

GALLUP®



THE STATE OF HIGHER EDUCATION 2026

Valued but Out of Reach

The Reality of Higher Education Today



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Introduction

Since 2020, Lumina Foundation and Gallup have partnered to produce the State of Higher Education study, an annual survey of U.S. adults without a college degree. Each year, Lumina and Gallup measure U.S. adults' attitudes toward education and training beyond high school, their interest in pursuing a degree or credential, the barriers they face to enrolling or completing a program, and the currently enrolled student experience.

The 2026 State of Higher Education study includes responses from just over 14,000 U.S. adults aged 18 to 59 who do not have a college degree and fall into one of the following groups:

Currently enrolled students: 6,010 adults currently enrolled in a certificate, industry certification, associate degree or bachelor's degree program, including 2,368 pursuing a bachelor's degree, 1,433 pursuing an associate degree, 1,369 pursuing a certificate and 840 pursuing a certification.

Stopped-out adults: 5,052 adults previously enrolled in a certificate, certification, associate degree or bachelor's degree program who did not complete it.

Never-enrolled adults: 3,000 adults who have never enrolled in a degree or certificate program after high school.

In 2026, the research also integrates the employer and alumni perspectives via two additional surveys conducted in fall 2025. Gallup surveyed 5,933 college graduates who earned an associate or bachelor's degree and 2,000 employers.

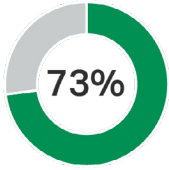
Together, these data offer a holistic view of how Americans experience higher education and the obstacles they encounter along the way. The findings reveal persistent tension: Widespread belief in the value of higher education exists alongside significant barriers to accessing and completing it.

Adults with and without degrees agree that college is essential for career success. Employers agree that degrees and credentials will continue to be a prerequisite for quality employment. These perceptions are also reflected in current and aspiring students' primary motivation for pursuing a degree or credential: career opportunity.

Despite the perceived importance of higher education, pathways to enrollment and completion are unclear or inaccessible to many U.S. adults. Financial pressures and personal circumstances heavily shape decisions about whether and where to enroll. These pressures rarely end at graduation: Student debt continues to weigh on borrowers' financial stability and constrain major life decisions long after they leave campus.

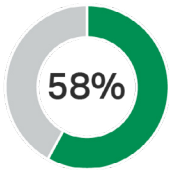
Understanding how Americans balance the value they place on higher education and the barriers they face in pursuing it is essential for institutions, employers and policymakers seeking to expand opportunity and support student success.

Key Findings



U.S. adults continue to link college degrees to career success.

Nearly three in four adults without a college degree (73%) say earning a two- or four-year degree is at least as important today as it was 20 years ago. This view is shared by 69% of college graduates. Similarly, 74% of employers say the importance of a college degree or credential for getting a good job in their organization will remain the same or increase over the next five years.



Interest in pursuing higher education remains high.

Among adults without a college degree, 58% say they have considered pursuing a degree or credential in the past two years, consistent with the relatively high levels observed since 2023. Adults who were previously enrolled in a program but did not complete a program are much more likely than those who have never enrolled to consider pursuing higher education (69% vs. 43%).



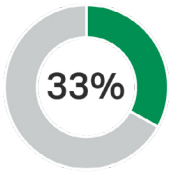
Perceived access to quality, affordable higher education continues to decline.

Only 25% of adults without a college degree say all or most people in the United States have access to quality, affordable education after high school, down 10 percentage points since 2023.

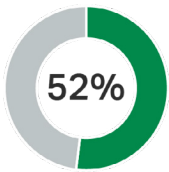


Career opportunities remain the strongest motivator for enrolling.

For Americans without a degree — whether currently enrolled, stopped out or never enrolled — expected job opportunities are the top factor in deciding whether to pursue a degree or credential, cited by 67%, 63% and 57%, respectively. More than half of each group also mention financial aid.



Emotional stress and mental health are still the leading reasons students consider stopping out. One in three enrolled adults (33%) say they have considered stopping out or withdrawing from their program in the past six months. Emotional stress and personal mental health challenges are the most frequently cited reasons, followed closely by the cost of attendance.



Student loans are leading borrowers to put off major life decisions. More than half of college graduates who still have student loans (52%) say their loans have delayed major life decisions, and both the likelihood and number of delays increase with the amount borrowed.

To learn more about other findings derived from this research, refer to the following reports released earlier in 2026:

The College Reality Check: What Students Experience vs. What America Believes: Adults who lack confidence in higher education point to the politicization of campuses, students not learning job-relevant skills, and cost as reasons they question the value of a degree or the intentions of the institutions awarding them. However, according to currently enrolled college students, these issues are far less prevalent than skeptics of higher education believe.

AI in Higher Education: Widespread Use, Unclear Rules: Most college students now use artificial intelligence regularly to support their coursework, primarily to better understand complex material. Schools' positions on AI, which students say are often unclear, influence how often students use it and how prepared they feel to use it after graduation. Concerns about AI's impact on the job market are already prompting some students to reconsider or change their majors.



Detailed Findings

1 The Value Proposition of Higher Education

U.S. adults continue to equate a college degree with a successful career.

Most adults without a degree, those who previously earned one, and employers all associate a college degree with career success. Nearly three in four adults without a degree or credential (73%) say earning a two-year or four-year degree is at least as important as it was 20 years ago, as do 69% of college graduates.

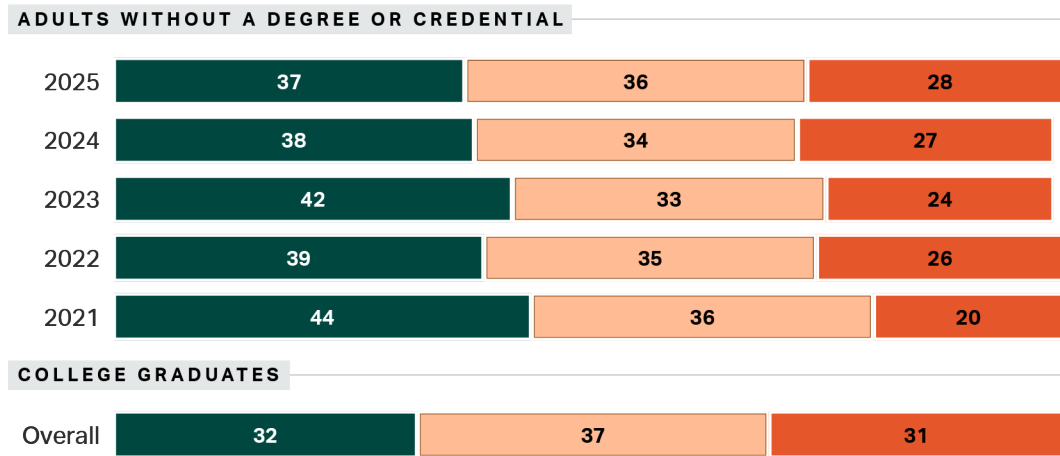
Employers' views reinforce this perspective. When asked about the value of a college degree or credential in the next five years to getting a good job in their organization, a majority (74%) say its importance will remain the same or increase. Beyond their perceptions of value, nearly half of employers (48%) agree that most jobs at their organization require a college degree for success.

CHART 1

Views on the Importance of a College Degree

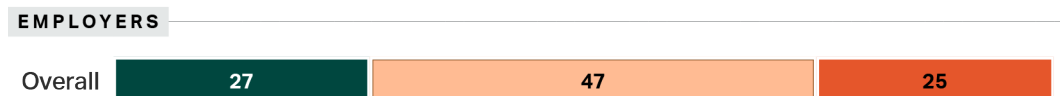
Compared to 20 years ago, how important is it for people today to have a two-year or four-year college degree in order for them to have a successful career?

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



In your opinion, in the next five years, how important will it be to have a college degree or credential to get a good job at your organization?

