Department of Education, 2006). If aspiration led directly to enrollment in college, then we would see college enrollment rates of over 90%. Instead, only about 48% of students enroll in a four-year college after graduating from high school. In Maryland about 52% of students enroll in a four-year college.

Figure 1. College Enrollment Rates



Note. Estimates based on data from the Integrated Postsecondary Education Data System and the Maryland Higher Education Commission.

This disparity between aspiration and enrollment is even greater among minority and low-income students. Students from families earning less than \$25,000 a year aspire to attend a four-year college at a rate of 88%. Ultimately, only 29% of students from these families enroll. The statistics

¹ This brief draws from Klasik, D. (2012).

present the same picture when broken down by race: For the high school class of 2004, 93% of black students and 90% of Hispanic students aspired to a four-year college degree nationally, while 40% and 29% enrolled, respectively. As shown in Figure 1 above, among Black and Hispanic students in Maryland 38% and 31% enrolled in four-year colleges. As difficult as it is for students, in general, to turn a desire to attend college into matriculation at a four-year school, it seems even more difficult for minority and low-income students.

These statistics frame several key college attainment equity questions: What explains this gap between aspiration and enrollment? What obstacles does the process of college enrollment present to students? And does this process affect students from different groups in different ways?

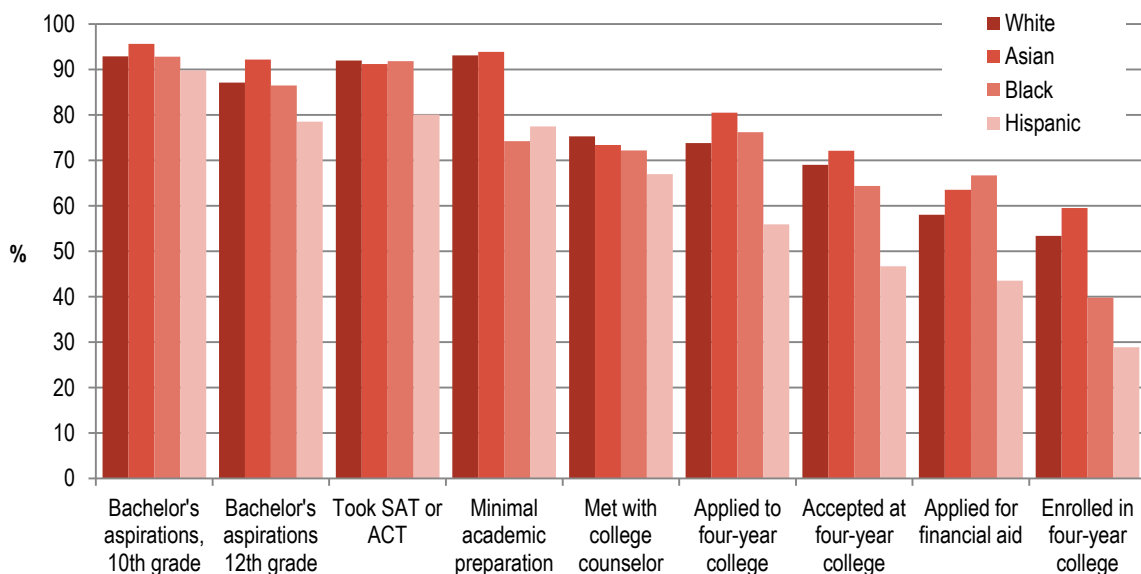
How Do Steps to College Enrollment Present Obstacles to College Enrollment?

Enrolling in college is a much longer and more difficult process than it might initially appear. Once a student aspires to enroll in a four-year college she must go about completing all of the steps that will allow her to apply to and gain admissions at one of these colleges. Examples of some these steps include: taking the set of

courses, and performing well enough in them, that will qualify them for admission; taking a college entrance exam like the SAT or the ACT; completing often arduous college application forms; and applying for financial aid. Between these clearly quite important steps, students fare better in the process if they do other college preparatory activities that may seem less vital to successful college enrollment like meeting with their high school college counselor and visiting colleges.

In a study that examined nine specific steps to college enrollment, Klasik (2012) observed that fewer and fewer students complete each step as the point of college application and enrollment nears. For example, as shown in Figure 2 below, about half of students who aspire to a four-year college degree end up enrolling, and about half of the students who don't enroll do not make it to the point of even applying to college. In addition, at nearly every step towards college enrollment, minority and low-income students are less likely to complete that step than White and higher-income students. As shown in Figure 2 below, though initial differences between race groups in terms of their aspiration to a four-year college degree are quite small, as students get closer to college enrollment, gaps in step completion

Figure 2. Step Completion Rates, by Race/Ethnicity



between racial groups grow. For example, about 80% of White students who aspire to a college degree apply to a four-year college, while only 62% of Hispanic students do so.

