

Appendix: Quotes from the Lumina Foundation-Gallup State of Higher Education 2022 Study In-Depth Interviews

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Reasons for Enrolling in Higher Education

1. [WHAT LED YOU TO ENROLL IN HIGHER ED IN THE FIRST PLACE?] “Looking back [laugh] with the uh, with the presence of wisdom, I guess, through the ages, I’m much older now but uhm, it was just expected. Uhm, I, I did pretty well in high school. I graduated uh, third in uh, my class uhm, 3.929, I believe, grade point average. Uhm, and you know, and like a lot of younger people, I didn’t know what I was doing, it was just expected of me to go from there to college.” – James W., Black Male, 45-59, Stopped out
2. “Um, basically higher employment opportunities if I were to get a degree basically. Basically, um, meeting the qualifications for, um, better opportunities for, um, employment mainly.” – Immanuel Y., Black Male, 18-29, Stopped out
3. “Well, I’ll [unintelligible] I really didn’t wanna go to college. That was something my parents wanted me to do. Which is why I only have one year. Okay? Um, because I quit after a year. Well a-and I may

not have quit, but I ended up getting pregnant and then I kinda just didn't go back. And then I got a job after I had a child. And-and here we are years later all she wrote. But I-I went into college right after high school. My year is right after high school. And I just never went back." – Kimberly T., Black Female, 45-59, Stopped out

4. "My husband had actually found a program through our state to help pay for somebody that has never had any formal education. So that was a major push. And I've always had the desire to wanna do it because I never received the opportunity. So between him, the free program, and something inside of me so it means a lot that I'm gonna-that I'm actually gonna pursuing and gonna be walking across the stage. Yeah." - Nell F., White Female, 30-44, Currently enrolled
5. "Uhm, well I was, was at home babysitting my daughter, and I just thought while I'm here I could take online courses and see where that leads me, and that's how I got into it. You know, of course, taking the different courses and stuff, I, I pursued [inaudible] just to go and see if I could be an administrator at a daycare. And then I did work just a little bit and then that's when I ventured on to the public school, I am now." - Sandra H., Black Female, 45-59, Stopped out
6. "It was just, one, I love learning. And so the ability to just continue to grow my knowledge was kind of a draw. But along with that, it helps with prospects of the jobs in the future. It's just something to have in your back pocket. Like saying I have some training in this field from college, so yeah." - Carl F., White Male, 18-29, Currently enrolled
7. [ASKED ABOUT WHO PUSHED HER TO GO TO COLLEGE] "Honestly everybody. I feel like there's this underlying thing—everybody thinks everybody needs to go to college. And there's more openness now— --to the idea of not going or going, you know, for a specific thing—just for like certifications or something of the sort. But overall it's more of a you're not making it in life if you— --don't go to college and you don't have a degree." -Katlyn E., White Female, 18-29, Stopped out

Cost

Knowledge regarding Cost of Higher Education and Related Expenses

1. "I don't think I was. I, I don't think I really considered that you know, you wouldn't have like, just a parking lot, or something to park in at a big college. Uhm, but [REDACTED] is in a downtown setting here in [REDACTED]. So, it's mostly street parking or their structures, but you got to pay, you know, quite a premium monthly to get, to get one of those parking spots. So, you end up parking on the metered spots on the street. And that, that creates a lot of headaches because the meters would only take, I think, two hours' worth of coins, and then you're supposed to move every two hours, you're not supposed to stay in the same spot. But so you either had to go back and move, find a new spot, which was difficult, or you know, hope they didn't chalk your tires and just put more money in the meter and then walk all the way back to class. So, it, it was just a nuisance and a headache. And it led to a lot of missed classes, where it was just like, I'm just gonna drive home screw this." – James W., Black Male, 45-59, Stopped out
2. "I first started at a community college to save money and then transferred to a four-year university. So I didn't really have a lot of student loan debt when I graduated. Um, but I did have to choose, um, a college that was more affordable because I knew that the cost would be high if I went to other institutions." – Shana T., Black, Hispanic Female, 30-44, Currently enrolled
3. Well I knew college from other people that it was going to be really high, so I figured it was going to be. But after you get the-the figures of— oh, this class costs this much, it's like whoa, okay. it's like what's the point in going to school then if you're going to be in debt for a long time after. And then that's [unintelligible] even are able to get a job in that field, so." – Sade I., Black Female, 30-44, Stopped out
4. "Um, mostly hearing people that went to school. They said that, um, how the fees are and stuff with the books and stuff like that and how you end up with like debt for student loans. So I'm kind of scared. I don't wanna get in debt." - Malika R., Black Female, 30-44, Never enrolled
5. "You don't realize how expensive some of those books are, like you getting \$100 to \$150 books, and then like, you gotta also pay for like, if you got a biology class, you got to pay for that lab. That's

- another extra \$100 or so, so all those little fees add up. So like, you know, you could probably get a work study, but it depends on the demand for it because back then, you know, everybody's picking up a work study. So you have to pretty much go get you a regular job and try to work with your supervisor on your uhm school schedule versus your work schedule.” - Drea G., Black Male, 30-44, Currently enrolled
6. “For the nursing yes. Because there was, you know, you have to buy a stethoscope and then you have to get this and the uniform. And even though it wasn't like exorbitant but it was still an expense that I wasn't expecting. But I kept saying to myself okay, this is going to a new place, you know, this is part of the process. But that could be very frustrating. And then sometimes you couldn't get the books that were used so you had to buy like a new book. And I remember that being extremely expensive and then when you tried to sell it you didn't get the money back that you paid for it. That was quite frustrating.” - Ruth A., Black Female, 45-59, Stopped out
 7. “I think a lot of people don't realize that you sometimes have to spend way more than what you think. Once you get there you find out that you have – I didn't have an automobile at the time so I had to get around some of the classes I took or some of the books I needed. Thank god I met friends there and could ride with some people who had cars. But a lot of people don't have cars. And just the survival – labs in the afternoon and so you don't have time to go eat. Because you have a lab. So now you gotta provide yourself with lunch and dinner or sometimes dinner and it was just a lot more money than I had anticipated. And at the time when I was younger I didn't know that there were ways that I probably could have gotten around it. And then everything just kind of fell apart so—” - Yolanda F., Black Female, 45-59, Stopped out
 8. “To be honest, I was discouraged by my uhm, my high school counselor. When I went to go see him and said, I want to go and work for World Relief to help feed the hungry. He told me, oh you can't do that. He says you, you can't afford to go to college to do something like that. We'll figure something else out. You can't go to college. And so I, from that point on thought, well, I'm never going to college and I never tried. It was very discouraging.” - Tammy P., White Female, 45-59, Stopped out

