

GALLUP®



Americans Value Postsecondary Education

THE 2015 GALLUP-LUMINA FOUNDATION STUDY OF THE AMERICAN
PUBLIC'S OPINION ON HIGHER EDUCATION



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Introduction

With the average cost of a four-year college degree approaching \$70,000 at public institutions and exceeding \$140,000 at private institutions,¹ questions are increasing about the value of a postsecondary education. Media reports detail stories of recent college graduates with high college loan debt who cannot find a suitable job in their chosen field, particularly as the U.S. economy has struggled to recover from the recession. And many critics of higher education wonder whether colleges — particularly those with a liberal arts emphasis — are adequately preparing students for the workforce.

On average, though, the education research clearly shows that those who have a college degree earn much more annually and over the course of their working years than those without a college degree.

Amid the debate about the value of higher education, Americans express a strong belief in postsecondary education. And the strength of that belief has not diminished in the five years that Gallup has conducted the Gallup-Lumina Poll on Higher Education. U.S. adults view higher education as essential to getting a good job and having a better quality of life. They also say it is important to increase the proportion of Americans with degrees or certificates beyond high school. But they also value postsecondary learning more generally, including taking college courses even if it does not lead to a degree and on-the-job learning, which some colleges now use as a basis for awarding college credit.

Americans' definition of what constitutes higher education seems to be expanding beyond traditional four-year colleges to include students working to earn professional certificates, taking online courses and earning two-year associate degrees. Americans also continue to trend toward increasingly viewing online education and community college as high-quality education.

1. <http://nces.ed.gov/FastFacts/display.asp?id=76>; <http://college.usatoday.com/2014/11/13/stock-up-on-ramen-average-cost-of-college-rises-again/>

Moreover, blacks and Hispanics — groups that have lower levels of bachelor's degree attainment compared with whites and Asians² — have more positive views than Americans generally about education beyond high school. These groups are more likely to say that it's very important to have a degree or credential beyond high school. They also tend to be positive about alternatives to traditional four-year colleges, such as online education.

Most Americans believe that education beyond high school is available to anyone who needs it, but only about one in four say it is affordable for everyone. Americans believe that some student loan debt is reasonable to attain a postsecondary degree. Most indicate that \$20,000 or more is reasonable for a bachelor's degree, but far fewer think the same amount of debt is reasonable for an associate degree.

The vast majority agree that employers value the knowledge and skills that a degree represents and believe it will be more important in the future to have a degree or credential beyond high school to get a good job. However, while more Americans agree than disagree that college graduates are well-prepared for success in the workforce, that sentiment is not overwhelming.

U.S. adults believe the responsibility for ensuring that more Americans have degrees or certificates beyond high school largely falls on individuals. But they also see institutions as at least somewhat responsible — primarily colleges and universities, but also the government and businesses.

To contribute to the dialogue surrounding postsecondary education in the U.S., Lumina and Gallup have gauged the American public's opinion over the past five years on the most pressing issues facing higher education today, including cost, access, quality and workforce readiness. This study can help inform what thought leaders and all Americans need to know about the value and opportunity that quality higher education affords.

Questions in the public opinion poll on higher education include:

- How important is it for adults in this country to have a degree or professional certificate beyond high school?
- Who is responsible for increasing the proportion of Americans with education beyond high school?
- Are Americans' perceptions of what constitutes “college” changing?
- Is education beyond high school affordable for everyone in this country who needs it?

2. http://nces.ed.gov/programs/coe/indicator_caa.asp

Snapshot of Findings

- Seven in 10 Americans say it is very important for adults in the U.S. to have a degree or professional certificate beyond high school. Only 6% say it is not very important or not at all important.
- Likewise, 70% of Americans say it will be more important in the future to have a degree or professional certificate beyond high school to get a good job, with only 7% saying it will be less important.
- Roughly one in five Americans (22%) agree or strongly agree that they are confident that having only a high school diploma can lead to a good job. By comparison, 70% agree or strongly agree that they are confident that having only a bachelor's degree can lead to a good job.
- A majority (58%) say it is very important to increase the proportion of Americans with a degree or professional certificate beyond high school, with an additional 36% saying it is somewhat important.
- Americans are most likely to believe that individuals are responsible for ensuring that more people in this country have higher education, with 72% saying individuals themselves are very responsible. Colleges and universities rank next, at 53%.
- Most Americans strongly agree or agree that taking some college classes is a good idea even if it does not lead to a degree (66%), that employers value the skills and knowledge a degree represents (71%), and that it is important for more adults to come back and complete degree programs (59%).
- While a majority (59%) continue to believe education beyond high school is available to anyone who needs it, far fewer (24%) think it is affordable for all.
- Just over half of those who attended college but did not complete a degree (53%) say they would like to complete it someday.

Percentages in the tables in the report may not total 100% due to rounding. The sample is based on all adults, 18 and older, living in the 50 U.S. states and the District of Columbia. Results based on the samples of non-Hispanic whites, non-Hispanic blacks and Hispanics (of any race) are referred to as “whites,” “blacks” and “Hispanics,” respectively, throughout the report.

Section 1: Americans Value Postsecondary Educational Attainment

Americans Attach High Importance to Degrees and Certificates

Americans strongly endorse the value of postsecondary education, with 70% saying it is very important for adults to have a degree or professional certificate beyond high school and 25% saying it is somewhat important. The percentage of Americans who view degrees and certificates as very important has held steady near 70% since 2012, even though some critics have questioned the value of higher education.