These patterns make it clear that gaps between aspiration and enrollment rates, and even enrollment gaps between students of differing race or socioeconomic status, develop gradually as students move through the steps to enrollment. Each step represents a point at which a student might fall off the path to college enrollment. However, it is not the completion of individual steps, but rather the completion of *multiple* steps that lead to college enrollment.

Of the nine steps studied by Klasik, five steps stood out as particularly important in determining whether students enrolled in college. In fact, as shown in Figure 3 below, 95% of the students who ultimately enrolled in a four-year college completed the following five steps: they aspired to a college degree in tenth grade, maintained those aspirations into twelfth grade, attained minimal academic qualifications for college (through coursework and grades), took the SAT or ACT, and completed a college application. A student might apply to a four-year college, but she is unlikely to be admitted if she has not met the college's minimum academic standards or taken a college entrance exam. Further, a student might be qualified and take the SAT or ACT, but still not enroll in college because they do not apply. In short, a student's decision whether to complete *each of these steps* is tantamount to deciding whether to enroll in college at all.

5-Steps to College Enrollment

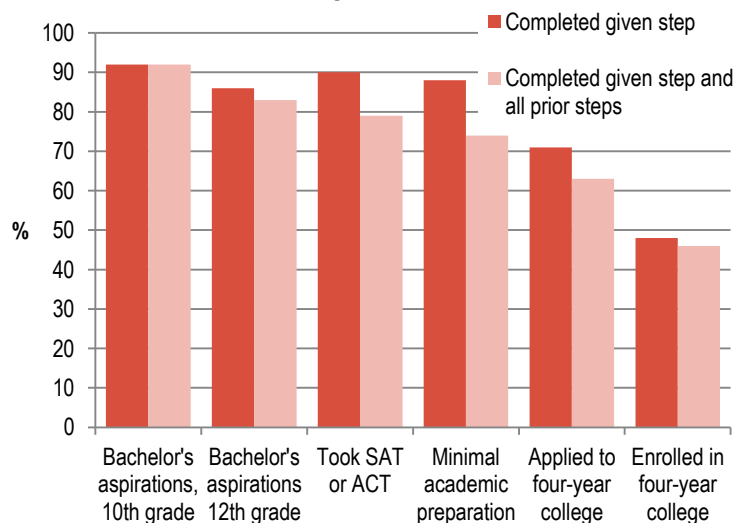
95% of students who successfully enroll in college complete the following 5 steps:

- *Aspire to a four-year degree in 10th grade*
- *Maintain four-year degree aspirations into 12th grade*
- *Attain minimal academic qualifications*
- *Take the SAT or ACT*
- *Submit a college application*

Given the importance of not missing steps along the path to college, it is instructive to consider which students complete the full set of steps that lead to college enrollment, and which complete the steps haphazardly. In other words, do students start the steps to college enrollment and gain momentum as they go along? Or do they complete steps here and there, without much apparent focus?

Not surprisingly, early college aspirations are highly predictive of later step completion. Students who, in tenth grade, express a desire to enroll in a four-year college are notably more likely to complete every other step to college enrollment than those who do not. Similarly, taking the SAT or ACT is a significant predictor of completing college applications—students who sit for these exams are more than five times as likely to submit an application to a four-year college than those who do not. Interestingly, although it is not one of the five big steps discussed above, visiting a college

Figure 3. Completion Rates of Five Important Steps to College Enrollment



counselor can also be an important predictor of later step completion. In fact, meeting with a college counselor is about as predictive of submitting a college application as having Bachelor's degree aspirations in tenth grade.

Crucially, these individual steps that appear to generate momentum toward college enrollment are not equally predictive of later step completion for all students. In general, higher achieving students are more likely to complete all of the steps to college. But even if we take into account achievement differences between White and minority students, minority students are less likely than White students to complete certain steps later in the process even if they have completed earlier ones. For example, among students who take the SAT or ACT, Black students are less likely than White students to follow through and complete a college application. Similarly, among students who aspire to a four-year college degree, Hispanic students are less likely than White students to take the SAT or ACT. Even more striking, Black and Hispanic students are less likely than White students to accept offers of admission to a four-year college. Similar patterns hold for low-income students relative to higher-income students.

