

# Cost of College: The Price Tag of Higher Education and Its Effect on Enrollment



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# Introduction

For many Americans, education after high school is expensive, if not cost-prohibitive. During the 2021-22 academic year, the average cost of attendance ranged from \$10,000 per year at public, two-year institutions to over \$56,000 at private, four-year nonprofit colleges.<sup>1</sup> Students' net cost is typically much less than the advertised sticker price due to institutional grant aid and scholarships. However, 38% of undergraduates still need to take out loans to pay for their education.<sup>2</sup>

The Lumina Foundation-Gallup State of Higher Education 2024 study shows that concerns about college affordability are top of mind for Americans. This national survey focuses on three key segments of the U.S. adult population — those who are currently enrolled in postsecondary education, those who previously enrolled but have not completed a degree and those who never enrolled in education after high school — to understand their experiences with and attitudes toward postsecondary education.

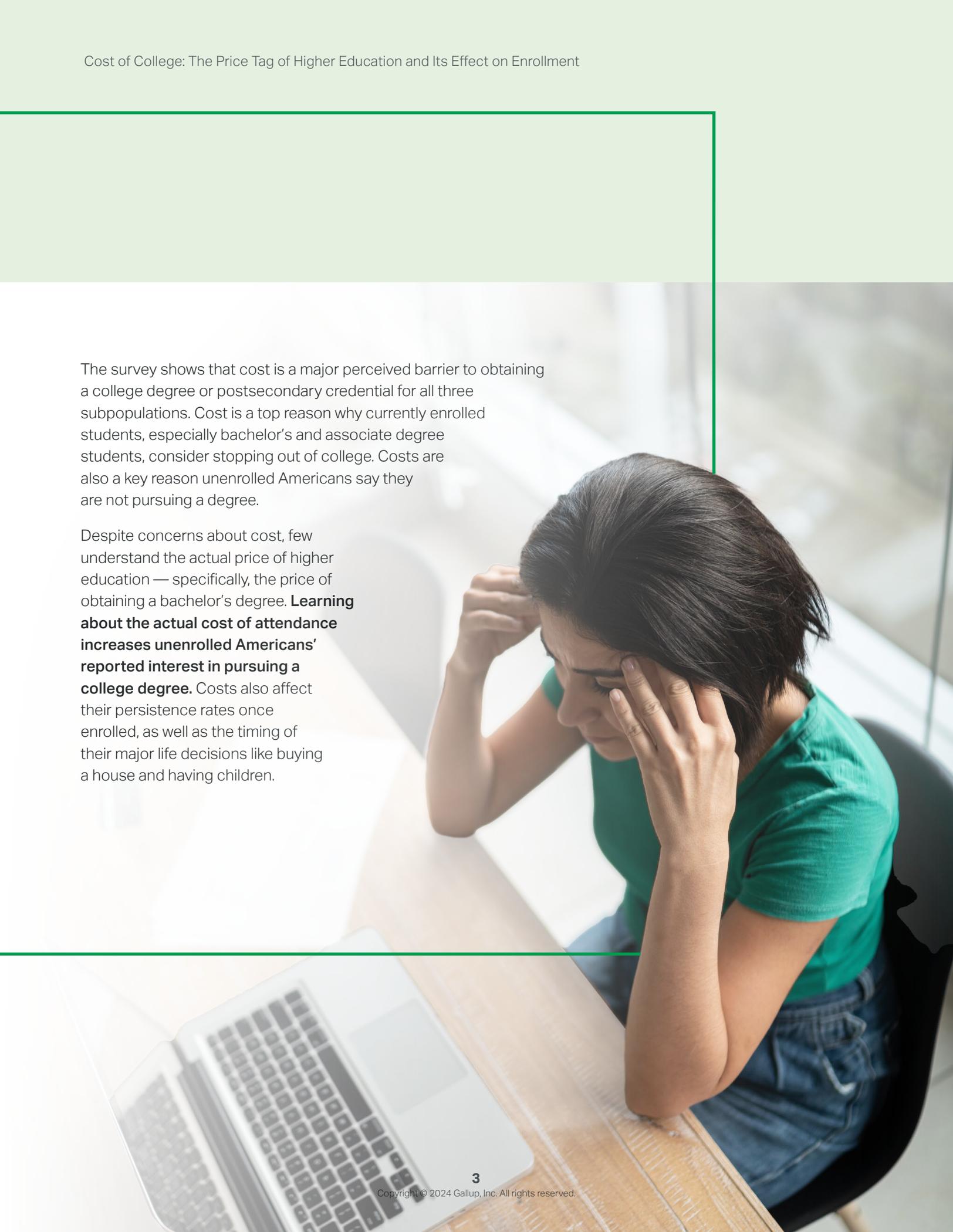
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1 *COE — Price of Attending an Undergraduate Institution.* (n.d.). U.S. Department of Education, National Center for Education Statistics. <https://nces.ed.gov/ipeds/search/viewtable?tableId=32476&returnUrl=%2Fsearch>

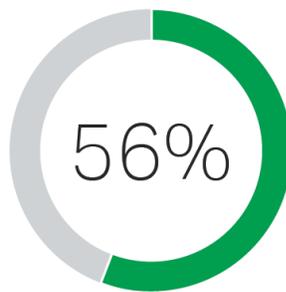
2 *COE — Loans for undergraduate students and debt for bachelor's degree recipients.* (n.d.). U.S. Department of Education, National Center for Education Statistics. <https://nces.ed.gov/programs/coe/indicator/cub>

The survey shows that cost is a major perceived barrier to obtaining a college degree or postsecondary credential for all three subpopulations. Cost is a top reason why currently enrolled students, especially bachelor's and associate degree students, consider stopping out of college. Costs are also a key reason unenrolled Americans say they are not pursuing a degree.

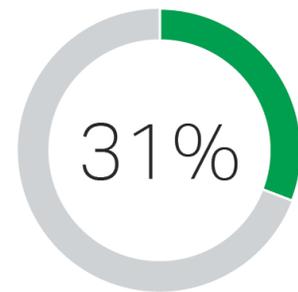
Despite concerns about cost, few understand the actual price of higher education — specifically, the price of obtaining a bachelor's degree. **Learning about the actual cost of attendance increases unenrolled Americans' reported interest in pursuing a college degree.** Costs also affect their persistence rates once enrolled, as well as the timing of their major life decisions like buying a house and having children.



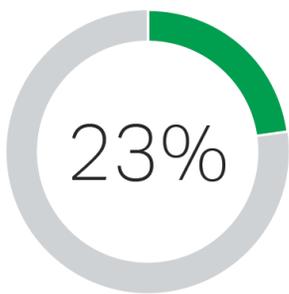
## Key Findings



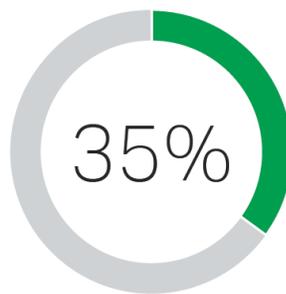
More than half (56%) of never-enrolled and previously enrolled adults say **cost is a "very important" reason why they have not enrolled or reenrolled in college.** Unenrolled adults across race, age and first-generation college student status consistently rate cost as the most important factor in their decision to remain unenrolled.



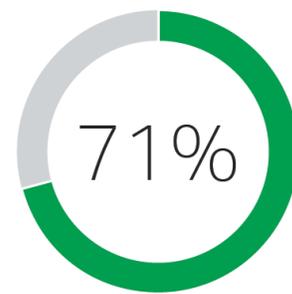
Thirty-one percent of currently enrolled **adults who have considered stopping their coursework cite cost as a reason.** Cost is an especially important consideration for withdrawing among bachelor's degree students.



Twenty-three percent of U.S. adults without college degrees **estimate the annual net cost of a bachelor's degree from a public college within \$5,000 of the actual cost.** Half of adults who never enrolled in a two- or four-year degree program say they are at least somewhat more likely to pursue a four-year credential after learning the actual cost of a degree.



Thirty-five percent of U.S. adults without a college degree **say all or most people in the U.S. have access to quality, affordable education after high school** — an increase of 12 percentage points from 2022.



Seventy-one percent of currently and previously enrolled U.S. adults who have taken out loans report having **delayed at least one significant life event because of their student loan debt**, including buying a home, purchasing a car or returning to complete their degree or credential.