Impact of Cost on Ability to Remain Enrolled

1. “So the reason why, um, I stopped wa-was because I was unable to, um, pay, um, any fur- well...the reason why I stopped was because, yeah, I wasn't able to, um...financially, um, support for any more classes again. That's why I stopped.” – Immanuel Y., Black Male, 18-29, Stopped out
2. “I mean obviously this grant has helped tremendously. And I have to stay enrolled to finish my two years so I can get that money. So it's very important for me to stay enrolled to finish this or I wouldn't receive the money from them. But financially it's a little more of a strain on us personally because I do have to put out the money for the books and the other fees. And plus I have two daughters that are also in college that... Yes. And they don't qualify for this program, so luckily we had college funds set up for them. Because we've always been huge on making sure we paid for our kids' college. Because no kid should have to be told that if you wanna go you gotta pay for it yourself.” - Nell F., White Female, 30-44, Currently enrolled
3. “So right now I'm 100% liable for all my home expenses which is rent, utilities, you know, phone service—all those. Yeah. So after that, that's where the remainder wasn't enough to continue with the payments for the course I was doing. So that was the reason—half of it was the reason I had to put that on hold.” - Rosemary C., Black Female, 45-59, Stopped out
4. “Uhm, well when I had the Pell Grant, it was actually, except it seemed to get more and more expensive for each term because you actually get to keep any money that is left over after paying for books and all that. And by the time I was failing, there was no money left over with, with spending on the tuition and the books and everything. I had nothing left.” - Cassandra M., White, American Indian Female, 30-44, Currently enrolled

Experience with Financial Aid and Student Loans

1. “Um, the financial aid process was kind of complex a little bit. It was kinda difficult to understand the point because I wasn’t, um, fully aware about it, what, um...basically how to go about it when I was, um, filling out the paperwork and-and things— for the-to be, um, approved for it.” – Immanuel Y., Black Male, 18-29, Stopped out
2. [WHY DIDN'T YOU TAKE OUT STUDENT LOANS?] “Um, mainly, um, my father was worried about, uh, me paying it, um, back mainly. For the loan that I took, uh, were to take out for the school—mainly. But, um I mean cuz we found out about, um FASA financial aid. I mean, um, federal student aid. Yeah. We found out about that. Yeah.... My father and, um, the par- the partner he was with... They broke down to me, um...how much I would have to pay back if-like depending like if I woulda took out that much for [unintelligible] the loan was about 2,000 or 3,000, then I would have to, um, come-come up with that money and payment arrangements to pay it back for, um, a year or six months or however long it takes [unintelligible] to back it back like not in full, but like usually like, uh, like every paycheck. If my job would have to take out like about maybe like 25 or 50% for, um,—loans. And they said it was just something that I didn’t wanna, um, take part in if you wanna, um, get ahead financially.” – Immanuel Y., Black Male, 18-29, Stopped out
3. “You have to go to the student financial aid, uh, website to start out. To be-in order to-to get any type of aid from school. And then... but the-the difficult part is the school’s actual financial aid office cuz they are really slow and then they don’t communicate with you till last minute on what you need or what needs to be done.” – Kiera M., Black Female, 18-29, Currently enrolled
4. “I think colleges do a poor job in explaining what student loans entail. I mean they give away all this money to these 18 year olds per se who don’t even think with their whole brain. And I don’t think they fully understand that they have to pay all this back. I just think colleges should do a better job explaining how these loans work... I did not want any loans. I refuse them every time. If I can’t pay for it then I don’t want the loan.” - Nell F., White Female, 30-44, Currently enrolled
5. “I got the grants. Um, I wasn't really educated on that. But I got grants and loans and things. So I actually had money left over to kind of help out a little bit, but of course, it, paying for books and things like that, it, it kind of, you know, got all spent up. But, um, the second time around, um, yeah, I didn't have any monetary issues.” - Kia B., Black Female, 30-44, Currently enrolled
6. “Yeah, first I started [applying for financial aid] online. But then when they started asking questions about my parents because I was confused, I was grown at that time, so I didn't know why they were asking questions about my parents. : So I did make an appointment to go to the college and they helped me in their office, you know, fill out the FAFSA, and things like that the first go-round. They were very helpful.” - Kia B., Black Female, 30-44, Currently enrolled
7. “Without the loans, I probably wouldn't have been able to go to school that, you know.” - Kia B., Black Female, 30-44, Currently enrolled
8. “I had a Pell Grant there which pretty much paid for the tuition, but once again, we run into this book problem. So, I talked with a financial aid advisor there, and I was able to get a SEOG grant, which kind of helped me out.” - Drea G., Black Male, 30-44, Currently enrolled
9. “Well, like, well, I'm working, so, you know, but, I mean, as far as like, uhm to keep borrowing, and keep borrowing, now because you wind up putting yourself farther in a hole. You know? Especially when everything else is getting, is getting more attention than your schoolwork because there's so much going on around you. You know, like I tell anybody, the best, the best thing you can do is try to get a much grant money and scholarship money as you can. Stay away from those loans. Cuz once those loans add up and get interest, you'd have a problem on your hand.” - Drea G., Black Male, 30-44 Currently enrolled
10. [WHY DIDN'T YOU TAKE OUT STUDENT LOANS?] “Due to the simple fact that I didn't already have, I'm a big cash-is-king person. So, like I pay everything with cash. I don't have a credit base. So, I didn't want to start off by going into the negative knowing I didn't have that money to pay. If it makes sense.” - Niquisha S., Black Female, 30-44, Stopped out