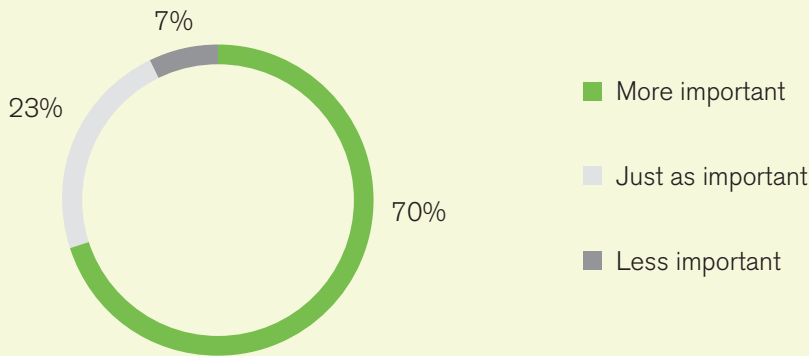
Looking ahead, 70% of Americans say having a postsecondary degree or professional certificate will be more important in the future to get a good job; only 7% predict it will be less important.

Consistent with these views, 58% of Americans say it is very important to increase the proportion of people in the U.S. who have a degree or professional certificate beyond high school. Also, the majority of Americans (59%) strongly agree (28%) or agree (31%) that it is important for more adults to come back and complete a degree program.

While Americans clearly place a high value on degree completion, they also believe postsecondary education is worthwhile even if it does not result in a degree — 66% agree (including 38% who strongly agree) that taking some college classes is a good idea even if a student does not get a degree.

	% Very important	% Somewhat important	% Not very important	% Not at all important
How important is it for adults in this country to have a degree or professional certificate beyond high school?	70	25	4	2
In your opinion, how important is it to increase the proportion of Americans with a degree or professional certificate beyond high school?	58	36	5	1

In your opinion, how important will it be in the future to have a degree or professional certificate beyond high school in order to get a good job?



Using a five-point scale, where 5 means strongly agree and 1 means strongly disagree, please indicate your level of agreement with each of the following statements.

	%5 Strongly agree	%4	%3	%2	%1 Strongly disagree
It is important for more adults to come back and complete a degree program.	28	31	27	9	5
Taking some college classes is a good idea even if you do not get a degree.	38	28	20	8	6

Blacks (79%) and Hispanics (78%) are more likely than whites (66%) to say it is very important to have a degree or certificate beyond high school. There are even larger gaps by racial groups in attitudes about whether more adults should return to complete degree programs; 53% of whites strongly agree or agree, compared with 70% of blacks and 78% of Hispanics.

For the most part, opinions about education beyond high school do not vary significantly by a respondent's level of education. However, those with at least some graduate-level education are slightly more likely than others to view degrees or certificates beyond high school as very important.

The Degree-Job Connection

Although Americans value higher education in general, for many students, the goal of degree or certificate attainment is to get a good job. A good job can provide financial security and life fulfillment. Just over seven in 10 Americans strongly agree (32%) or agree (39%) that employers value the knowledge and skills a degree represents. And 70% strongly agree (39%) or agree (31%) that having a degree or professional certificate beyond high school is essential for getting a good job.

Just under three-quarters (72%) of U.S. adults strongly agree or agree that a college degree or professional certificate leads to a better quality of life. A higher percentage (78%) agree (including 53% who strongly agree) that a good job is essential to having a high quality of life.

Using a five-point scale, where 5 means strongly agree and 1 means strongly disagree, please indicate your level of agreement with each of the following statements.

	%5 Strongly agree	%4	%3	%2	%1 Strongly disagree
A good job is essential to having a high quality of life.	53	25	14	4	4
A college degree or professional certificate leads to a better quality of life.	41	31	19	5	4
Having a professional certificate or degree beyond high school is essential for getting a good job.	39	31	19	6	5
Employers value the knowledge and skills that a degree represents.	32	39	20	6	3

Hispanics (58%) and blacks (50%) are much more likely than whites (33%) to strongly agree that having a professional degree or certificate beyond high school is essential for getting a good job. Blacks and Hispanics are also more likely than whites to see degree or certificate attainment and having a good job as keys to a better quality of life. Hispanics are especially likely to see a connection between a degree, a good job and a high quality of life; 79% strongly agree that a good job is essential to having a high quality of life, and 62% strongly agree that a degree or professional certificate leads to a better quality of life.

% Strongly agree that a college degree or professional certificate leads to a better quality of life

36%
WHITES

50%
BLACKS

62%
HISPANICS

On a five-point scale, where 5 means strongly agree and 1 means strongly disagree, please indicate your level of agreement with each of the following statements.

	WHITES		BLACKS		HISPANICS	
	%5 Strongly agree	%4	%5 Strongly agree	%4	%5 Strongly agree	%4
A good job is essential to having a high quality of life.	46	28	57	21	79	11
A college degree or professional certificate leads to a better quality of life.	36	34	50	26	62	21
Having a professional certificate or degree beyond high school is essential for getting a good job.	33	34	50	23	58	21
Employers value the knowledge and skills that a degree represents.	29	43	39	31	46	32

Americans, however, do express doubts about whether college graduates are well-prepared for success in the workforce. Thirty-nine percent strongly agree or agree that this is the case, while 24% disagree or strongly disagree. These views have been fairly stable in recent years. They also echo previous surveys of business leaders³ and recent college graduates⁴ who doubt whether colleges are adequately preparing graduates for the workforce.

