

OREGON STUDENT ASSISTANCE COMMISSION



SHARING THE INVESTMENT:

The Effect of the Oregon Opportunity Grant
on Students' Attendance Decisions and Aid Package
2009-10

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A.A. Lund-Chaix, Ph.D.
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The Effect of the Oregon Opportunity Grant on Students' Attendance Decisions and Aid Package, 2009-10

By A. A. Lund-Chaix, Ph.D.
December 2009

Prepared for the Oregon Student Assistance Commission
Eugene, OR



Oregon Student Assistance Commission

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The Oregon Student Assistance Commission (OSAC) is Oregon's administrative agency responsible for developing, administering, and monitoring postsecondary student financial aid and access programs. Created by the legislature in 1959, OSAC's mission is to assist Oregon students and their families in attaining a postsecondary education and to enhance the value, integrity, and diversity of Oregon's college programs.

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Executive Summary

Oregon policy makers have set clear educational attainment goals with the “40-40-20” plan. The Oregon Progress Board aspires for 40 percent of adults age 25 and over to hold a four-year or more advanced degree by 2025, with an additional 40 percent holding an associate’s degree or other postsecondary credential, and the remaining 20 percent to be successful high school completers. Information from the 2006-2008 American Community Survey indicates that just 28 percent of Oregonians age 25 and over hold a four-year or more advanced degree, 26 percent have attended at least one year of college but without receiving a degree or hold a two-year degree, and 12 percent have not completed high school. Simply waiting for young students to graduate from high school and channeling them into college, while important, will not be sufficient to realize the 40-40-20 goals.

In the fall of 2008, the Oregon Student Assistance Commission (OSAC), Oregon’s administrative agency for postsecondary financial aid and access, unveiled a new distribution formula for the Oregon Opportunity Grant, the state’s need-based grant program. The new formula was developed to satisfy unmet need after taking into account students’ ability to pay, access to federal resources, a fixed amount students provide, and whether they attend a two- or four-year institution. The intent is to more equitably distribute more aid to more students, in pursuit of public policy goals to achieve higher levels of adult educational attainment in Oregon.

This study asks Opportunity Grant recipients who were first-year students in the fall of 2009 why they made their attendance decisions and how the Opportunity Grant fits into their overall resources available to pay for college. The report includes several sections to develop a profile of first-year students who received an Opportunity Grant in fall 2009, to understand why they made their attendance decisions, to consider the role of the Opportunity Grant in students’ decision processes and in balancing their education resources, to get a sense of how they might compare to similar students who received a Grant in the pilot year of the new distribution formula, and to identify the best methods of delivering information to students about the Opportunity Grant.

First-Year, First-Time Opportunity Grant Recipients

In many ways, Opportunity Grant recipients who are in their first year of college are much like other students. All but a handful were attending public institutions, though unlike national enrollment overall, more first-year Opportunity Grant recipients were attending two-year institutions than four-year institutions. Following national trends since 1980, most first-year Opportunity Grant recipients were women. While a third of Opportunity Grant recipients finished high school within the last year, nearly half completed high school six or more years

ago, including a few students who finished high school 40 or more years ago. Even while targeted at low- and modest-income students, the average income among students attending two-year institutions was lower than the average income of students attending four-year private institutions, and lower still compared to students attending four-year public universities.

Students' Attendance Decisions

Students were motivated to attend college for a number of reasons, and considered several important factors in deciding where to attend. Opportunity Grant recipients who were first year students were most influenced to apply for college by their desire for skill training to enter a new field or industry, or to earn a four-year degree. While these reasons were important for all students, those attending two-year institutions were more motivated by the need for skill training than students who were attending four-year institutions. Conversely, students attending four-year institutions were most likely to indicate that earning a four-year degree was the most important reason for applying to college. With a state unemployment rate over eleven percent, a third of students indicated that recent unemployment was very important or the most important reason to attend college. Nearly all students who were highly motivated to apply for college due to unemployment had enrolled in two-year institutions.

Students who were attending two-year colleges were most likely to apply to a single college, while those attending four-year institutions were more likely to apply for more than one. Those attending two-year institutions, were also most likely to make their attendance decision before receiving financial aid offers from all schools where they applied. Students attending four-year private colleges or universities applied to the most schools and were most likely to wait until after receiving financial aid offers from all schools where they applied before making their attendance decision.