Mental Health

Causes of Mental and Emotional Stress

1. "I was in a pretty abusive relationship back then. Um— the guy I was with, he-he would put his hands on me and call me names and like just like mentally abuse me and it was-it was-it was very hard. And like while I was trying to focus on classes it was just-it was just really hard for me to like— stay focused or keep my drive up to do the things that I enjoyed." – Bianca F., Black Female, 30-44, Stopped out
2. "Yeah [experienced stress]. I just, um, at the schools, um, because I have-I have issues with learning and everything where I'm a little bit slower than most there was no programs to help with that. So I was stressed out." – Sade I., Black Female, 30-44, Stopped out
3. "I put a lot of stress on myself maintaining – I have a 4.0. Okay, I'm very proud of myself. So if I would get a bad grade, trying to figure out how much it brought my grade down. Because I wanted to excel so much and just prove that I could do it. So sometimes I think the stress was myself stressing if I didn't do as well as I thought I should. But the workload is very stressful. For me personally. I mean they just pile the work on. I mean it just brings a lot of stress because you're trying to manage your time, you're trying to manage a family, a household. So maybe, I don't know, maybe for somebody else that didn't have as many responsibilities it may not have been as bad, but for me I just felt a lot of stress." - Nell F., White Female, 30-44, Currently enrolled
4. "I don't know, I just didn't believe in myself, I guess. And I. It was a lot of information being thrown at me. So I wasn't as confident. So, like, when test time came and things like that would cry, I would cry. And I was stressed, I would stay up all night, uhm, studying just to go and ace, the whole test, like I, I graduated top of my class. So, I was doing all that stressing, really for nothing. And then all of that, when my grandma passed away, I actually was going to drop out of school because I, I don't know, but it was my, my support system that was in school, they wouldn't even let me drop out if I wanted to. But I. I just became so down and depressed about that." - Kia B., Black Female, 30-44, Currently enrolled
5. "When I got in college, I felt lost because I always had a dream of, you know, being able to play ball in college and probably go pro or something. So it was like, when I first got there it really is like a lost feeling for me. You know, just like, man, I'm here, but the motivation I had to get me here, I don't have right now." - Drea G., Black Male, 30-44, Currently enrolled
6. "I do have a lot of anxiety, and I found out actually in college, my junior year, that I actually got diagnosed with generalized anxiety disorder. And uhm I guess, per the ADA, that entitles me to accommodations, such as extended time and stuff like that." - Tony Y., Asian Male, 18-29, Currently enrolled
7. "Yes. I was a little anxious because just like it was a new platform to me like to do it online. And then it's like oh my god, I don't know what to do. How do I do this? How do I do that? But once I started to navigate through everything it's like I started to get more comfortable like knowing where to go look for this or how I find my lesson for the week or what discussion. You know, it got a little easier once I knew what [unintelligible]. I was very, oh, stressed out at first. I mean I was passing but I still was like stressed out because it was like I kept having to, you know, email my teachers like where do I find this? How do I do this? How do I get my classwork? How do... You know? So yeah, it was a little stressful." - Dana Marie E., Black Female, 30-44, Currently enrolled
8. "At times. Because of different courses I was taking and at times yeah, I did have some stresses. And anxieties. So yeah, at times I did experience some of that. I would guess to say my last full semester there it was a really difficult semester because I was on a-I think I had a full load as far as classes. And then I was-my mom went through a surgery so I was helping her in her recovery and working two jobs. So that la- the last full semester I had was like my most stressful one through the whole time I had been in school." - Courtney C., Black Female, 30-44, Stopped out
9. "Well, I was trying to work the first time and I had one job at a restaurant and then two jobs at two different restaurants. Because the first wouldn't work with my college schedule. And I was always

rushing around. There was no time to breathe.” - Lisa D., American Indian Female, 45-59, Stopped out

10. “Uhm I think there was a lot of stress due to uhm like the classes, just the anxiety that you build up when you haven’t gone to school in many years. Uhm, and also just like the anxiety of thinking of having to pay for, you know, each uhm, semester of classes, and you know, wondering am I gonna be able to continue to study like this? Like go to school for four hours, study for like four or five hours, and try to work, you know, try to balance that. That was just my biggest thing. Trying to balance working at a high stress retail job and then going to school on the side. Like literally been twenty years since you’ve been in school. Uhm, so that was like my biggest like anxiety stress factor.” - Erin G., Black Female, 30-44, Stopped out
11. “Uhm, yeah, it was uhm, at the very beginning we, we lost uhm, actually our second child. So, I was in, trying to go to class with the, with staples and trying [audio cuts out] around and sitting [audio cuts out] easy. But I didn’t think that I could, you know, I’m like I just started, I gotta suffer through it.” - Cassandra M., White, American Indian Female, 30-44, Currently enrolled
12. “[I] had a hard time balancing what time should have been allocated for my life and what time should have been allocated for work and, you know, just for myself. And so I would get to this point where I’d be trying to do multiple things and then my body would just shut down and I would just be, you know, having a mental breakdown. And I’d have to like sit down and have a conversation with my wife about like okay, something needs to change because I can’t do this, this, and this on top of this, this, and this. So it became this—I wasn’t able to support her at home. At least I didn’t feel like it. And I put a lot of stress on myself because of that. And so the time definitely goes hand-in-hand with the energy levels being sucked out of me. So I’m scared of the same thing happening with school.” - Katlyn E., White Female, 18-29, Stopped out

Impact of Mental Health on Schooling

1. “The-the reason I stopped taking courses was because I fell into a very, very deep state of depression. I was in a pretty abusive relationship at the time.” – Bianca F., Black Female, 30-44, Stopped out
2. “Uhm for me, it’s academics. And I think it was my sophomore year when I, I got really stressed. I took this senior level computer science course and it kind of gave me an impression that, oh, like, I almost felt like I wanted to, like drop out of this major and switch my major. But uhm I guess looking back now, I can kind of say that, I guess I was just experiencing a lot of -- because I have an anxiety disorder -- and so, I guess this makes me feel -- I tend to exacerbate a lot of the anxiety and I tend to freak out over stuff that isn’t necessarily major. And so, I tend, I kind of thought, oh, like maybe computer science isn’t the right program for me, maybe. I kind of considered maybe switching my major into something else. I guess looking back now I can kind of say that, that particular course was, I guess, definitely one of the hardest ones in the department. And uhm I guess I can kind of just say that -- I don’t want to toot my horn too much, but I guess like, I’m kind of proud of myself for handling it as a sophomore.” - Tony Y., Asian Male, 18-29, Currently enrolled
3. “Is it [school] like worth going through all that stress sometimes. I just maybe sometimes wonder if it’s worth pursuing a college degree. Is it really worth the sacrifice on my mental health for it.” - Tony Y., Asian Male, 18-29, Currently enrolled
4. “Someone from the outside might see me as all this bright-minded kid. But on the other hand, like, I just struggle a lot with anxiety and it’s a disability as defined per ADA, and I’m one of those people that, I guess, qualifies for accommodations and it kind of feels weird to me, especially is that -- cuz I had a 4.0 still when I had my -- when I was approved for accommodations -- and I guess what people have told me is that it’s great and all that you have a perfect GPA and all, but at what cost, is your disability affecting you?” - Tony Y., Asian Male, 18-29, Currently enrolled
5. “It kind of was one of those things where I was feeling like I wasn’t capable of doing the schooling because of, you know, all of my mental wellbeing not being there. And I had a lot of pressure on my back as well because I am the baby of three. I have two older siblings who both have learning