■ % More important ■ % As important as it is now ■ % Less important



Beyond career relevance, higher education is widely viewed as a worthwhile investment. Majorities of unenrolled adults say both four-year (63%) and two-year (79%) college pathways would be worth it. Currently enrolled two- and four-year college students overwhelmingly say the degree they are pursuing is worthwhile (89% and 93%, respectively).¹

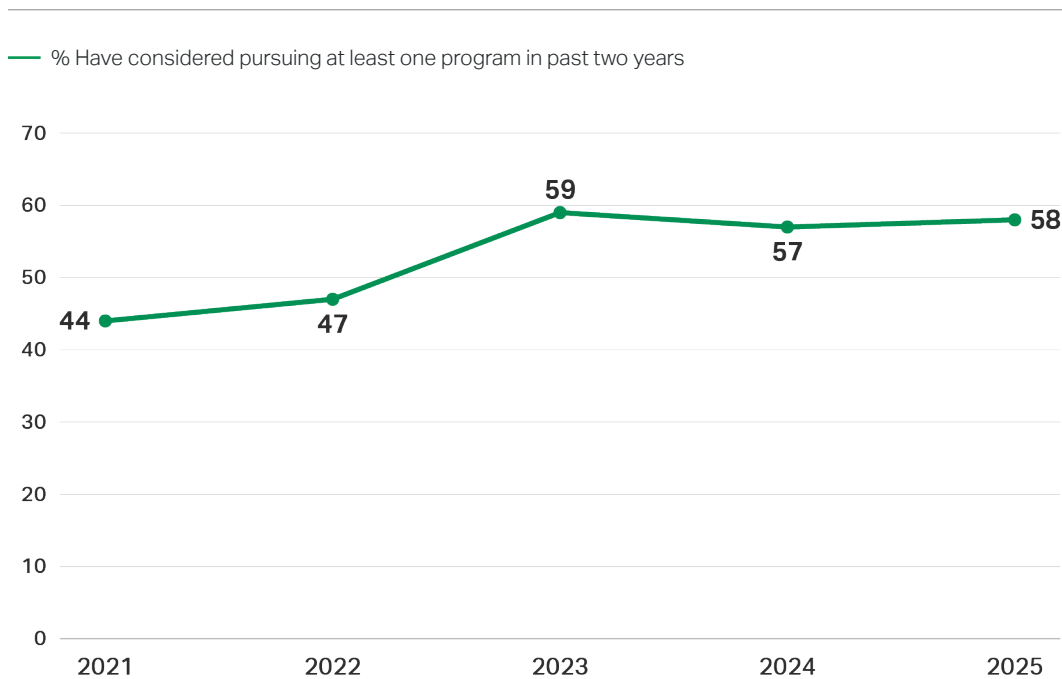
Interest in pursuing higher education remains high.

The majority of unenrolled Americans (58%) say they have considered pursuing a credential or degree in the past two years, consistent with the relatively high levels observed since 2023.

CHART 2

Interest in Higher Education, 2021-2025

Among adults not enrolled in a certificate, certification, associate or bachelor's degree program



Prior exposure to higher education strongly shapes interest in returning. Adults who have never enrolled are far less likely to have considered enrolling than those who previously stopped out (43% vs. 69%), indicating that many who stop out remain interested in returning.

Men are more likely than women to say they have considered pursuing a degree or credential (60% vs. 56%). At 55%, White adults are the least likely of any racial or ethnic group to report having considered enrollment, and interest is lower among older adults. These demographic patterns are present among both adults who have never enrolled and those who have previously stopped out.

¹ For more analysis of the perceived value of higher education, see [The College Reality Check: What Students Experience vs. What America Believes](#).

CHART 3

Unenrolled Adults' Interest in Pursuing Higher Education in the Past Two Years, by Enrollment Status and Demographic Group

Among adults not enrolled in a certificate, certification, associate or bachelor's degree program

Which of the following, if any, have you considered pursuing in the past two years?

Select all that apply.

■ % Have considered pursuing at least one program ■ % Have not considered pursuing any program

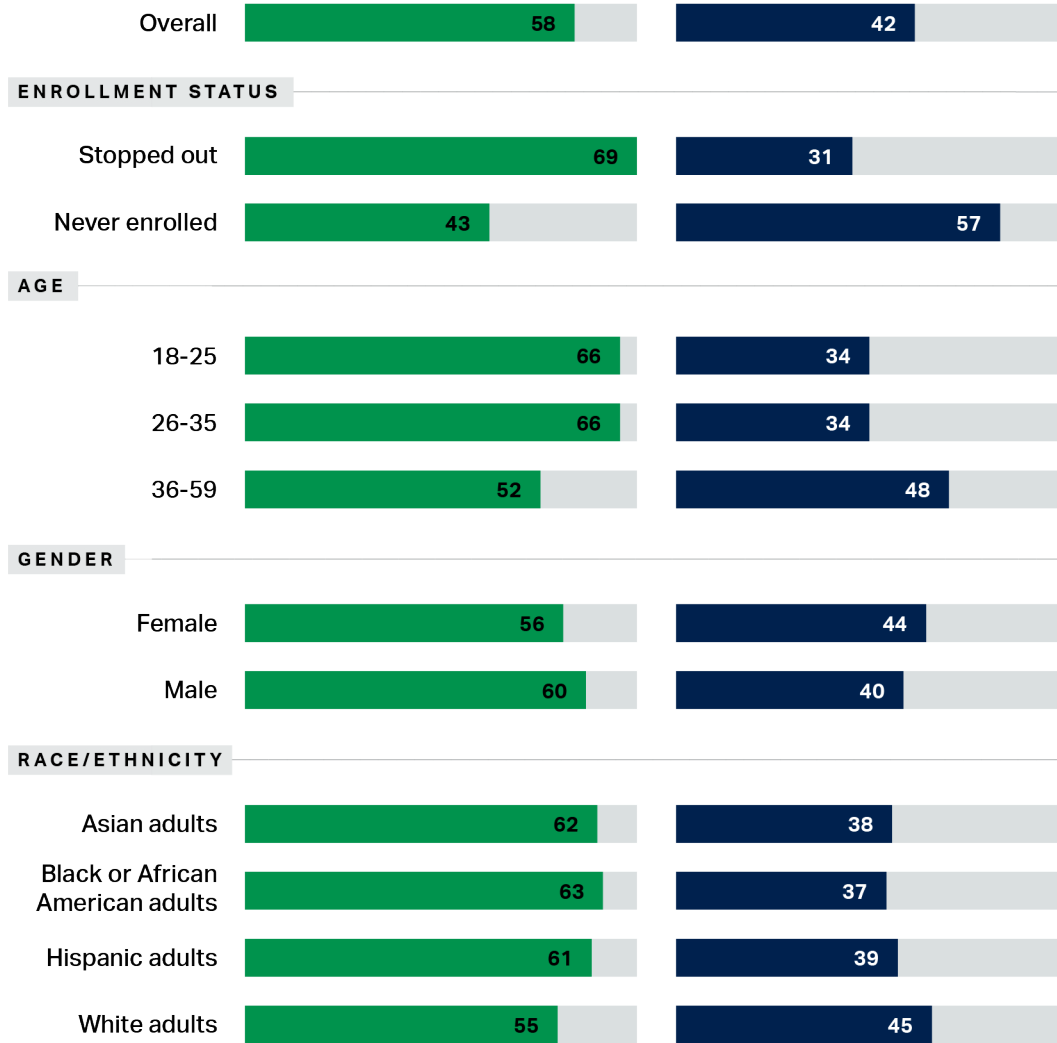


CHART 4

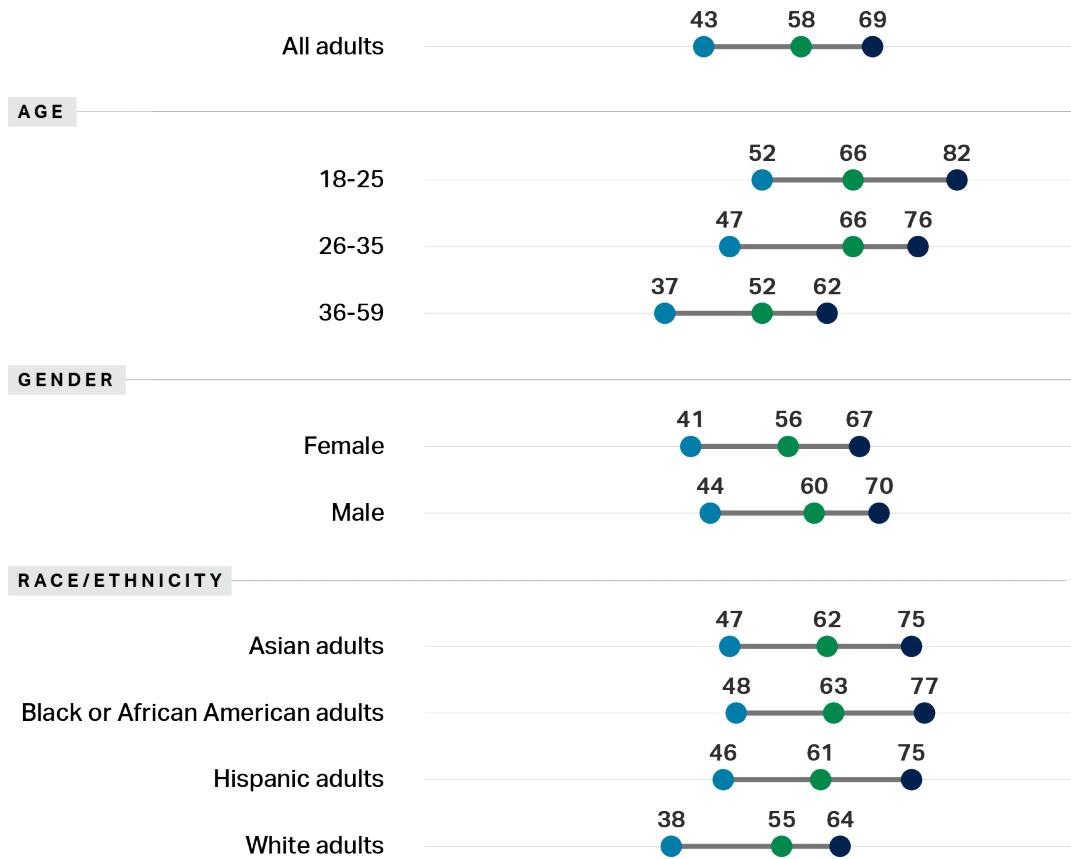
Unenrolled Adults' Interest in Pursuing Higher Education in the Past Two Years, by Demographic Group Within Enrollment Status