Using a five-point scale, where 5 means strongly agree and 1 means strongly disagree, please indicate your level of agreement with each of the following statements.

	%5 Strongly agree	%4	%3	%2	%1 Strongly disagree
College graduates in this country are well-prepared for success in the workforce.	12	27	37	16	8

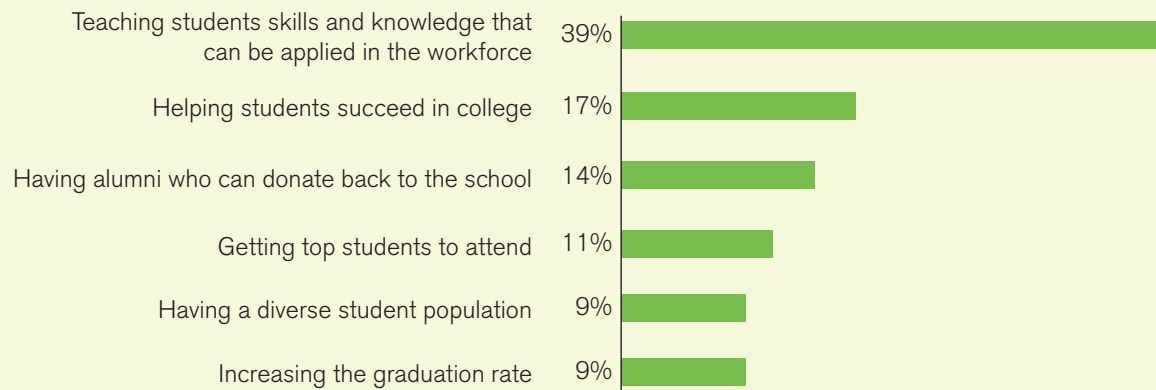
3. <http://www.gallup.com/poll/167630/business-leaders-doubt-colleges-prepare-students.aspx>

4. <http://www.usatoday.com/story/news/nation/2013/10/31/more-than-a-college-degree/3324303/#>

Americans with a high school education or less are most likely to believe that college graduates are well-prepared for success in the workforce; 45% strongly agree or agree, compared with 31% of those with some college education or an associate degree and 37% of those with a bachelor's degree or higher. Hispanics (58%) are more likely than blacks (46%) and whites (33%) to strongly agree or agree that college graduates are well-prepared for success in the workforce.

Despite their uncertainty about whether graduates are well-prepared for a job after college, when rating factors colleges and universities value most, a plurality of respondents (39%) say "teaching students skills and knowledge that can be applied in the workforce." This exceeds the percentages of Americans who say colleges most value helping students succeed in college (17%), having alumni who can donate to the school (14%) and getting top students to attend (11%).

If you had to choose, which of the following factors would you say colleges and universities value most?



A High School Diploma Is Not Enough

Although Americans have some doubts about whether college graduates are ready for the workforce, they do believe that having a college degree is necessary to get a good job. Seventy percent strongly agree or agree that they are confident that having only a bachelor's degree can lead to a good job. That is significantly greater than the 45% who strongly agree or agree that having only a professional certificate beyond high school can lead to a good job and the 37% who strongly agree or agree that having only an associate degree can lead to a good job. Even fewer (22%) believe that having only a high school diploma can lead to a good job; a majority (54%) disagrees or strongly disagrees with this statement.

On a five-point scale, where 5 means strongly agree and 1 means strongly disagree, please indicate your level of agreement with each of the following statements.

	%5 Strongly agree	%4	%3	%2	%1 Strongly disagree
I am confident that having only a bachelor's degree beyond high school can lead to a good job.	31	39	21	5	4
I am confident that having only a professional certificate beyond high school can lead to a good job.	19	26	34	14	7
I am confident that having only an associate degree beyond high school can lead to a good job.	14	23	40	16	7
I am confident that having only a high school diploma can lead to a good job.	13	9	24	27	27

Those with a high school diploma or less (31%) are most inclined to strongly agree or agree that a high school education is sufficient for getting a good job. That compares with 19% of those with some college or an associate degree and just 8% of those with a bachelor's degree or higher.

Notably, 63% of Hispanics strongly agree or agree that a professional certificate beyond high school is sufficient for getting a good job, matching the percentage of Hispanics who say the same about a bachelor's degree.

Section 2: Changing Ideas of College and Postsecondary Education

Perceptions of “College” Expanding

The dominant way Americans perceive college education is “a campus where students live and attend classes with the goal of getting a four-year degree.” According to the survey, 69% of U.S. adults say they think of college in those terms most of the time, with an additional 28% saying some of the time.