disabilities. And— --I was the only one that didn't have a learning disability and so my parents put a lot of stress on me that I was the smart one. I was the one who would succeed and not, you know, have this thing over me—hovering over me making it to where I would have more likelihood of failing. And so whenever my mental state started going down and classes started to feel like they were too much for me to handle— --my—in the back of my head I had that like whole nagging thought of like well my parents, you know, said I'm the one that's not gonna fail, so I have to like push forward and I have to do this. And it created even more stress on me—like more-more than anything else. And so— --I really started getting into this place where I stopped doing certain classes in general? I couldn't even like get myself to go in for them. I couldn't get myself to log into it online cuz like I already knew how I was gonna do and so it was like— --I might as well just not try? And— --that later on down the line like even to now is something that scares me to go back. I'm scared that I might get in that same mindset or, you know, might have some sort of correlation between something triggering me and making me go back to that mental state that I was in before— --makes it extremely difficult to go back to school. Um— Yeah. And feel safe where like I'm not gonna get depressed doing it." - Katlyn E., White Female, 18-29, Stopped out

Use of, or Lack Thereof, School Resources for Managing Mental Health

1. "No, I didn't [consider using school resources]. Uhm, it might have been available in some form, but I didn't feel like I, I guess I didn't feel like it was, I don't know how to say it, like it would have been helpful at the time, because like I said, I just, I just didn't know what I was doing. And I was just going along, and you know, you're straight A's through most of high school and you're just expected to go on to college, and I just kind of went along with the flow. And I didn't really consider other possibilities, like taking time off or, you know, maybe working for a couple of years and finding, finding out what life was about. What I really wanted to do, that, that was all on me. So, I yeah, I don't think the school, I, I didn't even consider the possibility of talking to somebody at the school." – James W., Black Male, 45-59, Stopped out
2. "I actually wasn't aware of any at the time... if I had a counselor that I could talk to like that was a part of the school, maybe that would have helped a lot. But I wasn't sure of my resources back then. Um, I- I really do think that talking to someone would have helped a lot. It would have helped me get to a better mindset and maybe push myself out of the situation that I was in, so I could focus on my schooling." – Bianca F., Black Female, 30-44, Stopped out
3. "Uhm, no, because, honestly, I wasn't aware of them [school mental health resources]. And then, at that time, when it came to stuff like that, you know, it's not like how it is now. You use a service like that back then, they gonna look at you as like, oh, you're weak." - Drea G., Black Male, 30-44, Currently enrolled
4. "The counseling office, like the counseling psycho— psychological office, uhm they, someone there who I've worked with a lot, kind of guided me a little bit in this [accommodations application process]. He said, like, yeah, you just submit your document, and they should get back to you in a couple of weeks." - Tony Y., Asian Male, 18-29, Currently enrolled
5. "I did reach out to the Counseling and Psychological services office and yeah, I've spoken to, I guess, like an advisor. And that's about it, I guess, with people who are working for the university... They've been great. So far, they have been really understanding." - Tony Y., Asian Male, 18-29, Currently enrolled
6. "I didn't feel comfortable going to the counselor at a college. They don't explain to you that you should go to your counselor for anything, you know, or there should be more—in my case I was more-I didn't have any women that I felt like I could talk to about things. And I felt more comfortable at that age going to a woman. Even if it was finances, I wish that there had been some women that I felt comfortable talking to." - Yolanda F., Black Female, 45-59, Stopped out
7. "When you have to withdraw from classes they [school administration] talked to me but it was, in my opinion, very mechanical. When I look back. Of course then like I said, 17, I didn't see that it could

have been better. It could have been hey, why are you doing this? Is there anything that we can do? Let's talk about it. Let's have a meeting with your family. Do you feel comfortable... None of that happened. It was like okay, so why are you leaving? Your grades aren't bad. What's going on? Did something happen? You know, they just asked like very kind of – they really didn't ask a lot of questions. It was basic okay, so let's sign this paperwork. You know?" - Yolanda F., Black Female, 45-59, Stopped out

Belonging

Feelings of Belonging

1. "I do feel like I belonged at the school. Like, um, when I was taking classes, uh, like for certain classes we'd have to give each other feedback and I-I made friends with my classmates. And, uh, talk with the professor and it was all nice. I-I felt like I belonged." – Bianca F., Black Female, 30-44, Stopped out
2. "The original school that I attended was [REDACTED]. So it was a new experience for me. Uhm, uhm, I had attended predominantly white high schools and so I really felt like I belonged when I got around other black people in that first college. And then my second one was a technical school, and I was older, but so were a lot of the other students. It was very diverse. So there were people younger and older than me and I was still able to find comfort." - Ashley W., Black Female, 30-44, Stopped out
3. "I went off campus a lot. And it was nearby but I had classes on campus also and I really liked that there was a mix of all races and colors and perspectives. It was a real good growing experience for me. And, you know, it reflected a variety of cultures." - Lisa D., American Indian Female, 45-59, Stopped out
4. "Oh I very much feel like I belong. The demographic kind of community here are all very... Or not demographically but just values are very similar and the school embodies those values very well. So I feel like I belong wherever I go in this campus. And everyone is also very inviting. Like part of the culture on campus is just one of inclusivity and acceptance. So I feel very welcomed and able to be myself." - Carl F., White Male, 18-29, Currently enrolled
5. "Well, the first school I felt very comfortable. It was an HBCU. Those are my people, so my comfort level was quite high." - Janita H., Black Female, 30-44, Stopped out
6. "I felt comfortable. I felt, you know, there were people volunteering to help others and like I said I had a group of people that I met pretty much within 48 hours of being there which is always good."- Yolanda F., Black Female, 45-59, Stopped out
7. "You got people-students that are similar to me and then it's what the school does. Like the school they actually seem—besides the financial aid office—seems like they actually care about you being in school and trying to get you whatever you need just to progress you." – Kiera M., Black Female, 18-29, Currently enrolled