For students across all education segments, their financial aid offer was the number one reason for selecting a school. After the financial aid offer, students attending community college were most concerned about cost, the distance from home, and the degree programs available. In order of importance, students attending four-year public universities were most concerned about the degree programs available, cost, and the academic reputation of the institution as well as distance from home. Those attending four-year private institutions were most concerned about the degree programs available, the academic reputation of the college, and class size.

The Opportunity Grant and Aid

Nearly all Opportunity Grant recipients also received a Pell Grant, though students from four-year private institutions were more likely than other students to receive a scholarship or tuition reduction from their institution, receive private scholarships, have a work study job, take out

private loans, borrow through the Stafford or Perkins federal loan programs, and access funds from sources such as family, personal savings, work, or AmeriCorps. Though different students accessed different sources of aid at different rates, the average size of Opportunity Grants, Pell Grants, and federal loans were very similar for students across all groups. In terms of the percent of overall financial resources available for education, the Opportunity Grant had the largest impact for community college students. However, total gift aid that does not have to be repaid, as a percent of all resources and in total dollars, is the largest for students attending four-year private institutions.

By itself, the segment where students decided to enroll did not make a difference on the value they placed on the Opportunity Grant in making their attendance decision. However, when taking into account other factors that could explain how important the Opportunity Grant may have been as part of their decision process, where students attended did make a difference. Other factors that explain the value students placed on the Opportunity Grant in deciding to attend college include the total amount of the annual authorization, how much a student's interest in school was motivated by a desire to attain a new skill set, and the weight placed on cost and financial aid offer in deciding where to attend. When holding all influences constant, the value placed on the Opportunity Grant increased as each of the other influences on a student's decision increased as well. While the total amount of the Opportunity Grant authorization for the year made a difference in how important it was in a student's decision, the percent of the Opportunity Grant relative to all available financial resources for education did not.

When controlling for where students attended, other sources of aid, and students' dependent status, the amount students borrowed in federal loans decreased by 0.82 for every dollar increase in the amount of their Opportunity Grant. A similar relationship between the Pell Grant and the amount students borrowed in federal loans was not detected.

Comparison to the 2008 Opportunity Grant Cohort

A similar study of Opportunity Grant recipients was conducted in 2008, making it is possible to tease out similarities and differences between students in 2008 and 2009. Informal comparisons present an opportunity to begin looking for possible trends in enrollment and financial resources that may come about under the new distribution formula, though direct statistical comparisons were not conducted due to differences in study design. Students generally made their enrollment decisions for similar reasons, though newly evident in 2009 is the weight students attributed to their financial aid offer in making their decisions. The composition of students' financial resources available to pay for their education appears similar for students enrolled in their respective postsecondary segment. However, across all education sectors there is evidence to suggest that Opportunity Grants and Pell Grants assume a larger share of resources available to students in 2009 than in 2008, while federal loans make up a smaller share of education resources.

Reaching Students

Across all three segments, students first learned about the Opportunity Grant from their financial aid award letter. After their award letter, students enrolled in community college and four-year private institutions were most likely to learn about the Opportunity Grant from their college or university. For students attending four-year public universities, after their award letter most indicated they first learned about the Opportunity Grant from their high school counselor. Three-quarters of all students indicated the best way to communicate with students like themselves is through e-mail. Some students preferred online social networking sites or websites. However, more than half of all students acknowledged they never visit the OSAC website.

Conclusions and Recommendations

This study describes the effect of the Oregon Opportunity Grant's new distribution formula on students' enrollment decisions and their resources available to pay for their education. Results indicate that students attending community college see the biggest impact of the Opportunity Grant, for a number of reasons. As students are motivated to attend school for different reasons, their enrollment choices differ, alluding to how the Opportunity Grant might take on different meaning for different students. Affordability and convenience are at least as important as academic goals for some students, suggesting that low tuition may be nearly as important as adequate grant resources for the lowest-income students. Regardless of motivations and needs, findings indicate the Opportunity Grant is serving the students it was designed to serve, in the way it was intended to serve them: fulfilling unmet need for low-income Oregonians. To meet public goals of increased adult educational attainment by 2025 the investment in the Opportunity Grant must be maintained or increased.