# Americans See the Value of College, but Cost Continues to Hinder Access

## More than half of U.S. adults say bachelor's degrees are valuable.

Most Americans say all types of postsecondary credentials are “extremely” or “very” valuable, including industry certifications (74%), certificates (64%), associate degrees (60%), bachelor's degrees (75%) and graduate degrees (80%). This finding is true of currently enrolled and unenrolled adults. Notably, 75% of adults previously enrolled in a degree program and 73% of never-enrolled adults rate bachelor's degrees as extremely or very valuable.

### CHART 1

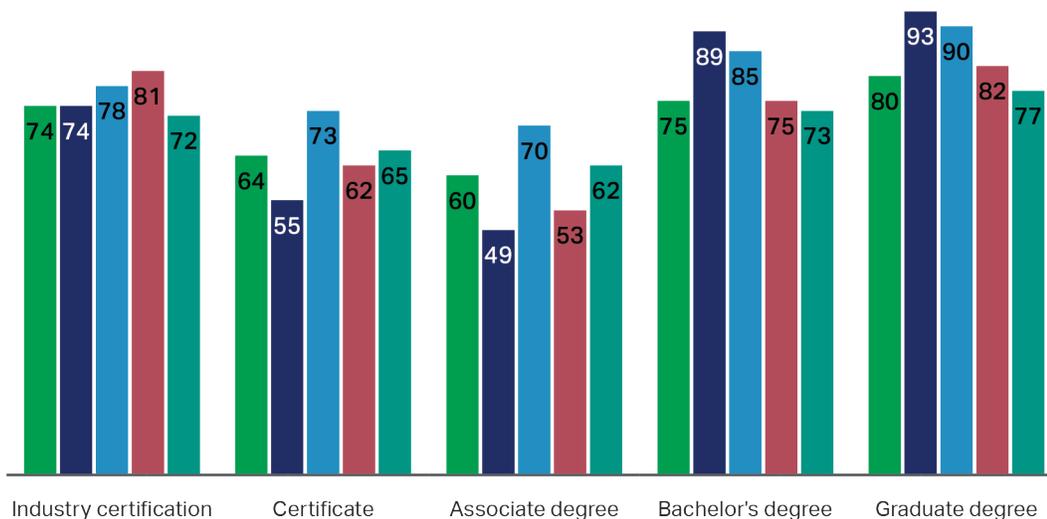
#### Americans' Value of Degrees and Postsecondary Credentials

*Among adults without a college degree*

#### In general, how valuable are each of the following types of degrees/credentials?

% Extremely valuable + % Very valuable

- Overall
- Current bachelor's student
- Current associate student
- Previous bachelor's or associate student
- Never enrolled in a degree program



## Two in five Americans believe degrees are important pathways to successful careers.

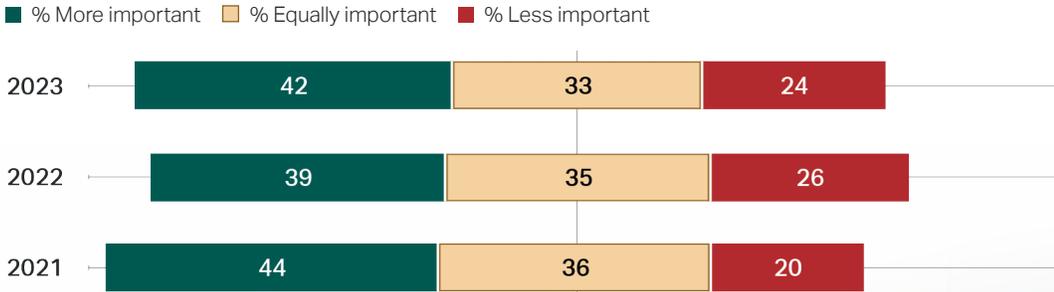
Forty-two percent of U.S. adults say having an associate or bachelor's degree is more important today than 20 years ago for achieving career success, consistent with figures from previous years.

### CHART 2

#### Perceived Importance of College Degree Today vs. 20 Years Ago

Among adults without a college degree

Compared to 20 years ago, how important is it for people today to have a two-year or four-year college degree in order for them to have a successful career?



Note: Due to rounding, percentages may not sum to 100%.

“

*I'm under the impression that it's worth it as long as you have an end goal. I know some people go [to college] and they don't really know what to do, and then they end up just with a lot of debt that they can't pay off. But I think it's very worth it if you have a goal of where you want to go afterwards.*

— Sarah C., White female, 21, never enrolled

Currently enrolled students believe two- and four-year degrees promote career success, and unenrolled adults feel similarly: Forty-two percent of adults who never enrolled in a degree program and 38% who were previously enrolled in a degree program believe a college degree is more important in securing a successful career today than 20 years ago.

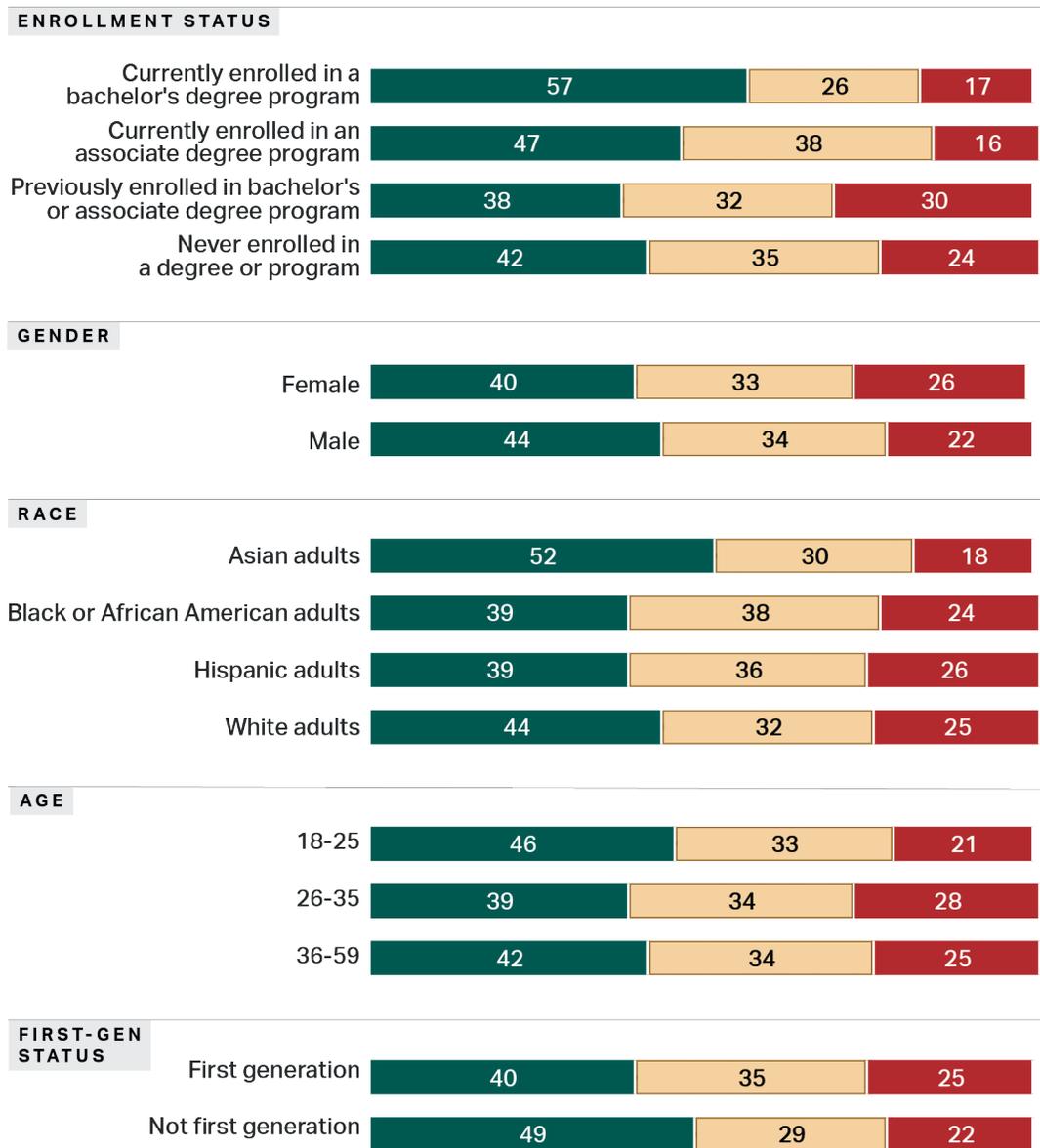
**CHART 3**

**Perceived Importance of College Degree Today vs. 20 Years Ago by Enrollment Status and Demographic Groups**

*Among adults without a college degree*

**Compared to 20 years ago, how important is it for people today to have a two-year or four-year college degree in order for them to have a successful career?**

■ % More important   ■ % Equally important   ■ % Less important



Note: Due to rounding, percentages may not sum to 100%.