Feelings of Not Belonging

1. "I kind of ended up there as a second choice. And uhm, it kind of felt like that, like it was a backup plan. And I probably, you know, again, there's another chance for me to have taken some time off once I went out to, to [REDACTED] to [REDACTED]. And that didn't work out and I came back, I could have taken some time then. But again, I just felt pressured to, you know, do what everybody else was doing. And, and in my class, and, and in fact, like I said, several of my, my friends from high school went to [REDACTED] as well. And, and when I did come back, one of them uhm, saw me on the streets, uh, between classes, walking back and forth, and said they had been in one of the offices and heard some other people in the office talking about some, basically some knucklehead kid that gave up [REDACTED] to come back to [REDACTED]. And he's like, hey I know that guy, you know, and he came and told me that that's how they felt about me. And uh, so obviously, that didn't make me feel too welcome. Uhm so no, I, I just kind of was doing what I thought I had to do, which was attend." – James W., Black Male, 45-59, Stopped out

2. “So...I guess because—and we’re talking 30 years ago. Things were a lot different. I think, um, race had a lot to do with it. Um,— the-the fact that we didn’t-that we were not educated about scholarship oppor- I felt like no one helped me or my family with the whole process. Like we were just in it alone. You-you know how counselors are supposed to guide you. And then—when you’re in high school and then when you get to college you have someone that you can talk to. And I felt like—and this is 30 years ago that I didn’t have that kind of support. And my parents were trying to do—they just wanted me to go to college and they didn’t know of—a lot of things. And I found this out later that they were just not aware of a lot of things that were available. Cuz it would have been easier for them without them having to try to pay out of pocket.” – Kimberly T., Black Female, 45-59, Stopped out
3. “It’s like a big campus, you know, people don’t, they didn’t have dorms where you stay on there, but it’s a very big campus versus uhm, so with that, I didn’t feel like I belonged or didn’t belong, it was just like a whole school, just how school is, you know, like, you just be around a whole bunch of people old and young. That was the only difference. These people, some were older than me, some were younger than me.” - Kia B., Black Female, 30-44, Currently enrolled
4. “Uhm, it’s just -- we were, we were lower middle class, and I never had the, the expensive nice stuff that everybody else had. And I think that kind of put me out on the edges.” - Kim M., White Female, 45-59, Stopped out
5. “You know, there’s always a tinge and when I say racism I mean even not my race. You know, I’m sure sometimes people feel uncomfortable. So we had those incidents that happened. And you look and you see everybody else looking the same way you’re looking so you know that you weren’t the only person that felt that jab. You know? That snarky remark that someone said. But I was brought up different. I was brought up that, you know, one person – it’s that one bad apple type situation but I didn’t judge that snarky person or that person who has something racial to say. So there were people who said things. But, you know, maybe about your clothes or what you looked like. We were young so we had, you know, most of the people I hung around with, we had our own little style. People said things. But I just went — I brushed it off because I thought I’m never gonna see you—I’m gonna barely see you guys, you know, even before I was gonna leave I didn’t think – I’m not gonna be with these people long. I’ll be okay if I can just make it through this, you know, and it was bad but it wasn’t something that stayed with me overnight. Like I was like whatever.” - Yolanda F., Black Female, 45-59, Stopped out

Other Negative Experiences on Campus (e.g., discrimination and unsafety)

1. “I was assigned to temporary dorms while people pledged uh, houses uh, and would get their permanent housing assignment or whatever. So, I was in a dorm. It was a nice room and uh overlook the river there in [REDACTED]. Uh, I arrived on a Friday night, I think it was Saturday. Some point during Saturday, I went to the, there was a floor that was for socializing. It was just a lot of cultures, everywhere, people were just hanging out talking, and stuff. And I, I sat down to start talking with some people, and, you know, about where we were from. And you know, how we got there, and all that kind of stuff. And at some point, it kind of occurred to me that, looking around at this entire floor, people sitting there socializing, and I said. Is it me, or is everybody here Black? And they kind of chuckled at me, a couple of the people I was talking to, and I’m like, what, and they’re like, this is ah I can’t remember what they call it uhm, [REDACTED]. The [REDACTED]. And I’m like, yeah, so, I thought, you know, I thought it was sponsored by, you know, [REDACTED], or one of the big [REDACTED]. And they’re like, no, no, no, no, it’s an all-Black dorm. And I was like, what? You know, I mean, and that’s kind of, I guess, that’s kind of in now, that, you know, everybody’s like, well, no, we’re going to do it this way. Which, you know, we’re going to put the blacks over here, which is what we’re supposed to be getting away from, as far as I know, segregation back in the 50s, and 60s, but now that’s kind of the in again. But back then, and this is 1990. I’m like, why would somebody do that? What are we, what are we talking about here? Why, you know? So that was, to me, that was offensive. I hate to, you know, the word is misused a lot nowadays overused. Uhm, but back then I was kind of like, I wasn’t used to that,

you know, I wasn't used to that, and I, I come from a mixed racial background, I'm Black and White. And to be separated, or to be exclusively one race or the other, I was, I was just like, what is going on, you know, what century is this? What decade is this? So that kind of led into it. And it, it wasn't the entire reason I came back, I decided to leave the next day." – James W., Black Male, 45-59, Stopped out