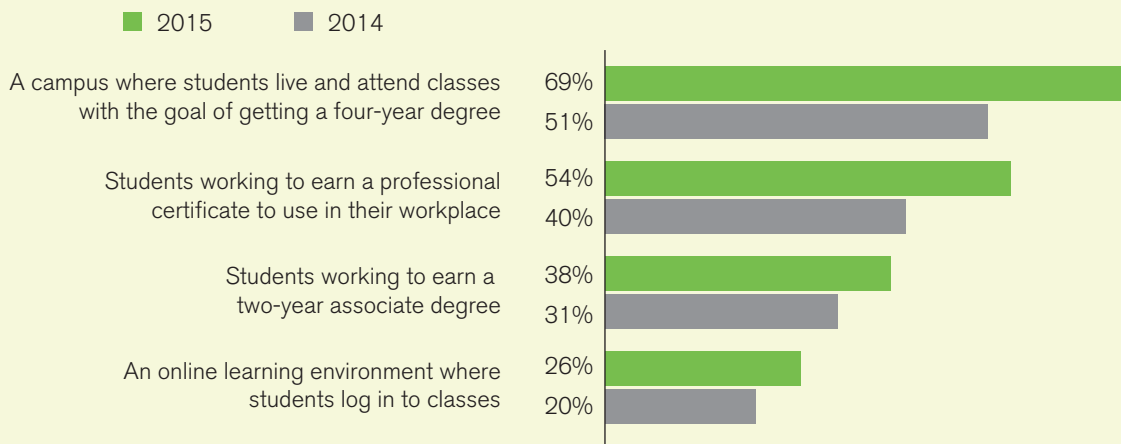
However, that education model is just one of many forms of postsecondary education available to U.S. adults, alongside attending community college, earning a professional certificate or taking online courses. A majority (54%) now also think “students working to earn a professional certificate to use in their workplace” describes college education most of the time. Smaller percentages think “students working to earn a two-year associate degree” (38%) or “an online learning environment where students log in to classes” (26%) describes college education most of the time.

Notably, since last year, there has been an increase in the percentage who perceive each of the four descriptions of postsecondary education as college and a decrease in the percentage who say they never think of college in those terms. Compared with the 2014 Gallup-Lumina study, the percentage who think of college mostly as a campus of students working toward four-year degrees has increased by 18 percentage points, from 51% to 69%, while the percentage who think of college as students working to earn professional certificates has increased 14 points, from 40% to 54%.

I'm going to read some statements about college. Please tell me whether each of these describe how you think about college. Do you perceive college as ... most of the time, some of the time or never?

	2015			2014		
	% Most of the time	% Some of the time	% Never	% Most of the time	% Some of the time	% Never
A campus where students live and attend classes with the goal of getting a four-year degree	69	28	3	51	34	15
Students working to earn a professional certificate to use in their workplace	54	39	7	40	41	18
Students working to earn a two-year associate degree	38	55	6	31	48	21
An online learning environment where students log in to classes	26	61	12	20	53	27

% of Americans who think of "college" in this way "most of the time"



Hispanics and blacks are more likely than whites to perceive nontraditional learning environments as college, including roughly half of each group thinking that "students working to earn a two-year associate degree" describes college most of the time. The three racial groups have similar percentages reflecting the perception of four-year on-campus schooling as college most of the time.

% Who perceive of “college” in this way “most of the time”

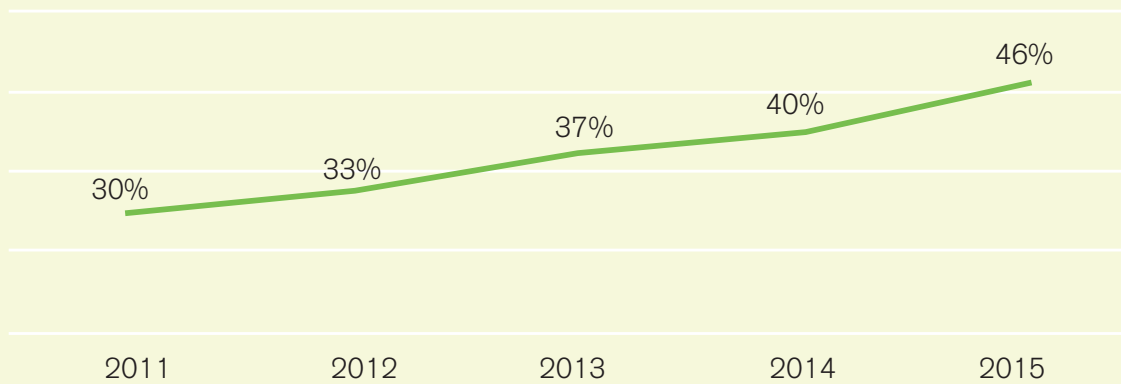
	Whites	Blacks	Hispanics
A campus where students live and attend classes with the goal of getting a four-year degree	70	71	65
Students working to earn a professional certificate to use in their workplace	49	64	65
Students working to earn a two-year associate degree	34	48	52
An online learning environment where students log in to classes	22	39	35

More See Alternatives to Four-Year College as High-Quality Education

Not only do more people think of postsecondary education differently than the traditional four-year college experience, but the percentage of those who see some of the alternative forms as offering high-quality education has increased. Forty-six percent of Americans now strongly agree or agree that online colleges and universities offer high-quality education. That is up from 30% in the initial Gallup-Lumina poll conducted in 2011. There has been at least a modest increase in agreement each year the study has been conducted.

Online Colleges and Universities Offer High-Quality Education

— % Strongly agree/Agree



There has also been a slight increase in the past five years in the percentage of U.S. adults who strongly agree or agree that community colleges offer high-quality education. In 2011, 58% strongly agreed or agreed with that statement, compared with 62% in 2015.

Despite the increased perception that community colleges and online colleges offer high-quality education, Americans remain most likely to agree that traditional colleges and universities provide high-quality education, with 74% strongly agreeing or agreeing. That percentage is essentially in the midpoint of the trend on this item, with a low of 71% agreement in 2011 and a high of 77% in 2013.

Using a five-point scale, where 5 means strongly agree and 1 means strongly disagree, please indicate your level of agreement with each of the following statements.