## Americans say concerns about cost — not value — deter them from pursuing college.

Consistent with findings from prior administrations of the Lumina-Gallup State of Higher Education survey, the majority of unenrolled U.S. adults in 2023 continue to cite cost as a “very important” reason why they are not currently enrolled in any postsecondary program.

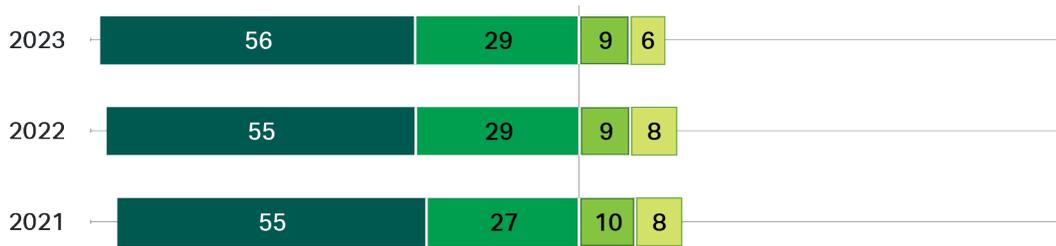
### CHART 4

#### Impact of Cost on Pursuing a Degree or Postsecondary Credential

Among adults unenrolled in a certificate, certification, associate or bachelor’s degree program

How important are each of the following as reasons why you are not currently enrolled?  
The cost of the degree or credential program

■ % Very important ■ % Moderately important ■ % Not very important ■ % Not important at all



Note: Due to rounding, percentages may not sum to 100%.

“

*Cost was a big reason for the decision to not enroll. Going into debt — I didn’t want to do it. And I didn’t want to ask my parents to do it for me.*

— **Randy G.**, White male, 51, never enrolled



More than half (56%) of unenrolled adults say cost is a very important reason they are not presently pursuing a postsecondary degree or credential, ranking it ahead of all other factors tested by at least 10 percentage points. By contrast, only 21% of these adults report concerns about the value of further education as a very important reason.

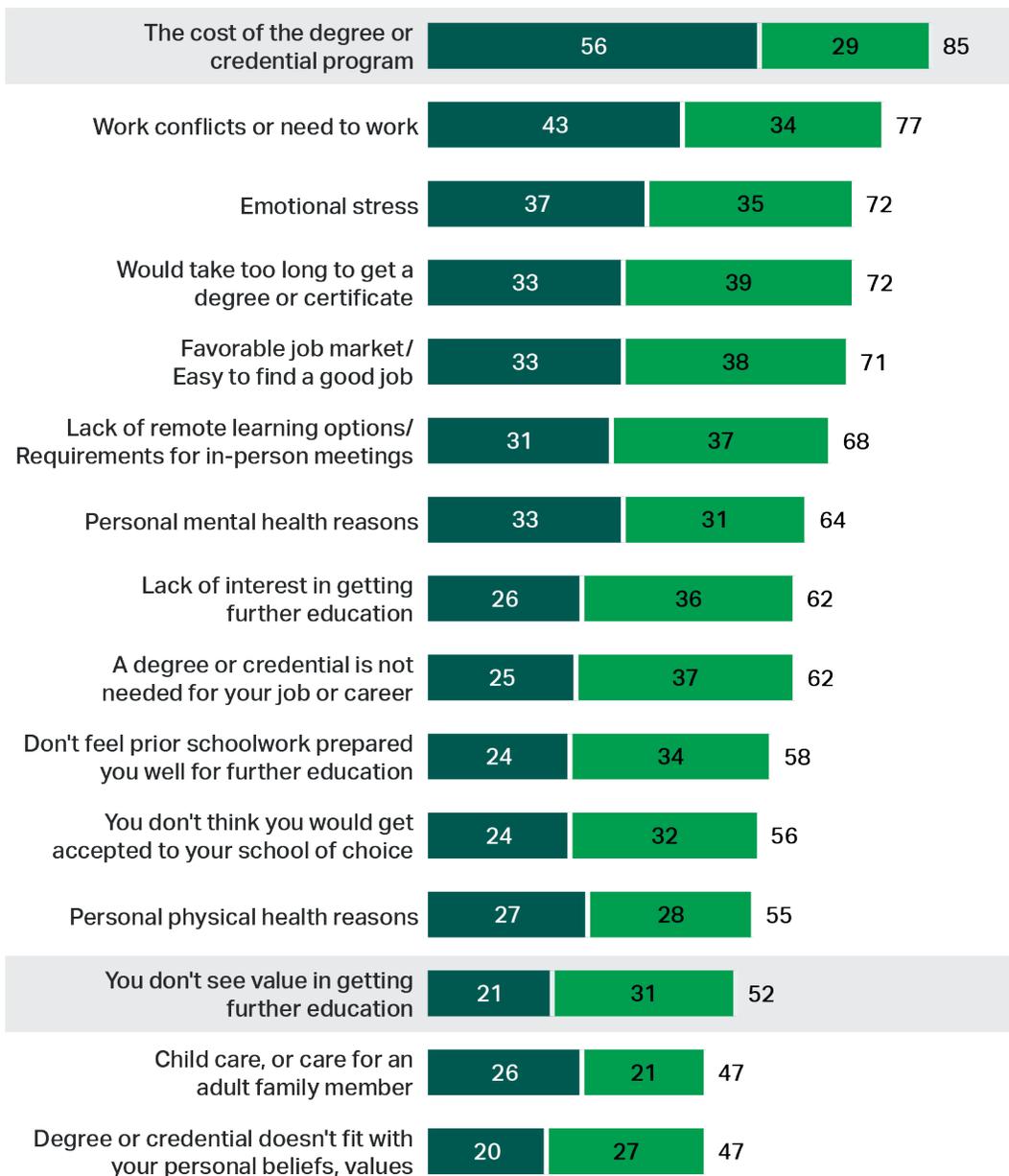
**CHART 5**

**Perceived Barriers to Obtaining a Degree or Postsecondary Credential**

*Among adults unenrolled in a certificate, certification, associate or bachelor's degree program*

**How important are each of the following as reasons why you are not currently enrolled?**

■ % Very important   ■ % Moderately important



Note: Due to rounding, percentages may sum to ±1%.

Unenrolled adults across demographic groups, including race and age, consistently rate cost as the most important factor in their decision not to pursue postsecondary education. Notably, women are much more likely than men to identify cost as a very important barrier (64% vs. 50%).