2. "I did get into like, just a verbal disagreement with someone and I felt like the situation should have been handled better. It felt like because of, I don't want to say it like that. But I just felt like it was a little discrimination. We were of two different ethnicities. So of course, I'm black, African American, and this person was Caucasian and I just felt like, because of the person's stature, they were all little and had a little voice. They [school administration] just automatically assume that I'm the one who started this verbal agreement, when in actual reality, it ended up, you know, showing that it was her. But the way that they handled it in the beginning, I'm not an aggressive person, but they automatically assumed that I was going to be or that that's where it was going to go. I just didn't feel that part, and That kind of strained my time there after a while, so I did kind of shut back a little bit. And you know, and just did my work and just stopped really, you know... I just felt like they were too quick to jump to conclusions based on how things looked, you know?" - Kia B., Black Female, 30-44, Currently enrolled
3. "I'm Chinese by the way, uhm, and so this professor, he teaches Chinese like pretty much all levels of Chinese, and uhm, he had this rule that if you were a heritage speaker, that you had to get permission from him. And basically, he kept on denying me into the intro course, and so for me, particularly, uhm, I had the ability -- and this pretty common with heritage speakers -- is that we as heritage speakers, we grew up here in the US, and we're like of Chinese descent, so we can like maybe speak a lot of Chinese because of our parents at home, but we're often illiterate. And so, uhm we tend to lack that literacy aspect. And so, he uhm kept denying me permission into a particular, particular level because he felt that I was at higher level. But despite the fact that the placement exam the department used placed me into that level, and he was specifically targeting heritage speakers because he felt like heritage speakers, that their speaking inability would kind of uhm ruin the class setting for other people. And so, he kept harassing me about how I don't have permission to take his class. And he kept saying that uhm I, we're making it unfair for all the other people. And at the end of the day, I ended up resolving it through the Civil Rights department at the University... I didn't really to have to report it to a higher authority, but it is what it is. And they, and so like, what, as far as I experienced? I mean, yeah, they were pretty fair about like, reading the facts and being objective and warning the instructor like, hey, like you, you can't be doing this, like this is completely discrimination-based and like, it's just not acceptable for you to do this. And uhm, it forever changed how -- I haven't spoken to the instructor ever since -- but as far as I see in the syllabus, it doesn't have the phrase of requiring heritage speakers to request permission anymore." -Tony Y., Asian Male, 18-29, Currently enrolled
4. [FEELING UNSAFE] "And I know that there had been some problems on campus, you know, fights and things like that, so I absolutely felt very unsafe going to my car in the evening. And yeah, that I felt unsafe. And I felt sometimes unsafe getting to class because, you know, there were people that hung out that maybe smoked and things and I'm not talking about like regular smoke, I'm talking about other smoke. And it made me uncomfortable because, you know, yeah, I definitely did not feel 100% safe which I don't think you can. But I did not feel safe on campus. No." - Ruth A., Black Female, 45-59, Stopped out

Competing Responsibilities

Work as a Competing Responsibility

1. "Once I had left, and I planned on going back, and then, uhm, you know, an unexpected pregnancy, started a family, that just pretty much ensured that I couldn't uhm, because I did have to work and, and provide for the family. So, that definitely prevented me from going back." – James W., Black Male, 45-59, Stopped out

2. "It's tough having to manage a house and all the responsibilities and still take time for your schoolwork and do well in it. You know, at times it has felt okay, maybe I shouldn't pursue on because of these responsibilities. So yeah, it has been a struggle to maintain a balance in a sense with the school and with home and everything that it entails... I knew for sure I was gonna finish these two years. Without a doubt I was gonna have to make it work. But looking on it has made me second guess okay, maybe I don't need to. Maybe I shouldn't. You know, because it is a lot of extra added stress on top of everything. But I still want to." - Nell F., White Female, 30-44, Currently enrolled
3. "Well, I stopped because, at that time, I had two jobs. My child was like younger. And just a lot going on. I couldn't, I basically put too much on my shoulders. I took up so many classes. Had I known, maybe I would have only took up maybe two classes per semester but me I think I was taking up like four. My schedule wasn't right." - Kia B., Black Female, 30-44, Currently enrolled
4. "With a work schedule sometimes your manager or your supervisor don't want to work with your work schedule and your school schedule, so either you survive or you try to just go to school and, you know, basically have nothing. You have no money, no money to spend to buy food or what have you, so. But I chose survival cuz I really needed the money at the time. I really couldn't afford to go to school." - Drea G., Black Male, 30-44, Currently enrolled
5. "The job I had at the time, because I was trying to work and go to school because there was just no way you're just going to go to school unless you have some well-off parents or things of that nature to where you're not able to work and just focus strictly on school. And I realized I didn't come for those uhm type of situations. So, I was always working. So, but then that started being a problem, because let's just say like, I gotta be at work at three o'clock, my class probably won't let out till maybe two o'clock. I may be able to get out earlier, but I still gotta drive a whole other hour and depending on traffic, you might make it there, you might not, so. Uhm, but I also thought about another two-year program because the time was shorter. You know, I could get at least a certification or some type of degree within two years. But, you know, that's usually the plan, but then things go left with that, too, so. And, I haven't been back to school since." - Drea G., Black Male, 30-44, Currently enrolled
6. "Well it did because well I would be in class till probably let's say some days maybe 6 or 7 or even 8 or 9 and then I would, you know, go the movie theater and then work till 12 or 11. And then on the weekends I would work there maybe all day Sunday, Saturday night, you know. When I wasn't in school, I was usually working. And, you know, there was little study time. And even though I was not really sure how I was able to do it, but after a while it just kind of got to be, you know, one or the other. And then eventually the movie theater job disappeared and I was still in school. And then my sister was working at a place she was leaving—they offered me this job where I was going to be making very good money right now and that's where kind of like well, you know, the school hours let me just go part-time and then work this job and then eventually it all just fell apart and I just decided to go to work fulltime." - Ruth A., Black Female, 45-59, Stopped out
7. "It was, it was hard uhm because I knew I had to study, but I knew I had to work to have the money to, to stay in school." - Kim M., White Female, 45-59, Stopped out
8. "Well, it is difficult to find classes if you're working, if you're teaching, like I was. You know, you work a regular eight hour day, which is school from 8:30 to 4:00. And then finding school, having time for school class after that and helping to take care of family was really difficult that way." - Eve D., White, Hispanic Female, 45-59, Stopped out
9. "When you start working and you start making money you think oh, this is great, I'm making money. So then you kind of get comfortable in what you're doing already and you don't, you know, you just don't go back to it. You keep saying I can, I'm going to, I'm going to. Ten years go by. Fifteen years go by. Then you're like nah, I don't wanna do it anymore. You know, it just becomes a way of life just working. You don't think about going back after a while. The first five years of course I was very saddened by not going back. But then you, you know, you just kind of get over it." - Yolanda F., Black Female, 45-59, Stopped out