While this study focuses on students at the entry point of postsecondary education, persistence matters. It is essential to scrutinize carefully the effects of current funding levels that have limited the availability of the Opportunity Grant to students who applied by August 15, seven and a half months into the 18-month application cycle, and reduced award amounts before the end of the academic year. Limiting stop-outs and dropouts, and ensuring all eligible students—especially independent students attending two-year institutions—receive their award will be an important part of achieving policy goals. Nationwide, demand for need-based grant aid is increasing dramatically as economic conditions result in more students qualifying for more aid. As increasing numbers of low-income Oregonians find they need to invest in postsecondary education for themselves, Oregon needs to be prepared to share the upfront investment in order to reap the collective benefits.

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Introduction

At no time in Oregon's history has it experienced such an urgent need to invest in and develop human capital among its citizens. With more jobs than ever that depend on knowledge work and high technical skills, and an unemployment rate higher than all but six states in the nation (U.S. Bureau of Labor Statistics, 2009), the pragmatic reality is that increasing educational attainment will be an essential part of regaining the quality of life that has succumb to the global economic crisis in two continuous years of job losses. Though national and state indicators create the impression that the Great Recession is over, or nearly over, this comes with a serious caveat: it is to be a jobless recovery (Potiowsky, Harwood, Vaidya, Bell, Lehner & Warner, 2009). This means that public revenues from personal income to support education and other essential services will continue to stagnate.

In response, public policies and programs can encourage sufficient numbers of individuals to participate in higher education so the people of Oregon can benefit from the collective improvements in the economy overall, reduce social service needs, and increase civic engagement. To accomplish this Oregon policy makers have set clear educational attainment goals with the "40-40-20" plan. The Oregon Progress Board aspires for 40 percent of adults age 25 and over to hold a four-year or more advanced degree by 2025, with an additional 40 percent holding an associate's degree or other postsecondary credential, and the remaining 20 percent to be successful high school completers (Oregon Progress Board, 2009). To accomplish these goals, and to cultivate the deeper potential of Oregon's citizens, it is essential to create broad access to all levels of postsecondary education especially for those with least ability to pay for it.

At present, 28 percent of Oregonians age 25 and over hold a four-year or more advanced degree, eight percent hold a two-year degree, 18 percent have attended at least one year of college but without earning a degree, and 12 percent have not completed high school (U. S. Census Bureau, 2008a). While these figures are not far from national averages, the goals are aggressive in relation. Assuming Oregon's population remains steady, 40-40-20 means more than 300,000 new high school completers, at least 160,000 new two-year or other postsecondary credential graduates, plus more than 300,000 new college graduates with four-year degrees *above the current levels*. The goals are do-able, but only with appropriate, effective, and well-funded policy interventions.

Oregon's Opportunity for Low Income Students

Education leaders in Oregon have a history of leveraging existing strengths to develop programs that will achieve intended outcomes. Since 1971 the Oregon Student Assistance Commission

(OSAC), Oregon's financial aid and access agency, has administered the Oregon Opportunity Grant to help ensure low-income students have resources to accomplish their education goals. Predominantly funded from the state general fund, the program underwent a complete review and modification accompanied by an unprecedented level of funding, to launch the "shared responsibility model" in the 2008-09 academic year. The intent is to improve access to postsecondary education by distribution of more money, more equitably to more students.

The application process for the new, bigger, and better Opportunity Grant remains unchanged. When students apply for federal aid on the Free Application for Federal Student Aid (FAFSA), just as they are assessed for eligibility to receive a Pell Grant and other federal resources, OSAC also uses the FAFSA to evaluate their eligibility to receive an Opportunity Grant. This ensures eligible students also receive federal resources they are entitled to, and does not complicate the process with additional forms. The Opportunity Grant is only open to undergraduate students who are Oregon residents attending a public or nonprofit degree granting institution in Oregon.¹ Students may receive an Opportunity Grant for up to four years, prorated for stop-outs and part time enrollment.

The Opportunity Grant's traditional eligibility and distribution formula opened the program only to students with incomes below 50 percent of Oregon's median family income. Under this model all students received a fixed award amount tied to tuition, 11 percent of cost of attendance for the final year of the previous distribution formula. The new model is open to students with family incomes up to \$70,000 a year, regardless of household size. Moreover, the Opportunity Grant's new, more complex distribution formula was designed to fill the gap in unmet need. That is, the difference between the amount it costs for tuition, fees, books, room and board, and other education expenses, and the amount of resources available to a student to pay for those expenses. Consequently, award amounts now differ for all students. The new formula takes into account the expected family contribution (EFC) as computed on the FAFSA, the amount of federal resources available to students through the Pell Grant and tax credits, a fixed amount students provide either through work or private scholarships or loans, and whether they attend a two- or four-year institution. Annual grants are capped at \$2,600 for students at two-year institutions, and \$2,721 for students at four-year institutions in 2009-10.