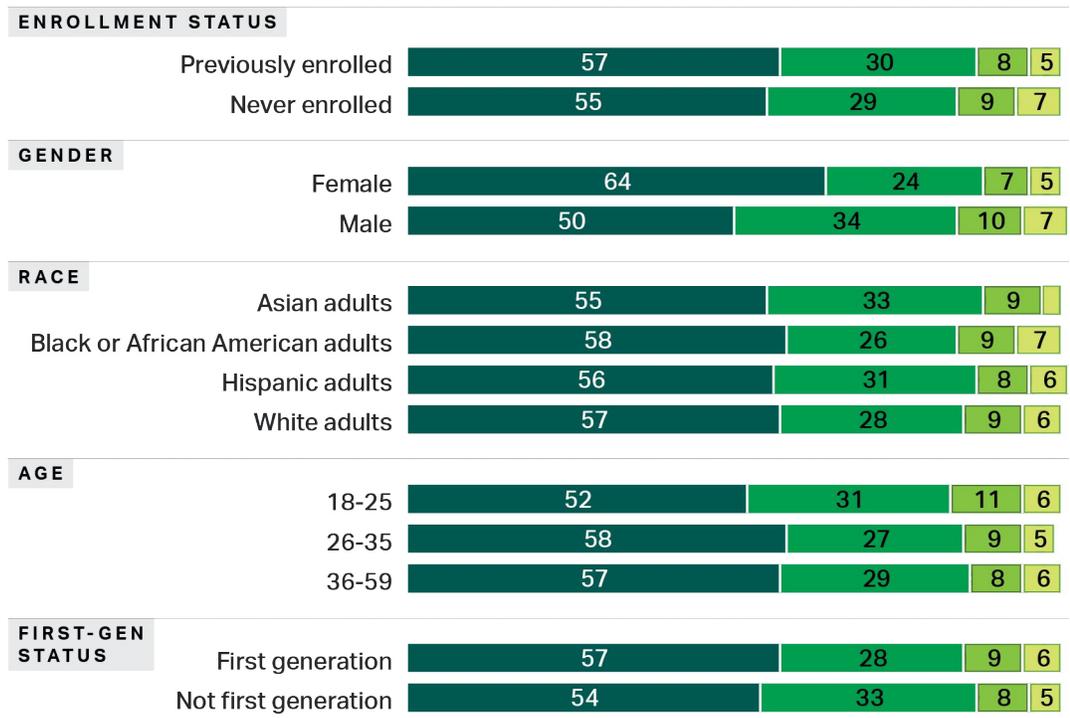
**CHART 6**

**Perceived Barriers to Obtaining a Degree or Postsecondary Credential by Enrollment Status and Demographic Groups**

*Among adults unenrolled in a certificate, certification, associate or bachelor’s degree program*

**How important are each of the following as reasons why you are not currently enrolled?  
The cost of the degree or credential program**

■ % Very important ■ % Moderately important ■ % Not very important ■ % Not important at all



Note: Due to rounding, percentages may not sum to 100%; numerical values shown when 5% or higher.

## Two-thirds of Americans are skeptical about access to affordable education after high school.

Thirty-five percent of U.S. adults without a college degree believe most or all Americans can access quality, affordable education after high school. However, a roughly equal proportion say not too many or no Americans at all have such access. The remaining 32% believe that about half of Americans have access to quality, affordable education.

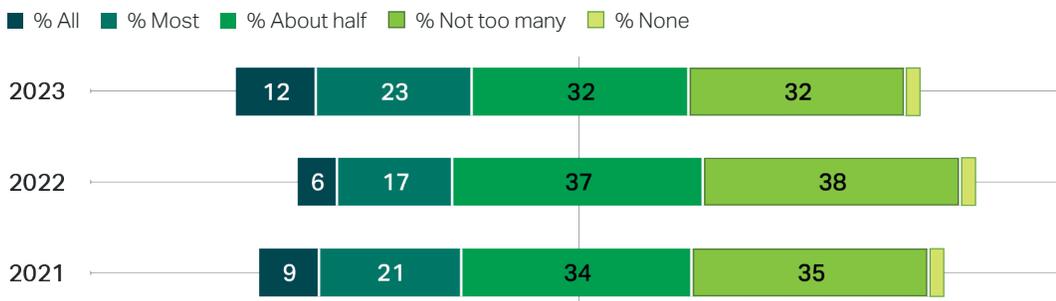
Over the past three years, Americans' skepticism about access to affordable education options has vacillated. In 2021, three in 10 adults with a degree said all or most adults have access to quality postsecondary education; one year later, that percentage declined by six points. The 2022 survey was administered just two months after President Biden announced his student loan relief initiative, which brought a sharp national focus to the rising cost of college and may have impacted views of college accessibility.<sup>3</sup> One year removed from the height of the student debt debate, Americans' perceptions of college affordability in 2023 have rebounded by 12 percentage points.

### CHART 7

#### Perceptions of Access to Affordable Postsecondary Education, 2021-2023

*Among adults without a college degree*

**In your view, how many people in the U.S. have access to a quality, affordable education after high school if they want it?**



Note: Due to rounding, percentages may not sum to 100% or may sum to ±1%; numerical values shown when 5% or higher.

<sup>3</sup> Fact sheet: President Biden announces student loan relief for borrowers who need it most. (2022, August 2). The White House. <https://www.whitehouse.gov/briefing-room/statements-releases/2022/08/24/fact-sheet-president-biden-announces-student-loan-relief-for-borrowers-who-need-it-most/>

Adults who have never pursued education after high school are especially skeptical about access to affordable postsecondary education. Thirty-eight percent of never-enrolled adults say not too many or no people in the U.S. can access quality, affordable education after high school, compared with 30% of previously enrolled adults and 26% of currently enrolled students.

Women are much less likely than men to believe most can access affordable education after high school (24% vs. 45%). Adults who would be the first in their family to graduate from college, as well as Hispanic adults, are also more skeptical that most Americans can access affordable postsecondary education.

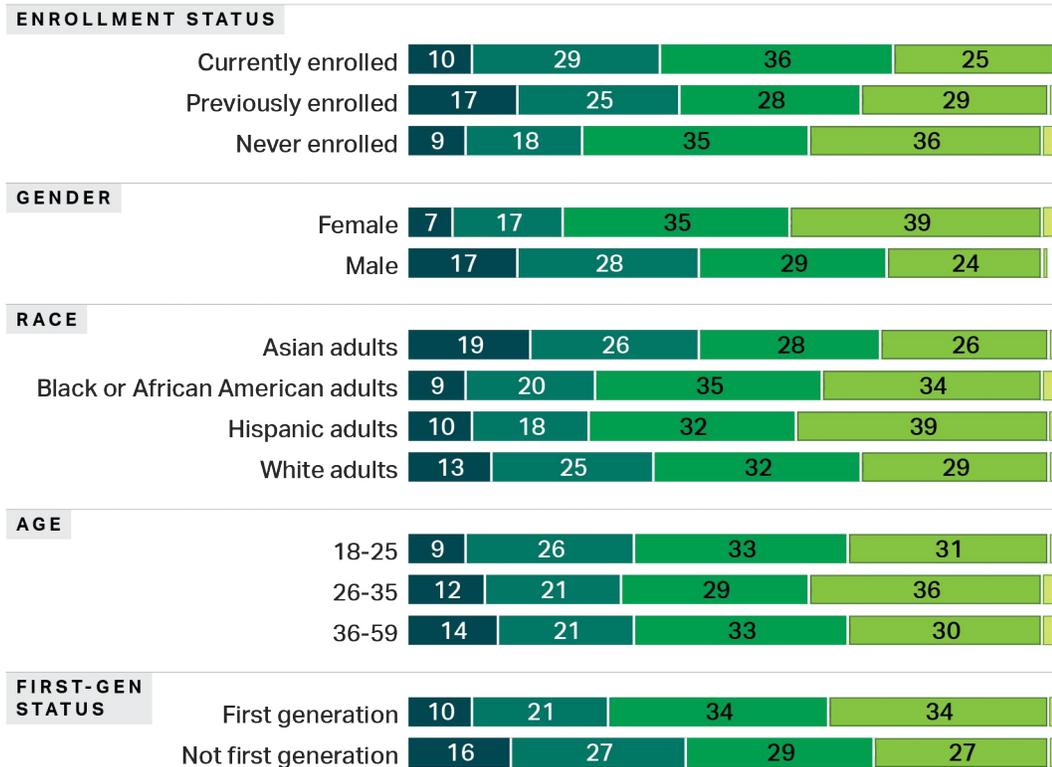
**CHART 8**

**Perceptions of Access to Affordable Postsecondary Education by Enrollment Status and Demographic Groups**

*Among adults without a college degree*

**In your view, how many people in the U.S. have access to a quality, affordable education after high school if they want it?**

■ % All ■ % Most ■ % About half ■ % Not too many ■ % None



Note: Due to rounding, percentages may not sum to 100%; numerical values shown when 5% or higher.

