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Is College Worth It?: Black, Latinx, and Indigenous Student Voices on the Value of Postsecondary Credentials

A Comprehensive Education Report



The Pell Institute
Research for Equity in Higher Education



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ACKNOWLEDGMENTS

We extend our deepest gratitude to the Lumina Foundation for their generous support of this project. Their commitment to advancing equity and access in higher education has been instrumental in bringing this work to fruition. This project would not have been possible without their dedication to ensuring that the voices and experiences of Black, Latinx, and Indigenous students are centered in conversations about the value of postsecondary credentials.

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EXECUTIVE SUMMARY

This report investigates the multifaceted value of postsecondary education for Black, Latinx, and Indigenous students, particularly those involved in federally funded TRIO programs. Amid growing concerns over student debt and the perceived worth of higher education, this study provides a comprehensive analysis of both the economic and non-economic benefits of earning a college credential. Our research adopts a mixed-methods approach, incorporating quantitative survey data and qualitative insights from focus groups and interviews, to offer a holistic view of the students' experiences and perceptions.

KEY FINDINGS:



1. Economic Value: The report confirms that, despite the burden of student loans and financial challenges, most students view their investment in higher education as worthwhile. Many students, particularly those from marginalized communities, perceive a college degree as a critical pathway to economic mobility and stability. However, the financial strain, including the need to work multiple jobs and manage unmet basic needs, remains a significant challenge that affects both academic performance and overall well-being. Nevertheless, students overwhelmingly believe that the long-term benefits of their education outweigh these costs.



2. Professional Value: The professional advantages of a college degree are evident in students' optimism about career prospects. Most students believe that their degree will provide them with the necessary skills for career success, despite varying job market conditions. The perceived professional value is deeply influenced by the support and guidance received from faculty, advisors, and peers. This finding highlights the importance of mentorship, career preparation resources, and the alignment of academic programs with labor market demands.



3. Social Network Value: The development of social networks during college is crucial for students' academic and professional success. Participation in campus organizations, TRIO programs, and interactions with faculty are highlighted as key factors that enhance students' social capital. These networks not only provide support and resources but also play a vital role in shaping students' perceptions of the value of their education. While the journey can be isolating for some, particularly those facing discrimination or biases associated with their identities, the connections made through these networks are viewed as invaluable.



4. Personal Value: Beyond financial and professional benefits, students report significant personal growth as a result of their college experience. Higher education symbolizes a transformative journey that fosters self-discovery, resilience, and a lifelong passion for learning. For many, the attainment of a college degree symbolizes personal freedom, stability, and the fulfillment of long-held aspirations. Despite the personal and academic challenges they face, students consistently affirm that these experiences are worth the investment in their future.



5. Familial Value: The pursuit of higher education is deeply intertwined with familial expectations and cultural values. Students often view their academic achievements as a way to honor the sacrifices of their families, particularly for those from immigrant backgrounds. The pride and fulfillment associated with earning a degree extend beyond individual accomplishments, serving as a source of inspiration for younger family members and the broader community. Although these expectations can add pressure, students believe that fulfilling them is a meaningful and worthwhile endeavor.



6. Collective Value: Students recognize the broader societal impact of their education, particularly in terms of civic engagement and social justice. Many are motivated by a desire to use their degrees to effect positive change within their communities, viewing education as a powerful tool for advancing equity and addressing systemic challenges. This collective sense of responsibility reinforces the importance of higher education not just for personal or familial gain, but for contributing to societal progress.

The report also delves into the significant influences and costs associated with pursuing higher education. Family expectations, cultural values, and societal messages play a crucial role in shaping students' perceptions of the value of their education. However, the journey through higher education is not without its costs. Financial burdens, work obligations, and the struggle to meet basic needs often force students to make difficult choices, leading to interruptions in their academic pursuits and adverse impacts on their mental and physical health. Despite these significant challenges, students overwhelmingly believe that their investment in education is worthwhile, viewing it as a necessary step toward achieving long-term personal and professional goals.

To maximize the value of postsecondary education for marginalized students, the report offers several key recommendations:

- **For Institutions:** Enhance mentorship and career guidance programs, particularly for Black, Latinx, and Indigenous students. Institutions should also prioritize the creation of inclusive environments that foster a sense of belonging and support students' holistic development, addressing both their academic and personal needs.
- **For Departments, Faculty, and Staff:** Invest in culturally-responsive teaching and advising practices. Faculty and staff should be trained to recognize and address the unique challenges faced by marginalized students, providing tailored support to help them navigate academic, professional, and personal obstacles.
- **For State and Federal Policymakers:** Increase funding for TRIO programs and other support services that are critical to the success of marginalized students. Policymakers should also consider the financial barriers to higher education and work to expand access to grants, scholarships, and loan forgiveness programs.

This report underscores the need for a more equitable and comprehensive approach to evaluating the value of higher education. By centering the experiences of Black, Latinx, and Indigenous students and broadening the definition of value beyond traditional economic metrics, we can better understand the true impact of a college degree and work toward a more inclusive and supportive educational system.



SETTING THE STAGE

In the context of escalating student debt and rising economic uncertainty, the question of whether a postsecondary education is a worthwhile investment has become increasingly significant. While Gallup research, conducted in partnership with Lumina Foundation, has demonstrated that many Americans view a postsecondary credential as a crucial step toward economic mobility and enhanced lifestyles, this belief is now met with considerable skepticism. As stakeholders across the higher education landscape—including students, families, policymakers, and institutions—wrestle with changing perceptions and times, it becomes essential to rigorously evaluate and communicate the tangible and intangible outcomes of earning a postsecondary credential.

Spanning decades, substantial empirical evidence demonstrates that individuals who attain higher education, particularly those with advanced credentials, typically achieve substantially higher lifetime earnings and greater wealth accumulation than their peers without such credentials (Abel & Deitz, 2019; Mortenson, 2014; Trostel & Chase, 2015). Moreover, the benefits of higher education extend well beyond financial outcomes. A comprehensive synthesis and landscape analysis of existing academic research, as outlined in recent reports from the Postsecondary Value Commission and Georgetown Center for Workforce and Education, highlights the broader advantages of a postsecondary education. These include improved health outcomes, increased employability, enhanced civic engagement, strengthened critical thinking abilities, better access to healthcare, greater psychological well-being, and enriched cultural awareness (Ahearn et al., 2023; Arum et al., 2021; Carnevale et al., 2024; Marken, 2021).

However, even with similar credentials, Black, Latinx, and Indigenous graduates frequently face disparities in post-collegiate outcomes compared to their white peers (Cahalan, 2024). These inequities are particularly evident in persistent wage gaps, homeownership rates, income stability, and the accumulation of generational wealth, as well as in disproportionate debt-to-income ratios—all deeply rooted in racial and ethnic stratifications (Chetty et al., 2017; Hillman & Crespín-Trujillo, 2017; Jackson & Williams, 2022; Postsecondary Commission, 2021; Institute for Higher Education Policy, 2023). When intersected with factors like socioeconomic class and gender, the complexity of inequality in higher education becomes even more pronounced, as noted by Bostick (2021). Furthermore, these disparities fail to fully capture the pervasive experiences of racism, tokenism, and exclusion that racially marginalized students often endure on postsecondary campuses (Carnevale, 2021; Hussain & Jones, 2021; Rankin, 2005). Such harmful dynamics disrupt academic and social integration while also having lasting impacts on mental health and well-being, further compounding the challenges in achieving equitable post-graduate outcomes.

As disparities in outcomes become more apparent, concerns about the equitable value of a postsecondary education are growing more urgent. This prompts a critical question: How do today's students, especially Black, Latinx, and Indigenous students, perceive the value of their academic achievements, and what costs do they endure in the process? The answers to these questions will help to shape the future of creating a postsecondary education system that provides access and opportunities to all students, especially those who have been historically marginalized within postsecondary institutions.

OUR WORK

This report builds on recent discussions to restore public confidence in postsecondary education and ensure positive returns on investment for students. We examine the broader social and economic impacts of higher education, moving beyond financial outcomes to highlight the social costs and benefits through a student-centered lens. By engaging students directly and incorporating their narratives, Lumina Foundation, in collaboration with The Pell Institute for the Study of Opportunity in Higher Education, amplifies the voices of those most affected by educational inequities, particularly in redefining value beyond traditional metrics. We offer a nuanced interpretation of postsecondary value that considers immediate and long-term costs, socioeconomic challenges, and institutional contexts. Our analysis focuses on the experiences of Black, Latinx, and Indigenous students in federally-funded TRIO programs, suggesting insights that may reflect broader trends within these populations, though we acknowledge that these experiences cannot be generalized to all individuals within these groups. We also explore how value perception varies across different types of institutions, contributing relevant insights for policymakers, educators, and researchers committed to equity in higher education.

Black, Latinx, and Indigenous graduates frequently face disparities in post-collegiate outcomes compared to their white peers.

(Cahalan et al., 2024)



METHODOLOGY

Several studies have used single-method approaches to examine the impact of postsecondary education on outcomes like employability and quality of life. However, few have integrated quantitative data with qualitative insights to provide a deeper understanding of the value of postsecondary credentials from the student perspective (Arum & Roksa, 2011; Day & Newburger, 2002; Roderick et al., 2009; Chetty, 2014). Our study expands on this foundation by using a mixed-methods approach to examine both the economic benefits and the nuanced, personal experiences of students, offering a more comprehensive understanding of the value of postsecondary education (Creswell, 2017). By integrating numerical data with in-depth contextual insights, we capitalize on the strengths of both methodologies, enabling us to offer a comprehensive account of today's student experiences.

Central to our research design was the development of a student advisory board, which played an integral role in shaping the research process and ensuring that students' voices were prioritized in our analysis. In the development of this report, an advisory board of 15 students was strategically recruited from a diverse range of institutions across the country, including community colleges, public universities, and private not-for-profit 4-year institutions. Most of the students identified as first-generation college students who were studying full-time at the time of this project, while a few were continuing-generation students and part-time. The students were enrolled in a diverse range of academic disciplines and degree types, including both bachelor's and associate's programs. The advisory board was intentionally composed of individuals with distinct educational experiences, such as transfer students, returning learners, and first-time college students. The board members brought a wealth of perspectives, drawn from their diverse geographic, ethnic, and gender backgrounds. Their collective experiences and insights were invaluable in guiding the development of this study, ensuring that the research approach was deeply informed by the realities faced by a wide range of students in higher education. Given that student advisory group operates publicly, participants consented to the use of their names, ensuring transparency and adherence to ethical standards. Further details about their demographic characteristics at the time of the study are provided in Table 1 below.

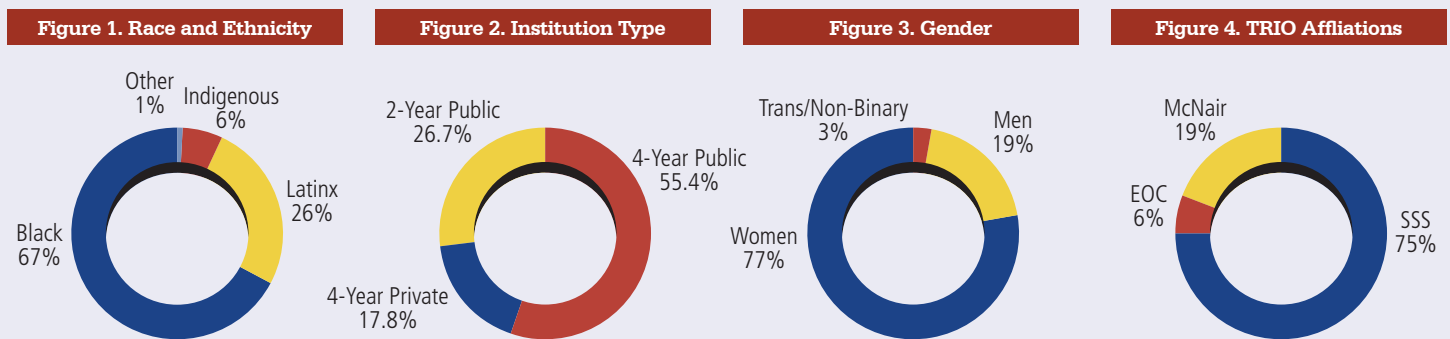
Table 1. Student Advisory Board Members

Name	Race/Ethnicity	Gender Identity	Institution Type	Year in College	Undergraduate Major	TRIO Program(s)
Perseus	Latinx / Multiracial	Transgender	Private 4-year	Fourth	Fine Arts and Theater	McNair Scholars Program
Judiht	Latinx	Woman	Public 2-year	Second	Biology	Student Support Services
Heidy	Latinx / White	Woman	Private 4-year	Fifth	English Teaching Assistant	McNair Scholars Program
Kareem	Black, African-American	Man	Public 2-year	Second	Psychology, Computer Science	Education Opportunity Center
Rebekah	Black, African-American	Woman	Public 4-year	Third	Secondary Education	Student Support Services
Tyler	Latinx	Man	Public 2-year	Second	Social Work	Student Support Services
Nardos	Black, African-American	Woman	Public 4-year	Third	Political Science	McNair Scholars Program
Kayon	Black, African-American	Woman	Public 4-year	Fourth	Political Science	McNair Scholars Program
Shreesha	Native Hawaiian, Pacific Islander	Woman	Private 4-year	Third	Psychology	McNair Scholars Program
Olené	Black, African-American	Man	Public 4-year	Third	Sociology	McNair Scholars Program
Anna	Latinx	Woman	Private 4-year	Fourth	Psychology	McNair Scholars Program, Student Support Services
Malik	Black, African-American	Man	Public 4-year	Second	Business Management	Student Support Services, Education Opportunity Center
Andrea	Native Hawaiian, Pacific Islander	Woman	Public 4-year	Fourth	Early Childhood Education	Student Support Services
Jaidyn	Black, African-American	Woman	Public 4-year	Third	Business Administration	Student Support Services
Kimberly	Latinx / Native Hawaiian, Pacific Islander	Woman	Public 2-year	Third	Biology and Criminal Justice	Student Support Services

DATA COLLECTION AND SAMPLE

The results of this study were derived using a mixed-method research approach, utilizing web-based surveys, focus groups, and supplemental interviews. Survey data was collected in Fall 2023 from undergraduate students nationwide, administered from October 17th to November 30th, 2023. The sample included 1,801 students enrolled in post-secondary education programs (associate's or bachelor's degrees) who self-identified as Black, Latinx, and/or Indigenous (Figures 1-4). Survey respondents were drawn from 48 states, as well as the U.S. territories of Puerto Rico and Guam.

In this study, participants were drawn from college-level TRIO programs, including Student Support Services (SSS), Educational Opportunity Centers (EOC), and the Ronald E. McNair Postbaccalaureate Achievement Program (McNair Scholars). TRIO programs are federally funded initiatives designed to support low-income, first-generation, and students with disabilities in their pursuit of higher education. SSS provides academic support, mentoring, and assistance in navigating college, while EOC focuses on guidance for adult learners and high school students in accessing higher education opportunities. The McNair Scholars program specifically prepares undergraduate students for doctoral studies through research opportunities, mentorship, and academic enrichment. Eighty percent of the respondents were within the age bracket of 18-24, while the remaining participants were over 24 years old, with the oldest respondent being 70 years old. Additionally, 85 percent of the respondents identified as first-generation college students, and 74 percent were Pell-Grant eligible.



The survey was administered via a web-based platform. Participants were recruited both directly and indirectly. As the research arm of the Council for Opportunity in Education (COE), the Pell Institute accessed COE's institutional members, including 926 TRIO institutions. The first 1,100 survey respondents were awarded \$50 for their completion. The survey captured questions about career aspirations, financial concerns, and beliefs about the relationship between a postsecondary credential and future success. The protocol was refined through several iterations, incorporating feedback from both the research team and the student advisory board, underwent user testing. This iterative process, including user testing, ensured that the protocol was robust, aligned with the study's objectives, and effectively addressed the scope of our study, with student voices remaining central to the development of the instrument.

To supplement and contextualize the survey data, focus groups and individual interviews were conducted with the 15-student advisory board members from April to May 2024. These sessions, using a semi-structured approach, aimed to gain a deeper understanding of what a postsecondary credential meant to them. Focus groups lasted approximately 120 minutes, and supplemental interviews lasted 60-90 minutes. The stories gathered were utilized in this report to highlight connections between the survey results and the narratives shared by the students in their vignettes.

DATA ANALYSIS AND ETHICAL CONSIDERATIONS

Survey data was analyzed first to identify areas requiring further exploration through focus groups and supplemental interviews. This approach also enabled us to triangulate findings, ensuring that the data collected was both comprehensive and reliable by validating the quantitative results with qualitative insights and uncovering nuances within the numbers (Creswell, 2017; Lincoln & Guba, 1985; Mertens, 2019).

QUANTITATIVE ANALYSIS

To start the quantitative portion of the analysis, the data were first anonymized to remove identifying information, and then the data was cleaned to delete incomplete responses. The data was then analyzed to first gauge how respondents felt, as a whole, about each of the Likert questions. The data was then uploaded to statistical analysis software to run univariate, bivariate, and multivariate analysis tests. The analyses use the Likert statements as the dependent variables and race/ethnicity, institution type, gender, age, Pell Recipient status, etc. as the independent variables. As most of the independent variables were ordinal or nominal, ANOVAs provided the best method to test the relationships and produce results. Statistical significance was determined using a P-value of .05 and the ETA squared as the measure to determine effect size.