The Opportunity Grant is not an entitlement program in that not all eligible students are entitled to receive an award. If the demand for funds exceeds the amount allocated OSAC has several options to limit awards. A pro rata reduction based on a percentage of students' EFC may be imposed. Because this option is a reduction based on a multiple of students' EFC, those with zero EFC—the students with least the ability to pay—are not affected. An application deadline may be imposed so that students who apply after the deadline do not receive an Opportunity

¹ All public and private nonprofit degree-granting postsecondary institutions in Oregon are eligible to participate in the Oregon Opportunity Grant program. This includes Oregon's 17 community colleges, the eight public universities that are a part of the Oregon University System, and Oregon's 17 private nonprofit colleges and universities. This does not include publicly traded institutions, non-degree granting vocational schools, institutions that only provide religious education, or schools outside Oregon.

Grant, even if otherwise eligible. In 2008-09, the application deadline was set at November 30, 2008. In 2009-10, the current academic year, the application deadline was August 15, 2009, before the start of the school year. Finally, awards levels can be reduced mid-year, as they were in 2008-09. OSAC recently announced that spring disbursements for the current academic year, 2009-10, will be reduced by \$120 for full-time students and \$60 for students attending part-time.

Procedures

To determine the effect of the Opportunity Grant's new distribution formula on students' enrollment decisions and resources to pay for education, a survey of first-year, first-time Opportunity Grant recipients asked why students made their decision to attend postsecondary education, and how the Opportunity Grant fits into their overall aid package. Survey data were combined with administrative data from OSAC about Opportunity Grant authorizations, disbursements, and enrollment status. This is a replication of a similar study of the first cohort of students served in the pilot year of the new distribution formula, completed in 2008.

As with any study, this study has several limitations. First, the design of the study does not provide a clear way to understand who may have been eligible and interested in postsecondary education with the benefit of the Opportunity Grant in 2009, but did not receive an award.² Second, as noted above the current economic and social context represent uncharted territory for the Opportunity Grant, indeed, for nearly all public programs in Oregon. Comparisons to the traditional distribution formula—historically delivered in very different social and economic contexts—are inappropriate at this time. That said, a context-specific understanding of the Opportunity Grant is imperative as the context is the current reality for the foreseeable future.

This report is divided into five basic sections. The first section describes first-year, first-time Opportunity Grant recipients in the second cohort of the new distribution formula. The second section discusses the reasons behind recipients choices to attend school. The third section discusses the effect of the Opportunity Grant on students' decision to attend college, the balance of their aid package, and on their loan burden. The fourth section draws some general comparisons between the first and second cohorts of the new Opportunity Grant. The final section presents a brief discussion on how best to reach students with information about the Opportunity Grant and other OSAC programs. The report concludes with a summary of conclusions and recommendations for policy makers and program administrators.

² The fall 2008 study population represented all first-year students who were *eligible* to receive the Opportunity Grant for the first time in 2008, and applied before the deadline. This included a substantial number of individuals who never received an Opportunity Grant. The present study limits the population only to first-year students who actually received the Opportunity Grant for the first time in fall 2009. This allowed for more targeted questions, and also resulted in a much higher response rate. As potential students who choose not to pursue their education are a much more difficult-to-reach population, a separate study is warranted.

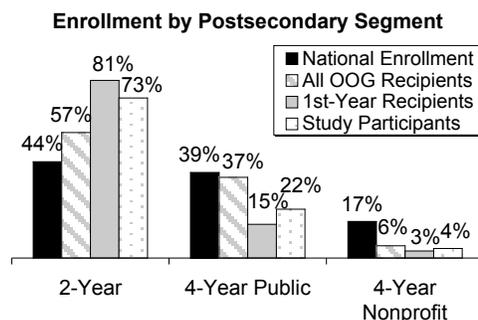
First-Year, First-Time Opportunity Grant Recipients

This section of the report describes the students who received an Opportunity Grant for the first time in fall 2009. The section begins by laying the groundwork for later discussion and comparison of students enrolled in two-year community colleges, four-year public universities, or four-year private nonprofit colleges and universities. This is followed by brief description of students' demographic profile, including gender, dependent status, where and when they completed high school, household size, and family income.