# College Costs Unclear for Many, Impacting College-Going Intentions of Unenrolled Adults

## Most Americans incorrectly estimate the actual cost of a college degree.

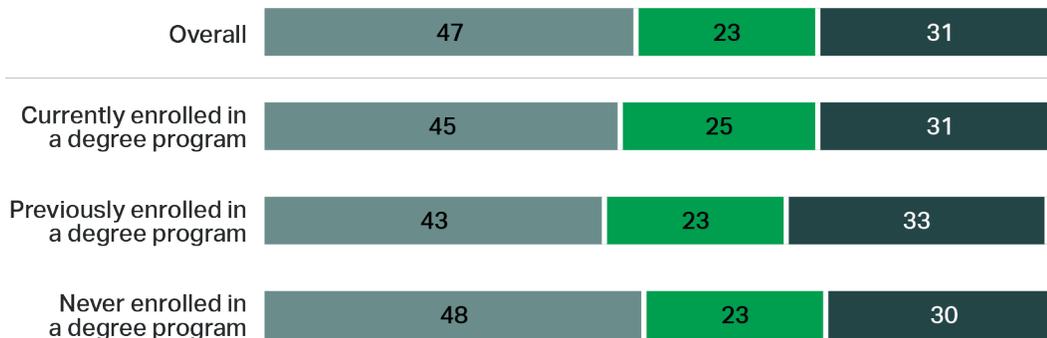
When asked to estimate the annual cost of obtaining a bachelor’s degree from a U.S. public college, fewer than one in four U.S. non-degree holders (23%) estimate the net cost within \$5,000 of the actual price. The actual annual cost of a four-year degree at in-state public colleges is about \$15,000.<sup>4</sup> Thirty-one percent of adults say a degree from a public college will cost at least \$20,000 per year, and 47% believe it is less than \$10,000 per year.

Adults currently and previously enrolled in two- and four-year degree programs also struggle to understand the specifics of net cost, as they are just as likely as their peers who have never before enrolled to miscalculate the cost.

**CHART 9**  
**Perceived Cost of a Bachelor’s Degree by Enrollment Status**

How much do you think the average in-state student at a public college actually pays per year, after grants and scholarships they receive from the college?

■ % Underestimates cost by \$5,000 or more   ■ % Estimates within \$5,000 of actual cost  
■ % Overestimates cost by \$5,000 or more



Note: Due to rounding, percentages may not sum to 100%.

<sup>4</sup> COE — Loans for undergraduate students and debt for bachelor’s degree recipients. (n.d.). U.S. Department of Education, National Center for Education Statistics. <https://nces.ed.gov/programs/coe/indicator/cub>

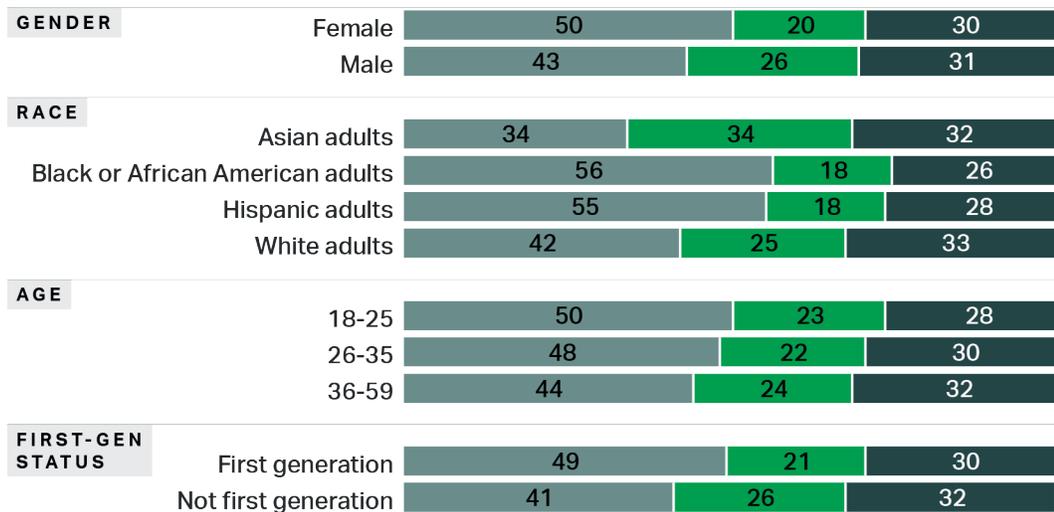
Confusion about costs is consistent across age and first-generation college student status. However, Black and Hispanic adults are more likely to underestimate the actual cost of a degree than Asian and White adults. More women than men also underestimate the cost.

**CHART 10**

**Perceived Cost of a Bachelor’s Degree Across Demographic Groups**

**How much do you think the average in student at a public college actually pays per year, after grants and scholarships they receive from the college?**

■ % Underestimates cost by \$5,000 or more   ■ % Estimates within \$5,000 of actual cost  
 ■ % Overestimates cost by \$5,000 or more



Note: Due to rounding, percentages may not sum to 100%.

## Americans who underestimate college costs still feel that education after high school is unaffordable.

Interestingly, U.S. adults who underestimate the cost of a bachelor’s degree are just as skeptical about college affordability as their counterparts who overestimate it. Thirty-four percent of Americans who underestimate the cost of college say that all or most people can access quality education after high school, compared to 32% of those who overestimate the cost.

**CHART 11**  
**Impact of Perceived Costs on Views of Affordability of Quality Education**

In your view, how many people in the U.S. have access to a quality, affordable education after high school if they want it?



Note: Due to rounding, percentages may not sum to 100% or may sum to ±1%; numerical values shown when 5% or higher.



## Understanding cost influences whether individuals would consider pursuing a bachelor’s degree.

Half of U.S. adults who have never enrolled in a two- or four-year degree program report that they are “much” or “somewhat” more likely to pursue a bachelor’s degree after learning the true cost of attendance. Men, Asian Americans and younger adults aged 18 to 25 are most influenced by learning about the total cost of attendance.

Black and Hispanic adults — who are among the most likely to miscalculate the cost of a college degree — also report more interest in a bachelor’s degree, although to a lesser extent than Asian Americans. However, women — who tend to underestimate the cost — remain less likely than men to consider a four-year degree after learning the net price.

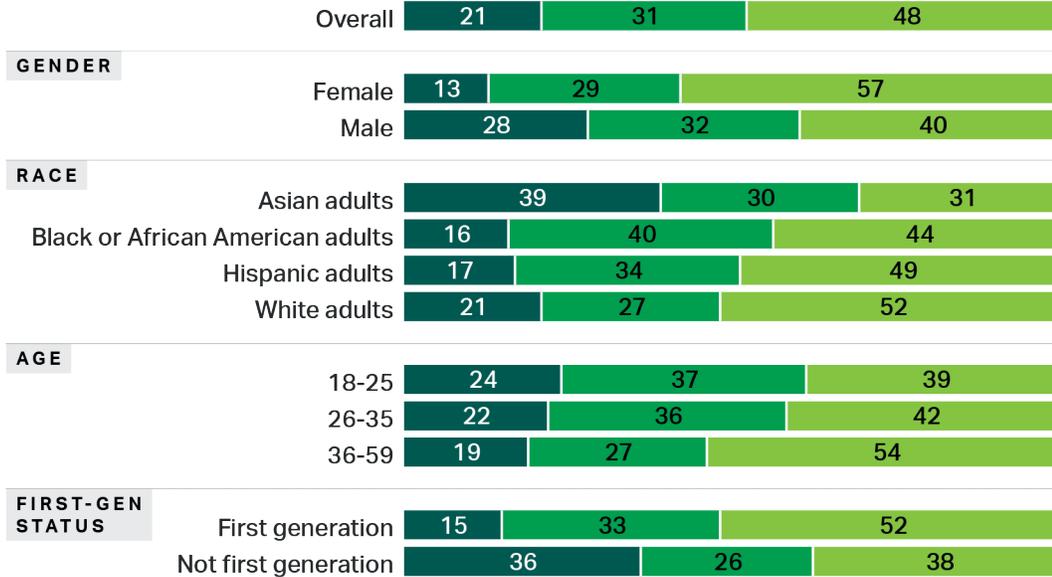
### CHART 12

#### Influence of Price Awareness on College-Going Intentions

Among adults who have never enrolled in a two- or four-year degree program

**Knowing that the average cost students actually pay is much lower than the sticker price, does this make you:**

■ % Much more likely to pursue a four-year degree   ■ % Somewhat more likely to pursue a four-year degree  
 ■ % No more likely to pursue a four-year degree



Note: Due to rounding, percentages may not sum to 100%; numerical values shown when 5% or higher.