QUALITATIVE ANALYSIS

The qualitative data were analyzed thematically to enhance survey results with insights from the student advisory board members' narratives. After each focus group and interview, the research team wrote analytical memos to develop vignettes, identify patterns, and highlight discrepancies. These memos informed the creation of the study's codebook (Mertens, 2019; Saldaña, 2021). The analysis proceeded in two phases. In phase one, we reviewed all data and memos to develop an initial, iterative codebook using both inductive and deductive approaches, and incorporating relevant literature from the field and observations from data collection (Merriam, 1998). This codebook was then applied to the transcripts using Dedoose software. Phase one served as a means to create a robust framework for analyzing the qualitative data and to ensure that the themes emerging from the data directly addressed the research questions. Phase two entailed the development of vignettes to effectively illustrate each student's narrative on their perceptions of post-secondary credentials. Throughout both phases, we conducted peer debriefing and member checking to validate interpretations, ensuring accuracy and clarity by allowing participants to review and correct their transcripts (Mertens, 2019; Merriam, 1998).

LIMITATIONS

The findings of this report are subject to several limitations. All survey participants were TRIO students, who are typically low-income, first-generation, or both, which may affect their perspectives on college credentials compared to non-TRIO students. Additionally, the study focused solely on current college students, excluding those who have graduated or left college without completing their degrees and their thoughts regarding investments in postsecondary education. These factors should be considered when interpreting the results. Caution is also needed when considering these findings as not all of the data produced statistically significant results, which indicates whether the data from this study can represent a broader population beyond those students surveyed. For this analysis, charts with data that are not statistically significant, and do not represent a broader population are marked with an asterisk (Charts 5, 10, and 11). Less significant but also important to consider are how participants perceive questions, their emotional state at the time of the survey, the length of time to take the survey, survey structure/type of questions (Likert, multiple choice, yes/no, etc.), incentives to take the survey, and many other factors. Relatedly, insights from focus groups may be influenced by participants' willingness to share openly, which could introduce bias into the findings.

DETAILED FINDINGS

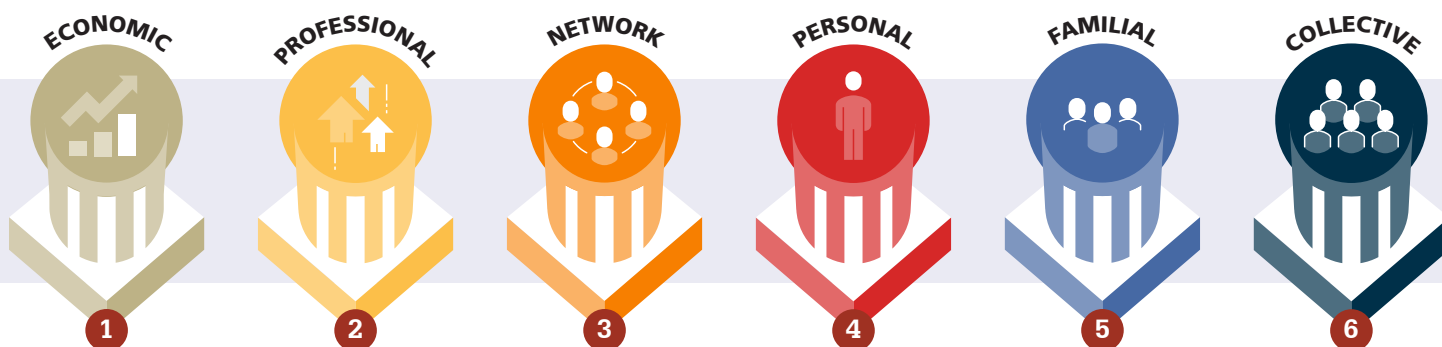
Our research examined how Black, Latinx, and Indigenous learners perceive the value of postsecondary credentials from both economic and non-economic perspectives across various types of institutions. We used surveys, focus groups, and interviews to investigate how individual experiences, relationships, and contextual factors—such as the type of institution (public two-year, colleges, four-year public universities, or four year-private colleges)—shape these perceptions. Additionally, we explored the extent to which these perceptions are influenced by a range of factors, including the job market and workforce landscape, as well as implicit and explicit messages from family, community, peers, and educators about the value of college. We also examined the social and economic costs incurred by students in pursuit of their education.

Our analysis indicates that perceptions of educational value are deeply personal and evolve over time as students advance through their academic journeys. We identified six key dimensions, or pillars, of postsecondary value that are interconnected:

- 1. Economic:** The perceived financial return on investment from obtaining a degree.
- 2. Professional:** The impact of a degree on career opportunities and advancement.
- 3. Network:** The development of social networks and connections for career mobility.
- 4. Personal:** The growth and fulfillment gained from earning a credential.
- 5. Familial:** The benefits and sense of achievement related to family expectations and support.
- 6. Collective:** The broader societal and communal benefits of attaining a degree.

These dimensions offer a comprehensive view of how students value their postsecondary education, highlighting the complex and evolving nature of these perceptions. In the following sections, we define the various types of postsecondary value, examine the influences shaping these perceptions, and address the costs and challenges students face during their college experiences.

Six Pillars of Postsecondary Value

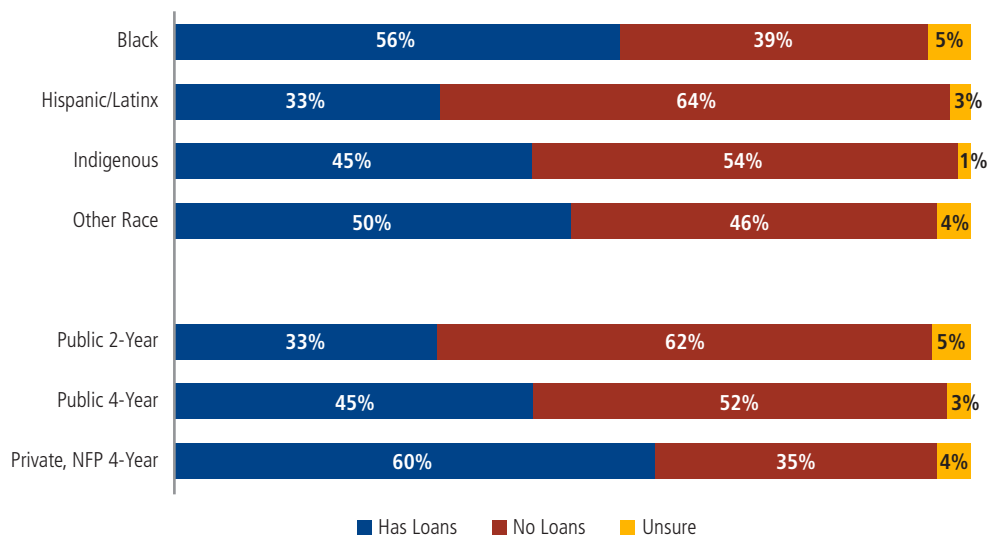


1. ECONOMIC DIMENSION

The financial return on investment of a college degree refers to the economic benefits individuals gain from higher education relative to the costs incurred. This value is typically measured by increased earning potential, improved employability and career advancement, the ability to manage and repay student loans, and overall wealth accumulation over a lifetime (Abel & Deitz, 2019). While the cost of tuition and student debt can be significant, many graduates experience a substantial increase in lifetime earnings, making the pursuit of a degree a financially advantageous decision for most.

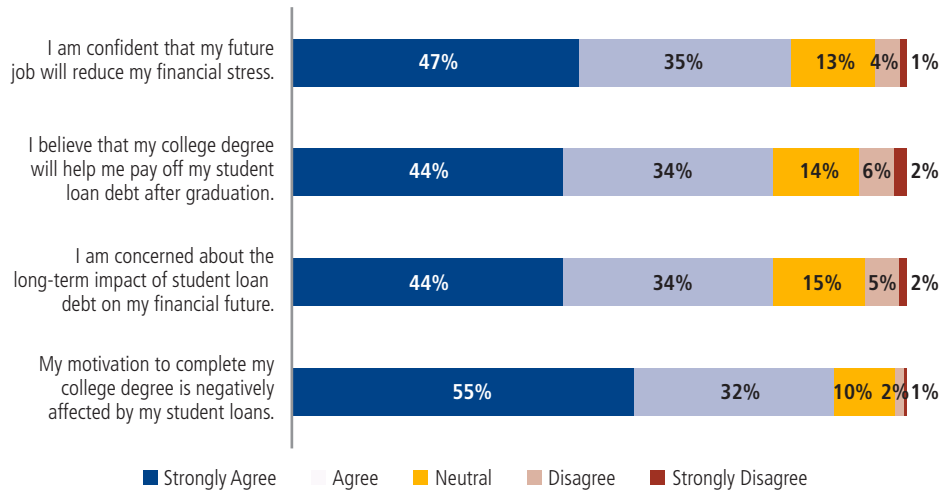
Our survey provided insights into students' financial profiles, including student loan status, hopes for economic mobility, and perceptions of the financial burden associated with their investment in education. Of the students surveyed, 45 percent have student loans, with variations based on race/ethnicity and institution type—nearly double the national average of 29 percent (U.S. Department of Education, 2022; Chart 1).

Chart 1. Distribution of Survey Participants by Loan Status by Race/Ethnicity and Institutional Type



Those with loans often reported experiencing added stress during college due to the looming burden of debt. Despite these challenges, survey respondents with loans generally maintained an optimistic outlook when considering the tradeoff between managing debt and the benefits of a college education (Chart 2).

Chart 2. Average Student Borrowers Agreement with Impact of Loans



Focus groups and interviews with students from the advisory group indicated that their initial motivations for pursuing higher education were predominantly centered around aspirations for economic mobility and stability. The data highlighted that students perceived earning a college degree as a pivotal step towards enhancing financial prospects and achieving long-term economic security.



I want to be able to be that breadwinner in my family. College is an investment because you get to start your life with more options with better situations. And when I graduate college, I will love to have my own family and I would just love to be able to provide for my family and just be able to provide adequately for my family, and I know having education, having the proper resources, and being financially stable will be important to be able to raise a family.

- Jaidyn



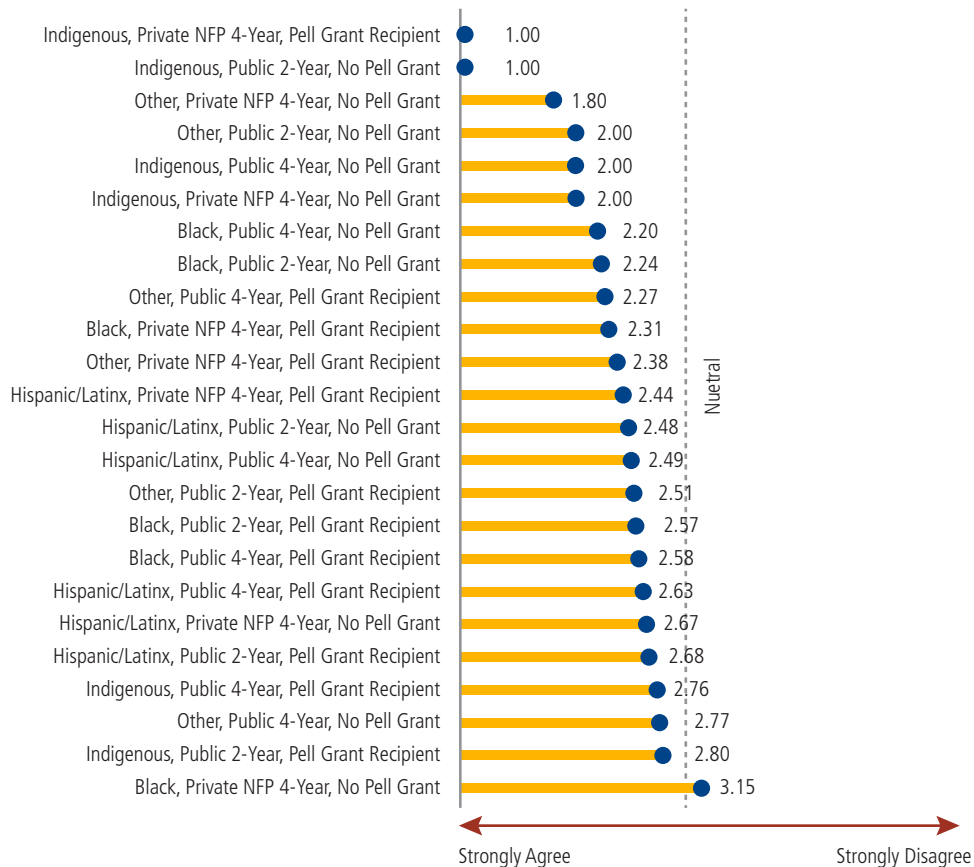
While the economic benefits of a college degree are well-documented and evident in students' perspectives we captured, additional factors also significantly impacted their financial costs and constraints on the path to postsecondary completion.



FINANCIAL OBLIGATIONS, LOANS, AND UNMET NEEDS

With rising college costs, financial aid remains critical for covering tuition, fees, books, supplies, living expenses, and other indirect costs. To bridge the gap left by financial aid such as Pell Grants, many students work multiple jobs. Our analysis shows that Indigenous students—especially those at private not-for-profit 4-year institutions and those receiving Pell Grants, as well as Indigenous students at public 2-year institutions without Pell Grants—are more likely to work one or more jobs to support themselves. Conversely, Black students at private not-for-profit 4-year institutions who do not receive Pell Grants are less likely to report this necessity (Chart 3). The chart demonstrates that many students, whether they receive Pell Grants or not, are required to work while attending college, highlighting a pervasive need for financial self-support. Even for those who work part-time, the commitment to earning an income can add stress, as it reflects the necessity of balancing school responsibilities with the demands of supporting themselves financially and their education—a theme explored in more detail in later sections of this report.

Chart 3. Average Agreement with the Statement: “I have to work one or more jobs to support myself while in college.” By Race/Ethnicity, Institution Type, and Pell Grant Recipient Status



We also asked survey respondents about their work commitments and the extent to which their basic needs were being met during their college experience. Considering the statement, “I have skipped meals because I had to cover other living costs,” with a scale of 1 (strongly agree) to 5 (strongly disagree), most students were close to the neutral zone. With an average rating of 2.88 for this statement, Black students reported a slightly higher average of 3.18, suggesting they are more likely to disagree with the statement, whereas other race students had an average of 2.91, indicating a slight tendency toward agreement. Among different types of institutions, students at public 2-year schools were marginally more likely to disagree with the statement compared to their peers at public 4-year institutions (Chart 4). Some students reported skipping medical visits due to prioritizing other living costs, highlighting a significant challenge in managing finances while in college and the impact of such constraints on students’ overall well-being and access to essential health care (Chart 5*) (See Limitations).

Chart 4. Distribution of level of agreement for the statement: “I have skipped meals because I had to cover other living costs.” By Race/Ethnicity and Institutional Type

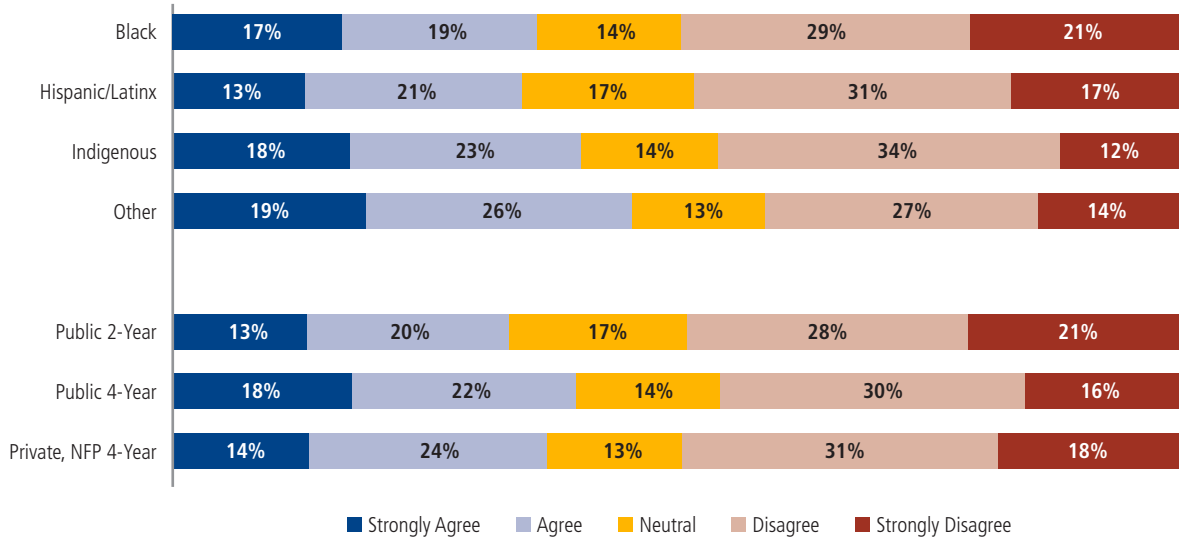
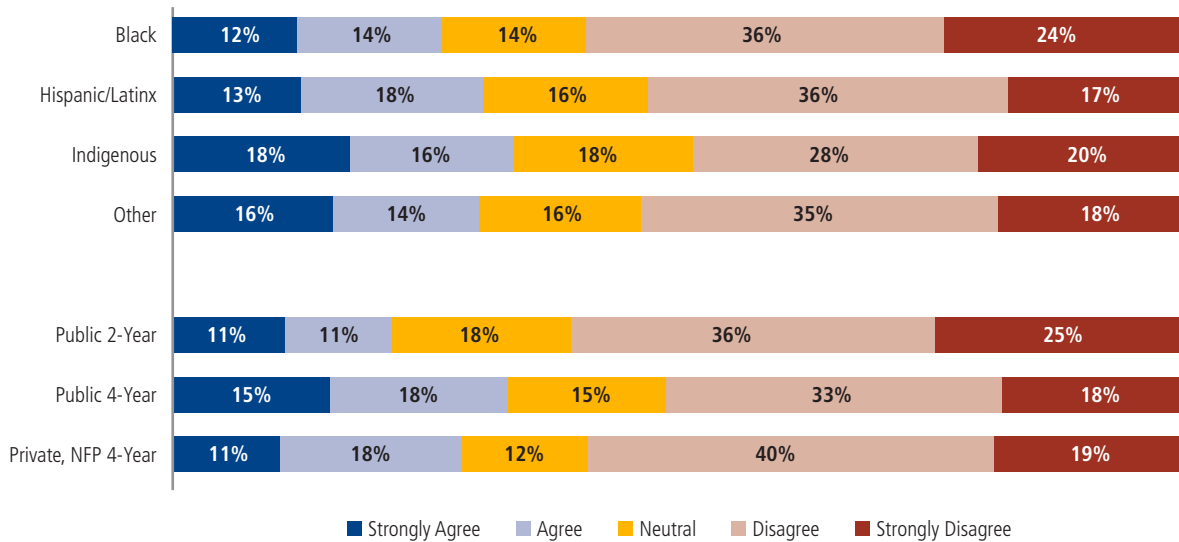


Chart 5*. Distribution of level of agreement for the statement: “I have been unable to visit the doctor because I had to cover other living costs.” By Race/Ethnicity and Institutional Type



Survey respondents expressed a strong conviction regarding the value of their financial sacrifices. Regardless of race, ethnicity, or institutional type, 80 percent of survey respondents believed that their financial investments were worthwhile in the long run.