Postsecondary Segment

In fall 2009, more than 35,000 students received an Oregon Opportunity Grant (OOG). Of those, 12,698 (36 percent) were first-year students who received an Opportunity Grant for the first time, representing the study population. Among the first-year, first-time Opportunity Grant recipients, 2,570 responded to the survey. The majority (73 percent) of survey respondents attended a two-year community college. Nearly a quarter of survey respondents (22 percent) were enrolled in an Oregon University System (OUS) public university, with just four percent attending a private nonprofit, independent, college or university.³ Among all survey respondents, 23 (0.9 percent) indicated they were not currently attending any postsecondary education program.⁴

Nationally, low-income students are overrepresented in two-year, open-access institutions, regardless of academic preparation and aspirations (Engle & Lynch, 2009; St. John, 2002). We can see this at a glance in the Opportunity Grant when comparing Grant recipient enrollment to that of overall national averages. Less than half (44 percent) of all undergraduates nationwide who attended a public or private nonprofit institution in 2007 enrolled in a two-year college (Knapp, Kelly-Reid, Ginder & Miller, 2008).⁵ Compare this to 57 percent of all Opportunity Grant recipients, and the substantial majority (81 percent) of first-year recipients who enrolled in a two-year institution in the fall of 2009.



³ To take into account the disparity in group size across enrollment segments, both in the total population and in the study sample, weighting was necessary for some analyses. See technical appendix for details.

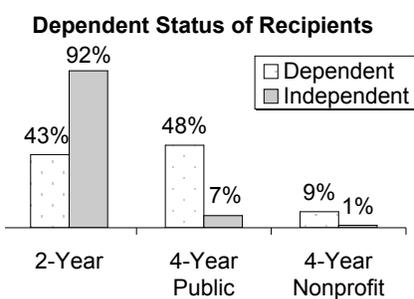
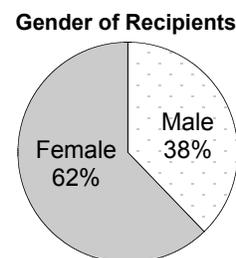
⁴ Summary data for survey respondents who indicated they were not attending any postsecondary program are available upon request.

⁵ Note that national enrollment data is for 2007, while Opportunity Grant enrollment data is from fall 2009 and thus were not tested for statistical significance. When data become available, comparisons of national enrollment to Opportunity Grant recipient enrollment may produce different results.

For each participating institution eligible students apply to attend they receive an approval to receive an Opportunity Grant, so some students may receive several approvals, or “authorizations.” This is most common among first-year, first-time students. Typically, OSAC bases its Opportunity Grant projections on the first participating institution students list on their FAFSA since this represents the school students are most likely to attend. Nearly all (89 percent) survey respondents had enrolled in the first participating college listed on their FAFSA. Most students who did not enroll in the first institution they listed on their FAFSA attended institutions that were likely to be either less expensive or less selective. Almost everyone (98 percent) who initially indicated they would attend a community college did. Among students who indicated they would attend a public university, 13 percent enrolled in a community college and three percent enrolled at a private nonprofit institution. For students who indicated they planned to attend a private nonprofit institution, nine percent enrolled in a community college and 17 percent enrolled in a public university.

Gender, Dependent Status, and Household Size of Grant Recipients

Reflecting the national enrollment trend since 1980 (KewalRamani, Gilbertson, Fox & Provasnik, 2007), nearly two-thirds (62 percent) of first-year Opportunity Grant recipients who responded to the survey were women. Women and men were equally likely to enroll in any given segment, though national trends suggest that women may be overrepresented in two-year institutions, as are low-income students and students of color (Engle & Lynch, 2009; Knapp et al., 2008; GAO, 2007).



Nearly two-thirds (63 percent) of survey respondents were financially independent, while the remainder were dependent on their parents.⁶ Independent students were most likely to attend two-year colleges, while dependent students were more likely to attend four-year institutions. Among independent students, nearly all (92 percent) were attending a community college. Among dependent students, more than half (57 percent) were attending a four-year institution, with most of those students enrolled in a public university.

Students from two-year colleges had somewhat smaller households than students from four-year institutions. This supports the observation, above, that dependent students who receive the Opportunity Grant are more likely to attend four-year institutions, while independent students are more likely to attend two-year institutions. Independent students’ households included two to

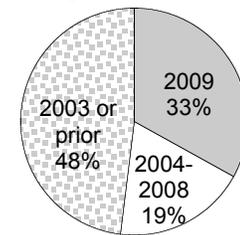
⁶ Independent students include those who are age 24 or older, married, supporting a dependent child, military veterans or on active duty, or orphaned or ward of the court.

three members (average = 2.32), while dependent students, whose households include at least one parent, had three to four members (average = 3.75).