Childcare as a Competing Responsibility

1. "I'm basically a single parent, and like I don't really have much help when it comes to watching my child when I have to go do things—most of the time. So it can get in the way of a lot." – Bianca F., Black Female, 30-44, Stopped out
2. "I still feel strongly about wanting to go and continue my education cuz I know it would benefit me in the long run and it would especially benefit my son." – Bianca F., Black Female, 30-44, Stopped out
3. "Well my daughter I have to, um, be with her because she does remote. She's remote. And plus she's underage, so— you know, I can't leave her alone. You know, sometimes my parents can help but they have their own, um, personal issues to deal with. So that's basically—and, you know, I have to like work on top of that to make to make sure I provide for her, so." - Malika R., Black Female, 30-44, Never enrolled
4. "So, I was young, you know, I had my baby at 19. So, I was still young. Just, you know, uhm, I had two jobs. It was just a lot. I don't even know why I signed up at that time, I guess I was just trying to be productive, trying to stay out in the streets trying to do something. So I'm like, I'm going back to school, you know, and I overloaded myself big time." - Kia B., Black Female, 30-44, Currently enrolled
5. "I had kids and now my kids are grown and out of school, so I can actually focus more on trying to get a degree versus, you know, trying to work and see about them because like, you know, I pretty much was like a single father, so I had to make it to school events and things like that. It's kind of hard to do when you have to go straight off of work and go straight to a school event. Whether it be something pertaining to sports related, especially with sports, because those are very demanding during the year. And it's usually like nonstop for like seven months straight, you know." - Drea G., Black Male, 30-44, Currently enrolled
6. "When you start having kids, you know, you have to really do a lot of readjusting with a lot of things that you want to do versus what's good for your children. Uhm, anything else I felt like would have been selfish for me to act otherwise, even though I know that me getting an education would have helped me and my kids in the long term, but at that moment in particular time it was just best for me to work, you know, work like two jobs and save as much money as I can because, you know, you're in an area where there is very little income, which also plays a part on getting an education too. Because of you're workin' a job where you're barely getting by, the last thing you can focus on the school. So, it's just all work, work, work, pay bills, work, work, work, pay bills. You gonna go back. You gonna go back. That time never comes." - Drea G., Black Male, 30-44, Currently enrolled
7. "Uhm, I would try to go to school during the day, but then by time I got home and had to care for my children, cook, clean and take care of them, I was just too tired and wiped out at the end of the day to do any proper schoolwork to be able to succeed in my classes." - Osvaldo N., White, Hispanic Male, 30-44, Stopped out
8. "It was more important for me at that point if I was going to spend 5,000 a semester or whatever on a community college I was better off taking that 5,000 and putting it aside so that I could give my child a better foundation for when they were ready to go into college. And that was my viewpoint. So, you know, I put aside my own thing, okay, look, the bottom line of any education is to come out with a good job—a good paying job that pays your bills and allows you to save something. So if that's the criteria, well I have a job and so going into education may get me a slightly better job – it may not get me a slightly better job. So why take the risk? Instead taking the funding for that, put it aside and let it grow so that, you know, you can help your child pay half a semester or a full semester or whatever it might be at the time that they go to college." - Rohit T., Asian Male, 45-59, Never enrolled
9. "What made that hard was one, between feeding them, keeping them out of trouble, getting them to do their homework and helping them with their homework? And then trying to do mine on top of it, it was like oh, are you kidding me. And they constantly had activities and things to do and places to be and I was like I, you know, also on top of it you feel like a taxi service cuz you're just running around taking them everywhere. And if it wasn't one, it was the other." - Tim S., White Male, 45-59, Never enrolled

10. "I was in school, and I was enrolled and doing pretty good, and then my dad passed away, and I have three younger sisters, and I kinda had to stop school to help out with the family a little bit. So that's kind of what changed things that way. So then it started going to work, that was working, and then trying to do my degree while working. And I just never kind of got back to finish it." - Eve D., White, Hispanic Female, 45-59, Stopped out

Eldercare as a Competing Responsibility

1. "Another reason [for stopping out] was because I was taking care of both my grandparents because they were up in their eighties— and having issues. And my grandma was losing, um, where she wasn't remembering if she ate or if she fed my grandpa. So that was another-another reason. So the stress of that and then just dealing with being away from my husband when he deployed or-or worrying about okay, well he's back, but we need to move or-or in between taking care of my grandparents." – Sade I., Black Female, 30-44, Stopped out
2. [IF THEY COULD RETURN TO HIGHER ED] "Oh sure. That's my number one priority. But also my elderly parents that I'm caring for is also my top priority at the moment. So it's both I'm trying to juggle at the same time." - Rosemary C., Black Female, 45-59, Stopped out
3. "I didn't get to the final degree part. Yeah. Cuz like I said, I couldn't log into do the rest of it [online degree] due to my time being taken away to care for my elderly parents, so." - Rosemary C., Black Female, 45-59, Stopped out
4. "I'm a caregiver for my mom who's had a chronic illness. She's getting better now, but she's had a chronic illness. I take care of the house. I take care of everything and I look after my younger sister who's kind of got developmental problems. So I've always wanted to be home where I can take care of everything and be on top of everything. But I have all the time I would need to, you know, do everything because I proved that. [Audio cuts out] When I had home school. That thing where you'd have the package that they'd send you and it would tell you what to read, what to do, and had all the tests in there and everything. It was so, it really was easy to do. So, it's like, if that's what it is. I could do it for like a couple of years or however long it is because I once I start it I will finish it and put forth all the hours in the day that I have. And uhm, then get all my other work done at home too, so. Yeah, it's like I always said, I always said to my mom as long as I can do it at my own pace and be at home I could do all the work they need me to do and do it to the very best of my ability." - Jennifer M., White Female, 30-44, Never enrolled

Perception of Value Higher Education in the U.S.