# Cost Is a Primary Factor for Stopping Out of College

About one in three students currently enrolled in any postsecondary program (35%) have considered stopping their coursework over the past six months. Among these, 31% cite cost as a reason. This makes cost the third-most selected consideration for stopping out, behind emotional stress and personal mental health reasons.

CHART 13

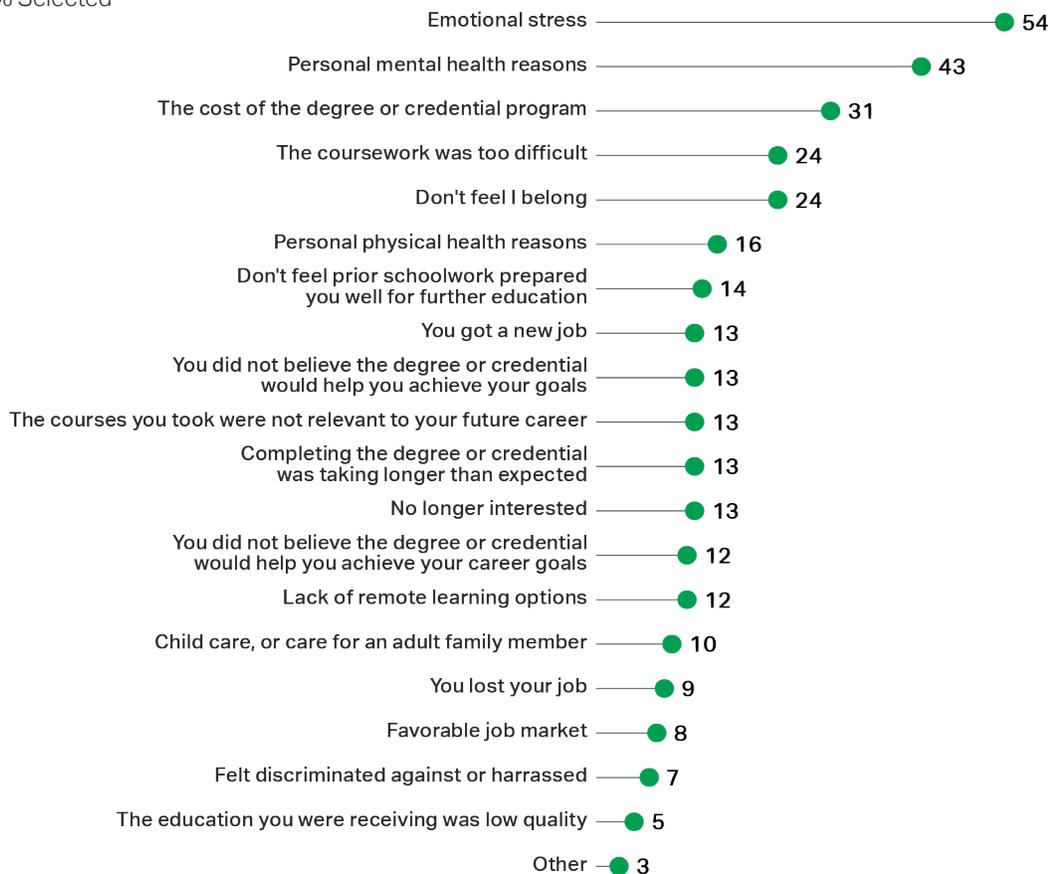
## Reasons Students Consider Stopping Out

Among currently enrolled adults pursuing a certificate, certification, associate or bachelor's degree who have considered stopping out of their program in the past six months

Which of the following describes why you considered stopping your coursework?

Select all that apply.

% Selected



Bachelor's and associate degree students are most likely to identify cost as a consideration for stopping their coursework. Notably, students pursuing bachelor's degrees are nearly twice as likely as those enrolled in certificate or industry certification programs to say that cost influences their ability to stay enrolled.

CHART 14

**Cost as Consideration for Withdrawing**

*Among currently enrolled adults pursuing a certificate, certification, associate or bachelor's degree who have considered stopping out of their program in the past six months*

**Which of the following describes why you considered stopping your coursework?**

**Cost of the degree or credential program**

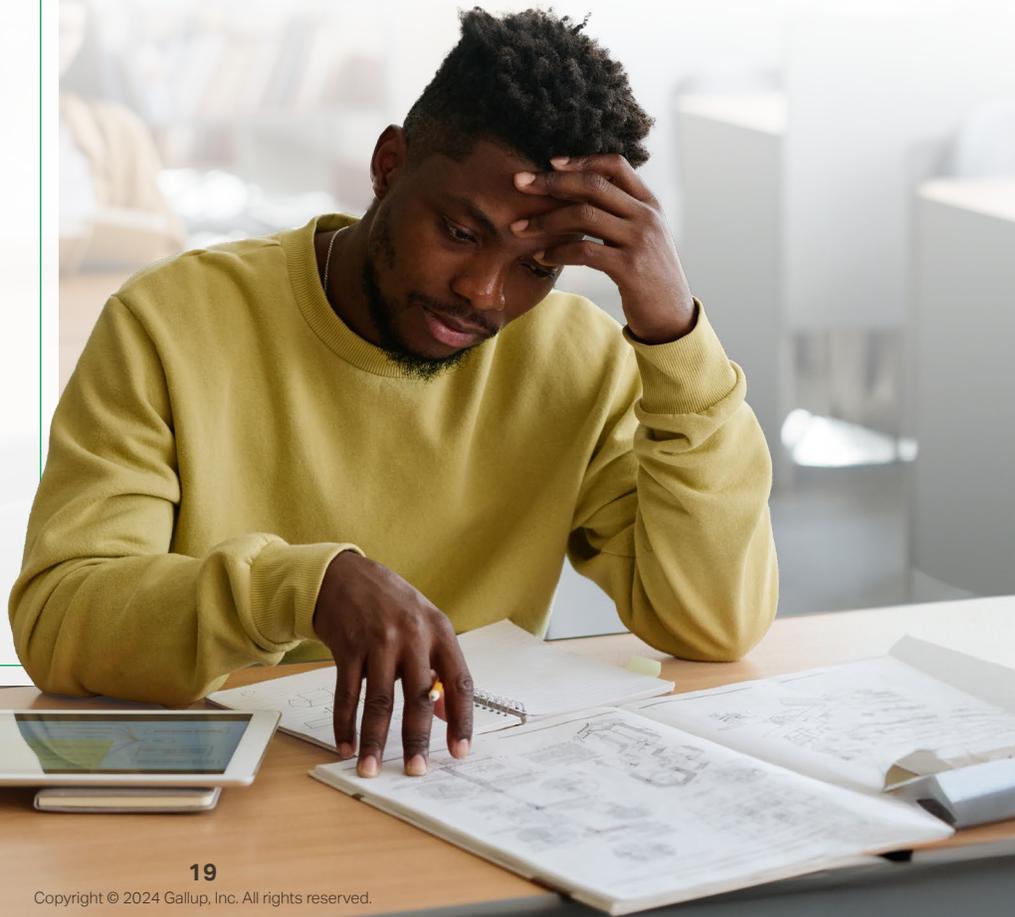
% Selected



“

*Cost was a major factor in stopping out. The school that I was going at was expensive ... and a lot of the stuff that I was learning at the moment from that particular school I already had knew really. And I felt for me to continue to go there and pay that amount of money and not get the education that I felt like I deserved, it wasn't worth it.*

— **Gary W.**, Black or African American male, 36, stopped out



## Financial aid is a critical tool for student retention.

Nearly six in 10 students currently enrolled in college or a postsecondary credential program (56%) say financial aid or scholarships are a “very important” reason they are still enrolled — a seven-percentage-point increase from 2021.