When and Where Grant Recipients Completed High School

Evidence that independent students are more likely to enroll in two-year institutions is also observed in the number of years that have passed since students graduated from high school. While most students are under the age of 20 when they complete high school, many students complete high school later in life, so this is not necessarily a proxy for the age of Opportunity Grant recipients. It is an important indicator of the time lag between secondary and postsecondary education as previous studies have found that the more time that passes after completing high school, the less likely a student is to complete any postsecondary degree (Adelman, 1999; Gladieux & Perna, 2005). One-third (34 percent) of respondents completed high school in the spring of 2009. Nearly half (48 percent) completed high school six or more years ago, including a handful (0.7 percent) that finished 40 or more years ago. Among students who graduated last spring, two-thirds (66 percent) enrolled in a four-year institution. However, for students who completed high school more than a year ago, nearly all (91 percent) enrolled in a two-year institution.

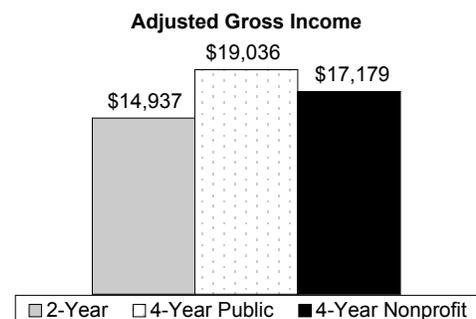
Year of High School Completion



More than three-quarters (79 percent) of all respondents finished high school in Oregon. Nearly all respondents attending public or private four-year institutions (94 and 92 percent respectively) completed high school in Oregon, while a quarter (27 percent) of community college students completed high school outside of Oregon.

Income of First-Year Grant Recipients

On average, the annual income of Opportunity Grant recipients who responded to the survey was \$15,945. However, following national trends, recipients attending two-year colleges had lower income than those at four-year institutions (Engle & Lynch, 2009). This income differential across Opportunity Grant recipients is evident in adjusted gross income and, to a smaller degree, expected family contribution (EFC), the amount a family has available to pay for its student's education.



In total, 71 percent of survey respondents had financial circumstances such that their EFC was equal to zero, indicating they do not have any resources available from their income or assets to pay for their education during the current academic year. Students from community colleges (73 percent) were most likely to have no resources available. Just over two-thirds (69 percent) of students at public universities, and half (51 percent) of students at private institutions had circumstances that suggest they are not expected to have any resources to pay for their education.

In sum, like postsecondary students overall most Opportunity Grant recipients were attending public institutions and most were women. Grant recipients were more likely to be enrolled in two-year community colleges, in line with national studies that have found low-income students overrepresented in the two-year sector. While the Opportunity Grant serves both traditional students who are recent high school graduates and returning students, the majority of recipients were independent. Dependent and independent students enrolled in two- and four-year institutions at different rates, and as we will see in the next section, for different reasons to serve their specific needs. Independent students had smaller households, as they are supporting themselves, and thus recipients attending two-year institutions (predominantly independent students) had smaller average households than recipients attending four-year institutions. Finally, while the Opportunity Grant is a bridge to postsecondary access for low- and-modest income students, there is an income differential across segments. In parallel with national enrollment trends (Engle & Lynch, 2009), students attending two-year open access institutions had the lowest income among students across all segments.

Students' Attendance Decisions

To get a sense of the factors that influence students' enrollment decisions this section examines why students decided to apply for college in the first place, and why they decided to enroll in their particular college. This will help to understand the independent influence of the Opportunity Grant on students' decisions, and to understand its role in relation to other factors that shape students' choices.

I just like to learn.

Students' Desire to Apply for College

In the context of the current economic conditions and corresponding surge in postsecondary enrollment, students were asked why they wanted to apply for college. They were asked to rate the influence of a number of potential reasons for attending college: recently becoming unemployed, skill training for entry into a new field or industry, the desire to earn a four-year degree, seeking a promotion in a current job, or recent graduation from high school. Overall, the most influential factors were skill training for entry into a new field or industry and the desire to

earn a four-year degree, with more than half (52 percent) of respondents indicating these were the most important influences.

I want so badly to become a paramedic.

... My son just entered into school and I have been out of the workforce for more than 5 years. I want a fresh skill set.