To explore the nuances of how students encounter financial costs associated with their degrees and the impact on their perceptions, we engaged in detailed discussions during our focus groups about if and whether their financial investment in college was worth the perceived outcomes and benefits. Discussions revealed that financial constraints were pervasive, influencing various aspects of students' experiences, with stress in paying for their education as well as securing housing and access to food. These constraints significantly affected students at different stages of their academic journeys, especially when confronted with emergent family needs. Financial burdens often influenced students to interrupt their educational pursuits multiple times, leading to difficult choices regarding employment and managing familial expenses. While students with sufficient funding and scholarships spoke less about financial constraints, they still acknowledged them as a looming concern at certain junctures of their educational paths.



One big key challenge is whether I can afford to pay my phone bill or afford to eat. This past summer was really hard for me because I was starting out on this new campus job, it just didn't pay enough, so often it's myself in the same boat as the thousands of other students across campus who can't afford to live. If our basic needs are not being met, that prevents all of us from trying to have a decent education.

- Olene

No one tells you the specifics about financial aid. During my freshman year, I had wanted to take summer courses because to lessen my load during fall and spring as a double-major. When it came to signing up, I couldn't afford it, even with my scholarships. When it came to fall, I had to take on 18 credit hours. But what I didn't know because my advisor never told me was that when you go up a certain threshold of credit hours, your tuition rate goes up. Not only did my tuition rate go up, but my housing rate went up and I almost had to drop out because I was not going to be able to afford it.

- Rebekah

I have to rely on loans. It is scary because loans can be your end game. It could either mess you up or it can do you some good because in the end, all that matters is if the job you have can really provide you enough money to pay that back.

- Kim

For me, at the beginning, I was against college loans. I didn't think it was necessary. But when I did some research trying to start a business and listening to those motivational speakers, they were saying, 'How would you expect someone to invest in you if you have never invested in yourself?' So now, the loan part, that really doesn't matter to me anymore. I actually did take out a few different college loans to pay for my education. I have a very high faith in God. I believe that it's going to work out the best way possible, because I have my foot in the door and I just got so many opportunities already in college.

- Malik

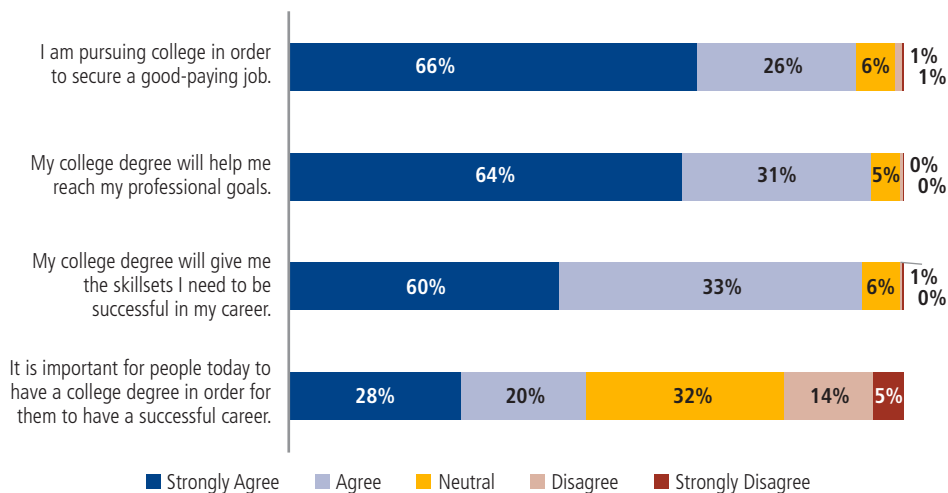


2. PROFESSIONAL DIMENSION

As the job market increasingly necessitates education beyond the secondary level, understanding how Black, Latinx, and Indigenous learners perceive the value of postsecondary credentials is essential. A college degree has become more than just a requirement for meeting evolving employment standards; it is a key to unlocking career opportunities that would otherwise remain out of reach. The professional benefits of higher education—such as career exploration, skill development, strategic career planning, and enhanced employability—highlight its critical role in not only meeting job market demands but also in significantly expanding long-term career prospects. Higher education serves as a powerful tool for broadening career possibilities and securing a more stable and prosperous future for these communities.

Overall, the survey participants enrolled in college all recognize they will have better career prospects because of their higher education and their ability to pursue advanced degrees. As shown in Chart 6, the majority of the survey participants agreed that college will help them reach their professional goals in terms of securing good-paying jobs and gaining necessary skill sets to be successful in their careers.

Chart 6. Average student agreement with professional and economic concerns



When analyzed by race/ethnicity and institution type, the data reveals nuanced differences in responses to the statement, “My college degree will equip me with the skill sets needed for career success.” As shown in Chart 7, Indigenous students attending private not-for-profit 4-year institutions were the most likely to agree with the statement, and Indigenous students at public 2-year institutions were the least likely, albeit only slightly. When considering the statement “Attending college has helped me explore my career interests,” Indigenous students at private not-for-profit 4-year institutions were more likely to agree with it, while Indigenous students attending public 2-year schools were less likely, as shown in Chart 8.

Chart 7. Average Agreement with the Statement: “My college degree will give me the skillsets I need to be successful in my career.” By Race/Ethnicity and Institution Type

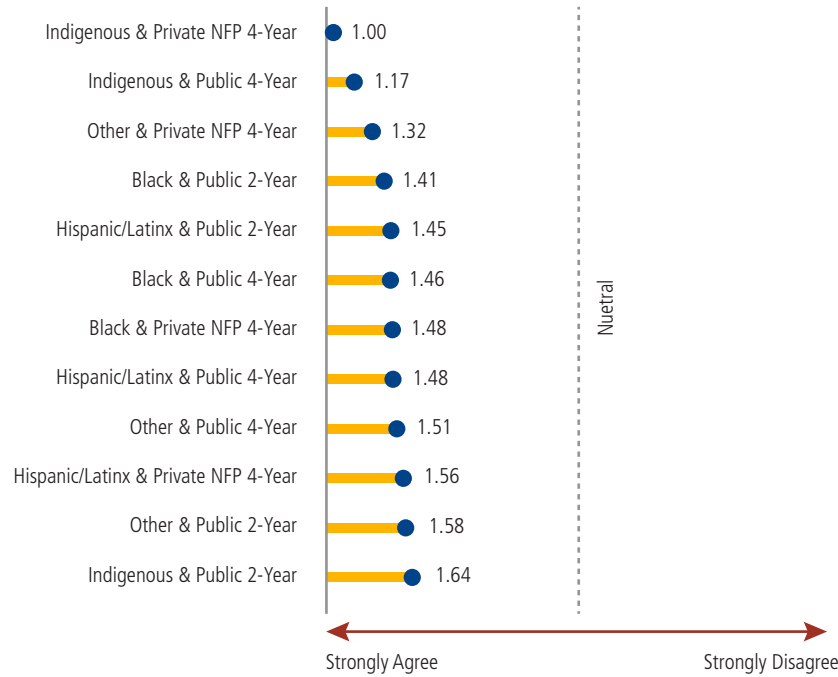
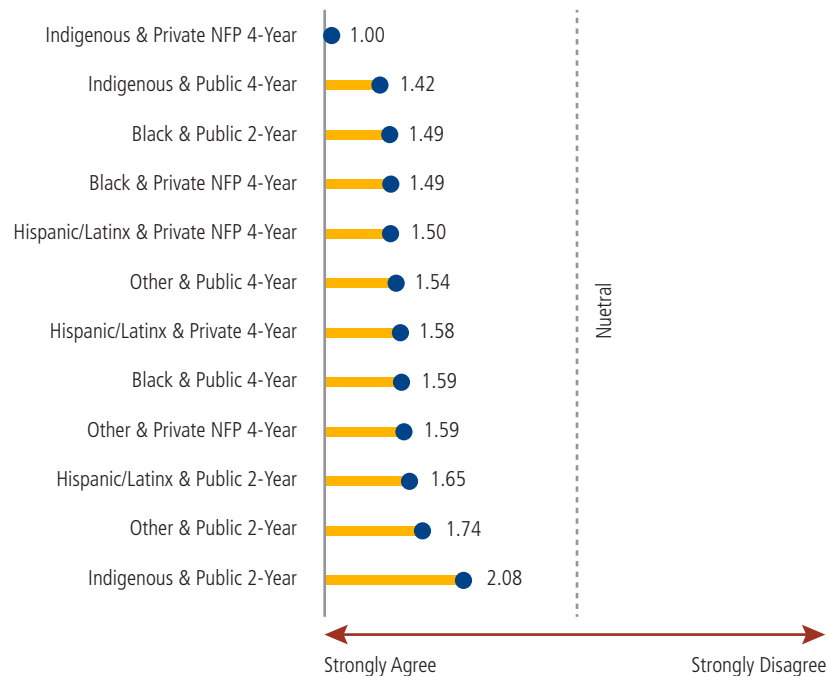


Chart 8. Average Agreement with the Statement: “Attending college has helped me explore my career interests.” By Race/Ethnicity and Institution Type



THE JOB MARKET'S ROLE IN SHAPING PERCEPTIONS OF PROFESSIONAL BENEFITS

As students advanced in their education, the value of their degrees became increasingly clear. They recognized that their college credentials were essential for meeting the labor market's evolving demands, achieving salary qualifications, and fulfilling their professional goals. Although some career paths offered lower financial rewards, students prioritized their passion for their fields and the credentials they earned over immediate financial gains. Higher education was also seen as a means to improve their families' financial well-being by securing stable, well-paying jobs.

Discussions with students underscored the importance of researching job qualifications and market trends related to their majors, a practice that typically intensified in their second or third year. This shift helped them better understand professional opportunities and align their degrees with job requirements and financial goals. Additionally, fluctuations in the job market influenced their professional goals and choice of majors. Some students recognized that their chosen career paths might require further education, such as master's or doctoral programs, reinforcing that a college degree is a crucial step in their journey. Others highlighted the need to ensure their income aligns with their interests to achieve financial stability, often citing the earnings of individuals in similar roles.

“

I knew what I wanted to study biology. I know that I want to just study something that I love more than everything else. I could say I don't care about the salary, but at the same time, I do care because I want to be able to support myself with my chosen field.

- Judiht

Here, in Puerto Rico, and I think in the States, teachers are underpaid. I've had a lot of people say, 'Why are you studying teaching? You're not going to get paid enough.' My response is that 'I am not doing it for the money; I am doing it because I love it.'

- Heidi

”

VIGNETTE

Nardos, a junior at the University of Maryland, Baltimore County studying political science, aspired to become a diplomat and ambassador. From an early age, her family and community members emphasized the importance of education, leading her to believe that college was essential for professional success and economic mobility. Whether at home or in the church setting, Nardos had heard narratives emphasizing that college was a crucial opportunity to seize, with advice to remain focused and dedicated. Her desire to become a government official underscored the necessity of a college degree, providing her with a foundation for career advancement and earning potential:

“

And it was ingrained in me early on that college was an investment. Getting higher education would be the pathway to obtaining a career that I otherwise would not have if I just went straight out of high school and started working. I knew that it would open up a lot of doors. There were also ideas very early on, especially in early middle school, about my earning potential being much higher after obtaining a college education. I think the job market has emphasized how my college career will allow me to, not necessarily take a shortcut, but it'll be a faster acceleration as opposed to going straight out of high school and then continuing on that way to become a foreign service officer. While you don't necessarily need a degree for what I want to do, having one helps accelerate your career trajectory and increases your earning potential from the start.

”

FAMILIAL EXPERIENCES IN EDUCATION AND THE WORKFORCE IMPACT POSTSECONDARY VALUE PERCEPTIONS

Throughout their formative years, whether in educational institutions, at home, or within their communities, most students frequently encountered messages emphasizing the importance of college as a pathway for economic opportunity and professional advancement. Families, in particular, played a pivotal role by instilling the belief that a college credential was essential for economic mobility, personal success, and status.



I've always had my parents talk about going to college since I could remember. They would tell me, 'You have to go to college...You just have to go get a degree, so you can make something out of yourself, something out of us, something out of our family name...'. I mean now there's no pressure. They just want me to keep getting my degree, however many I can get as possible, and keep pursuing college and what I like to do.

- Shreesha



Some students noted that members of their communities or families did not always view a college credential as essential for economic and professional success. In such cases, there was a belief that alternative pathways or experiences could be equally, if not more, effective in achieving career and financial goals. This skepticism from family and peers influenced students' own perspectives at various points in their academic journey. Despite these doubts, the students remained committed to pursuing higher education.

The value of a college degree extends well beyond immediate financial rewards for Black, Latinx, and Indigenous students in this study. Students viewed higher education as a crucial investment in their future career prospects and professional development. Although no challenges were found that undermined the professional benefits for students in this study, it was evident that such perspective was significantly shaped by family beliefs about the role of a college credential in fostering economic mobility and personal success.



My brother is very anti-college. Because he was one of the people who had experience and worked without a degree. Even now he offered me a job as an accountant since I'm good with numbers. But on the flip side, my uncles were kind of like, 'It's good for you. It'll give you more money, it'll give you a better paying job.'

- Kim

Some of my first memories of thinking about going to college had to do with my mother. She stressed how important getting an education for myself and my family would be, but I was young and inexperienced in life so I didn't understand it. I kind of blew it off because no one else around me was talking about college or going to school at all. I didn't have any reason to go to college throughout most of my life because I was doing very well with the businesses that I had before I decided to go to school. No one was telling me that it was a good thing to go to college. Once I enrolled, I would still get negative comments.

- Kareem

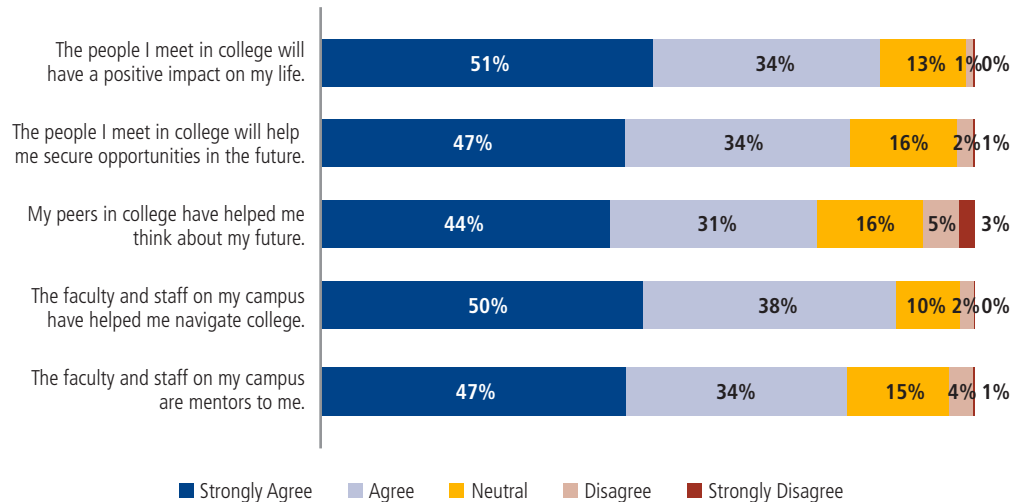


3. NETWORK DIMENSION

Social networks play a crucial role in facilitating students' social and economic mobility, as well as providing essential socio-emotional support throughout their college experience. Social capital, which encompasses the networks offering access to essential resources for personal and professional growth, is a key theme in this study for understanding the value of higher education (Bourdieu, 1997; Yosso, 2005).

To explore the social network benefits of attending college, we asked survey participants about their experiences in building connections and expanding their networks during their time in higher education. Participants indicated those around them influenced their futures, as depicted in Chart 9. We observed minimal variations in these responses among Black, Latinx, and Indigenous students, as well as across different types of institutions.

Chart 9. Average student agreement with relationships developed during college



VIGNETTE

Judiht, a Latina and second-year student at Passaic County Community College, expressed a deep commitment to giving back to her community through her roles as a peer mentor, volunteer, and research assistant. She shared that her involvement allowed her to learn from others and gain valuable connections and resources, which enriched her college experience and increased the value of her degree. For Judiht, community engagement was a vital part of her journey, reflecting her dedication to her core values, culture, and education:

“

For me, college can open doors to new opportunities and expand my network. It's truly life-changing. My part time job at campus has provided me the opportunity to get involved in a job relating to my major. It helps me feel more committed to my career and has allowed me to speak with professors outside of class about internships or coursework and learn more about the possibilities and paths I can take. It can be challenging to find people who genuinely support and guide you individually in planning your future career steps. But I did.