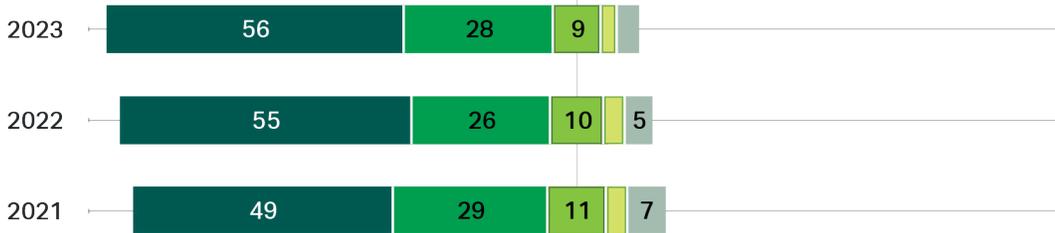
### CHART 15

#### Importance of Financial Aid in Retaining Students

*Among currently enrolled adults pursuing a certificate, certification, associate or bachelor's degree*

**How important are each of the following in your being able to remain enrolled in your program?  
Financial aid or scholarship that you received**

■ % Very important   ■ % Moderately important   ■ % Not very important   ■ % Not important at all  
■ % Not applicable to you



Note: Due to rounding, percentages may not sum to 100%; numerical values shown when 5% or higher.



Financial aid is an especially important retention factor among students who have considered stopping out, particularly women and Black and Hispanic students.

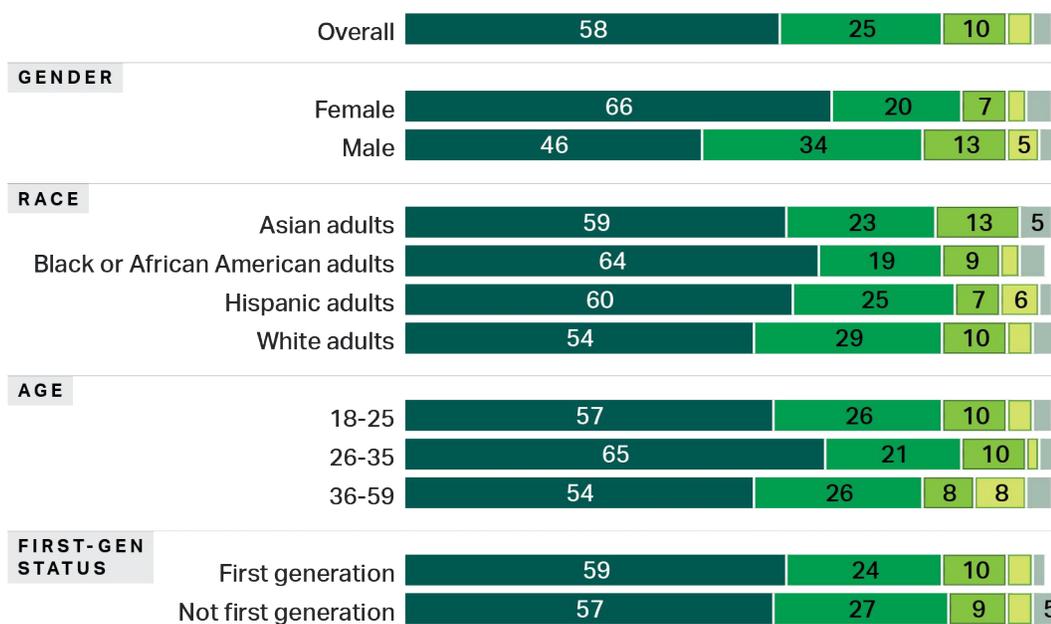
**CHART 16**

**Importance of Financial Aid in Retaining Students Across Demographic Groups**

*Among currently enrolled adults pursuing a certificate, certification, associate or bachelor’s degree who have considered stopping out of their program in the past six months*

**How important are each of the following in your being able to remain enrolled in your program?  
Financial aid or scholarship that you received**

■ % Very important   ■ % Moderately important   ■ % Not very important   ■ % Not important at all  
■ % Not applicable to you



Note: Due to rounding, percentages may not sum to 100%; numerical values shown when 5% or higher.

Bachelor's and associate degree students who have considered stopping out are over 20 percentage points more likely than their peers in certificate and industry certification programs to say financial aid is a very important reason they are still enrolled.

**CHART 17**

**Importance of Financial Aid in Retaining Bachelor's and Associate Degree Students**

*Among currently enrolled adults pursuing a certificate, certification, associate or bachelor's degree who have considered stopping out of their program in the past six months*

**How important are each of the following in your being able to remain enrolled in your program?  
Financial aid or scholarship that you received**

% Very important



# Seven in 10 Student Borrowers Have Delayed Major Life Events

## Student loans have stopped borrowers from buying houses, getting married and returning to college.

Thirty-eight percent of undergraduates turn to federal loans to cover the cost of higher education.<sup>5</sup> Student loans are critical, as they enable many students to obtain a degree or postsecondary credential — especially more expensive four-year degrees.<sup>6</sup> However, loans also have long-term consequences for the 43 million Americans currently paying them back.<sup>7</sup>

“

*Especially given how many people have loans and how much [in] loans they have, it's really scary to me ... that it will be hanging over a lot of people's heads for maybe their entire lives. I think it's cool that people are getting a college education, but I do worry about the financial repercussions.*

— **Cyan R.**, Hispanic female, 21, currently enrolled



- 5 COE — *Loans for undergraduate students and debt for bachelor's degree recipients.* (n.d.). U.S. Department of Education, National Center for Education Statistics. <https://nces.ed.gov/programs/coe/indicator/cub>
- 6 COE — *Price of attending an undergraduate institution.* (n.d.). U.S. Department of Education, National Center for Education Statistics. <https://nces.ed.gov/programs/coe/indicator/cua>
- 7 Federal Student Aid. (2023). *Federal student aid portfolio summary.* U.S. Department of Education. <https://studentaid.gov/data-center/student/portfolio>

Seventy-one percent of currently and previously enrolled student borrowers report delaying at least one significant life event because of their student debt. Large financial investments were most commonly delayed, with one in three adults waiting to purchase a home (29%) or a car (28%).

Thirty-five percent of students who stopped out of college and took out loans also say their loans prevent them from returning to finish their degree or credential.

**CHART 18**

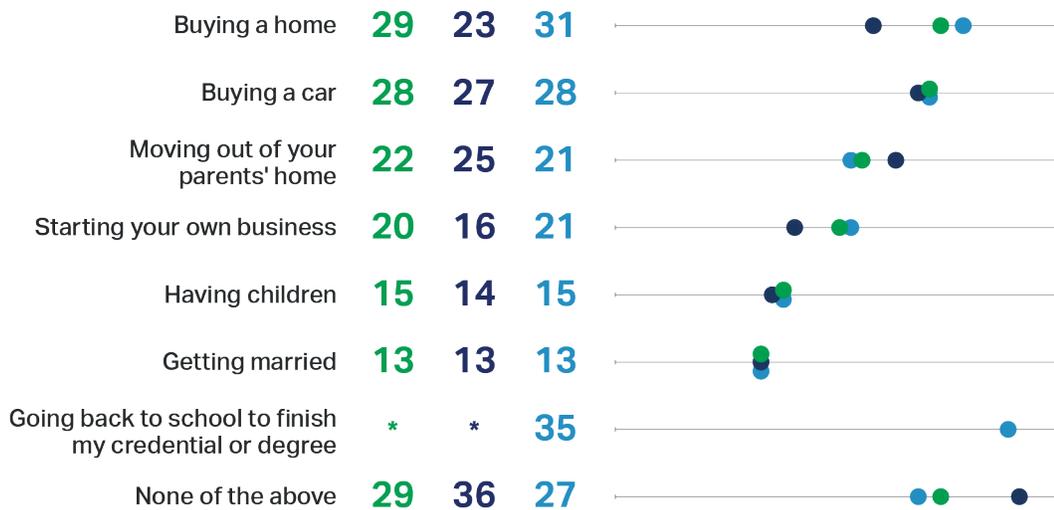
**Impact of Student Loans on Life Events**

*Among borrowers currently or previously enrolled in a certificate, certification, associate or bachelor's degree program*

**Have you delayed any of the following because of your student loans?**

% Yes

● Overall ● Currently enrolled borrowers ● Previously enrolled borrowers



\* Asked only to previously enrolled borrowers

Men and younger adults (aged 26 to 35) are more likely than other individuals to report delaying major life events because of their student loans. Interestingly, non-first-generation students also are more likely to have delayed at least one event than their first-generation counterparts who are the first in their family to enroll in higher education. This is partly because first-generation students are much less likely to take out large loans: 64% of first-generation students report borrowing less than \$25,000, while only 38% of non-first-generation students say the same.