The vast majority (83 percent) of community college students indicated that skill training for entry into a new field or industry was very important or the most important influence on their desire to attend college. Somewhat less important among four-year students, two-thirds indicated that skill training was very important or the most important influence on their interest in postsecondary education (68 percent and 65 percent for public and private sector students respectively).

Three-quarters (75 percent) of all respondents indicated their desire to earn a four-year degree was very important or the most important influence. The different purposes of the two-year and four-year sectors are reflected in student responses, with two-thirds (67 percent) of community college students highly influenced by the desire to earn a four-year degree, contrasted with nearly all four-year students (94 percent and 95 percent for public and private sector students respectively).

While just 30 percent of respondents indicated that recently becoming unemployed was very important or the most important influence on their desire to attend college, nearly all of those who were highly concerned about unemployment (92 percent) were attending a community college. More than a third (37 percent) of students attending two-year colleges were highly influenced by recent unemployment, while just nine percent of students at either public or private four-year institutions indicated that recent unemployment was such an important influence on their desire to attend college. As one of the functions of community college is to support workforce development, it should come as no surprise that students enrolled in two-year institutions were more highly motivated to attend college by the need for skill building as an entry into a new career and by recent unemployment.

Many students were highly influenced to attend college by recent high school graduation, with just over a third (37 percent) of respondents overall indicating it was very important or the most important influence in their decision process. However, across sectors, less than a quarter (23 percent) of students at two-year institutions, but nearly three quarters (74 percent) of students at both public and private four-year institutions were highly influenced by recent high school graduation.

Most students' interest in college did not come from a desire for a promotion in their current job, with just 14 percent indicating that a promotion was very important or the most important influence on their desire to attend college.

I have been a mechanic all my life and feel the world needs support with renewable energy.

I recently had an addition to my family, my first child. I need to be an adult and have an education so we can have a better life as a family.

In addition, students suggested their own, often very personal reasons for wanting to attend college. It should be no surprise that many students were quite pragmatically interested in positioning themselves to compete better in the economy, to earn better incomes or get better jobs, to improve their opportunities while unemployed, or, more generally, to pursue a successful future. Some had plans to start their own business, and many students had plans to enter a specific career field such as nursing, teaching, arts, computers, or a host of others. A number of students were motivated by their ties to family, such as a desire to provide their children with a good life, or be a good example to them. Some students specifically cited family trauma as their incentive to attend college, including divorce, death, and escape from an abusive relationship. Some students enrolled in college after an absence from the workforce due to such events as completion of military duty, illness or disability, incarceration, or drug rehabilitation. Still others were seeking education to fulfill personal education goals, the intrinsic value placed on learning, or overall self-improvement. Some even cited civic reasons for attending school, such as contributing to the country, or responding to President Obama's call to higher education.

My family, I want to have a career to make them proud.

Students' Decision Process

The desire to apply for college is just one of many steps in the "college pipeline" to enrollment, persistence, and degree achievement (St. John, 2002). Some steps include making plans to attend, preparing and submitting applications, evaluating costs and financial aid offers, and enrolling in a specific college. To help understand students' decision processes they were asked how many institutions they applied to, and whether they made their enrollment decision before or after receiving their aid offers.

After deciding to apply for college, most students (77 percent) applied to just one college or university. There are clear differences across segments, with students attending the lowest-cost, open-access community colleges most likely to apply to just one institution. Conversely, those attending the highest priced private independent institutions submitted the most applications. Nearly all students (88 percent) at community colleges applied to just one institution, while half (48 percent) of students at public universities, and a third (35 percent) of students at private institutions applied for only a single institution. A quarter (25 percent) of students attending private colleges or universities applied to four or more institutions.

While most respondents (71 percent) made their attendance decision prior to receiving financial aid offers from all schools where they applied, students at two-year institutions—who were likely to apply for a single college—were most likely to make their decision prior to receiving their aid offer (78 percent). It follows that students at private independent colleges or universities—two-thirds of whom applied to more than one institution—were most likely to make their decisions after receiving their aid offers (55 percent).

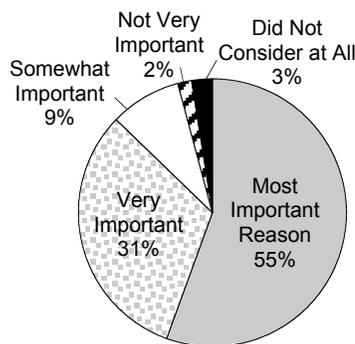
Students' Decision Where to Attend

As a single mom holding down two jobs, flexibility and affordability was utmost important.