1. "Nowadays, I, I almost no, I would say, probably not. Probably not, there's, it's gotten so expensive. And you hear all these horror stories about, you know, people who are \$100,000, \$120,000 into student debt. And their job, they only, you know, they don't make enough to even make the payments, uh on these huge debts. And it's like, well, what was the point, then? What was the point if you're going to be in debt for 40 to 50 years, because, you know, uhm, you might have been better off just getting a job. You know, maybe working, maybe going back to higher education a little bit later in your life, after you have some money, and you have a foundation, and you can pay for more of it." – James W., Black Male, 45-59, Stopped out
2. "I feel like it'll be worth the cost overall if you can get into the industry that you want to get into. Um, but like as-as everything is competitive, um, sometimes that isn't the case. I still believe that it-it would be worth the cost because you have the experience, and you could put that— on your, uh, résumé and someone will eventually see that and— it'll give you the, um, advantage that you need for a position." – Bianca F., Black Female, 30-44, Stopped out
3. "[Education] does improve one's life. Um, especially when it comes to being around different people and learning different, um, concepts and perspectives. Um, I think though most people have to just learn how to manage education, um, financially. That's the important thing. Like research colleges and

programs instead of just going to a school cuz it sounds good.” – Shana T., Black, Hispanic Female, 30-44, Currently enrolled

4. “I say that because it depends on what you’re gonna be doing. So of course if someone was going to school to be a doctor, I think it’s worth the cost. Do you understand? Because they need to know what they’re doing. You know what I mean? Um, if-if someone’s going to school to learn how to work at Kroger and be a cashier, I-it-it may not be as important.” – Kimberly T., Black Female, 45-59, Stopped out
5. “Unfortunately in today’s world in most positions you have to have some sort of piece of paper. I have found with just, you know, stepping back out, looking at, you know, future employments and things— everything requires some sort of higher education. Whether it’s worth what it costs? You have to have it. You know, unless you’re gonna work up I hate to say a bottom, you know, position. Which there’s nothing wrong with that if that’s what you enjoy. But it is expensive. I think if you can make it work, go for it.” - Nell F., White Female, 30-44, Currently enrolled
6. “Uhm, for anyone, I think anything worth having or anything that’s going to be beneficial, you have to invest in it, whether it’s money time, effort, studying. And so, if you put the money in to get your education, you’ll be qualified to make more money over the course of your life.” - Ashley W., Black Female, 30-44, Stopped out
7. “I think it’s [higher education] about learning the skill sets. I mean, obviously, learning, I guess what you learn in class, but also forming connections in school, as well as being able to be a part of organizations and kind of learn how to, I guess, learn the soft skills from leadership to public speaking to teamwork. And so, for me, I would say higher education has taught me a lot of stuff. I’ve used a lot of stuff I’ve learned outside the classroom, in a lot of my internship interviews. So, I think it has been very beneficial in that sense.” - Tony Y., Asian Male, 18-29, Currently enrolled
8. “I think it’s impossible at current costs to make it worth it for most people. Assume too big of a risk. [unintelligible] I think it should be minimal, fraction of the current costs on base of income-based loan system.” - Ka Fai W., Asian Male, 30-44, Never enrolled
9. “Going into severe debt is not worth getting a secondary education when going to a community college or public college or trade school would be just as beneficial than going to a private school.” - Osvaldo N., White, Hispanic Male, 30-44, Stopped out
10. “I definitely feel that some people it benefits and some people it doesn’t. But I really do believe that trade schools are an excellent backup to not wanting to pursue other schooling. Other higher education. So yeah. I think trade schools are really a good-a good thing to have. So yeah, I’m not completely against colleges, you know, it just may not be for some people. And I hate that-one thing I do kinda hate is that so many people push college when sometime it may not be the best thing to do. Cuz I mean I’ve seen people graduate from college and can’t even get a job in the field that they graduated with a degree with. And some of them graduate with a bunch of debt. So, you know, college is not always beneficial.” - Courtney C., Black Female, 30-44, Stopped out
11. “Uhm, sometimes it just, it’s the difference between getting a job and not getting it. Uhm, I feel like employers look at it like an insurance almost. Like they knew enough to get the degree, you know, so with the training in the job, it probably would be a little bit more uhm, a better path than somebody that doesn’t have that.” - Erin G., Black Female, 30-44, Stopped out
12. “And if you’ve been struggling in life to do that I’m pretty sure getting the higher education and higher standard of education level—that will help you. You know, because you will be in a better position of getting a higher or better income in order for you to achieve your goals, help yourself first, then your immediate family members. And society.”-Carlos E., White, Hispanic Male, 45-59, Stopped out
13. “The prerequisite [general ed.] courses—it’s a waste of money-it’s a waste of time. Like they should eliminate that. So in that aspect if you have to pay for that, that is definitely not worth it.” - Janita H., Black Female, 30-44, Stopped out
14. “I’ll say, not very important for the aspect that we have technology and technology teaches us a lot better in a lot of ways than schools do. You have stuff like Udemy, man, like Udemy, with people that

are certified that have free courses. You have a lot of other stuff where people teach you legitimately what they've learned. And you have a lot more access to stuff like that now.” - Matthew M., Black Male, 30-44, Stopped out

15. “I believe for younger people that are coming up in the world it’s really worth it. Because that’s going to be your future and it’s gonna provide and help you along throughout the rest of your life. For an older person like me it’s not gonna make a lot of difference because it’s not like I can get a job that’s gonna make that big a difference in the few years left if I did work that would make the difference.” - Tim S., White Male, 45-59, Never enrolled
16. “I’m not knocking anyone’s way of surviving because some of the stuff that I see, you know, that I have seen on TikTok or on television when they say this is a TikTok star who made \$25 million last year. It’s great if they’re not doing anything that’s hurting themselves or others. But I notice when I hear younger people talking that’s all they talk about is I wanna do this. I don’t hear it as much as I wanna go to college. Because to them the four years or six years—eight to ten years in medical fields and law—it just seems so far away and so hard to obtain that they... And I’m not gonna say it’s an easier way because I see these kids on the TikTok—I see it like on television when I’m watching TV that they work very hard for what they’re getting. But in comparison it seems like the education is they don’t wanna go that route anymore. When I see the kids that are graduated from college I love it. When I see family members that are graduating I love it. That’s why I say it’s worth it. First of all for teachers it’s become dangerous. Going to high schools and colleges. It’s just dangerous—”- Yolanda F., Black Female, 45-59, Stopped out

Methodology Statement

The quotes included in this document are obtained from 50 in-depth interviews conducted with individuals who participated in the Lumina Foundation-Gallup State of Higher Education 2022 study (via Dynata’s web-based panel). Respondent ages ranged from 18 to 59 years of age, and 64% were female. The respondents came from a mix of racial and ethnic backgrounds, with 52% identifying as Black, 24% identifying as White, and 8% identifying as Hispanic or Latino. Interviews were conducted by trained Gallup research consultants in a semi-structured format. Interviews were recorded with the consent of respondents. Qualitative analysis was conducted by an experienced Gallup research associate who identified key themes and patterns across the interviews.

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