Among adults not enrolled in a certificate, certification, associate or bachelor's degree program

Which of the following, if any, have you considered pursuing in the past two years?
 Select all that apply.

% Have considered pursuing at least one program in past two years

● Overall ● Stopped out ● Never enrolled



Nearly one in four unenrolled adults (23%) are considering pursuing an associate degree or certificate, while just under one in six are considering a bachelor's degree (16%) or industry certification (15%), with interest in all of these growing modestly since 2021, though it has fluctuated over time.

CHART 5

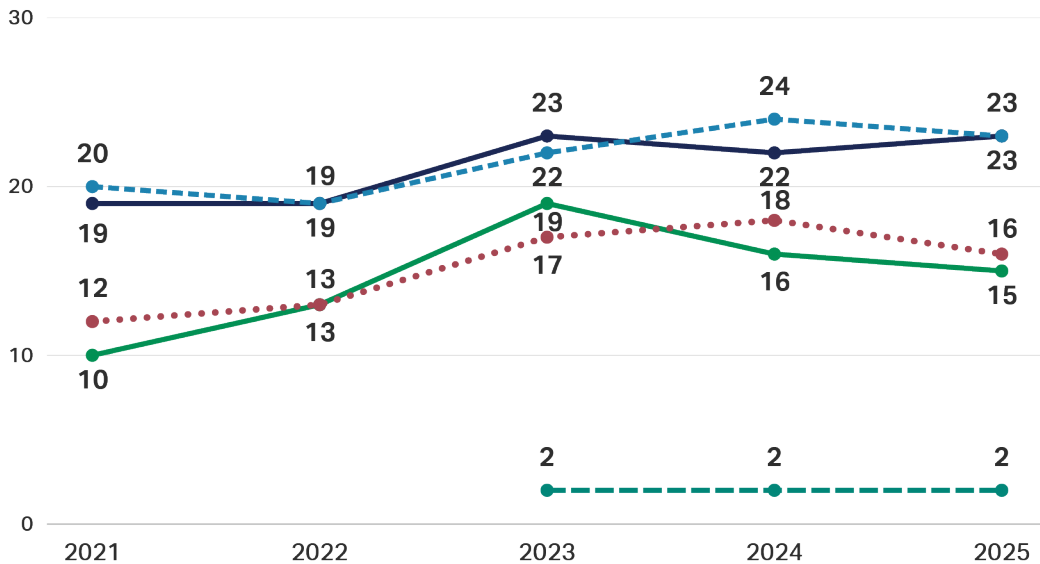
Unenrolled Adults' Interest in Pursuing Higher Education, by Program/Credential

Among adults not enrolled in a certificate, certification, associate or bachelor's degree program

Which of the following, if any, have you considered pursuing in the past two years?
Select all that apply.

% Have considered

— Industry certification — Certificate - - - Associate degree ··· Bachelor's degree - - - Other



The appeal of shorter programs is largely practical. Among those who have enrolled in a certificate or industry certification program, the top reasons for enrolling include a quicker path to getting a job (22%), eligibility for local jobs (20%) and the ability to work while completing the program (15%).

Even when the roles they are hiring for do not require a degree, most employers say they prefer candidates who have a bachelor's or associate degree (76% and 78%, respectively). At the same time, employers see value in short-term training programs, which typically take less than one year and often lead to a certificate, certification or other credential. When asked about short-term training programs, more than half of employers (55%) report often hiring individuals who have completed this type of training, and 74% say it is valuable (51%) or extremely valuable (23%) to their organization for new hires to have done so.

Many unenrolled adults expect to enroll in the next five years.

Nearly half of adults who are not currently enrolled in any degree or certificate program say they are likely to enroll within the next five years. Adults who were previously enrolled are 21 points more likely than those who have never enrolled to say they plan to enroll within that time frame, perhaps reflecting a desire to realize the benefits of the time and money they had already invested.

Enrollment intentions are especially strong among adults aged 35 or younger and Black adults, two groups that also report higher perceived value in higher education.

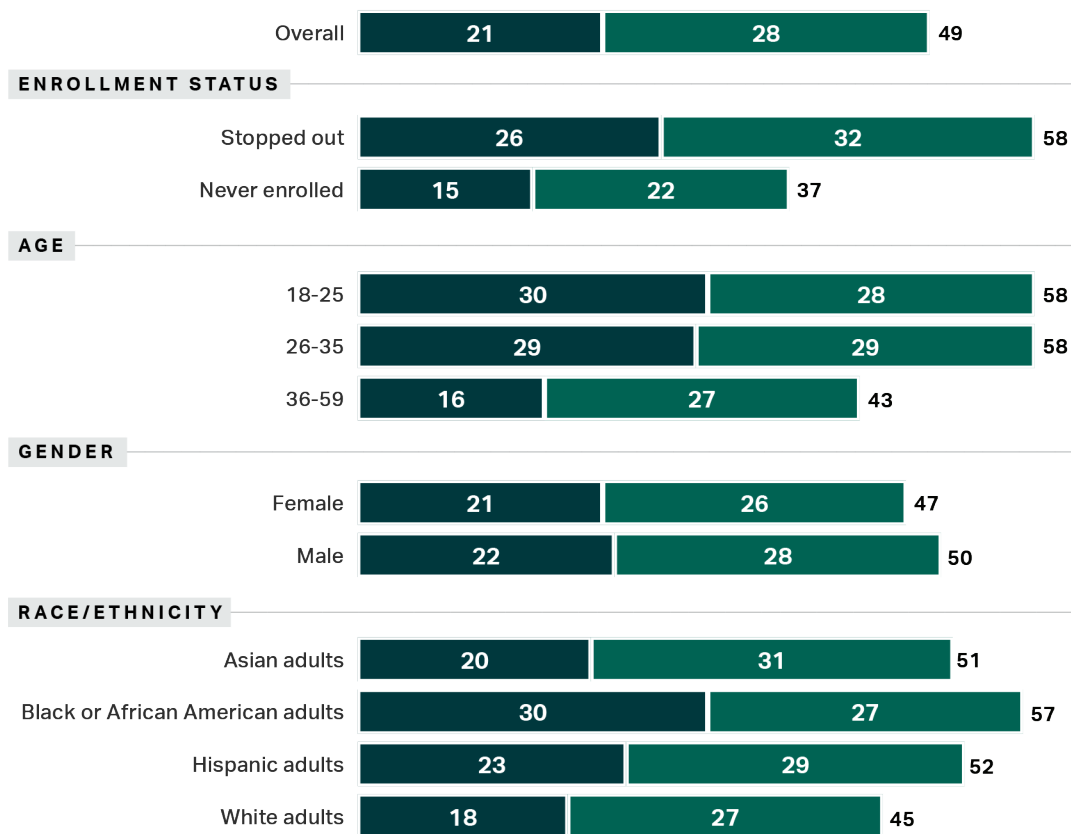
CHART 6

Likelihood of Pursuing Higher Education in the Next Five Years, by Enrollment Status and Demographic Group

Among adults not enrolled in a certificate, certification, associate or bachelor's degree program

Please indicate how likely you are in the next five years to enroll in a program for any of the following. [Type of degree program or credential]

■ % Very likely ■ % Likely



2 Motivators and Barriers to Staying Enrolled

Career payoff is the strongest motivator behind decisions to enroll and stay enrolled.