	%5 Strongly agree	%4	%3	%2	%1 Strongly disagree
Traditional colleges and universities offer high-quality education.	31	43	20	3	2
Community colleges offer high-quality education.	27	35	28	6	3
Online colleges and universities offer high-quality education.	15	31	35	13	6

Other questions in the survey provide further evidence that online colleges and community colleges still have work to do to close the gap with traditional four-year colleges in perceptions of quality. Just 39% of U.S. adults strongly agree or agree that the quality of education at an online college or university is just as good as education from a traditional college or university. However, Americans are more inclined to believe that online and traditional colleges have similar education quality than to believe they do not — the combined 39% agreement exceeds the combined disagreement of 29%. Also, by a 39% to 25% margin, Americans are more likely to strongly agree or agree than to strongly disagree or disagree that “an associate degree is a well-respected degree in the United States.”

Using a five-point scale, where 5 means strongly agree and 1 means strongly disagree, please indicate your level of agreement with each of the following statements.

	%5 Strongly agree	%4	%3	%2	%1 Strongly disagree
The quality of education at an online college or university is just as good as the education received at a traditional college or university.	16	23	31	18	11
An associate degree is a well-respected degree in the United States.	17	22	36	19	6

Hispanics (64%) and blacks (54%) are much more likely than whites (40%) to strongly agree or agree that online colleges and universities provide high-quality education. Perceptions of quality of online colleges and universities also vary significantly by educational attainment — 55% of those with a high school education or less, 46% of those with some college or an associate degree, and 32% of those with a bachelor's degree or higher strongly agree or agree that online colleges provide high-quality education.

Hispanics are most positive about the quality of a community college education, with 73% strongly agreeing or agreeing that these schools offer high-quality education, compared with 62% of whites and 57% of blacks.

Determinants of High-Quality Education

Americans provide clear guidance about how they determine what a “quality education” is. Among the factors measured in the survey, qualified faculty (78%), being able to transfer credits to other schools (74%) and the percentage of graduates who can get a good job (69%) are viewed as the most important in determining the overall quality of a college or university, based on the percentage rating each attribute as very important. Majorities also say that the degree being viewed as relevant to employers' job needs (61%) and the percentage of students who graduate from the school (55%) are very important factors. At 48% very important, the price of the degree is considered less important on a relative basis.

The perceived importance of these factors has been relatively stable over the five years of the Gallup-Lumina poll.

Please tell me how important each of the following factors are to the overall quality of a college or university.

	% Very important	% Somewhat important	% Not very important	% Not at all important
The qualifications of the faculty	78	18	2	1
The credits or credentials obtained at the school can be transferred to other colleges or universities	74	22	3	1
The percentage of graduates who are able to get a good job	69	27	2	1
The degree is viewed by employers as relevant to the jobs they need to fill	61	34	4	1
The percentage of students who graduate from the college or university	55	37	5	2
The price of the college or university degree	48	38	10	4

Although price is the least important factor of those measured in Americans' assessment of the overall quality of a college or university, blacks (63%) and Hispanics (62%) are more likely than whites (41%) to see the price of the degree as being a very important indicator of quality.

Institutions Need to Change

Expanding definitions of what constitutes postsecondary education are consistent with Americans' belief that colleges and universities need to change to better meet the needs of today's students. Seventy-eight percent agree with that statement, including 53% who strongly agree. Far fewer, 42%, strongly agree (15%) or agree (27%) that colleges and universities *are* changing to better meet students' needs.

Using a five-point scale, where 5 means strongly agree and 1 means strongly disagree, please indicate your level of agreement with each of the following statements.

	%5 Strongly agree	%4	%3	%2	%1 Strongly disagree
Colleges and universities need to change to better meet the needs of today's students.	53	25	14	5	2
Colleges and universities are changing to better meet the needs of today's students.	15	27	38	12	7

Hispanics (55%) and blacks (52%) are more inclined to strongly agree or agree that colleges and universities are changing to better meet students' needs, compared with 38% of whites.

Section 3: Expanding Educational Attainment

Who Is Responsible for Expanding Educational Attainment?

According to U.S. Census estimates and the Gallup-Lumina survey, about four in 10 Americans have at least an associate degree.⁵ Slightly more — 46% of all adults, including many with a college degree — say they have earned a professional certificate. As mentioned previously, most U.S. adults think it is very important to increase the percentage of Americans who have a degree or professional certificate.

Americans overwhelmingly believe that individuals themselves are responsible for ensuring that more people in the U.S. earn degrees or certificates beyond high school. Seventy-two percent say individuals are very responsible for increasing the percentage of Americans with degrees or certificates, far more than say that about any of the other six institutions or factors measured. Colleges and universities are second, with 53% saying they are very responsible. Nearly four in 10 see government as very responsible, including the federal government (36%) and state government (38%), and 35% say the president of the United States is very responsible. Americans are least likely to see local communities and businesses as very responsible for ensuring that more Americans have a degree or certificate beyond high school. However, a majority sees both as being at least somewhat responsible.