”



VIGNETTE

Malik, a graduating senior at the University of Memphis, shared that after high school, he delayed entering college to support his family, demonstrating his commitment and sense of responsibility. During his college years, Malik often reassured his mother that pursuing higher education was a valuable investment in their future. He became involved in organizations focused on leadership development, academic support, and professional networking, particularly those aimed at supporting the success of Black male students. These groups provided mentorship, leadership workshops, and exposure to professionals in management, helping Malik acquire the skills and connections necessary to advance in his career. This involvement reinforced his belief in the benefits of higher education, both for himself and his family:

“

I was telling my mom about all the people that I met, all the things that I do, how I'm involved with things like this advisory board, and she has hope for me... I just tell her about some of the mentors that I meet and how I'm going to help her try to find her a new job and how I'd be able to get me a pretty good job once I graduate because of these people and experiences, which kind of keep both of us motivated and both of us going.

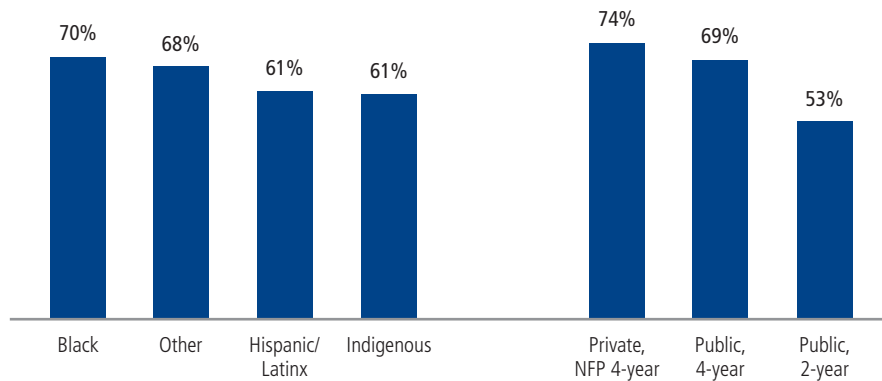
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CAMPUS INVOLVEMENT UNLOCKS KEY NETWORKS IN POSTSECONDARY SPACES

To better understand students' involvement on campus and how they are building connections that may enhance their college education, we examined the opportunities offered by colleges and universities for engagement through student organizations, clubs, and programs such as student government, volunteer groups, affinity organizations, fraternities, and sororities. These activities are designed to boost academic performance, enrich the college experience, support personal growth, as well as expose students to the broader, multifaceted benefits of their attendance and credentials.

Not all students participate in student clubs and organizations (clubs, student government, sororities/fraternities, athletics). Chart 10* highlights some differences in involvement across racial and ethnic groups of those who took the survey (See limitations). Black survey respondents were more likely to engage in these activities, with 70 percent indicating participation, compared to lower participation rates among Hispanic/Latinx and Indigenous students. Institutional factors also influence participation rates. Variations in institutional size, degree offerings, program types, control (public vs. private), religious affiliation, and available extracurricular options affect the range and availability of student organizations. Chart 10 illustrates that 74 percent of students at private, not-for-profit four-year schools report active participation in student groups and organizations, compared to only 54 percent at public two-year institutions.

Chart 10*. Percent agreeing with the statement: "I actively participate in student groups and organizations (e.g., clubs, student government, sororities/fraternities, athletics)." By Race/ethnicity and Institution Type



Participation in social organizations on campus allowed students to engage with a diverse group of peers, fostering the development of essential social skills such as communication, empathy, teamwork, and leadership.

While participation in various activities differed across institutional types, our discussions with students revealed that being surrounded by peers who also valued the importance of college significantly reinforced their own perceptions of its value. Across all groups, student narratives emphasized that connecting with individuals in organizations and classrooms who shared similar identities and lived experiences was crucial for navigating higher education and aligning with their personal motivations and beliefs about what college could offer.

These interactions expanded their previous perceptions of the benefits of attending college by demonstrating that college provided not only academic knowledge but also opportunities for personal and professional growth. Through these engagements, students recognized that college contributed to their holistic development, preparing them for meaningful contributions in their communities and careers.



I think joining a sorority, Zeta Phi Beta in particular, has opened doors for me educationally because we do study hours. I get to study with other girls and see what they're learning and opportunities for community service within public high schools. I think being more involved on campus has opened me to more educational opportunities. In every conversation, no matter what it's about, my friends and I end up talking about our studies, it not only helps me stay focused, it helps me learn. It helps me retain what I'm learning in class and it's really just helped me understand why they're in college, why they're getting their degrees, and has made me reflect on why I'm getting my degree.

- Rebekah

Some of my friends that I've met in the last year or so have really shown me what type of people will value me. It allows me to be myself unapologetically, and they don't judge me for that... Finding people like that is very great. I value their opinions about what's the best way in our field and what decisions we have to make to be successful in our careers in the arts. We can talk about that. It's very rewarding, honestly.

- Percy



TRIO PROGRAMS CONTRIBUTE POSTSECONDARY VALUE THROUGH THEIR STRONG SOCIAL NETWORKS

The U.S. Department of Education's TRIO programs are federal outreach and student services initiatives designed to support individuals from disadvantaged backgrounds, including first-generation college students, low-income individuals, and students with disabilities. TRIO provides academic tutoring, mentoring, financial literacy education, and other resources to help students overcome barriers to higher education. Programs like Student Support Services, Educational Opportunity Centers, and Ronald E. McNair Postbaccalaureate Achievement Program are specifically designed to increase retention and graduation rates while preparing participants for successful postsecondary education and beyond.

These programs not only facilitated students' involvement in various aspects of campus life, enriching their overall college experience, but also enhanced their perception of the value of their education. Furthermore, TRIO's emphasis on postsecondary success helped students realize their full potential, including the possibility of pursuing advanced degrees. While some students entered higher education with plans for advanced degrees, for others, TRIO programs made this goal attainable by highlighting its significance and presenting it as a viable path.



My experiences on campus both within McNair and other programs that I'm part of, have not only reinforced the importance of a college education, but have highlighted some of the disparities that exist within certain communities. It has shown me the importance of doing my part to bridge that gap to help others in their educational journey.

- Nardos

I've had talks with my TRIO advisor about the importance of education and my goals... I know that if it weren't for my TRIO advisor, for example, just walking in there and talking for a half hour and catching up on things and making sure that paperwork is filled out, giving me advice, nudging me forward, being open, keeping that line of communication open... I think it is critical for student success and my own.

- Tyler

The directors of the McNair Scholar program introduced me to the idea of applying to PhD schools, they know my goals. They have been pushing me to apply to these external summer research opportunities to build my resume and I recently heard back from one of them and I got in and I was so excited... I think that they have encouraged me to really stay on the path of really doing the PhD.

- Shreesha



TRIO's specialized advising was instrumental in reinforcing students' belief that a college degree was both attainable and vital for achieving their goals.



VIGNETTE

Andrea, a rising senior at Southeastern Oklahoma State University, reflected on how her involvement with TRIO and the encouragement from her advisor were pivotal in accessing a crucial networking and professional development opportunity. She attended a workshop focused on culturally appropriate teaching methods, which she described as exhilarating. As a Native American woman and educator in her school district, this experience was particularly impactful, allowing her to bring representation of Indigenous people to the forefront of educational conversations. Andrea acknowledged that without TRIO, she might have missed this influential experience, which provided valuable insights and connections in the field of education:

“

I went on a trip with a TRIO group to attend a professional development and networking workshop for future teachers... When I got there, they were teaching culturally appropriate ways of teaching in the classroom. And I just remember being like, 'I don't know what I just got myself into, but I'm going to love it.' There were other teachers there, all kinds of people related to education in some way... I just feel like it's scary to think that I may have missed that opportunity to go to such an influential place and learn more. It was just everything I love.

”



VIGNETTE

Kimberly, a rising junior at San Jose State University pursuing a bachelor's degree in Forensic Biology, initially expressed some skepticism about the value of higher education credentials, especially since family members had secured good jobs in the medical field without a college degree. Despite her doubts, she pursued her education, believing that her degree would hold value, particularly in the economic and professional sectors, a sentiment shared by many students in the study. As Kimberly developed networks on campus, her perception of the value of college evolved. She noted that her involvement in TRIO SSS played a pivotal role in honing her networking skills, enabling her to present herself confidently as a professional and scholar in diverse academic and professional environments within her field:

“

TRIO has helped me a lot. I am not great at networking... I just feel like I'm not that professional and I don't really know how to even come up to someone who is professional. Last year, we were lucky to go to a seminar in Oregon for SACNAS, which is a convention for Native American and Hispanic people who work in the medical field and STEM. I was lucky enough to go there and we got to talk a lot to professionals from Stanford to Harvard to even the FBI about internships. We got to sit down and have lunch with all these people who were either barely starting off with their undergrad and people who are already doctorates and they're telling you their projects, their research papers... And honestly, it helped me with my confidence and secure an internship opportunity for next year.

”

FACULTY AND ADVISORS ARE GATEWAYS TO KEY NETWORKS AND CAREER GUIDANCE

In focus groups, students reported that faculty and advisors played a crucial role in shaping their social networks, which significantly influenced their professional exploration and development. Advisors were particularly instrumental in helping students understand the value of their degrees by connecting them with professionals and faculty members aligned with their career goals. This intentional networking not only broadened students' perspectives but also provided them with access to role models and mentors within their chosen fields. Additionally, students highlighted that faculty members who fostered a sense of community and engaged with them beyond the classroom enhanced this process by helping them critically evaluate their academic and career choices, while reinforcing the value of their educational pursuits and boosting their confidence in achieving their goals.



My advisor really just wants the best for me personally. She has let me know the importance of a degree by showing me the resources and the opportunities that I can have being in school and after. She has partnered me and other students with faculty members that are aligned with our career plan, which is helpful because we have the opportunity to meet with someone who is in the same career path as us to ask them questions about their experiences as we're trying to get there.

- Jaidyn

My professors' guidance has also helped me think about why I'm here at college, why I'm studying what I'm studying, what I'm going to do with what I'm studying... I think that having faculty members, especially ones who talk to you and create a community and bond with you even in a small department like mine has helped me a lot and shown how important my degree really is.

- Rebekah

The relationships I am building with my professors and other people in the field are paramount. When I tell faculty about my interests or when I have questions even after office hours about something that I'm considering, there's just so much support there. This is the kind of support and guidance you would desire, whatever field you were going into or whatever job you were pursuing. If I hadn't been trying to obtain a college education, I would not have met my faculty members on campus who've really shaped and impacted me as a student, as a scholar, and as someone who's trying to be a professional.

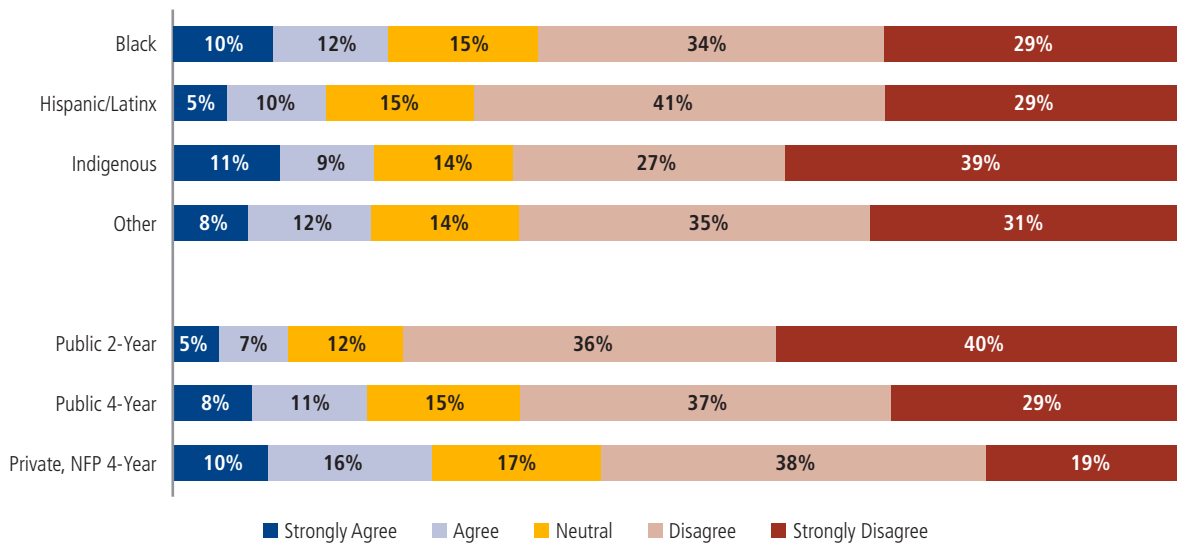
- Nardos



NAVIGATING CHALLENGING CAMPUS ENVIRONMENTS

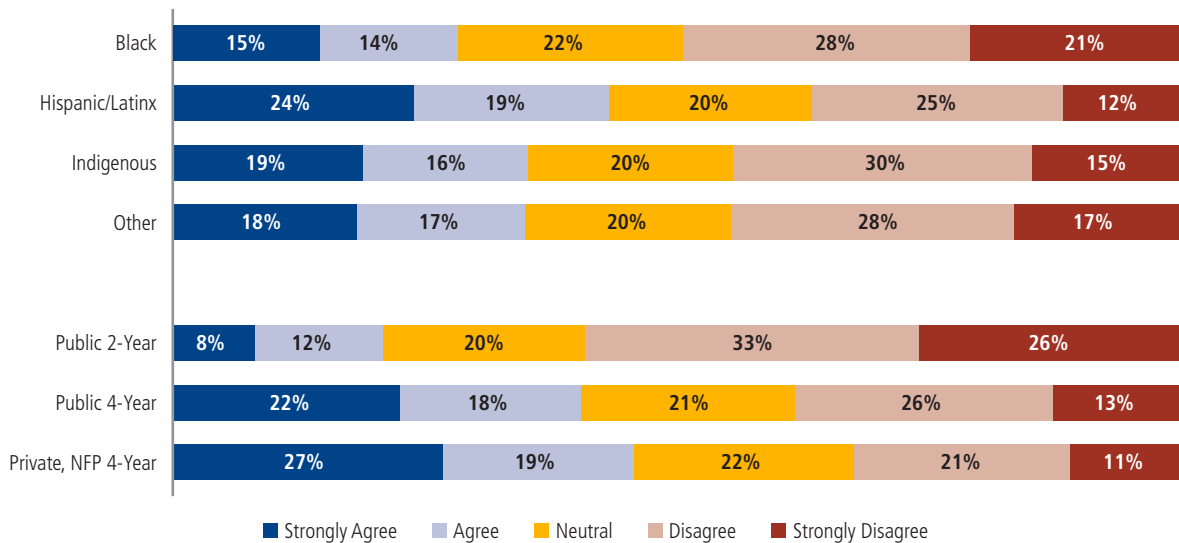
While college offers valuable social capital through interactions with peers, student organizations, TRIO programs, and faculty, some students struggle to make connections. A sense of belonging is crucial for student success, well-being, and academic performance, while its absence can lead to isolation, adverse academic outcomes, and a higher likelihood of stopping out (Johnson et al., 2007; Swirsky et al., 2024). For students with marginalized identities, the “outsider-within” experience illustrates how they may feel both excluded from and integrated into their academic environment (Collins, 1986; Solórzano & Villalpando, 1998). Black, Latinx, and Indigenous students, positioned as both distinct from and part of the larger campus community, face unique challenges as they navigate their personal experiences and roles within the institution. In our study, a small but noteworthy segment of participants reported experiencing racial discrimination from peers or faculty while in school (Chart 11*) (See limitations).

Chart 11*. Distribution of level of agreement for the statement: “I have faced racial discrimination or bias from peers or faculty while in college.” By Race/Ethnicity and Institution Type



Additionally, some participants reported negative biases related to their status as first-generation students. On a scale from 1 (strongly agree) to 5 (strongly disagree), the average response to the statement, “I have encountered stereotypes or biases related to being a first-generation college student,” was 3.03, indicating neutrality. Indigenous students were slightly more likely to agree than Black students, who were more likely to disagree. Differences by institution type showed that students at 4-year institutions were closer to neutral but tended to agree somewhat, while those at public 2-year institutions were more inclined to disagree (Chart 12).

Chart 12. Distribution of level of agreement for the statement: “I have encountered stereotypes or biases related to being a first-generation college student.” By Race/Ethnicity and Institution Type



Student narratives highlighted the significant challenges marginalized students faced in higher education, particularly concerning socioeconomic disparities, identity struggles, and the disconnect between institutional rhetoric and lived realities.

Across groups, student narratives highlighted the significant challenges marginalized students faced in higher education, particularly concerning socioeconomic disparities, identity struggles, and the disconnect between institutional rhetoric and lived realities. Some students reported feeling isolated and judged by peers who did not share the same financial pressures, while also grappling with the difficulty of balancing work and academic responsibilities—a struggle often met with little understanding from faculty and peers. This sense of alienation was especially pronounced for **adult learners**. Additionally, some students reported that diversity claims on their campuses felt performative, revealing the difficulties of navigating an environment where institutional support often failed to meet the needs of those with multiple marginalized identities.



I was previously a nursing major and a lot of them came from wealthy backgrounds. A lot of them didn't have to work 20, 40 hours a week. It was really hard in that sense, because, I don't think they meant to, but they would be ignorant or they would make certain comments sometimes that were just really insensitive. I definitely felt secluded... a lot of times they would have the newest and the nicest stethoscope. I got all my stuff used. I did not have the money to break the bank, and so they would look down on me for that too.

- Anna

The school environment is kind of performative. The school may wave diversity claims when that's not entirely what we experience when we're here. People will wave that flag and their words will not match their actions and I have heard from my friends that there's a bunch of professors who will deny disability accommodations.