Whether respondents are currently enrolled, have stopped out or were never enrolled, expected future job opportunities are pivotal to enrollment decisions. Financial factors such as aid or scholarships, along with confidence in the value of the degree or credential, rank just below job prospects in importance.

After these factors, priorities shift based on enrollment status. Currently enrolled students place importance on affordable student housing (47%) for remaining enrolled, while stopped-out adults emphasize flexible course delivery and the ability to finish in a short time frame (47% each) as factors that would get them to re-enroll. Those who never enrolled emphasize the ability to finish a degree in a short time frame (42%), flexibility and student loan forgiveness programs (40% each).

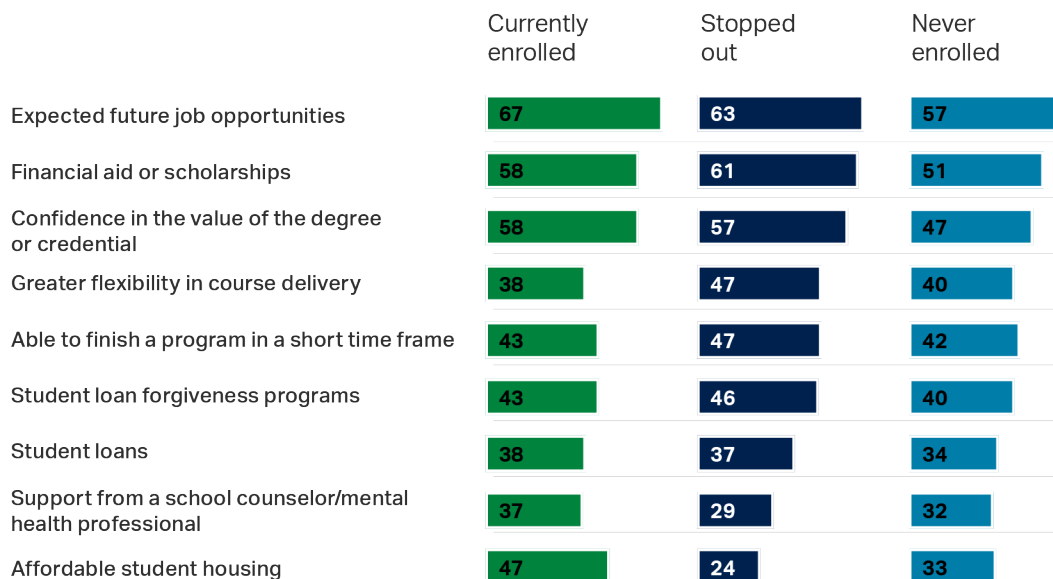
CHART 7

Factors That Influence Enrollment in Higher Education

Among adults without a college degree or credential

How important [are/would] each of the following [be] in [your being able to remain enrolled/ getting you to enroll] in [your/a] program [in the next 12 months]?

% Very important



Financial aid affects not only whether students enroll but also where they enroll. Among those who applied to college and completed the FAFSA for the 2025-2026 academic year, 72% say the amount of aid they were offered affected where they enrolled, and nearly two-thirds (64%) say it influenced whether they enrolled at all.

Among those who say the amount of financial aid influenced college decision-making, 36% of respondents report being able to attend a four-year college they otherwise could not have attended, and 28% say the same about a two-year college, suggesting the aid helped them overcome financial constraints. In other cases, the financial aid decisions were not as helpful, as 13% say they had to attend community college instead of a four-year institution, and 7% report dropping out or delaying enrollment because of aid-related shortfalls.



Cost and proximity are the most important factors when students are deciding where to enroll.

While getting a job is the primary motivation for students to pursue higher education more broadly, the specific institution they choose is based on more tactical aspects of the school. The three factors that are most important to students' decisions about where to enroll are its proximity to their home (46%), cost of attendance (39%) and the financial aid they are offered (29%).

Students in all types of degree or credential programs prioritize affordability and proximity in their choice about where to enroll, but students pursuing a bachelor's degree also tend to consider brand- and program-driven decisions like the school's reputation and the availability of a specific program. Conversely, students pursuing a certificate or industry certification are more likely to prioritize the program's flexibility and speed, including online availability, flexible scheduling, proximity to work and the shorter time required to complete the credential.

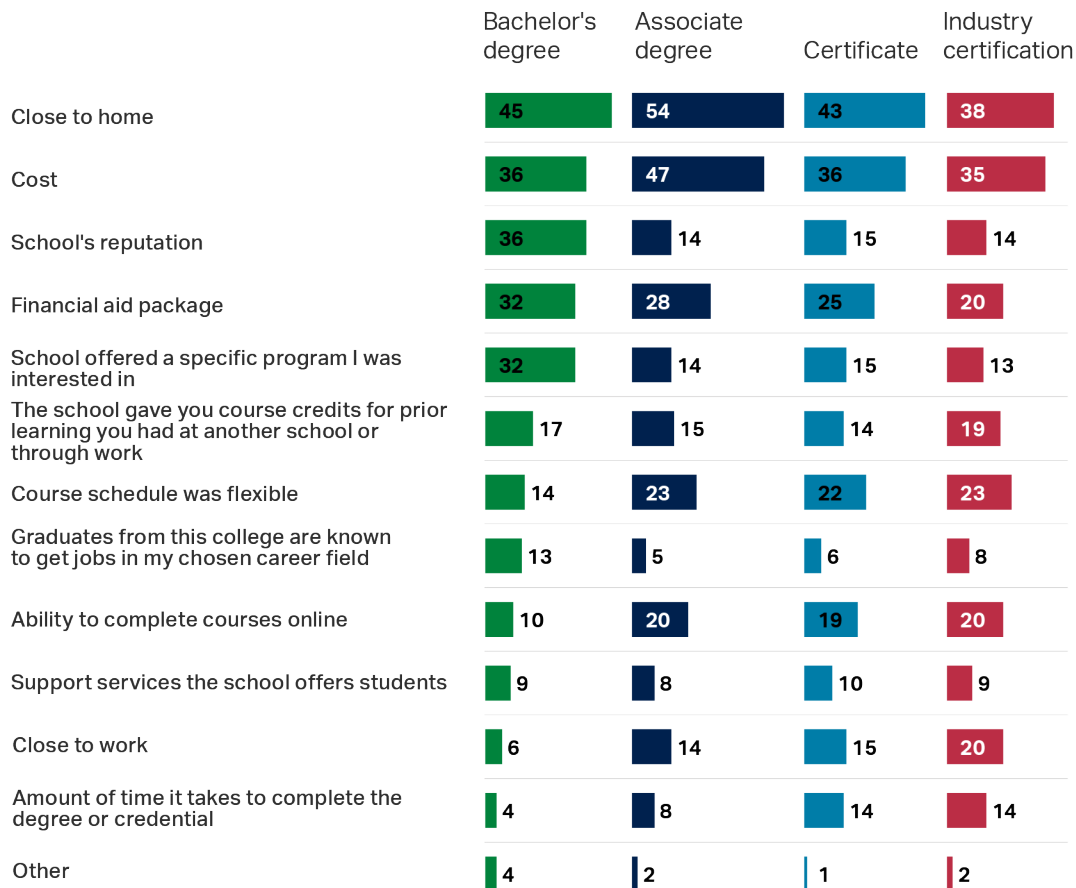
CHART 8

Motivators Behind Institution Choices

Among currently enrolled students

Which of the following describe the main reason(s) you chose to enroll at [Institution]?
Select up to three reasons.

% Selected



One in three enrolled adults have considered stopping out or withdrawing from their program in the past six months.

After peaking during the COVID-19 pandemic, the percentage of enrolled adults who have considered stopping out or withdrawing from their program has stabilized over the past three years. The current 33% of enrolled adults who have considered stopping out is comparable to the 34% recorded in 2020, the study's inaugural year, but significantly lower than the 41% measured in 2022.