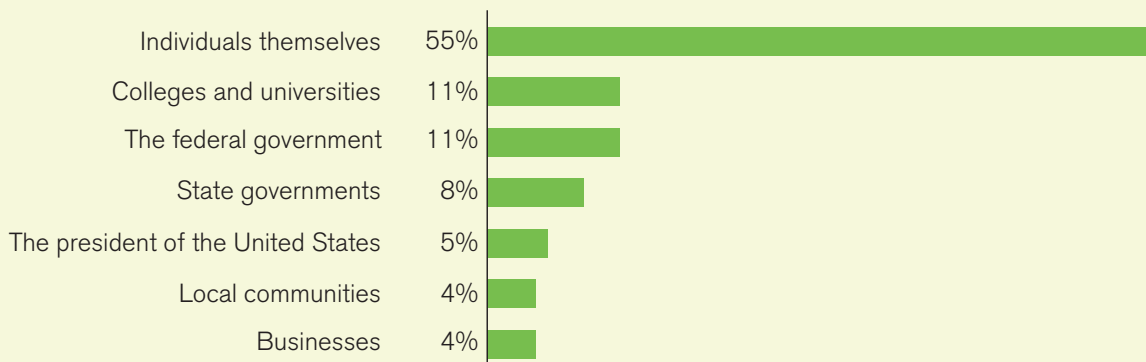
Not surprisingly, when asked to choose which of the seven institutions or factors is most responsible for ensuring more Americans have postsecondary credentials, Americans overwhelmingly choose individuals themselves (55%). Colleges and universities (11%) and the federal government (11%) are a distant second.

5. <https://www.census.gov/hhes/socdemo/education/data/cps/2014/tables.html>

How responsible are each of the following to ensuring that more Americans have a degree or certificate beyond high school?

	% Very responsible	% Somewhat responsible	% Not too responsible	% Not at all responsible
Individuals themselves	72	24	3	1
Colleges and universities	53	40	5	3
State governments	38	42	10	10
The federal government	36	37	13	14
The president of the United States	35	31	14	20
Local communities	31	49	13	7
Businesses	27	49	15	10

If you had to choose, which of the following is most responsible for ensuring more Americans have a degree or certificate beyond high school?



Whites (61%) are more likely than blacks (47%) or Hispanics (35%) to say that individuals are most responsible for ensuring more Americans have degrees or certificates beyond high school. Hispanics are more inclined than other racial groups to say colleges and universities (17%) and the federal government (17%) are most responsible.

Sixty-five percent of Americans with a bachelor's degree or higher believe that individuals are most responsible for increasing degree and certificate attainment in the U.S., compared with 57% of those with some college education or an associate degree and 48% of those with a high school diploma or less.

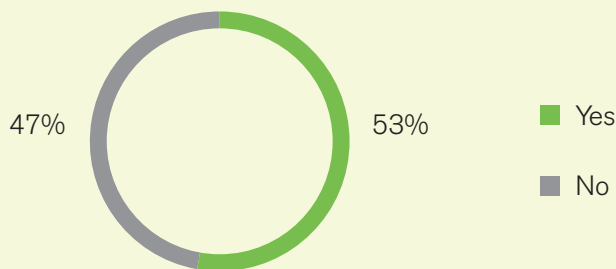
Degree Completion Aspirations

There are two primary ways to increase the percentage of Americans with a degree or professional certificate. The first is to increase the proportion of young adults who pursue postsecondary education once they finish high school so more adults will have degrees and certificates in the future. The second is to increase the proportion of today's adults who lack a degree or certificate to return to school to receive one.

The survey finds 16% of U.S. adults reporting that they have completed some college credits but did not receive an associate or a bachelor's degree. Of these, roughly half (53%) say they would like to complete a degree someday.

(Asked of those who attended college but did not complete a degree program)

Would you like to complete a degree someday, or not?

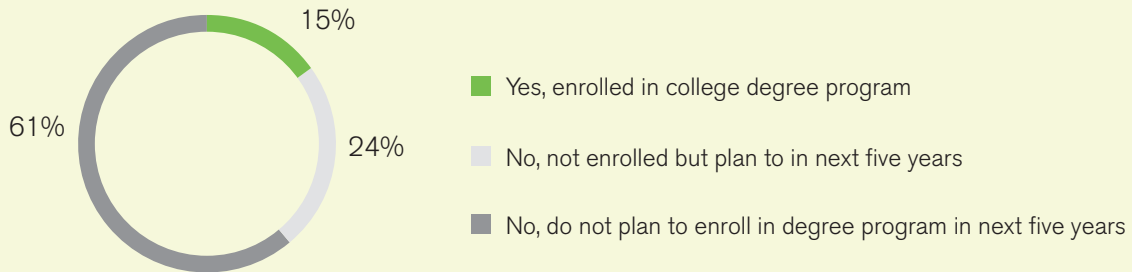


Respondents were asked why they would or would not like to complete a degree. The most common reasons for wanting to complete a degree are to be competitive in the workforce and have better opportunities for advancement, to fulfill a personal goal and achieve a better life, and to increase their income. The most common reasons for not wanting to complete a degree are age (respondent was nearing retirement age or already retired), not wanting a degree or seeing it as important, and saying they are already established and are comfortable with where they are in life.

Importantly, roughly half (49%) of those who have attended college but did not complete a degree program report that they have earned a professional certificate.

In addition to assessing their degree aspirations, the survey measured respondents' actions and intentions for completing a college degree program. The 59% of respondents who have not received an associate degree or higher were asked about enrollment in a college degree program. Fifteen percent report they are currently enrolled in a degree program, while another 24% say they plan to enroll in the next five years. The remaining 61% have no plans to enroll in a degree program in the next five years.

(Asked of those who do not have an associate degree or higher college degree)
Are you currently enrolled in a college degree program, or not?
[If no:] Do you plan to enroll in a college degree program in the next five years, or not?



If all those who are enrolled in a degree program or plan to enroll completed their degree program, the percentage of U.S. adults with an associate degree or higher would increase from 41% to 64%.