Gaps in step completion according to race or income levels are greatly reduced when academic preparation is taken into account. For example, while there is a large gap between the percentage of White and Black students who complete applications to four-year colleges, there are relatively small gaps between Black and White students who demonstrate similar levels of academic preparation. This pattern suggests that disparities in step completion rates may in part result from disparities in access to opportunities to learn.

Whatever the underlying cause, the differential rates of completion by low-income and minority students found by Klasik (2012) strongly suggest the need for policy interventions aimed at increasing the rate of specific step completion as

an important mechanism for achieving greater equity in college enrollments.

Students Lack the Information they Need to Successfully Navigate the Steps to College Enrollment

Given the evidence of differential completion, one logical response is to ask whether there is evidence of differential information about the process. Indeed, there is an ever-growing body of research that suggests that one of the main obstacles preventing students from enrolling in college is a lack of information about how the process works. If students do not know what steps they need to complete in order to successfully enroll in college, or if they do not know how or when to complete these steps, then their chances of successfully enrolling in college are low. Even small pieces of information that help students determine where they might be appropriate candidates for admission can dramatically affect students college enrollment behavior (Hoxby & Turner 2013).

Students can get information about college from many different sources. Parents are particularly important sources of information. One of the strongest predictors of whether a student enrolls in college is whether their parents went to college. If a parent successfully navigated the college enrollment process, they are likely to be able to successfully transfer that information to their children. In addition to parents, college counselors or information from fellow students can be valuable in helping students move towards college enrollment (McDonough 1997).

What About College Costs?

The students who make it through all of the steps to college enrollment, including earning admission to a four-year college, must still find a way to pay for their college education. The annual cost of some private colleges now exceeds the median US household income, and the cost of public universities is climbing as well. As a result, the sticker price of college is now well out of reach of many American families.

The availability of multiple sources of financial aid means that most families are not asked to pay full sticker price for college; there is a lot of financial aid available for families that know how to access it. Accessing financial aid, however, is complicated and many families do not always understand how the financial aid process works or how it can benefit them. Many more families, however, do not even know such aid is available. Thus, it is entirely possible for students to navigate successfully nearly all of the steps to college enrollment, but still not secure the funds that would allow them to afford to pay for college.

How Can State Policy Help?

The following section reviews some of the actions states have taken to help students through the obstacles to college enrollment discussed above, as well as research that evaluates the effectiveness of such efforts. Thinking about college enrollment as being composed of multiple discrete steps is relatively new and so state responses to these steps are necessarily new as well. As a result, not all of the policies discussed below have been in place for long periods of time, which means the ability to evaluate their effectiveness is limited.

We must also add the caveat that in some ways states are limited in what they can do for students as they progress towards college enrollment. Traditionally, it is the Federal government, for example, and not state government that has supplied financial aid to make a meaningful dent in college costs for students. Alternatively, many potential solutions—mentoring, creating college-going environments in schools—are largely local initiatives that cannot be mandated easily by the state. Still, as discussed below, there are many ways states can take action to help students along the path to college enrollment. We focus here on those programs that have a track record of success.

Financial Aid

Since the financial cost of college is often seen as the largest barrier to college enrollment, many states have implemented statewide merit aid policies. These programs give public funding to students who meet certain academic qualifications and agree to attend college in state. Georgia, California, and Washington, DC have some of the most notable, and well researched of these policies.

The Georgia Helping Outstanding Students Educationally (HOPE) scholarship provides grant aid for students who graduate from Georgia high schools with at least a 3.0 GPA and attend Georgia postsecondary institutions. This aid pays for tuition and required fees at Georgia's public institutions, and takes the form of a modest grant if a student attends a private college in Georgia (the size of this grant has varied over time—it currently stands at about \$3,700 for the 2013-14 academic year). HOPE aid is offset by any other sources of aid that a student may receive.

Studies of the HOPE scholarship have found that each \$1,000 in aid that a student received increased his or her likelihood of college attendance by 3-4 percentage points (Dynarski 2000). In other words, the Georgia HOPE scholarship was associated with about 14,000 new students enrolling in college who otherwise would not have done so. It also resulted in a decrease in the number of students leaving Georgia to attend college in another state (Cornwell, Sridhar & Mustard, 2006).

The Cal Grant program in California was more specifically targeted at low-income California students. Students had to meet certain income, asset, and GPA thresholds in order to be eligible to receive Cal Grant aid. Like in Georgia, Cal Grant covered full tuition and required fees at the state's four-year public institutions. Cal Grant recipients could also receive aid in the amount of roughly \$9,000 to attend private four-year institutions in California. Students who were eligible to receive the grants were 3-4 percentage

points more likely to attend any four-year college in California, and the effect was notably stronger for enrollment at private colleges (Kane 2003).