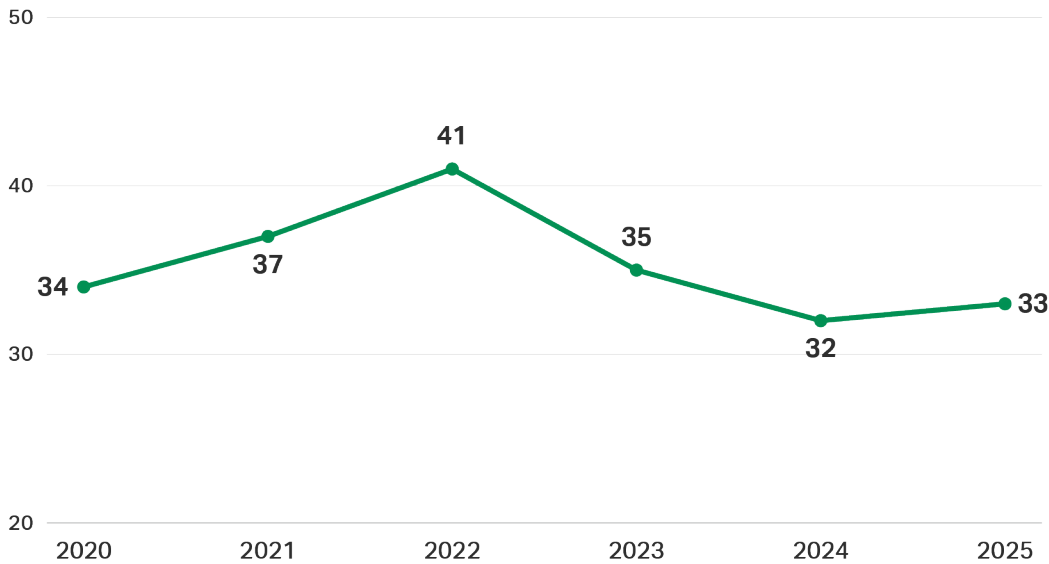
CHART 9

Trends in Considering Stopping Out (2020-2025)

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

In the past six months, have you considered stopping your coursework?

% Yes



Certain groups of students remain at higher risk of attrition, including those with caretaking responsibilities, those who are struggling financially, and Hispanic and first-generation students.

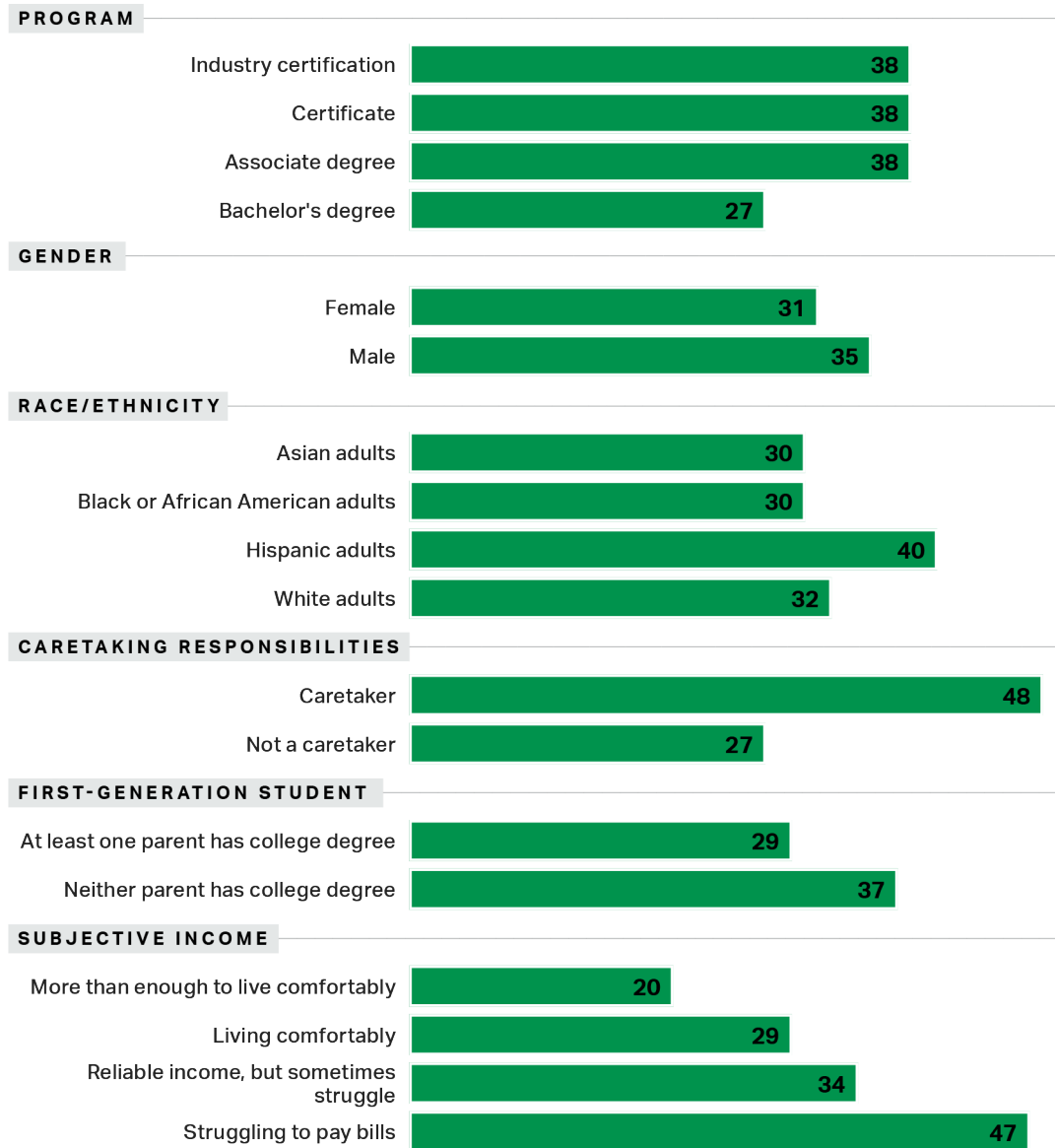
CHART 10

Percentage Considering Stopping Out, by Demographic Group

Among currently enrolled students

In the past six months, have you considered stopping your coursework?

% Yes



Mental health and emotional stress continue to dominate reasons for considering stopping out.

Emotional stress and personal mental health issues are the top reasons why students say they have considered stopping their coursework, followed by the cost of attendance.

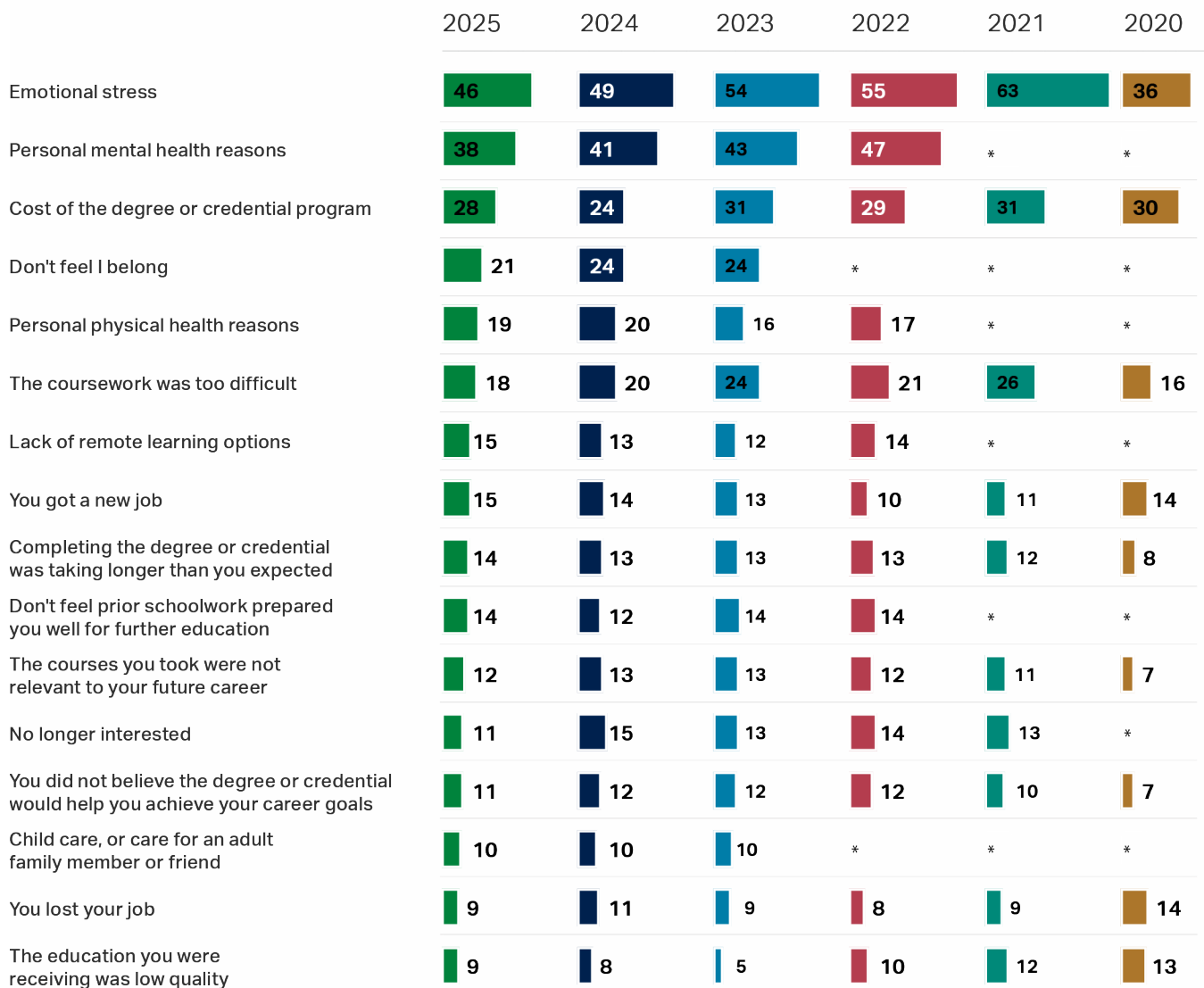
CHART 11

Reasons Currently Enrolled Students Have Considered Stopping Out (2020-2025)

Among currently enrolled students who have considered leaving their program in the past six months

Which of the following describes why you considered stopping your coursework? *Select all that apply.*

% Selected



* Response option was not offered.