Educational Opportunities for Working Adults

Of course, aspiring to receive a college degree is just the first step to obtaining one. Even adults with the drive to take action to complete a degree program may find obstacles to overcome. For working adults, it can be challenging to balance the demands of work, school and family. Less than half of U.S. adults (44%) strongly agree or agree that there are enough educational opportunities available for working adults. Twenty-six percent strongly disagree or disagree, and 30% are neutral.

One approach some colleges are taking to make it easier for working adults to complete a degree program is to award them degree credit for knowledge they already have, as opposed to the traditional model that awards degree credit based on time spent in the classroom. Americans widely endorse the idea of awarding college credit for skills or knowledge people learn on the job. Seventy-four percent strongly agree or agree with this idea, while just 7% strongly disagree or disagree.

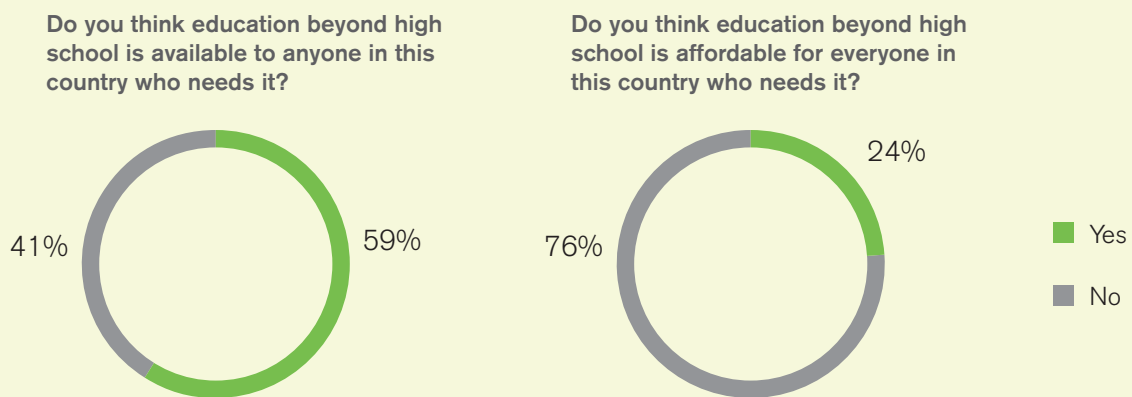
Using a five-point scale, where 5 means strongly agree and 1 means strongly disagree, please indicate your level of agreement with each of the following statements.

	%5 Strongly agree	%4	%3	%2	%1 Strongly disagree
There are enough educational opportunities available for working adults.	21	23	30	18	8
College credit should be available for skills or knowledge gained on the job.	44	30	19	5	2

Americans' views on whether there are enough educational opportunities for working adults are similar regardless of their educational attainment. However, those with a bachelor's degree or higher are less supportive of the idea of awarding college credit for skills and knowledge acquired on the job (64% strongly agree or agree) than those with some college or an associate degree (82%) and those with no college education (75%).

Availability and Affordability of Education Beyond High School

A majority of U.S. adults (59%) believe that education beyond high school is available to anyone in the U.S. who needs it. But that leaves a substantial minority of 41% who say postsecondary education is not available for all. Americans are much more pessimistic about the affordability of postsecondary education. This is not surprising given the well-documented inflation of college tuition in recent decades. Only 24% of Americans say education beyond high school is affordable for everyone who needs it.



Americans who did not attend school beyond grade 12 are somewhat more optimistic about both the availability and affordability of postsecondary education than those

with at least some college education. Sixty-four percent of Americans with a high school education or less believe postsecondary education is available to anyone who needs it, compared with 58% of those with some college or an associate degree and 54% of those with a bachelor's degree or higher. And while 30% of those with a high school education or less say postsecondary education is affordable for everyone, 20% of those with some college or an associate degree and 19% of those with a bachelor's degree or higher agree.

Hispanics (49%) are much more likely than blacks (21%) or whites (19%) to believe postsecondary education is affordable for everyone.

Student Debt

Many of the questions surrounding the value of college center on the return on investment — the payoff (in terms of earnings) compared with the investment (tuition and other costs of attending). The price of a four-year degree is beyond what many U.S. families can afford, particularly if they have multiple children, so student loans have become increasingly common as a means of paying for college. And student debt burden has had a negative effect on the personal finances of many people who attended college and on the national economy more generally.⁶

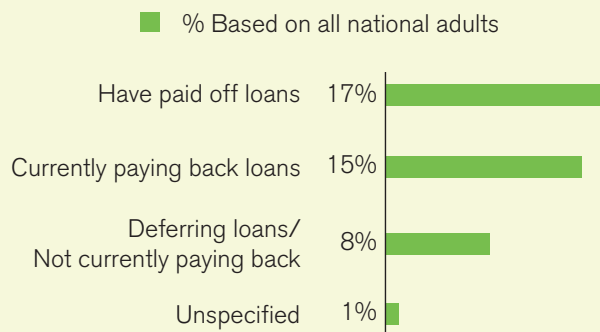
Forty-one percent of U.S. adults say they have taken out loans to pay for their college education or the college education of a family member. Twenty-three percent still owe money on a student loan, including 15% who report they are currently paying back loans and another 8% who are deferring student loan payments.

Thinking about your own situation, did you take out loans to pay for your college education or the college education of a family member?