The District of Columbia Tuition Assistance Grant Program works by paying the difference between in- and out-of-state tuition for students from DC who attend public colleges not in Washington, DC. Essentially, this allowed DC students to pay in-state tuition for the public institution of their choice, regardless of the location of the institution. Studies of the program found that the number of DC students attending non-DC public institutions nearly doubled as a result of the grants, but that the overall college attendance rates for DC students increased only modestly (Abraham & Clark 2006; Kane 2004)

Although these programs address one of the more pressing obstacles in the college enrollment process, financial aid helps students once they are very far along the path to college. If a student is applying for financial aid, it means she has already cleared many of the earlier hurdles in the process: she has taken the SAT or ACT, passed a set of high school coursework that qualifies her for four-year college admission, completed her college applications, and perhaps already gained admission to a four-year college.

In other words, financial aid is there to help the students who were already well equipped to successfully navigate the entire college application process. What can be done for the students who aspired to a four-year degree, but do not enroll? There are many other points, before the point of allocating financial aid, where state policy can intervene and help students along the path to college. In the following sections we outline some of the steps where state intervention is possible.

Opportunities to Learn

Academic preparation, measured as early as ninth grade, is key for explaining many of the differences in step completion across racial and income groups. The extent to which there are

gaps in step completion between students from different racial and income groups indicates that lower-income and minority students may have fewer opportunities to learn than their wealthier and non-minority peers. For this reason, the improvement of educational opportunities for these students even before they arrive in high school would likely go a long way towards increasing their odds of progressing successfully to college enrollment.

Information

As discussed above, students often fail to complete steps to college enrollment because they do not know what the steps are or how or when to complete them. Some states have provided resources for students to obtain the information they need about the college application process. In most cases, such information is delivered through websites that walk students through the steps of the college application process and sometimes also provide information about applying for financial aid. For example, several states have partnered with KnowHow2GO to create state specific websites that help students plan for their education or employment after college.² North Carolina, through the College Foundation of North Carolina, has created its own website.³ This site not only provides information about the application process and scholarships that are available to North Carolina students, but it also creates a centralized college application system that makes it easier for students to apply to colleges in North Carolina.

There is not yet any systematic evidence on the effectiveness of such websites. They represent clearly promising sources of information for students. Each has the potential to cover a wealth of valuable college information, but whether students access the information depends on a variety of factors from how well

² See, for example, Kentucky's page at <http://knowhow2goky.org/>

³ See <http://www.cfnc.org/>

publicized the website is to students' access to internet-connected computers.

Another state approach might be for states to provide systematic college guidance to students in the model of Hoxby and Turner (2013). Under this model, depending on students' test scores or grades, states could send students information about colleges for which they are good candidates for admission. The College Board has already adopted this model and plans to send out similar information to high-achieving students this year.

The challenge with this approach is that it has been tested exclusively with high-achieving students. When a student is qualified for the top colleges in the country and those schools' financial resources allow them to provide generous financial aid, it is unambiguous whether these colleges are good options for students. But when a student is weakly-qualified and the schools under consideration do not have as many resources to devote to financial aid, it is unclear whether it is beneficial to encourage students to consider these schools when doing so may require them to take on considerable debt.

High School Coursework

Most colleges require a minimum level of coursework that students must take in order to be eligible for admission. If students do not meet the course-taking threshold of a particular college, those students cannot be admitted to that institution. These requirements generally do not dictate that students take specific courses, but rather set a minimum number of years that students must take coursework in particular subject areas (for example, four years of English, two years of a foreign language, etc.). If a student does not pay attention to the, often not well-publicized, minimums that certain schools set, they can find themselves barred from enrolling in certain colleges well before they are in a position to submit an application.

These coursework requirements also have implications for how well prepared students are to engage in college coursework. Of increasing concern to educators and policymakers are students who arrive at college without the skills needed to succeed in college-level work and need remediation. As such, this issue will be addressed in more depth in an upcoming policy brief from the Maryland Equity Project that will specifically address college readiness.

Taking the SAT or ACT

SAT or ACT scores are required or recommended as part of the application portfolio of students applying to most four-year colleges. In addition, these scores are often used for placement purposes at many two-year colleges. As a result, taking the SAT or ACT is a very important step for students to complete if they are serious about four-year college enrollment. If students do not take one of these exams before at least December of their senior year in high school, they will typically be automatically disqualified from admission to any school that requires these exams.

