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Applying to college: Do information deficits lower the likelihood of college-eligible students from less-privileged families to pursue their college intentions? Evidence from a field experiment

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ABSTRACT

Information deficits are considered an important source of why students from less-privileged families do not enroll in college, even when they are college-eligible and intend to go to college. In this paper, we examine whether correct and detailed information on the costs of and returns to higher education increases the likelihood of college applications of less-privileged high school graduates who expressed college intentions in their junior high school year. We employ an experimental design with a randomly assigned 25-minute information treatment about funding opportunities for, and returns to, higher education given at Berlin schools awarding university entrance qualifications. Our analyses show that our information treatment indeed substantially increases the likelihood of treated less-privileged students to apply to college. Our study indicates that our low-cost provision of financial information not only increased their college knowledge but also substantially changed their college application behavior, despite other existing barriers, like economic constraints.

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1. Introduction

In many countries, growing parental educational aspirations and changes in educational policies over the last decades have resulted in an increasing proportion of college-eligible students from less-privileged families. But enrollment in higher education continues to strongly differ by social background (Breen et al., 2009; Pfeffer, 2008; Shavit and Blossfeld, 1993). Completing higher education, however, is important for getting access to higher occupational positions (Arum and Shavit, 1995; Kerckhoff et al., 2001; Shavit and Müller, 2000). Moreover, earnings differentials between individuals with tertiary and upper secondary education degree are quite substantial.¹ Thus, increasing the participation of less-privileged students in higher education could help reduce overall social inequality.

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¹ In the U.S., for instance, adults holding a tertiary education degree earn about 68 percent more than those holding an upper secondary education degree, and in Germany 58 percent more (OECD, 2016, p. 125). More meaningful for Germany is the comparison within the group of those holding a university entrance qualification (*Abitur*): those who graduated from research universities and universities of applied sciences still earn about 31 and 20 percent, respectively, more than those with completed vocational training (Glocker and Storck, 2014, p. 119).

Studies show that less-privileged students, even when they are eligible for college and intend to go to college, are still less likely to apply to higher education than their peers from privileged families (see Engle, 2007; Hanson, 1994; Hossler et al., 1999; Hoxby and Turner, 2013; Khattab, 2015; Schneider and Franke, 2014; Schneider and Saw, 2016). Lack of college intentions² cannot explain their lower college application rates. Hence, the question remains what causes them to divert from their initial college plans. According to a rational choice perspective (Boudon, 1974; Breen and Goldthorpe, 1997), information on the costs of and returns to different educational pathways are important factors in educational decisions. Although this information is widely available via the internet, for families without college experience it is not easy to distinguish between reliable and unreliable sources of information (Hoxby and Turner, 2013, p. 3). Thus, biased or missing information on the costs of and returns to higher education (hereafter: financial information deficits) might, at least partly, explain why less-privileged high school graduates with college intentions do not apply to college. Accordingly, policymakers in the U.S. and Germany, for example, believe that providing these students and their parents with information about college funding sources will increase their participation in higher education (BMBF, 2010, p. 51; Scott-Clayton, 2012).

In this paper, we investigate *whether financial information deficits indeed reduce the likelihood of less-privileged high school graduates with college intentions to apply to college*. Evidence for this explanation is still limited (for an overview, see Morgan, 2010; Scott-Clayton, 2012). Research for the Anglo-Saxon context shows that high school students, especially from less-privileged families, lack information on available financial aid (e.g., Horn et al., 2003) and substantially underestimate the returns to and overestimate the costs of higher education (e.g., Betts, 1996; Oreopoulos and Dunn, 2013; Usher, 2005; Volle and Federico, 1997). On the one hand, these deficits may be particularly important for less-privileged students because they are often concerned about the financial costs of attending college (Morgan, 2010, p. 212; see also Engle, 2007; Erikson and Jonsson, 1996; Hoxby and Turner, 2013). On the other hand, even if they have comprehensive and correct information, lack of economic resources and parental support may be the major barriers preventing them from pursuing their college plans (e.g., Barone et al., 2016). Yet, there is some evidence for the U.S. context that information deficits do matter (Berkner and Chavez, 1997; Hoxby and Turner, 2013; Vargas, 2004). The U.S. context, however, is characterized by high study costs and high returns to higher education—therefore, financial information might be an important source for application decisions. In contrast, a recent study on Italy, where costs of and returns to higher education are lower, finds that providing correct and unbiased information did not influence students' college intentions in their final high school year (Barone et al., 2016).³ They did not study students' educational decisions, like applications. Hence, we still lack evidence on the impact of information on less-privileged students' application behavior for countries with low costs of and lower returns to higher education, like Italy or Germany.

To fill this research gap, we conducted a panel study that included a field experiment in Berlin, Germany. We provided a randomized subsample of college-eligible students with research-based and uniform information on college-funding options and the returns to different postsecondary educational pathways. The information treatment consisted of a 25-minute presentation and was conducted one year before graduation from university-preparatory tracks; information on whether or not students applied to college was collected one year later.

We focus on *students with college intentions*⁴ one year before high school graduation for several reasons: First, we want to study the importance of information deficits for those who are “closest” to college application decisions in terms of eligibility and self-interest. Second, for this group, lower grades should reflect real differences in academic performance rather than anticipations of not enrolling in college. Third, at this advanced stage in their school career, students with college intentions may not have information deficits but rather lack financial resources or parental support. We therefore detect whether these students, too, have information deficits, and whether these deficits have any impact on their application decisions.

Our study on college applications among less-privileged students with college intentions in Germany contributes to the literature in important ways. In contrast to most studies, we investigate the effects of information deficits on students' application *decisions* instead of college intentions (a few weeks or months after the treatment).⁵ Although college intentions are positively correlated with actual decisions, not all students pursue their college plans; this is especially true for less-privileged students (e.g., Engle, 2007; Hanson, 1994; Sewell et al., 2004; Weiss and Steininger, 2013). From a policy perspective, actual college enrollments are what matters in the end. We however deliberately choose to study college applications (as dependent variable), because they are a more straightforward measure of students' decisions to pursue their college plans than actual enrollments: Applications refer exclusively to their self-interest and are not confounded with selection criteria and administrative processes of higher education institutions, which also influence the chances of admission and thereby of enrollment (but which are not changeable by our information treatment). Moreover, different U.S. studies show that lower enrollment rates of less-privileged students are mainly caused by their application behavior rather than by

² According to Hanson (1994, p. 159) educational intentions (or expectations) refer to “the education that individuals expect to achieve,” in contrast to educational aspirations, which refer to “the education that they hope to achieve.”

³ Tuitions fees at Italian universities do not exceed €3000 and the average earnings differential between upper secondary educated and tertiary educated workers is 42 percent (OECD, 2016, p. 125).

⁴ College intentions are operationalized by the response “I intend to attend college” to the question “Based on everything you know now, what type of education will you probably pursue after school?”

⁵ Exceptions are the studies by Bettinger et al. (2012) and Hoxby and Turner (2013, 2015). In contrast to our study, they did not investigate information deficits on returns to higher education.

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