41%
YES, TOOK OUT LOANS

59%
NO, DID NOT TAKE OUT LOANS

(Asked of those who have taken out loans) Which of the following applies to you — you have paid off those college loans, you are currently paying back those loans or you are deferring those loans and not currently paying them back?



6. <http://www.federalreserve.gov/econresdata/notes/feds-notes/2014/student-loans-and-homeownership-trends-20141015.html>

Higher-income Americans are more likely than lower-income Americans to report taking out student loans. This is probably because upper-income Americans are more likely to have attended college or to have sent children to college.

Americans generally believe at least some student loan debt is reasonable for a college education, and they are more likely to view higher levels of student debt as reasonable for those graduating with a bachelor's degree than for those graduating with an associate degree or attending college but not receiving a degree. When asked in an open-ended format how much debt is reasonable for a graduate with a bachelor's degree, 53% of Americans say that \$20,000 or more in debt is reasonable. That is more than double the percentage who say the same about student loan debt for an associate degree (24%) or college education without a degree (23%).

Suppose someone had to take out some student loans in order to attend college. What do you think is a reasonable amount of loan debt for someone to have if they ... ?

	% Graduate with a bachelor's degree	% Graduate with an associate degree	% Take classes for several years at a college or university but do NOT graduate with a degree
No amount of loan debt is reasonable	7	9	14
Under \$5,000	5	14	18
\$5,000 to less than \$10,000	10	22	22
\$10,000 to less than \$20,000	20	26	18
\$20,000 to less than \$30,000	19	13	12
\$30,000 to less than \$40,000	10	4	5
\$40,000 to less than \$50,000	9	3	2
\$50,000 or more	15	4	4
Don't know/Refused	5	5	5

Note: Question is asked in open-ended format. Responses are coded into ranges.

Summary

Americans continue to endorse the importance of having a certificate or degree beyond high school, and they see the importance of postsecondary education increasing in the future. They view higher education as essential for getting a good job and important for ensuring a high quality of life. Although they have some doubts about whether college graduates are well-prepared for the workforce, that does not diminish their faith in the value of the degree. Many more say having a bachelor's degree is sufficient for getting a good job than say the same about having an associate degree, a professional certificate or a high school diploma.

Americans largely see individuals themselves as most responsible for ensuring that more Americans get postsecondary degrees and credentials. But many individuals who are motivated to take the steps to complete a degree face barriers to getting that education. Although a majority of Americans (59%) say college is available to anyone who needs it, a substantial minority believes it is not. And only one in four believe that college is affordable to all who need it. Less than half of Americans agree that there are enough educational opportunities for working adults.

Americans appear to be expanding their definition of what "college" means, moving beyond the traditional view of a four-year program on a college campus to include community college, online education and professional certification. Hispanics and blacks, who lag behind whites and Asians in degree attainment, are especially likely to see these types of alternatives as college options. Americans are increasingly likely to view online education and community colleges as having quality education, though still not near the same quality as traditional colleges.

After individuals themselves, Americans view colleges and universities as most responsible for expanding degree attainment in the U.S. Most Americans believe that colleges and universities need to change to better meet the needs of students today, but far fewer perceive that these institutions are changing. In addition to expanding access and affordability to young adults just finishing high school, colleges and universities may also look at ways they can promote degree completion among working adults who started but did not finish a degree program.

Methodology

This report includes results from a survey Gallup conducted on behalf of Lumina Foundation. The study includes findings from a quantitative survey to understand the perceptions of adults currently living in the U.S. about several important issues pertaining to higher education, including degree attainment, quality and value, costs, and workforce preparedness.

Gallup conducted 1,616 interviews using landline and cellphone numbers. The study consisted of two parts: a random-digit-dial sample of 1,214 national adults and a supplemental oversample of 402 black and Hispanic respondents, all of whom had previously participated in the Gallup Daily tracking survey.

Gallup conducted surveys from Oct. 1-Nov. 5, 2015. Multiple calls were made to each household to reach the eligible respondent. Interviews were conducted in English or Spanish depending on the respondent's primary language.

Gallup weighted the sample to correct for unequal selection probability, nonresponse and double coverage of landline and cellphone users in the two sampling frames. Gallup also weights the final samples to match the U.S. population according to gender, age, race, Hispanic ethnicity, education, region, population density and phone status (cellphone only, landline only, both and cellphone mostly). Demographic weighting targets are based on the most recent Current Population Survey figures for the aged 18 and older U.S. population. Phone status targets are based on the most recent National Health Interview Survey. Population density targets are based on the most recent U.S. Census.

The questionnaire was developed in consultation with representatives from Lumina Foundation and Gallup. All interviewing was supervised and conducted by Gallup's interviewing staff. For results based on the total sample size of 1,616 adults, one can say with 95% confidence that the margin of error attributable to sampling and other random effects is ± 3 percentage points. For the sample of 930 non-Hispanic whites, the margin of sampling error is ± 4 percentage points. For the samples of 300 non-Hispanic blacks and 302 Hispanics, the margin of sampling error is ± 7 percentage points.

About

About Lumina Foundation

Lumina Foundation is an independent private foundation committed to increasing the proportion of Americans with high-quality degrees, certificates and other credentials to 60% by 2025. Lumina's outcomes-based approach focuses on helping to design and build an accessible, responsive and accountable higher education system while fostering a national sense of urgency for action to achieve Goal 2025.

For more information on Lumina, visit <http://www.luminafoundation.org>.

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.

For more information, visit www.gallup.com or education.gallup.com.