Emotional stress, personal mental health issues and cost are also among the top reasons students say they stopped out of their program, but cost becomes more prominent among those who left than among those who have only considered it.

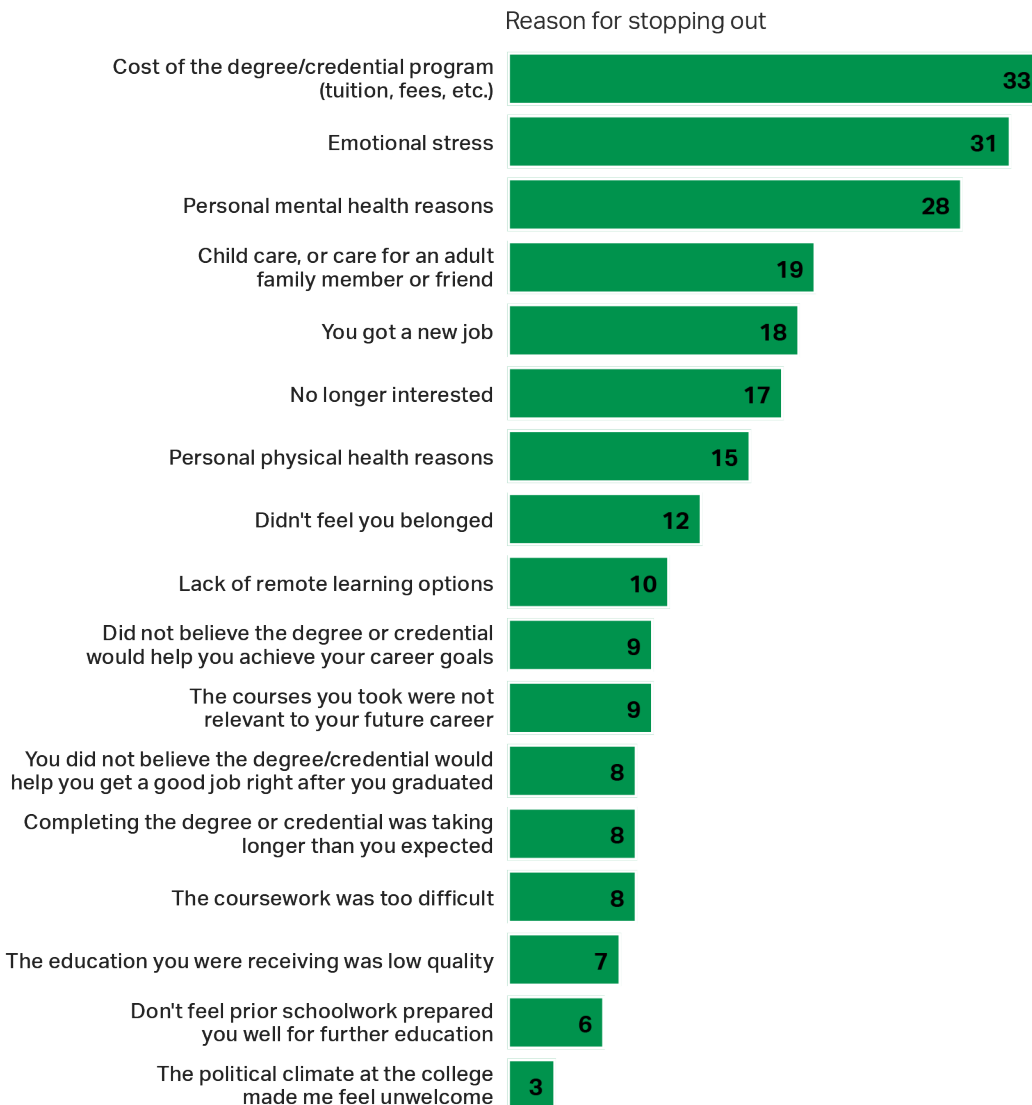
CHART 12

Top Reasons for Stopping Out

Among stopped-out students

Which of the following describes why you stopped your coursework? *Select all that apply.*

% Selected



Two-thirds of those who stopped out of their program report experiencing emotional stress at least occasionally while enrolled. However, emotional stress is not confined to students on the verge of leaving or those who have left. Most currently enrolled students (82%) report experiencing it at least occasionally.

3 The Financial Realities of College

Perceptions of access to a quality, affordable education have declined for the second consecutive year, reaching their lowest levels since 2022.

Just 25% of adults without a degree or credential say all or most people in the U.S. have access to quality, affordable education after high school, while the majority believe no more than half of Americans have such access. The gap between strong belief in higher education’s value and declining perceptions of access likely highlights the tension many Americans feel between aspiration and affordability.

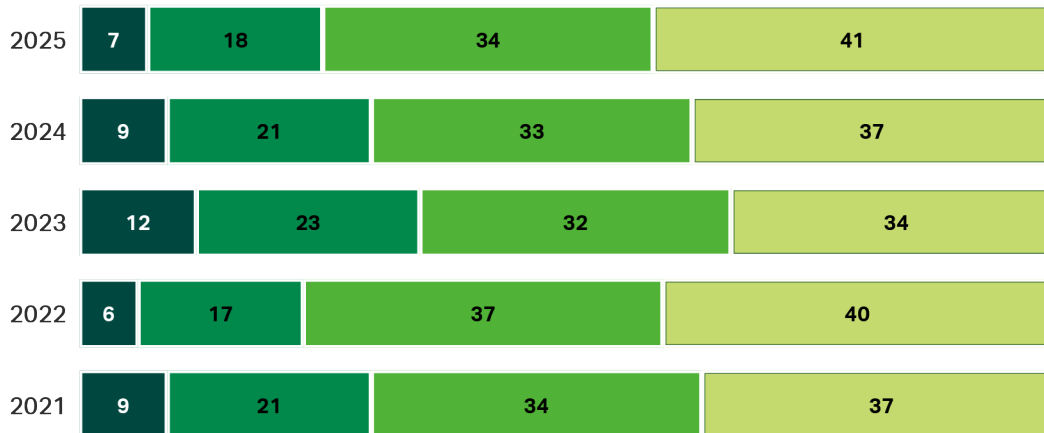
CHART 13

Trends in Perceived Access to a Quality, Affordable Education (2021-2025)

Among adults without a college degree or credential

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

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



About one-third of those currently enrolled (34%) believe access is widely available; those who have stopped out or never enrolled are even more pessimistic, with one in four sharing this view. Personal financial status also appears to shape perceptions. Adults who say they have “more than enough to live comfortably” are about twice as likely as those “struggling to pay bills” to say all Americans have access to a quality, affordable education after high school if they want it.