- Percy

There's times I've missed class because I had to pick up a job downtown on the weekends, help pay my bills and stuff. I have more in-person classes this semester, and it's like, how do you explain it to your teachers? Whereas, yeah, I got off work at four in the morning and it's like, I have a lecture at eight o'clock, and it's like, yeah, I'm supposed to come in with three hours of sleep. I'm not going to learn anything or like, and good luck explaining that to your peers that live in dorms and just live on campus and have that traditional college life... It feels like you're talking to a societal wall.

- Tyler



VIGNETTE

Olenè, a third-year student at Central Washington University, discussed his experiences on campus as a Black, Latinx, and Indigenous man. He highlighted the challenges he faces in connecting with his peers and professors due to differences in class and racial backgrounds. Olenè described a stark contrast between his struggles and those of his classmates, illustrating the challenges he encounters:

“

Some of my peers in the class are like, 'Oh, man, I'm really stressing over this homework.' And I'm just like, 'I'm just trying to eat. I wish I had that problem. I work two jobs.' I wish I had that privilege.

Additionally, Olenè faced an unwelcoming and often hostile external climate, especially toward minoritized groups, which challenged his sense of belonging and overall experiences in college:

I remember I had this one professor making racist jokes at my expense as the only person of color in the class. It left the perception that there's still power imbalances, there's still equity, even if you have a college degree. And I think the campus climate negatively at my school affects a lot of the students, while it's one of the most affordable schools and there's a lot of non-traditional students, we find ourselves in the middle of the state, which means it's in a huge food desert and racists which has created this different culture of the campus and then the locals, the town. A lot of people who are minoritized, whether they're queer, Black, Latinx, et cetera, et cetera. They don't really coalesce with the locals. They don't really venture out because of the treatment that a lot of these people from the university get from the locals here. It's like living in two different places at once.

”

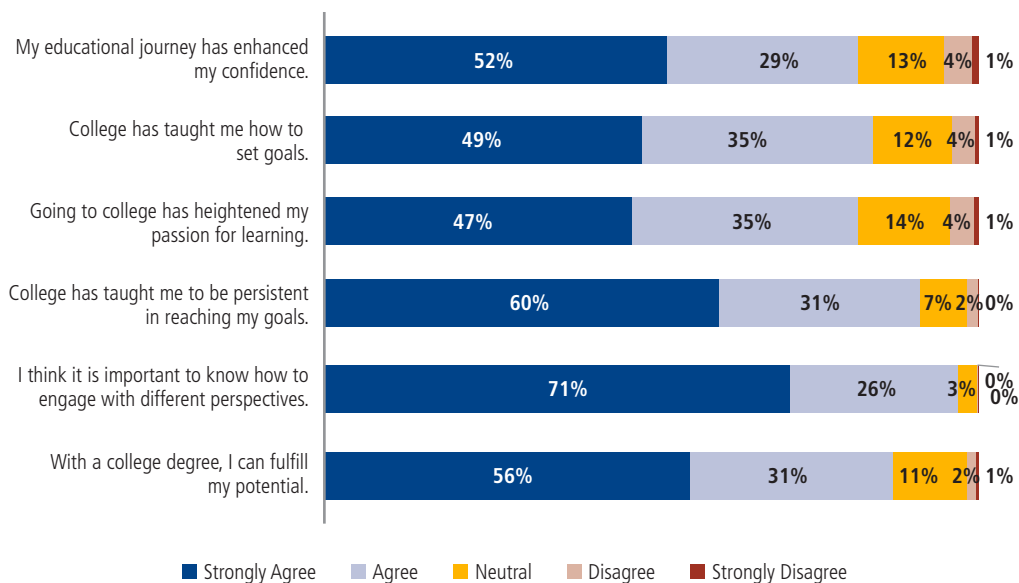


4. PERSONAL DIMENSION

Higher education offers not only economic and professional opportunities but also significant personal benefits. These advantages encompass individual growth, enhanced well-being, increased self-worth, prestige, and the development of essential life skills like self-regulation and critical thinking (Ahearn et al., 2023; Arum et al., 2021; Carnevale et al., 2024; Marken, 2021).

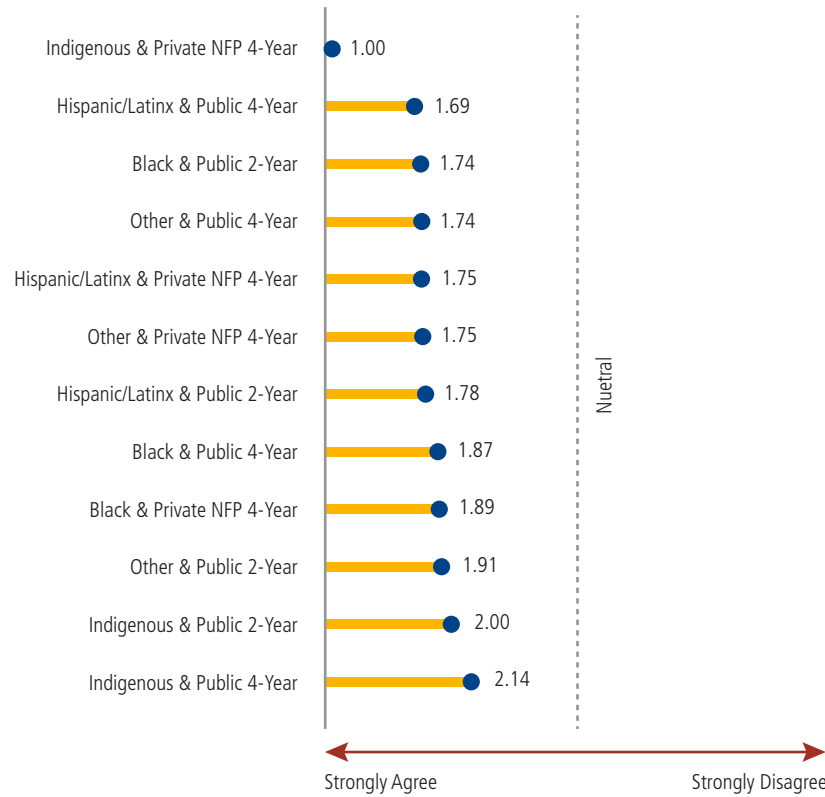
To explore this aspect further, we surveyed students on how they perceive college as a means for personal growth and fulfillment. Across different student groups and institutional types, respondents identified several key advantages, including the development of goal-setting skills, confidence, and a heightened passion for learning, as depicted in Chart 13.

Chart 13. Average Student Agreement on Key Personal Benefits



While most students felt that college had increased their enthusiasm for learning, there were only minor differences based on race/ethnicity or institutional type, as shown in Chart 14. On a scale from 1 (strongly agree) to 5 (strongly disagree), the average rating was 1.78. However, Indigenous students at private non-profit four-year colleges were more likely to strongly agree with this statement, while those at public four-year colleges were less likely to do so (Chart 14).

Chart 14. Average Agreement with the Statement: "Going to college has heightened my passion for learning." By Race/Ethnicity and Institution Type



Irrespective of race, ethnicity, or institutional type, as students progressed through their educational journeys, they increasingly understood higher education as a catalyst for deeper intellectual curiosity and personal growth. For students in the focus groups, college became more than just an educational pursuit; it represented a path to personal fulfillment, stability, freedom, lifestyle, and opportunities for self-actualization.



When I first got into college, obviously, my mindset was just to get the degree. After gen eds, I fell in love with what I was learning. My college education honestly means the world to me. It has granted me the opportunity to learn and grow, and know more about, not just myself, but the community and world we live in, the history behind it all.

- Rebekah

When you grow up in the United States, you go to school because that's what kids are socialized into ... college was just a cultural thing or whatever. Since then I've had a lot more time to think about it and mature as a person. Learning is like a lifestyle. I never thought about that sort of thing until I got into some of my core classes. College represents uncharted territory in the most positive sense.

- Olene



VIGNETTE

Percy, a graduating senior at Westminster University, reflected on his significant journey of self-authorship, where he learned to navigate and embrace his intersecting identities as a trans student with disabilities and a person of color at a predominantly white institution. He acknowledged that his time in college was transformative, leading to profound personal growth, such as undergoing top surgery and discovering his disabilities. Their college degree became not only a stepping stone for his career but also a crucial part of his personal discovery.

“

I think college is an experience that if you can afford to do it and you have the time and money to do, it's something that you can make the most of and really discover a lot of yourself. If I didn't come here, I would probably not have gotten my top surgery. I would not have discovered my disabilities. I would not have discovered a lot of myself. If anything, I'm taking away from leaving college a different person than I was when I came in. I think that's probably the best part of college, regardless if it's a stressful thing or if you feel like your degree isn't going to do anything for your career, it's the experience that I think I needed the most. I'm grateful that I can still make those connections. I think making those connections is really important to the experience and everything that I've learned too.

”



VIGNETTE

At the time of the study, **Tyler** was nearing the completion of his degree at South Central College and preparing to transfer to a four-year institution. His path through postsecondary education had been shaped by significant financial hardships, which initially framed college as a critical means of achieving economic mobility. However, as Tyler progressed in his education, his perspective deepened. College evolved from being merely a tool for financial gain to becoming a lifelong journey of learning and personal growth. This transformation paralleled a newfound stability in his life, underscoring the broader and more personal impact of higher education:

“

Going to college is a very enriching experience socially, intellectually. And once you graduate and get your degree, obviously you have economic benefits. At first, going to college was just about developing a marketable skill for economic advancement. Everybody wants a high paying job for the most part. People would just want to make good money for what they do. I think we can all kind of agree upon that... But it was until I kind of evolved and saw what I could do with my degree, what I had learned, and how I could use my degree to pursue an ethical in social work that changed my mind. Now it's more so about becoming a learner and being a learner as a lifestyle as the end goal. And I think now that I am in school and I have my own place and my own job, I've never experienced more stability in my life, which is just so hard for me to grasp at times.

”

VIGNETTE

Kareem, a second-year student at North Hennepin Community College, initially did not see the need for higher education due to his success in various business ventures. However, as his life evolved, so did his interests and priorities, leading him to pursue a degree in psychology. He later recognized college as a transformative experience that allowed for profound self-discovery and a deeper understanding of others. This holistic education not only broadened his worldview but also directly enhanced his ability to serve others in his future career. By learning about himself and engaging with diverse perspectives, Kareem believed he could more effectively impact the lives of those he would work as a future psychologist:

“

People ask ‘why go to college’, I say that to me, it means personal freedom in a way that nothing else in my life has given me because I can go forward with my education and this can never be taken from me no matter what happens. I’ll always have this experience and this education. A lot of people think that college is just for learning, but it is also an experience if you allow it to be. My perspective has been constantly changing, not only because of what I’m experiencing, but because of what I’m learning, the people that I’m meeting, and the cultures I am immersing myself in. Being open to change and others’ perspective will allow me to be much more open to people’s needs or the patients I work with.

”



IDENTITY SHAPES THE DEEPLY PERSONAL JOURNEY OF POSTSECONDARY ATTAINMENT

Students' perceptions of their college credentials were profoundly influenced by their identities as marginalized individuals within a historically exclusive educational system. Black, Latinx, Indigenous students, along with those from diverse gender identities and first-generation college backgrounds, expressed that their educational achievements held deep personal and communal significance. The accomplishments symbolized not only personal success but also the overcoming of systemic and historical barriers, which deepened their sense of accomplishment and purpose.

“

I'm not a traditional student. I think that's something that's very glaring. My experience and me being in college, being trans, Puerto Rican, and recently diagnosed with autism, I hope gives other people the courage to come to college and know that you can still do it, you can still make it.

- Percy

I did not see many people (like me) growing up and attending college. Having diversity in college influenced me to go. I wanted to change that in that sense. Even now that I do attend a predominantly white institution, I am not seeing much diversity. Seeing the lack of Hispanic representation or LatinX representation has pushed me to continue and want this more, if that makes sense.

- Anna

In my opinion, being an African-American male at a PWI, it kind of pushed me in the focus. I'm the underdog already. Statistically, I'm not chosen to win, but it shows a lot about my character, how I'm willing to take on challenges and extra mile just to make it.

- Malik

”

VIGNETTE

Jaidyn, a junior, reflected on the profound significance of her educational journey as a first-generation college student and African-American. She acknowledged the historical barriers faced by African-Americans, who were often denied access to education and higher learning. For Jaidyn, the opportunity to attend college and freely choose her academic and career path was not only a personal milestone but also a tribute to the generations before her who were not afforded such opportunities. This awareness fueled her determination to complete her degree:

“

I know for many generations, African-Americans were not able to go to college. So being able to have the opportunity to go to college and have the freedom to choose what I want to do is definitely something that is important to me and just makes me appreciate having the opportunity to go to school and learn more about whatever I wanted to choose while being in school. So, I feel like being a first generation student and being African-American is definitely impactful when being a college student because this is something that my family members years and generations ago didn't have the opportunity to do, but I am here now, so I definitely want to finish it because of the opportunities that many people did not have.

”

VIGNETTE

When discussing the intersections of her identity as a Black woman, **Rebekah** emphasized how it had profoundly shaped her perspective on education, including its value and opportunities. She reflected on a conversation with her grandmother, which highlighted the limited educational options available to previous generations. The contrast between her nana's restricted choices and her own extensive range of options underscored the significance of her current educational freedom. This realization, rooted in her identity and family history, deepened Rebekah's appreciation for her educational journey, her coursework in African American studies, and the opportunities her education provided:

“

My background as a Black woman has influenced me in many ways. A long time ago, I was talking to my nana and she was telling me about when she went to college. I was like, 'Nana, did you want to be a nurse?' And she was kind of like, 'No, but I knew I needed to go to college, and it was pretty much nursing or teaching for me.' And so she ended up going into nursing and I was like, Wow, I couldn't imagine only having two options for my education. And that really made me appreciate my own education that much more, because I can pick from 150 plus majors and minors, and certifications and everything like that, and I don't have those barriers stopping me. I am also studying African-American studies. I have seen how education has always been such an important thing to Black people historically, because we were denied it for so long. I just think that realizing the historical impact of me just being at a college university is very impactful for me.

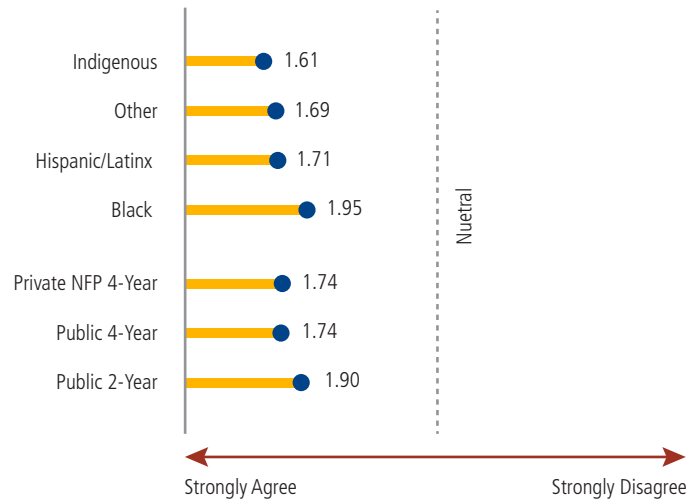
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THE BALANCING ACT: ACADEMIC AND PERSONAL OBLIGATIONS

While the personal benefits of attending college are abundant, students frequently encounter challenges in balancing rigorous academic pursuits with work and personal commitments. As they strive to integrate their educational goals with their individual needs, they face obstacles that test their resilience and adaptability. Balancing these responsibilities remains a significant challenge, as illustrated by Chart 15. Survey participants reported this difficulty, with Indigenous students and those at private not-for-profit 4-year institutions showing slightly higher levels of agreement compared to their peers.

Chart 15. Average Agreement with the Statement: “Balancing work, family, and academic responsibilities is difficult.” By Race/Ethnicity and Institution Type



Diving deeper into this area, conversations with students revealed the difficulty of managing full-time studies alongside work commitments, often leaving little time for family and personal life. Additionally, some students faced extensive workloads and added health challenges, leading to feelings of demotivation. While we did not observe qualitative differences in how students from various racial backgrounds managed these challenges, we uncovered nuances in experiences related to the pressures of being low-income and needing to work, combined with the expectations of being first-generation. This added an extra layer to the typical learning curves students faced.

Overall, student narratives highlighted the complex and often overwhelming task of juggling academic, personal, and professional spheres, underscoring the critical need for effective time management strategies and perseverance to navigate these competing demands successfully.



It is kind of hard being a full-time student and trying to work a full-time job... It's a challenge trying to balance college and just outside life, like your personal life and being able to spend time with your family and time management.

- Jaidyn

One of the challenges in obtaining my degrees is just the vast amount of work there is to do as well as keeping up with my regular life and physical health. I'm pursuing two degrees at once, so there is a lot of work to manage. My other major challenges have been related to keeping up with my work when dealing with physical health and injuries that have resulted in hospitalizations and surgeries. Time after time, setback after setback, my life has been bonkers since starting school, but I will persevere.

- Kareem

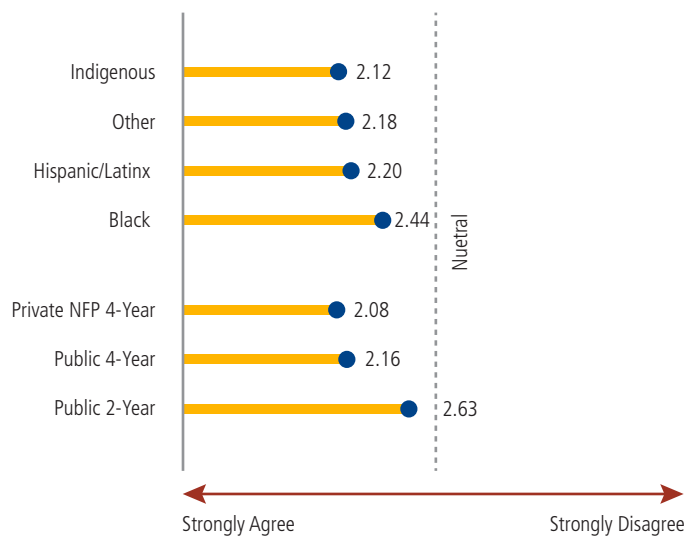


MANAGING MENTAL HEALTH WHILE STUDYING

Managing full-time studies alongside work commitments left little time for family and personal life, significantly impacting mental health and contributing to stress and demotivation. Extensive workloads and health challenges further heightened this emotional strain for the students in this study.