Many states have sought to help students avoid the pitfall of not having valid SAT or ACT scores in order to apply to college. Colorado, Illinois, Maine, Michigan, Kentucky, Idaho, and Wyoming all require that juniors in high school take either the SAT or the ACT. Each state has contracts with either the College Board (for the SAT) or the ACT to administer the exams at no cost to students. In most cases, these exams serve as the high school-level exam students must take for federal accountability purposes.

The results of these programs have varied from state to state (in those states where the program has been in place long enough to be studied). Illinois had the most notable results. Since the Illinois ACT requirement has been in place, the state has seen increases in four-year college enrollment, as well as modest drops in two-year college enrollment (Klasik 2013). Illinois, however, did not see any detectable difference in

overall college enrollment rate. Such results suggest that the lack of ACT scores may have prevented Illinois students from fulfilling their four-year college ambitions. Given that students who enroll in four-year colleges are more likely to complete their bachelor's degree than those enrolling in two-year colleges, these results suggest a clear benefit even if the overall rate of college enrollment stayed roughly same.

Equally important in evaluating the effects of these programs is their general cost effectiveness. The benefits of such programs would not have to be large in order for them to be at least as cost effective as merit aid programs. For example, Georgia spent \$189 million dollars on its Georgia HOPE scholarship program. This amounted to about \$13,650 spent for every new student the scholarship brought into college. In contrast, Colorado spent about \$1.6 million on its ACT requirement. If the Colorado ACT requirement were as cost effective as the Georgia HOPE scholarship program, the requirement would only have to induce just over 100 new students to enroll in a four-year college that otherwise would not have enrolled.

Application submission.

Often, completing and submitting college applications can be a barrier to college enrolment. At the very least, most college applications ask students to give basic demographic information, provide information about their educational background, state the education and occupation of their parents, list all of the extracurricular activities the student participated in as well as whether he or she held any leadership positions in those activities, and write at least one personal essay. Multiplied across applications to numerous colleges, this process can be quite demanding of students' time, and can sometimes dissuade students who are uncertain about attending a four-year college from applying at all.

Most colleges can claim with some legitimacy that they need all of the information gathered on

their applications in order to give each student a thorough, individualized, and holistic review. As a result, mandating that colleges remove elements from, or otherwise simplify, their existing applications is not likely a valid policy solution to the burden of application completion.

One solution is instead to make the work students put into completing applications more efficient. States like California and Texas already have application systems that do exactly this. Students applying to the University of California or University of Texas systems only have to fill out one application which can then be sent to as many colleges within that system as the student wants. The state of New York has taken this idea a step further. Most State University of New York (SUNY) campuses accept what is known as the Common Application. Like the applications in California and Texas, the Common Application is a single application form that can be used to apply to multiple colleges.

Increasingly, the Common Application is accepted at a much wider range of schools—it is now accepted at over 500 institutions, public and private, across the country—including some of Maryland's public institutions. By joining the Common Application, the SUNY campuses have made it notably easier for students to apply for admission. Any student interested in applying to any other of the Common Application-accepting schools can easily submit one to a SUNY institution as well. Easing the application process ends up being a boon for students. Students who use the Common Application generally apply to more colleges than students who do not, and the more colleges students apply to, the more likely students are to enroll in a four-year college (Smith 2012).

Completing Financial Aid Applications

After students apply to college, they have to start paying close attention to how to pay for it. This is the period of time when they should be applying for financial aid, which at the very least means completing the Free Application for Federal

Student Aid (FAFSA). It is this application that students must submit in order to be eligible for any federal grant or loan to pay for college. Yet even students who make it as far as applying to college are often stymied by the detail and complexity of the FAFSA. Scholars argue that this complexity presents a serious obstacle to the equitable distribution of federal aid because it disproportionately burdens the students who need aid the most (Dynarski & Scott-Clayton 2006). Although states are not in a position to change the format of the FAFSA, they can provide assistance to families on completing the FAFSA. Students that receive help completing the FAFSA form and who are given additional information about financial aid options are substantially more likely than students who do not receive this assistance both to apply successfully for financial aid, and to enroll in college the following fall (Bettinger, Long, Oreopoulos, & Sanbonmatsu 2009).

Conclusion

As this policy brief makes clear, the issue of college enrollment is a multi-dimensional problem. The decision to enroll in college is not something that happens once—students essentially re-make the decision to stay on the path to college as they decide whether or not to complete certain steps to enrollment. Because there are so many of these decision points it means that there are many potential avenues that policy makers might take in achieving the goal of college enrollment for students from all backgrounds. While there are no silver bullets to removing obstacles to college enrollment, and approaches that have directly tackled specific steps to college enrollment are relatively new, the research reviewed in this brief lays out several options states might pursue.

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