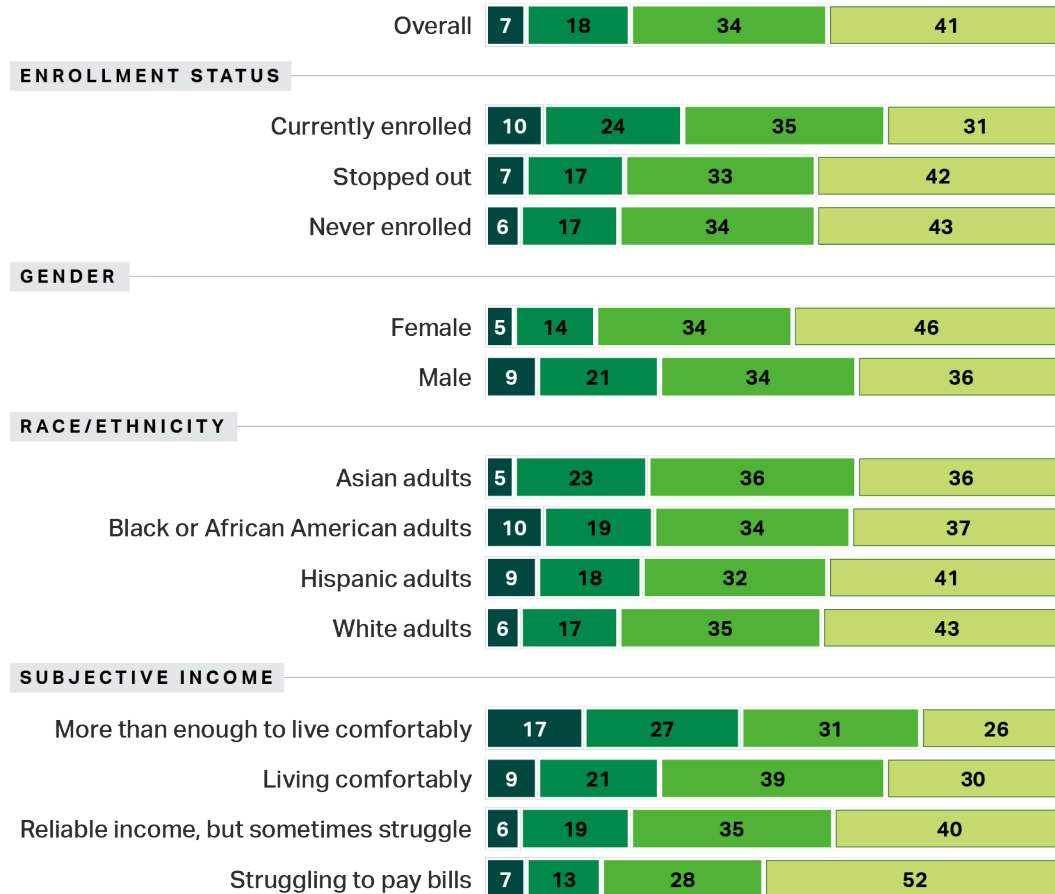
CHART 14

Perceived Access to a Quality, Affordable Education, by Enrollment Status and Demographic Group

Among adults without a college degree or credential

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

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



Higher education is viewed as a long-term investment, but financing that investment carries real consequences.

Americans without a degree or credential understand that a degree may not completely pay for itself immediately after graduation but do estimate it will pay off within 10 years. On average, adults without a degree or credential believe a bachelor’s degree pays off in about eight years and an associate degree in about five-and-a-half years.

CHART 15

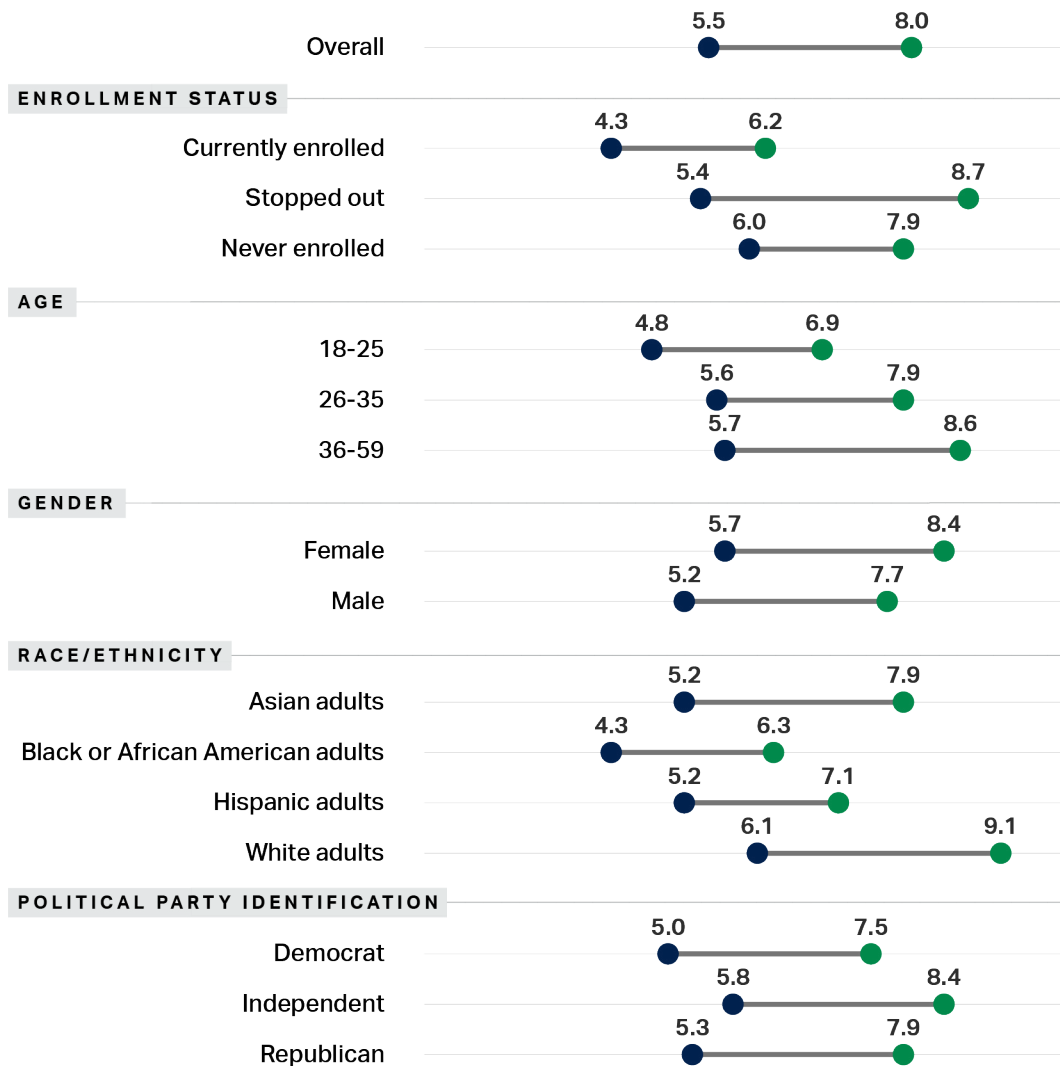
Estimates on How Long It Takes for a Graduate’s Investment in College to Pay Off

Among adults without a college degree or credential

About how much time, in years, do you think it takes for a _____ graduate’s investment in college to pay off once they leave college?

Mean number of years

● Bachelor’s degree ● Associate degree



Enrolled students are largely confident in a long-term return for themselves: More than eight in 10 (85%) say they are confident that, over time, the degree or credential they are pursuing will pay off the money they invested. Among respondents with outstanding student loans, however, concerns about repayment are widespread. More than eight in 10 worry about their ability to afford their payments, including 78% of those with less than \$10,000 in debt.

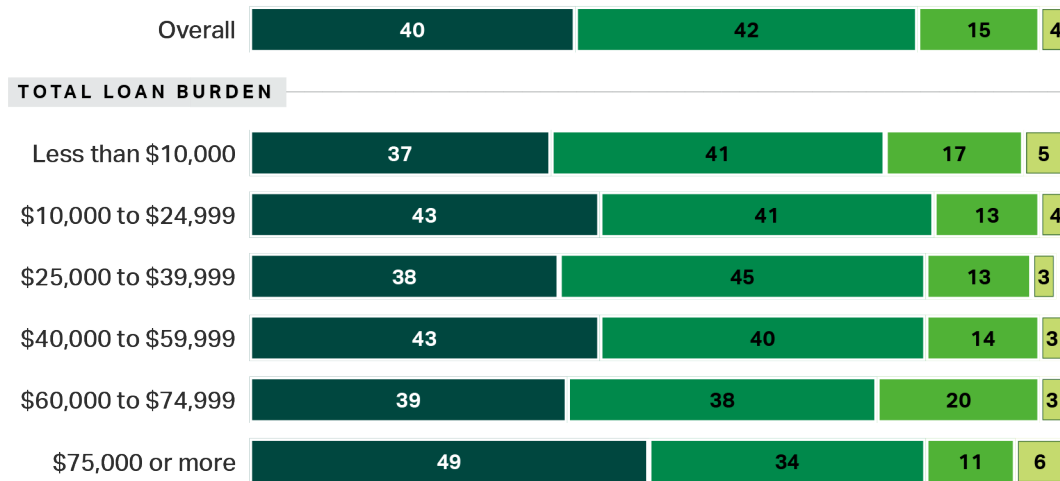
CHART 16

Worries About Repaying Student Loans, by Total Loan Burden

Among borrowers with outstanding loans

How worried, if at all, are you that you will struggle to make payments on your student loans when it is time to repay them?