When asked their agreement from 1 (strongly agree) to 5 (strongly disagree) on the statement, “I have struggled with my mental health because of my academic commitments,” the average answer was 2.27, indicating agreement, but not strongly. As displayed in Chart 16, Indigenous students were more likely than other races/ethnicities to agree, but only marginally. Black students, with an average of 2.44, were in the middle between agreement and being neutral. Looking at the data by institution type, those attending 4-year institutions were more likely to agree, while those attending public 2-year schools leaned more toward being neutral on the statement. Regardless, on average, the majority of students felt mental stress during their time in school.

Chart 16. Average Agreement with the Statement: “I have struggled with my mental health because of my academic commitments.” By Race/Ethnicity and Institution Type



Discussions about mental health in focus groups and interviews with student advisory board members revealed significant insights into how academic pressures and financial constraints impacted their well-being. Students reported that pursuing a college degree was exceptionally draining, with mental health concerns closely tied to personal struggles, family dynamics, and financial limitations. Issues such as imposter syndrome and the stress of being a first-generation college student added further layers to their challenges, affecting their mental health.

Imposter syndrome and the challenges of being a first-generation college student can profoundly impact mental well-being. Feelings of self-doubt and inadequacy often arise, creating internal struggles that manifest in everyday academic activities and contribute to burn out. The additional pressure of succeeding as the first in their family to attend college further exacerbates these negative thoughts, significantly affecting their overall mental health and well-being.

“

As for my mental health, people think that because you're pursuing college, 'Oh, it's easy,' no, it drains you. There's going to be days that you wake up and you're just like, 'No, I don't want to look at my computer.' I've experienced it firsthand, I've seen it from other people as well. There's also the infamous imposter syndrome and the pressure of being first gen as well. You have that thought in your head, of, 'I'm going to be the first one to go to college, I got to have good grades, because this is what my mom is telling people that I do.' My mom is waiting to have a picture of me in the living room with my whole graduation outfit and everything.

- Heidi

I would really say my only specific challenge I experience, minus financial, would just be mental health. I feel like that's the most ongoing issue for everyone, where we always struggle mentally. I get burnout quite often, but I try not to let it take me too much. I use my mom more as my personal 'therapist.'

- Kim

I do have a case of imposter syndrome at times, which can be really bad. There are times when I'll stop, and I'm like, 'What am I doing here? I don't think I can do this. I fooled everybody up until this point; I don't know how I will make the rest of the way. They'll catch on that I'm a complete fraud and don't belong here.' So, I am trying to work through those negative thoughts and flare ups.

- Nardos

”

85 percent of survey respondents affirmed that their personal investments and sacrifices will ultimately be justified by the positive outcomes they expect to achieve.

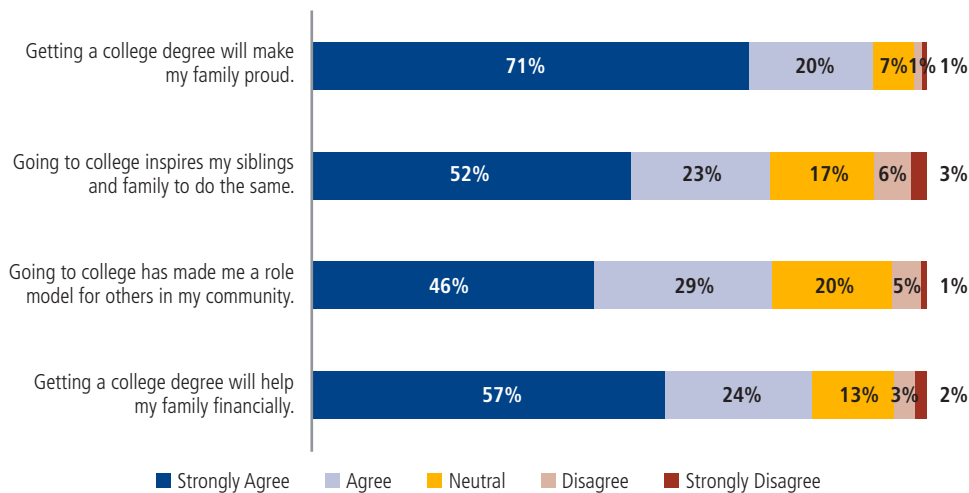


5. FAMILIAL DIMENSION

The significance of higher education is deeply intertwined with family expectations and support, especially for Black, Latinx, and Indigenous students. This familial influence not only provides emotional and financial support but also serves as a fundamental motivator in their educational journey. Expectations placed upon students can elevate the personal significance of their academic achievements, adding layers of emotional, cultural, and psychological investment to their educational pursuits.

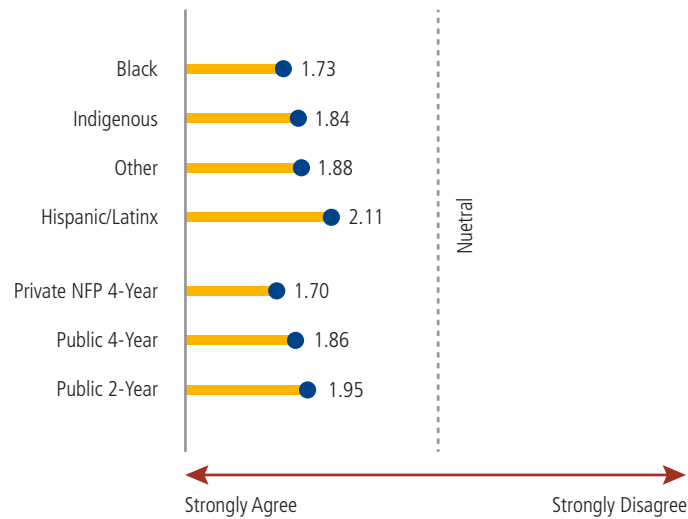
Across groups and institutional types, survey respondents generally agreed that their college degrees would bring pride to their families and enhance financial mobility, inspire their siblings to pursue higher education, and serve as a role model for others (Chart 17). We noted some variations in how students from different racial and ethnic backgrounds, as well as those from different types of institutions, perceived the influence of their college experience on their siblings and family members.

Chart 17. Average Student Agreement on Key Personal Benefits: Goal-Setting, Achievement, and Passion for Learning



According to Chart 18, Black students were more likely to report that their college experience inspired their family members to pursue higher education, while Hispanic/Latinx students were somewhat less likely to report this effect. Additionally, students at private non-profit four-year institutions were more likely to observe that their educational pursuits inspired their family members, compared to those attending public two-year colleges, who were less likely to see this result.

Chart 18. Average Agreement with the Statement: "Going to college inspires my siblings and family to do the same." By Race/Ethnicity and Institution Type



CULTURAL EXPECTATIONS DRIVE POSITIVE PERCEPTIONS ABOUT POSTSECONDARY CREDENTIALS

In focus groups and interviews, nearly all students expressed that earning a college degree was not only a personal achievement but also a profound source of pride and fulfillment for their families. Families played a crucial role in shaping this perspective, embedding the belief that higher education is essential for achieving economic mobility, personal success, and social status. Many students, particularly those from immigrant backgrounds, highlighted that their parents, having endured various hardships, emphasized the value of a college degree to overcome similar challenges. This cultural expectation remained a significant motivator, with students viewing their educational pursuits as a way to honor family values and contribute to their family's elevation and stability.



My parents immigrated to this country from Mexico. From a young age, my dad was always working hard at laborers' jobs. My dad and mom would always emphasize, we don't want you to work jobs like this. There was a year where we didn't see him that often because he would have to travel a lot for his work. It wouldn't be to places that are like half an hour away. It'd be like he'd be gone for days at a time... he didn't want us to go through what he did, or mom too, so they emphasized the importance of higher education.

- Anna

I'm from a really big family. And on my mom's side, people didn't really pursue higher education. On my dad's side, everyone did. And I felt like you were looked down upon if you didn't study higher education... When we would get together for family reunions, they always just wanted to know, what are you studying, what are you doing? And I remember being a part of that conversation and wanting so badly to be able to contribute. Now I am going to college for my son. I want him to have a college educated mother.

- Andrea



Some students in particular, highlighted how their families' sacrifices in migrating to the United States deeply influenced their drive to become first-generation college graduates. This reflected a strong cultural emphasis on honoring such sacrifices through educational achievement, underscoring the profound value placed on higher education within their cultural contexts.



I had older cousins that came to America just like me. They were older, they graduated high school and most of them didn't pursue college. They didn't have the resources or the support system to do this. And I did. So it means everything to me. And I want to make my grandmother proud. My mom is still in Jamaica. I want to be able to bring her here to America one day, so I know I have to put myself in the best education and get a good job. I didn't want to struggle anymore. I wanted to be a testament for my mom, my dad, my grandparents. So, they can say, 'Oh.' They brought me to America, raised me, grandparents raising children when they should be laying down with their feet up and relaxing. How they raised me would not go in vain.

- Kayon



VIGNETTE

Shreesha, a junior at Suffolk University, reflected on her academic journey, shared key milestones such as being the first in her family to complete high school and enroll in college. Driven by her parents' sacrifices—who worked multiple jobs to support the family and were not afforded opportunities to pursue higher education—Shreesha took immense pride in representing her family's legacy. She viewed earning a degree as a meaningful way to honor their efforts and demonstrate their strength and determination through her academic success:

“

I've always had my parents talk about going to college since I could remember. They would tell me, 'You have to go to college and get a degree, so you can make something out of yourself, something out of us, something out of our family name'. I mean now there's no pressure. They just want me to keep getting my degree, however many I can get, and do what I like to do. I also take a lot of pride in being a first gen, because my parents have been here for a long time. My parents didn't have the opportunities to finish middle school, so being the first to graduate high school and even having the option to go to college has been motivation for me. Since they came here, they've had to work to provide for us, and they didn't really have the chance to really just sit down and learn English proficiently. I take a lot of pride in just being first gen, to represent my parents and myself...that's what makes this worth it.

”

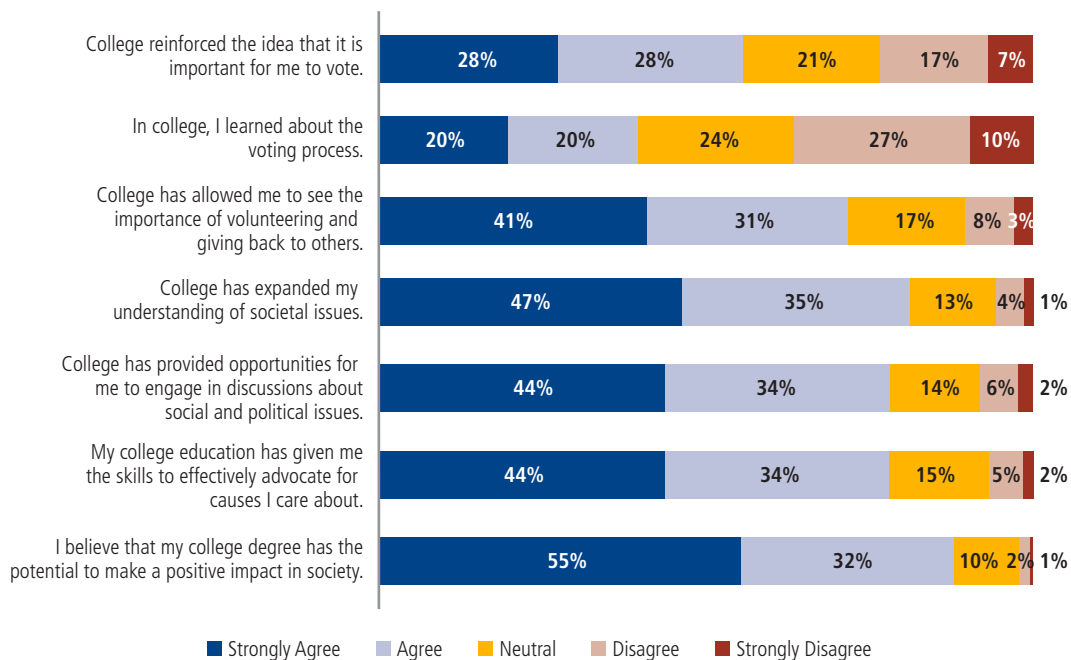


6. COLLECTIVE DIMENSION

The benefits of higher education extend well beyond individual and familial gains, significantly contributing to societal well-being as a whole. Higher education fosters collective benefits by promoting civic engagement and raising awareness of racial and social justice issues within communities (Gallup, 2023). This broader societal impact encourages students to view their college degrees not only as personal achievements but also as tools for contributing to the greater good and addressing societal challenges. By understanding their education as a means to positively influence and support “the collective” or wider community, students are motivated to leverage their degrees for collective advancement and social change.

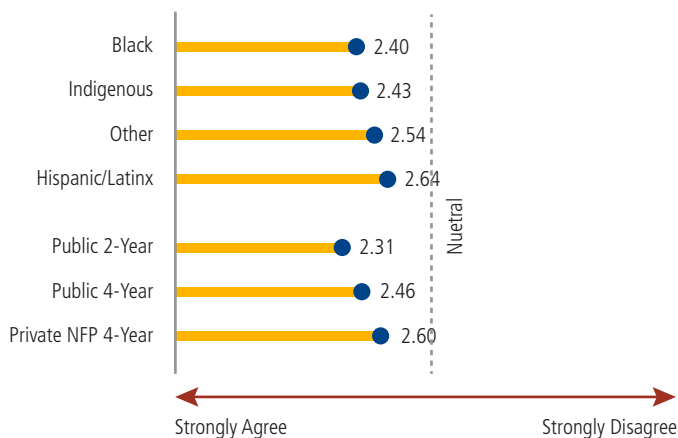
We surveyed students about their participation in community and civic activities, including voting and volunteering, as well as their involvement in social justice issues and activism. Survey participants have developed through their collegiate experiences, learning to communicate effectively, recognizing and respecting others with different values and perspectives on life, better understanding of social issues, and being an engaged member of society (Chart 19). Students have recognized their membership in a larger community, finding that engaging in volunteerism and community service is beneficial. For instance, while in college, 75 percent of the survey participants learned about community service opportunities.

Chart 19. Average Student Agreement with Civic Engagement and Social Issues



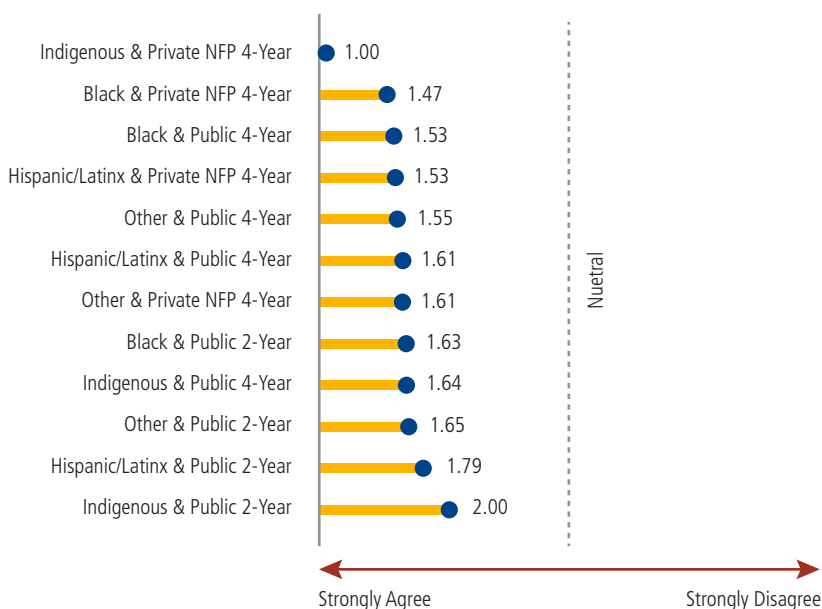
Surveyed students recognized that being engaged members of society and advocating for important causes requires them to participate in voting. According to Chart 20, the average on a scale of 1 (strongly agree) to 5 (strongly disagree), they mostly agreed with the statement “College reinforced the idea that it is important to vote.” The average was 2.47, with Black students agreeing more so than the other race/ethnicities, and those attending public 2-year institutions agreeing the most as well. Even though, on average, they still agreed, Hispanic/Latinx students and those attending private not-for-profit 4-year schools were somewhat less likely to do so.