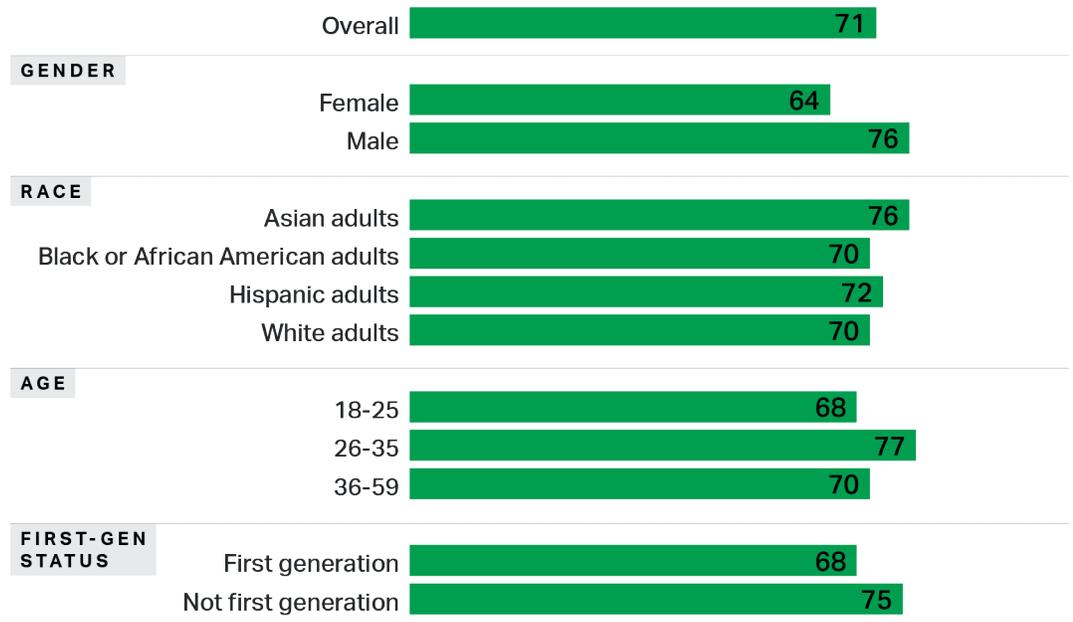
CHART 19

**Impact of Student Loans on Life Events Across Demographic Groups**

*Among borrowers currently or previously enrolled in a certificate, certification, associate or bachelor's degree program*

**Have you delayed any of the following because of your student loans?**

% Delayed at least one life event



## The more money students borrow, the more likely they are to delay key milestones.

The percentage of adults who report putting off at least one personal or financial milestone increases as loan size increases. Even relatively small student loans hinder the attainment of key milestones: Sixty-three percent of adults who borrowed less than \$10,000 have delayed at least one major life event because of their loans. Nearly all borrowers who took out the largest amounts — \$60,000 or more — delayed one or more significant life events.

CHART 20

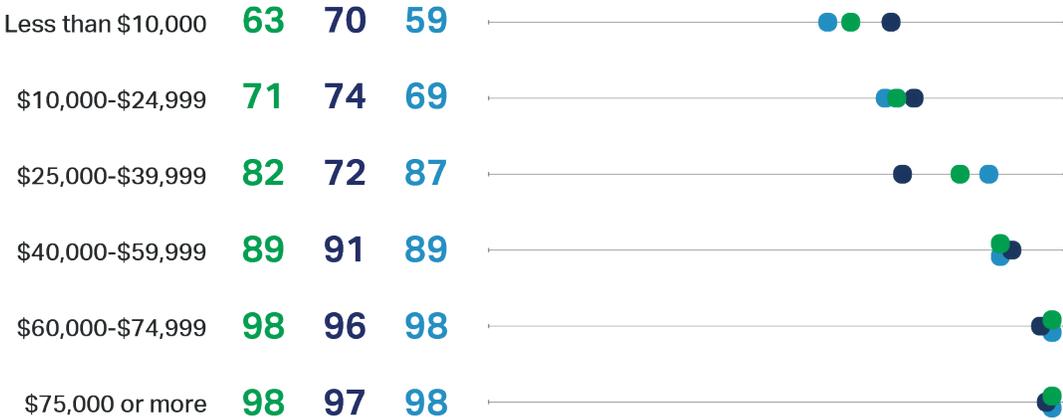
### Impact of Student Loan Size on Delaying Life Events

*Among borrowers currently or previously enrolled in a certificate, certification, associate or bachelor's degree program*

#### Have you delayed any of the following because of your student loans?

% Delayed at least one life event

● Overall ● Currently enrolled borrowers ● Previously enrolled borrowers



# Implications

Americans value a college education and see two- and four-year degrees, in particular, as growing in importance. However, the Lumina Foundation-Gallup State of Higher Education 2024 study finds that cost is the biggest deterrent keeping adults away from pursuing higher education, though few understand the actual cost of a degree. Cost is also one of the top reasons currently enrolled students consider stopping out of their programs — especially four-year degree programs. Cost remains a burden even after leaving college, as former students who borrowed loans to pay for their programs commonly report delaying major personal and financial milestones.

These findings underscore a need for higher education leaders to do more to clarify the cost of college degrees and credentials and to emphasize the net cost rather than the advertised price that few, if any, students pay. Doing so may reduce “sticker shock” among unenrolled adults, who remain skeptical about access to affordable, quality postsecondary pathways. Indeed, about half of unenrolled students say they would be at least somewhat likely to go to college after learning of actual student costs.

As the debate about student loans and loan forgiveness continues, it is also important for educators and policymakers to recognize the long-term effects of borrowing on the decision-making of adults, especially those who have stopped out of college. Notably, 35% of these individuals say loans prevent them from returning to finish their credentials. This particular population — over 40 million adults with some postsecondary experience but no credentials — is rapidly growing, increasing by 8.6% between the 2019-20 and 2020-21 academic years.<sup>8</sup> Many education leaders and policymakers are actively working to re-engage these adults who have withdrawn from their programs; reducing the impact of loans on enrollment intentions is one potential way to accomplish this goal.

<sup>8</sup> Causey, J., Kim, H., Ryu, M., Scheetz, A., & Shapiro, D. (2022). *Some college, no credential student outcomes, annual progress report - academic year 2020/21*. National Student Clearinghouse Research Center.

## Methodology

The Lumina Foundation-Gallup State of Higher Education 2024 study results are based on web surveys conducted Oct. 9-Nov. 16, 2023, with U.S. adults aged 18 to 59 who have a high school degree/diploma or equivalent and have not yet completed an associate or bachelor's degree. The total sample includes 6,015 students who are currently enrolled in a post-high school education program (certificate, associate or bachelor's degree), 5,012 adults who were previously enrolled in an education program after high school but had not completed an associate or bachelor's degree, and 2,943 adults who had never enrolled in an education program beyond high school.

Respondents were interviewed via Dynata's non-probability web-based panel. The data are weighted to match national demographics of gender, age, race, Hispanic ethnicity, education and region. Demographic weighting targets are based on the most recent American Community Survey figures for the aged 18 to 59 U.S. population. In addition to sampling error, question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of public opinion polls.

## About Gallup

Gallup delivers analytics and advice to help leaders and organizations solve their most pressing problems. Combining more than 80 years of experience with its global reach, Gallup knows more about the attitudes and behaviors of employees, customers, students and citizens than any other organization in the world. Gallup has served more than 1,000 education organizations with advice and analytics based on over 85 years of research, including nearly half a million interviews with education leaders and their teams about their workplace experiences and the perspectives of more than 6 million students and alumni captured by the Gallup Student Poll and Gallup Alumni Survey. Gallup assists districts, schools, universities and institutions nationwide with research-based strategies to provide a culture shift in education to help students on their path toward great careers and great lives.

## About Lumina Foundation

Lumina Foundation is an independent, private foundation in Indianapolis that is committed to making opportunities for learning beyond high school available to all. We envision a system that is easy to navigate, delivers fair results, and meets the nation's need for talent through a broad range of credentials. Lumina Foundation works with governmental, nonprofit, and private-sector organizations to bring about change. We rely on communications outreach, meetings and events that

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