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



For many graduates, those concerns translate into delayed life milestones. Roughly half of borrowers with an associate degree (49%) or bachelor's degree (53%) report delaying at least one major life event because of their student loans. Saving for retirement and returning to school for additional training are among the most frequently postponed decisions.

For most milestones, borrowers with a bachelor's degree are more likely than associate degree holders to report having delayed major life events because of their student loans.

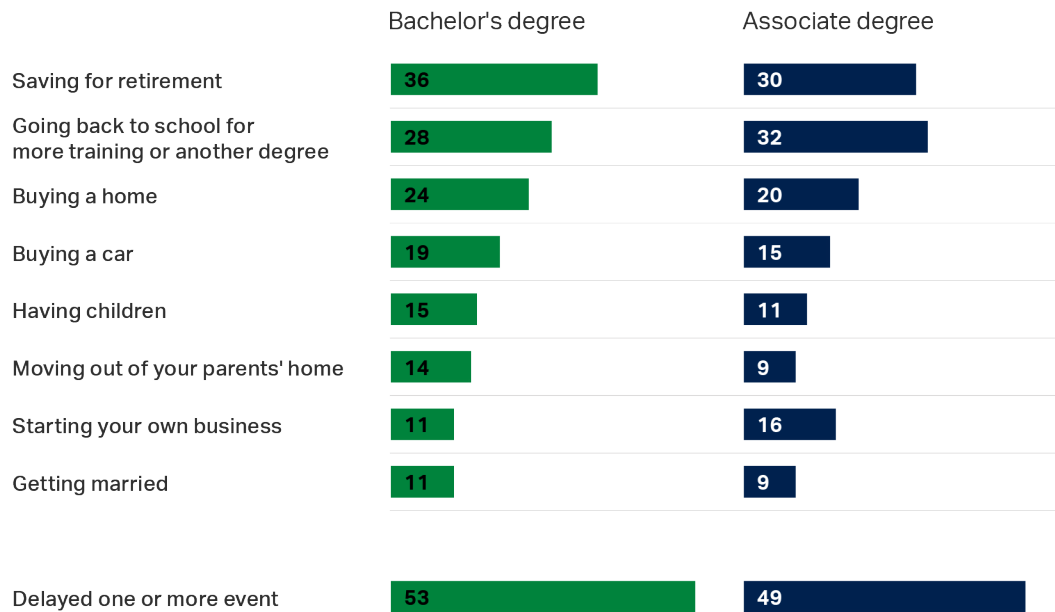
CHART 17

Life Milestones Delayed by Student Loans

Among college graduates who took out loans

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

% Yes



While both the likelihood and number of delays increase with the amount borrowed, delays set in with relatively modest amounts of student loans, as about a third of graduates (32%) who borrowed less than \$10,000 to complete their degree have delayed one or more major milestones due to this debt.

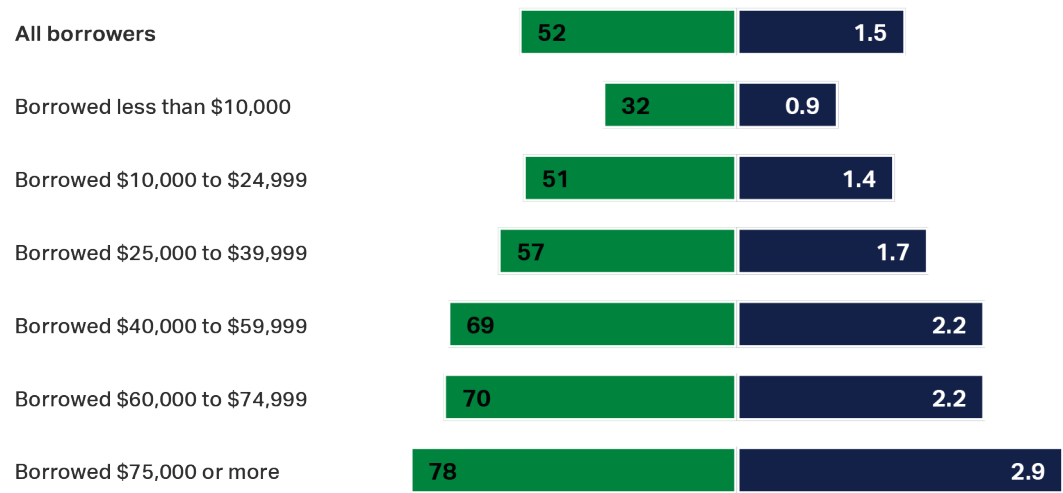
CHART 18

Delayed Life Milestones, by Loan Amount

Among college graduates who took out loans

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

■ % Delayed one or more life events ■ Average number of life events delayed



Conclusion

Since the Lumina Foundation-Gallup State of Higher Education study began in 2020, it has documented a striking and consistent finding: Americans believe in higher education. Adults without a degree, graduates and employers alike recognize its value and expect it to remain a critical pathway to career success. The problem is the distance between that belief and access.

Despite strong interest in enrolling, fewer Americans today feel that quality, affordable higher education is genuinely within reach. Financial pressures shape who enrolls, and where, and whether students can stay. Emotional stress and mental health challenges push one in three currently enrolled adults to the edge of leaving their program. And for many who do complete a degree, student debt continues to defer the financial stability that higher education is meant to unlock.

These findings carry a clear message for higher education leaders and policymakers: The case for a college credential has already been made. What remains unfinished is the work of making that credential attainable. That means lowering the financial barriers that shape enrollment decisions before students ever set foot on a campus; strengthening the academic, financial and mental health supports that keep students enrolled once they arrive; and addressing the debt burdens that follow graduates long after they leave.

Americans have not lost faith in higher education. But faith alone will not close the gap between aspiration and attainment. The data in this report show where the barriers lie — and where the work must begin.



Methodology

Lumina Foundation-Gallup State of Higher Education Study

Results for the Lumina-Gallup study are based on web surveys conducted Oct. 2-31, 2025, with samples of 6,010 students who are currently enrolled in a postsecondary education program (certificate, associate or bachelor's degree), 5,052 adults who were previously enrolled in a postsecondary education program but had not completed an associate or bachelor's degree, and 3,000 adults who had never enrolled in a postsecondary education program. This includes 3,801 adults who say they are currently pursuing an associate or bachelor's degree.

All respondents were between the ages of 18 and 59 and had a high school diploma or equivalent but not an associate or bachelor's degree. Respondents were interviewed via Dynata's non-probability web-based panel.

The data are weighted to match national demographics of gender, age, race, Hispanic ethnicity, education and region for the population of U.S. adults aged 18 to 59 with a high school diploma but without a college degree. Demographic weighting targets are based on the most recent American Community Survey figures. In addition to sampling error, question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of public opinion polls.

Gallup Alumni Survey

Results for the Gallup Alumni Survey are based on web surveys from respondents who received an associate or bachelor's degree, are aged 18 or older, have internet access and live in one of the 50 U.S. states or the District of Columbia. Results were collected Nov. 10-Dec. 1, 2025, and include 1,266 associate degree graduates and 4,667 bachelor's degree graduates.

The Gallup Alumni Survey was conducted via web in English using the Gallup Panel™. The sample was weighted to correct for unequal selection probability and nonresponse. The data are also weighted to match national demographics of gender, age, race, Hispanic ethnicity, education and region. Demographic weighting targets are based on the most recent Current Population Survey figures.

For the total sample of 5,933 college graduates, the margin of sampling error is ± 1.4 percentage points at the 95% confidence level. For the sample of 1,266 associate degree graduates, the margin of sampling error is ± 3.2 percentage points at the 95% confidence level. For the sample of 4,667 bachelor's degree graduates, the margin of sampling error is ± 1.6 percentage points at the 95% confidence level. All reported margins of sampling error for the Gallup Alumni Survey include the computed design effects for weighting. Margins of error for subgroups are higher. In addition to sampling error, question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of public opinion polls.

Lumina Foundation-Gallup Employer Survey

Results from the Lumina Foundation-Gallup Employer study are based on a web-based survey conducted with 2,000 employers who make hiring decisions in the U.S. Gallup conducted the survey between Oct. 27 and Nov. 7, 2025. Respondents were sourced from an opt-in, professional panel. Employers were eligible to participate if they make hiring decisions in their current role. The credibility interval around point estimates for the entire sample of 2,000 employers is roughly ± 2 percentage points.

The credibility interval accounts for the design effect. The design effect describes the impact of weighting, which in this study was limited to adjusting states' representation in the final dataset. In addition to bias in the sample, question wording and practical difficulties in conducting surveys can introduce error into the findings of public opinion polls..

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