Chart 20. Average Agreement with the Statement: “College reinforced the idea that it is important to vote.” By Race/Ethnicity and Institution Type



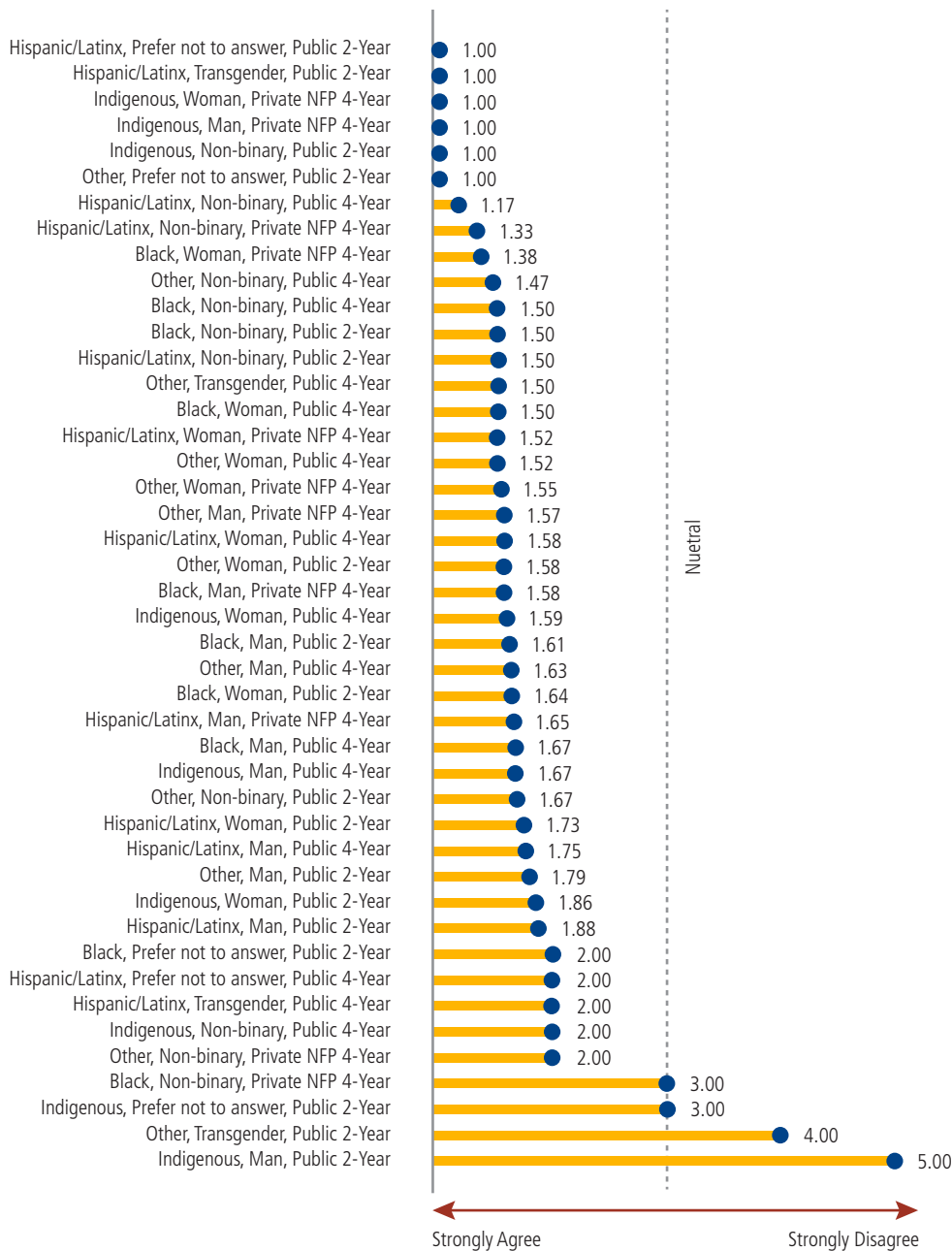
Likewise, college functions not only as a place of learning but also as a platform that empowers individuals to become more active and impactful citizens, enabling them to contribute meaningfully to their communities. When analyzing responses across different racial and ethnic groups and types of institutions, we found that Indigenous students at private non-profit four-year colleges strongly agreed with this perspective, while those at two-year institutions showed agreement but to a lesser extent. Despite these variations, the overall average rating for all students on a 5-point scale was 1.6, indicating a general consensus across racial/ethnic backgrounds and institution types that college fosters a sense of civic engagement and community contribution (Chart 21).

Chart 21. Average Agreement with the Statement: “I believe that my college degree has the potential to make a positive impact in society.” By Race/Ethnicity and Institution Type



As Chart 22 demonstrates, when gender is added to the mix, there was much more variation in responses than previously noted. Although the results of the segregation of the data by race/ethnicity and institution type remain the same, women and non-binary individuals were more likely to agree and men less likely to agree and some, in fact, disagree strongly.

Chart 22. Average Agreement with the Statement: “I believe that my college degree has the potential to make a positive impact in society.” By Race/Ethnicity, Gender, and Institution Type



“
My lot in life is to be able to help people and make an impact on other people’s lives so that they can in turn learn and do the same for other people. I really want what I’m doing to spread to everyone else because that’s the first and only way that I’m going to be able to help my community and other communities.
 - Kareem
 ”

COMMITMENTS TO SOCIETAL PROGRESS REINFORCE THE IMPORTANCE OF POSTSECONDARY EDUCATION

Consistent with the survey findings, further analysis through focus groups and interviews revealed that students were not only motivated to earn their college degrees but were also driven by a profound desire to use their education as a tool for social change and community advancement. Across groups, many students expressed the belief that “knowledge is power,” viewing their degrees as a means to disseminate valuable information, launch businesses, and lead improvements in education, social services, healthcare, and entrepreneurship, particularly by playing an active social role within their communities. Students’ motivations aligned with research on the “equity ethic” among college graduates of Color, who viewed their degrees as vital tools for enacting change (McGee & Bentley, 2017) and as a pathway to the freedom and status necessary to address critical issues.

VIGNETTE

Heidy, a rising senior at Interamerican University of Puerto Rico, aspired to establish a career in education. From a young age, she discovered her passion for learning, writing, and reading, nurtured by high school teachers who inspired her to embrace lifelong learning. In high school, Heidy formed a strong bond with her English teachers, which influenced her passion for English language learning. These early experiences also shaped Heidy’s decision to pursue a career in education:



Everybody goes through the hands of a teacher, like your whole life, whether it’s through the education system or through your normal daily life, you stand up, you sit down, you interact with someone who teaches you something about life. When I become a teacher and be able to help them in a way, and they can remember me in some way, like, “Oh, I had this great English teacher back in elementary or high school and she was great, she had hope in me.”

Heidy envisioned her degree as essential to becoming an elementary teacher for second language learners in Puerto Rico. While Spanish was the primary language, English held significant power in daily life and professional settings. She aimed to make English learning accessible, empowering her future students with the language skills needed to thrive in both higher education and the workforce. Heidy’s goal was to equip her students with opportunities for success through English proficiency, leaving a lasting, positive impact as an educator:

As a future teacher, I want to make it easier for my future students ...even though they don’t get to be perfect English speakers, they at least get to learn it, and they get to defend themselves, even if they don’t pursue going to college and decide to do a technical program or decide to not study at all after they graduate and just work. English is so important in so many aspects for us in Puerto Rico. We have our world in English, even though our main language is Spanish, everything we do is in English. You go to your local supermarket, everything is in English, all the nutrition facts, it’s in English.



VIGNETTE

Anna, a graduating senior from Lee University, was deeply committed to using her degree to uplift her community, focusing on breaking down the stigma around mental health. As a Latina, she recognized the barriers many people in her community faced, particularly the absence of Latinx and Hispanic doctors, providers, and therapists, which often prevented them from seeking the help they needed. Anna aspired to be a source of representation and comfort for others, hoping that by embodying this role, she could encourage more people to feel comfortable reaching out for the mental health support they deserved:

“

I want to invest in my community. More than anything, just helping with the stigma of mental health, because there's a lot of people near and dear that struggle with it, but don't feel comfortable enough reaching out. I think a lot of it has to go back to, it's so hard to find a Hispanic doctor or provider or even a therapist. I don't even want to go to pursue therapy, to demonstrate that representation... If I can be that representation for someone else, so where they feel comfortable enough breaking those barriers and receiving the help that they need in that sense.

”



VIGNETTE

Kayon, a graduating senior from Castleton University, highlighted the importance of a college degree for both her family and career. As a first-generation Jamaican-born woman, she was driven from a young age to pursue higher education, knowing that her older relatives had limited access to it after immigrating. Now, Kayon was committed to advancing her education beyond a bachelor's degree, believing it was vital for her professional goals and advocacy for social justice. Her involvement in campus activities had deepened her dedication to addressing social justice issues:

“

I'm extremely involved in my campus. I'm in student government, president of my NAACP chapter, a peer mentor, RA, and tour guide. My three years in the NAACP chapter was a particular reason why I came back to school when sometimes when I wasn't feeling good academically, when my mental health was not the strongest because I looked forward to waking up because I knew I was contributing to something bigger than me. We're the only NAACP chapter in Vermont collegiate level. We have spent a long time basically carving out a space for minorities and just to have conversation. It's just those moments that mean the absolute most to me and have value.

Moving forward, Kayon intends to leverage her college degree to conduct impactful research and work with marginalized communities to address health disparities. The McNair Program provided her with transformative research opportunities, including a project in Detroit that engaged residents and influenced local policy concerning neighborhood blight and policing within their communities. This experience highlighted for Kayon the critical role of advanced education in legitimizing her expertise to affect change in communities she cares for:

I want to do research and work with minoritized communities to assess how we can limit health disparities. Research in that area is super important, because I know I can initiate and help policy and just reform. Two summers ago, I did research with Detroit citizens. It was extremely impactful, because the citizens just genuinely felt heard, they felt seen, they felt validated with what they were going through. Being able to do that research and having your degree basically validating, saying, 'I'm a professional in this field. I did the work. Here's what the results are.' That's how you make real change. With your degree, you can get people to listen to you, get inside the doors, and change things that you have seen firsthand and experienced in your community.

”



SUMMARY OF FINDINGS

This report offers a nuanced understanding of how Black, Latinx, and Indigenous students perceive the value of their college degrees, considering the costs they face. Our analysis reveals that these perceptions are deeply personal and evolve throughout their academic journeys, encompassing six key dimensions of postsecondary value:

- 1. Economic:** The perceived financial return on investment from obtaining a degree.
- 2. Professional:** The impact of a degree on career opportunities and advancement.
- 3. Network:** The development of social networks and connections for career mobility.
- 4. Personal:** The growth and fulfillment gained from earning a credential.
- 5. Familial:** The benefits and sense of achievement related to family expectations and support.
- 6. Collective:** The broader societal and communal benefits of attaining a degree.

Despite the substantial economic, personal, and social costs associated with their education, students found that the multifaceted value of their degrees justified their investments. Postsecondary degrees were seen as crucial not only for immediate career advancement and financial stability, but also for personal growth, community impact, and fulfilling family expectations. As students progressed through their college experiences, their understanding of the value of their education became more comprehensive, integrating economic returns with professional development, personal and familial fulfillment, and broader societal contributions. Our research also showed that the perceived value of a college education evolved and was shaped by a combination of messages from family, educators, and peers, as well as job market trends and workforce conditions. Key themes are discussed in brevity below:

- **Challenges and Costs:** Despite the perceived value, students face significant financial strains, balancing academic and personal responsibilities, managing mental health, and dealing with imposter syndrome were prominent issues. While these difficulties affected their focus and well-being, students generally viewed the sacrifices as justified by the long-term benefits of their education. The transformative power of higher education, they believed, outweighed the immediate challenges.
- **Career and Professional Development Through Networks:** Career exploration and professional development emerged as a central theme in how students perceived the value of their degrees. Initially driven by economic and professional aspirations, over time, students found that their experiences with student organizations, TRIO programs, and faculty expanded their understanding of benefits associated with postsecondary attainment, including personal growth and using their credentials to inform social change within their communities.
- **Market Trends and Aspirations:** Students' aspirations were also significantly influenced by job market trends. The growing demand for advanced education encourages students to pursue degrees beyond the traditional four-year path, reflecting a commitment to meeting future career requirements and personal goals.
- **Pre-College Conversations Matter:** Cultural expectations and family played a significant role in shaping students' initial attitudes toward postsecondary education. Precollege messages formed the foundation of their understanding of the value of higher education, leaving a lasting impact throughout their academic journey.
- **Impact of Identity:** For many Black, Latinx, and Indigenous students, their social identities heightened the significance of their educational goals. Their degrees symbolized individual achievement and served as a means to drive social change by using their education to secure jobs that could help eliminate systemic inequities in their communities. However, this dynamic also led to feelings of isolation and a diminished sense of belonging, as their identities contributed to experiences of exclusion.
- **Common Experiences and Nuanced Differences:** Despite varying racial and ethnic backgrounds, many students shared similar experiences related to being first-generation and low-income, which influenced their educational perspectives and challenges. While we did not note many statistically significant differences, it does not mean they do not exist for other students. Recognizing these nuanced differences in experiences and needs remains crucial for tailoring effective supports.






RECOMMENDATIONS

Effective strategies often come from understanding what already works well and high-impact practices and policies reinforced by data-driven results. In higher education, the tendency is to react to issues as they arise rather than proactively investing in proven strategies. Instead of reinventing the wheel, we should build on successful practices to enhance the value of postsecondary education for all learners, particularly Black, Latinx, and Indigenous learners. While the students in the study were engaged in TRIO Programming, their experiences and identities resonate with many others who share similar backgrounds, including those on the margins, such as low-income and first-generation students. The following findings and recommendations for practice and policy may extend to a broader range of students who share similar marginalized identities, including low-income and first-generation students. We present several practical and policy-level implications for how different postsecondary actors can address and deliver on the various dimensions of value outlined in this report.

RECOMMENDATIONS FOR PRACTICE

This section provides actionable recommendations for postsecondary institutions to improve student support and enhance the overall educational experience. The goal is to maximize the value of higher education, ensuring that students' college experiences translate into successful academic and professional outcomes, leading to thriving lives both economically and beyond (Table 2).

Table 2. Mapping Practical Recommendations Onto Framework

						
Recommendation	1. Economic	2. Professional	3. Social Network	4. Personal	5. Familial	6. Collective
Implement Financial Literacy and Empowerment Programming	✓					
Promote Equitable Access to Experiential Learning and Pell Internship Opportunities	✓	✓	✓			
Integrate Career Development into Advising and Curriculum	✓	✓	✓			
Strengthen Collaborations with Career Centers and Academic Departments	✓	✓	✓			
Integrate TRIO in Student Success Initiatives Across Campus		✓	✓	✓		✓
Leverage Family Engagement					✓	
Drive Value Through Student Involvement		✓	✓	✓		✓
Foster Peer Mentorship and Alumni Networks for Long-Term Support		✓	✓			
Establish Basic Needs Services Hub for Accessibility	✓			✓	✓	
Improve Access and Quality of Mental Health Services				✓	✓	
Increase Funding for TRIO Programs	✓				✓	✓
Commit in Cultivating Inclusive Campus Environments			✓	✓		
Accommodate Diverse Students with Diverse Needs			✓			

INSTITUTIONS, DEPARTMENT, FACULTY AND STAFF

Implement Financial Literacy and Empowerment Programming: The focus group data revealed that many students were unaware of the changing costs associated with their college education. While they understood early on that the overall cost of college would be high, they did not anticipate additional expenses, rising tuition, or the limitations of financial aid in covering all their courses. Thus, colleges and universities should enhance training opportunities and touchpoints of financial aid officers to ensure that students can meet with them regularly, not just upon entry but annually and even each semester. Officers should be trained to support students holistically, considering their varied financial needs and backgrounds (Bilbrew, 2023; Museus & Ravello, 2021). Additionally, introducing financial literacy officers can help build long-term relationships with students from the start of their college journey and throughout their education. It's essential to fully support the development of financial aid and literacy officers to ensure students understand the full scope of their funding and financial needs while eliminating any gatekeeping of financial support, including scholarships, grants, and resources for educational materials. Colleges should partner with federally-funded TRIO Programs and community-based organizations (e.g., UAspire, Young Invincibles, Bottom Line) to provide additional financial aid assistance, particularly for students from low-income backgrounds or those with demonstrated need. These organizations can bring in extra support and resources, allowing institutions to better serve students by leveraging the expertise and connections within the community surrounding the campus.

Promote Equitable Access to Experiential Learning and Paid Internship Opportunities: To add professional value to students' college education, colleges and universities should prioritize integrating experiential learning opportunities, such as internships, across all majors (AAC&U, 2024). However, as Wolfram et al. (2021) highlight, access to these opportunities is often unequal, particularly for students who are minoritized at the intersections of race, gender, and socioeconomic status. These students face significant barriers, including financial constraints, work responsibilities, travel challenges, and familial obligations. To address these disparities, institutions should take a proactive approach by developing partnerships with local businesses, community organizations, and workforce agencies to create accessible, paid internship opportunities. Such partnerships can help students gain relevant skills and professional experience while alleviating financial pressures. Additionally, institutions can work to make internships more flexible by offering remote or part-time options that accommodate students' work schedules and other responsibilities. By actively addressing the barriers to experiential learning, colleges and universities can ensure that all students, regardless of their background, have the opportunity to enhance their learning, expand their professional networks, and increase their employability.

Integrate Career Development into Advising and Curricula: Students in the study emphasized the critical role of regular touchpoints with departmental advisors, which provided essential academic and professional support. We recommend embedding academic advising within departments rather than maintaining it as a separate unit. Advisors with specialized knowledge of the field can offer more targeted guidance, foster stronger mentoring relationships, and integrate career advice into academic planning. While this faculty advising model may present challenges, as many college staff advisors may not be directly connected to specific majors or possess extensive field experience, we recommend implementing a hybrid advising model that combines the strengths of both faculty and staff advisors. This approach would allow staff advisors to provide general academic guidance and support, while faculty advisors could offer discipline-specific insights and mentorship. Regular touchpoints, such as at the start of each semester, provide students with realistic insights into industry demands and opportunities, helping them align course selections with career goals and ensuring they transition into jobs they enjoy. Embedding advising within departments enhances communication, improves student outcomes, and supports successful career transitions post-graduation. We also recommend curriculum with career readiness learning outcomes. The National Academic Advising Association (NACADA) offers valuable guidance on high-impact advising practices. Additionally, departments should collaborate with faculty to embed career exploration into the curriculum through career panels, workshops, and other professional development activities. Integrating case studies and success stories helps students connect their academic studies to future career success. Resources from the American Association of Colleges and Universities (AAC&U), the EAB, NASPA, the Advising Success Network and the National Association of Colleges and Employers (NACE) provide excellent models for incorporating high-impact teaching and learning practices.

Strengthen Collaboration with Career Centers and Academic Departments: Research shows that career centers are often underutilized by Students of Color, emphasizing the need for better collaboration between academic departments, student affairs, and career centers (Carr, 2019; Parker, 1995; Pullam, 2022; Witenstein et al., 2023). Given the critical role colleges play in providing professional and social networks, as indicated by student voices, utilizing career center resources becomes essential in delivering postsecondary value (Witenstein et al., 2023). To increase engagement, departments should host joint events like career fairs, resume workshops, and networking opportunities, integrating career services into the

academic experience and increasing program visibility. Creating a referral system where academic advisors and student affairs professionals direct students to career centers for specific services, such as internships and career counseling, will ensure personalized support. Establishing metrics to assess the effectiveness of these efforts—such as student engagement, internship placements, and post-graduation employment rates—will help identify areas for improvement and highlight successes. Regular career panels and professional development events should offer students direct exposure to industry professionals, helping them connect coursework with real-world applications, build networks, and enhance career readiness. Institutions should enhance the value of education by developing culturally responsive career services that align students' community-focused goals with professional opportunities. This includes partnerships with organizations in Black, Latinx, and Indigenous communities, relevant mentorship programs, and career planning that integrates community impact with personal career objectives (Witenstein et al., 2023).

Integrate TRIO in Student Success Initiatives Across Campus: Institutions should make it a priority to involve TRIO program professionals in the decision-making processes related to student services and support structures. These professionals bring invaluable insights into the experiences and challenges faced by underrepresented student groups, including first-generation, low-income, Black, Latinx, and Indigenous students. Their inclusion helps ensure that the perspectives of those who work directly with these populations are fully integrated into the institution's strategic planning and policy development. By drawing on the specialized knowledge and expertise of TRIO professionals, institutions can design and implement support strategies that are not only more effective but also more responsive to the specific needs of diverse student populations.

Leverage Family Engagement: The findings highlight the significant role that family expectations and support play in shaping students' perceptions of the value of college. Family messages about the importance of a degree in the professional world often align with the goals students set during their college experience. Students from diverse backgrounds, including those who are first-generation or from low-income families, are frequently motivated by their family values and aspirations to pursue careers that not only fulfill personal ambitions but also contribute to their family's well-being (Roksa & Kinsley, 2019). To further leverage this positive influence, academic departments can create family-centered programs that actively engage families in the college journey. These initiatives could include interactive online platforms with tailored academic and career resources, virtual family mentoring, and real-time support networks. Additionally, an annual 'Family Academy'—featuring both in-person and virtual events—can provide families with the tools and knowledge to support their students' educational and professional growth. By integrating families into the fabric of the college experience, institutions can strengthen community ties and enhance the shared value of higher education.

Drive Value Through Student Involvement: This study confirmed the crucial role that key student organizations and identity-based groups play in student development, particularly for racially minoritized students on college campuses (Doan, 2011; Quaye, et al., 2015; Schachle & Coley, 2022). Student organizations, namely those that are affinity and identity driven, are essential for fostering students' professional and academic growth and overall well-being (Brooms & Davis, 2017; Gonzales et al. 2015). They provide vital connections and networks that enrich students' educational experiences, a fact consistently supported by existing literature on student engagement and success. Expanding programming also entails reallocated funds to support the capacity and resources of organizations.

Foster Peer Mentorship and Alumni Networks for Long-Term Support: The current study confirms existing research demonstrating that peer mentorship positively impacts students' academic performance, career readiness, engagement, and socioemotional well-being (Breen, 2023; Grier-Reed et al., 2011; Harper, 2015; Mishra, 2020; Palmer et al., 2011; Perez II, 2014; Strayhorn, 2010). Peer mentoring programs, in particular, offer valuable support by helping students set and achieve short and long-term goals, share information regarding college life, and become more involved in campus life (Collier, 2023). We found that, across racial and ethnic groups, first-generation students particularly often struggled with feelings of imposter syndrome. Thus, we also recommend that institutions establish peer-led support groups for first-generation students, providing a space to share experiences, develop coping strategies, and build a community. These groups can be facilitated by trained upperclassmen or alumni who can serve as mentors, offering guidance and support based on their experiences. Regular workshops on navigating college resources, career planning, and mental health should be integrated into these support groups. Moreover, The TRIO Alumni Association at the Council for Opportunity in Education serves as a valuable example of fostering peer mentorship and support, providing a platform for TRIO graduates to connect, share experiences, and guide current students through their academic and professional journeys.

Establish Basic Needs Services Hub for Accessibility: Institutions should establish a "Universal Basic Needs Hub" to serve all students, with targeted support for those from low socioeconomic backgrounds. This hub would connect federal and state

services directly to students, streamlining access to resources, as outlined in ECMC’s Basic Needs Initiative Theory of Action framework (2023). The hub would centralize resources such as food pantries, housing assistance, mental health services, financial literacy workshops, and technology lending programs. For students with the greatest need, additional services like emergency grants, subsidized meal plans, and priority access to on-campus employment should be offered. By integrating these services into a single, accessible platform, colleges can ensure all students’ basic needs are met while addressing the specific challenges faced by low-income students. To fund these initiatives, institutions should pursue congressional earmarks or direct funding requests through Members of Congress for projects supporting students’ basic needs, as recommended by The Hope Center at Temple University. U.S. Department of Education grants, such as the Basic Needs for Postsecondary Students Program, can supplement funding. Additionally, partnering with philanthropic foundations like ECMC, which has awarded grants to over 70 two- and four-year colleges, can further support these efforts. Finally, leveraging technology to create virtual mental health support spaces can reduce costs while maintaining essential services.

Improve Access and Quality of Mental Health Services: Institutions should promote mental health awareness and create a supportive campus culture through comprehensive initiatives. Campuses should explore innovative funding strategies, such as applying for grants through the Substance Abuse and Mental Health Services Administration (SAMHSA), as well as engaging alumni and philanthropic organizations invested in student well-being. Comprehensive initiatives could include mental health awareness campaigns, partnerships with mental health organizations, and the creation of student-led advocacy groups. Institutions can expand mental health services to offer individual and peer counseling, crisis intervention, and stress management workshops, both in-person and online. It is essential to provide culturally responsive mental health services tailored to Black, Latinx, and Indigenous students. This may include peer support groups, therapy with culturally competent counselors, and wellness programs that address the unique stressors these students face, particularly those related to other marginalized identities such as gender and ability. For example, institutions could leverage Active Minds, a national organization that empowers students to openly discuss mental health, raise awareness, and advocate for better campus mental health services through peer support networks. Additionally, the JED Campus program offers a comprehensive framework to help colleges enhance mental health services through policy development, strategic planning, and evidence-based practices.







Commit to Cultivating A Inclusive Campus Environments: Students in this study reported experiencing discrimination in the classroom, which significantly undermines their sense of belonging—a crucial factor in academic success and persistence (Breen & Newsome, 2022). When students feel isolated or marginalized, their academic performance and overall satisfaction with their education suffer. To address this, institutions must take proactive steps to foster a supportive and inclusive environment. One key strategy is to incentivize culturally responsive and inclusive teaching practices by integrating them into mandatory professional development for faculty and staff, recognizing these efforts through awards and consideration in the promotion, awards, and tenure process (Breen et al., 2024; Cuenca-Carlino et al., 2023; DeAngelo et al., 2021). Additionally, implementing frameworks like Geneva Gay’s Culturally Responsive Teaching (2002) and the Universal Design for Learning (UDL) (Cressey, 2020) can help faculty create classroom environments that reflect and respect students’ cultural backgrounds, reducing feelings of isolation. Finally, regular campus climate assessments and equity audits should be conducted to ensure that inclusivity is embedded in every aspect of campus life, allowing institutions to identify areas for improvement and adjust policies accordingly (Cumming et al., 2023; Hurtado et al., 2008; Jackson, 2020). By embedding these practices into the fabric of the institution, universities can foster a more inclusive and equitable educational environment for all students.

Accommodate Diverse Students with Diverse Needs: Data from focus groups revealed that adult learners, student parents, and those juggling multiple responsibilities face unique challenges that require targeted institutional support. To better serve these students, institutions should prioritize flexible course options, including evening classes, weekend sessions, and remote learning opportunities. This flexibility is essential for allowing students to pursue their education without compromising work, family, or other personal commitments, ultimately leading to improved academic outcomes. Additionally, it is vital that faculty and staff across all academic and student affairs units are well-informed about available campus resources. Since faculty and staff are often the first point of contact for students seeking support, their awareness and proactive guidance can effectively direct students to the appropriate services, such as academic advising, mental health support, financial aid, or career counseling. By meeting students where they are—both in course delivery and support services—institutions can bridge gaps in service delivery and ensure that students receive timely, comprehensive assistance, as outlined in high-impact practices by Lumina Foundation and Mathematica (Person et al., 2020).

RECOMMENDATIONS FOR POLICY

This section outlines key policy recommendations designed to address the critical challenges faced by students in higher education. The following policy recommendations are intended to guide state and federal agencies and educational institutions in implementing strategies that promote fairness, reduce financial barriers, and enhance opportunities for all students (Table 3).

Table 3. Mapping Policy Recommendations Onto Framework

						
Recommendation	1. Economic	2. Professional	3. Social Network	4. Personal	5. Familial	6. Collective
Develop Career Development and Incentive Programs for Black, Latinx, and Indigenous Students	✓	✓				✓
Establish State-Level Financial Literacy Campaigns	✓				✓	
Boost State and Federal Increases to Financial Aid, Emergency Funds, and Subsidies	✓					
Federal Expansion of Precollege and Collegiate TRIO Programs		✓	✓	✓		
Freeze and Cap Tuition to Ensure Equitable Access	✓					
Adopt of Last Dollar Financial Aid Programs With Equity-Minded Adjustments	✓					

STATE AND FEDERAL

Develop Career Development and Incentive Programs for Black, Latinx, and Indigenous Students: Federal agencies and state governments should leverage data on market trends, salary projections, and employment outcomes to identify areas where Black, Latinx, and Indigenous individuals are underrepresented in the workforce. Based on this data, the state can establish targeted career development programs that focus on fields where there is both a high demand for workers and the potential for higher income. These programs would be designed to help close representation gaps in critical industries while also providing opportunities for economic advancement within these communities. Ideal programs should include pathways that enable students to enter careers with significant societal impact and align with their community values, as articulated by the student voices in this study. Transparent data on market trends and salary projections for these populations should be available, allowing students to make informed decisions about their career paths. Additionally, creating incentives, such as financial support for internships, mentoring opportunities, scholarships for advanced training, and tax benefits for employers who hire from these targeted groups, can further enhance the appeal and accessibility of these career pathways.

Examples of such initiatives include California’s Career Pathways Trust, which links education and workforce needs in underrepresented fields, and New York’s Workforce Development Initiative, which offers targeted training and incentives for hiring underrepresented groups. Additionally, state programs like Minnesota’s PIPELINE Project focus on increasing diversity in high-demand sectors, while federal efforts like the Department of Labor’s Registered Apprenticeship Program aim to support underrepresented populations across the nation. These programs demonstrate how targeted efforts at both state and federal levels can successfully bridge representation gaps while providing pathways to economic advancement and inclusivity for Black, Latinx, and Indigenous communities.

Establish State-Level Financial Literacy Campaigns: Research shows that early financial education greatly enhances students’ ability to understand and manage college costs and financial aid options. Similarly, as previously mentioned, students expressed a strong desire for more information about college expenses earlier in their academic journey. To ensure that students and their families are well-equipped to make informed decisions about higher education, states, local school districts, and colleges should implement proactive financial literacy initiatives starting as early as the 8th grade. These initiatives should include workshops and informational sessions on topics such as understanding college expenses, exploring financial aid options, and developing long-term financial planning strategies. By providing this foundational knowledge early, students and their families will be better prepared to navigate the complexities of college financing with confidence and clarity. Examples

of successful state programs include those in North Carolina, Florida, and Kentucky, where strong partnerships between universities and public schools in various districts have effectively promoted financial literacy, access to financial aid, FAFSA workshops and competitions, and local scholarship programs.

Boost State and Federal Increases to Financial Aid, Emergency Funds, and Subsidies: State and federal agencies must collaborate to increase funding for financial aid and Pell Grants. We advocate for doubling the Pell Grant to ease students' financial burdens. However, additional measures are necessary to bridge the gap between federal aid and actual student needs, which has worsened due to declining state funding. Research indicates a long-term decrease in state support for higher education, leaving low-income students struggling with rising costs. A 2022 report from the National Education Association found that 32 states are investing significantly less in public colleges and universities than a decade ago, with an average funding decrease of nearly \$1,500 per student. This reduction in funding has increasingly led students to rely on borrowing to cover the rising costs. To address these gaps, one key strategy is introducing a federal matching grant program. Under this model, the federal government would provide additional funding to states that meet specific benchmarks for higher education investment, incentivizing states to restore and increase their financial commitments to public colleges and universities (Deming, 2017).

Additionally, federal and state agencies should expand emergency financial aid programs and ensure they are both accessible and well-publicized. These programs are crucial for supporting students facing unexpected financial difficulties and can prevent students from discontinuing their education due to financial stress. To expand these emergency funds, institutions could leverage a combination of federal grants, state emergency funds, and public-private partnerships. States could also establish reserve funds dedicated to supporting students in crisis, supplemented by donations from philanthropic organizations and corporations committed to educational equity. Moreover, it is essential to develop discount programs for textbooks and provide subsidized transportation for low-income students. By reducing the costs of essential resources like educational materials, childcare, and transportation, institutions can alleviate some of the financial burdens that hinder student success and retention. Subsidized transportation programs could be funded through partnerships with local and state transportation agencies, which may receive federal grants aimed at improving public transit access for low-income communities. Implementing these measures will help mitigate the impact of decreased funding, unmet basic needs, and rising costs, ensuring that students receive the financial support they need to pursue and complete their higher education goals.

Federal Expansion of Precollege and Collegiate TRIO Programs: Currently, TRIO programs serve only a fraction of the eligible population, emphasizing the urgent need for increased funding and resources from federal agencies to maximize their reach and impact. These programs are vital for supporting first-generation, low-income, Black, Latinx, and Indigenous students by providing tailored academic, financial, and personal guidance. This study confirms existing empirical research that demonstrates TRIO programs effectively bridge educational gaps and promote student success through targeted pre-college interventions and postsecondary support (Breen, 2023; Cravens, 2023; Gittens, 2014; Waiters Martinez, 2014; Swartz, 2023; Yang & Kezar, 2009; Zeiser et al., 2019). TRIO programs effectively bridge educational gaps and promote student success through targeted pre-college interventions and postsecondary support. TRIO plays a critical role in helping underrepresented students navigate higher education and make informed decisions about their academic and financial futures. Increasing federal funding would expand the capacity of these programs, enabling them to serve more students and provide comprehensive services, including academic advising, career counseling, and networking opportunities essential for both academic and professional growth. To better meet the needs of students across various institutions—whether community colleges, public universities, or private institutions—TRIO programs require additional funding to adapt services to the specific needs of each student population. Expanding federal investment will ensure that more students from diverse backgrounds can access the support they need for academic and professional success, thereby enhancing the value of higher education and addressing systemic disparities in educational attainment.

Freeze and Cap Tuition to Ensure Equitable Access: States and public colleges should collaborate to implement a tuition freeze or cap to ensure equitable access to higher education for in-state students. The rising cost of tuition has become a significant barrier for many students, particularly those from low-income backgrounds. As reflected in student narratives from this study, rising tuition costs and uncertainty about the total cost of college created significant, unexpected challenges, leading some students to consider stopping out at various points in their academic journey. By freezing or capping tuition, institutions can provide a more predictable and manageable cost structure, making higher education more accessible and affordable. This approach not only helps to stabilize educational expenses for students and their families but also promotes fairness and reduces the financial strain on students pursuing higher education. A tuition freeze or cap can help level the playing field by ensuring that all in-state students, regardless of their socioeconomic status, have an equal opportunity to attend college without being deterred by escalating costs. The Education Commission of the States' 2020 breakdown of state policies highlights how various states have successfully implemented tuition capping and freezing measures, providing a roadmap for other states to follow.

CHARTING THE PATH FORWARD

The cost of postsecondary credentials continues to be a leading concern among students when determining whether it is worth attending a postsecondary institution. Subsequently, any changes in the U.S. higher education system to increase postsecondary access and success will have to deal with the economic reality that postsecondary credentials are too expensive for many, especially students from low-income backgrounds. At the same time, we know that attaining a postsecondary credential can increase students' social mobility and career prospects. While economic concerns are at the heart of many discussions regarding the value and future of credentials, the findings from this report highlight that economic value is merely one consideration in students' perspectives on how they value postsecondary credentials.

The six dimensions of value highlighted in this report speak to the type of solution-oriented discussions that postsecondary stakeholders must consider in order to have a holistic understanding of how students value postsecondary credentials. These dimensions include economic, professional, network, personal, familial, and collective values that all influence how students experience the value of postsecondary credentials. It is from this holistic perspective that policymakers and postsecondary education leaders can begin to frame issues and solutions about the value of postsecondary credentials from students' perspectives, not only from the perspectives of government agencies and institutions.

Students' voices are one group of stakeholders whose views must be emphasized if more equitable, progressive policy solutions are to be attained to improve access and success within the U.S. postsecondary education system. By including their voices, policymakers and postsecondary education leaders will be able to draft and implement policies and practices that reflect the concerns and hopes of students while also addressing the baseline economics that undergird U.S. postsecondary education. In future reports, the Pell Institute looks to leverage these six pillars of postsecondary value to contribute to these discussions, in hopes of inspiring a more student-centered, holistic perspective regarding the value of postsecondary credentials.



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