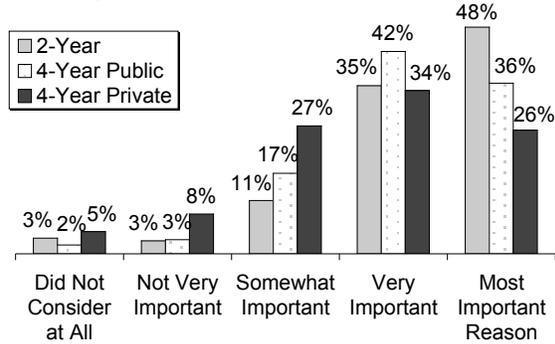
In addition to inquiring why students wanted to apply for college at all, students were asked to specify why they decided to enroll in their particular school. Students were presented with several reasons why students might select a postsecondary institution, including the academic reputation of the college, the availability of classes, average class size, how close the institution is to home, cost, the financial aid offer, the availability of flexible schedule options (such as night, weekend, or online classes), and the major(s) or degree programs(s) available.

The biggest concern across all students was their financial aid offer, with the vast majority (87 percent) of students indicating it was very important or the most important factor to influence their decision where to attend. The financial aid offer was the only category that students across all sectors were equally likely to weight with the same importance.

Importance of Financial Aid in Enrollment Decision



Importance of Cost in Enrollment Decision



Cost was the second most important factor that influenced students' decision where to attend, with 81 percent of all students indicating it was either very important or the most important reason. However, students who enrolled in community colleges were most concerned about cost, while those enrolled at private institutions were least concerned. In fact, among students at private nonprofit institutions cost ranked lower than majors and degree programs available, academic reputation of the college, and class size as the most important reason for selecting their

school. Among students at public universities, cost ranked as the third most important reason for selecting their school, below majors and degree programs available.

The majors or degree programs available at an institution represented nearly as much of an influence on students' choice as cost, with 80 percent of students overall indicating it was very important or the most important reason for their decision. Highly important across all groups of students, those enrolled in four-year private institutions were most concerned about the programs available (92 percent), while those at community colleges were the least concerned (78 percent). Eighty-five percent of students attending public universities indicated the majors or degree programs available were very important or the most important reason for selecting their school.

I am stuck in [Rural], OR and don't have the money to move to be close to a main campus.

The importance of an institution's distance from home and availability of flexible schedule options such as night, weekend, or online classes, help to clarify the different needs and concerns of students at two-year and four-year institutions. Overall, three-quarters (74 percent) of respondents indicated that "close to home" was very important or the most important reason for their choice of institution and nearly two-thirds (63 percent) were highly influenced by the availability of flexible scheduling options. However, students at two-year colleges rated the importance of these two factors much higher than students at four-year colleges or universities, with 80 percent highly influenced by the distance from home and 72 percent highly influenced by the availability of flexible schedule options. Just over half of students at four-year institutions (55 percent for public and 57 percent for private) indicated that distance from home was very important or the most important reason for their choice. The difference is even bigger for flexible schedule options, with less than half of four-year students (40 percent for public and 30 percent for private) indicating that flexible scheduling was either very important or the most important reason for selecting their institution.

Class availability was not originally a factor but has since become one as it is getting harder each term to find appropriate classes.

Many students (71 percent) indicated the availability of classes was very important or the most important reason for choosing their school. This is especially relevant with the rapid influx of students into postsecondary education, including double-digit enrollment increases at two-year colleges as citizens respond to recession conditions (Mullin & Phillippe, 2009). Note that nearly all students (93 percent) indicated they were able to register for one or more classes to satisfy their program requirements. Of those who did not, most of them (80 percent) did not know whether their classes would satisfy program requirements.

The academic reputation of the college and class size did not rank as highly as other factors for students overall, with 57 and 44 percent of students indicating that reputation and class size, respectively, were very important or the most important reasons for choosing their college. More than a third of students at private independent institutions indicated that reputation (44 percent)

and class size (36 percent) were the most important reasons for selecting their school. Contrast this with respondents from community college, of whom less than a fifth indicated that reputation (19 percent) and class size (17 percent) were the most important reasons for their selection. Among students at public universities, 21 percent indicated that reputation was the most important reason for their choice; a mere 12 percent said the most important reason for their choice was class size.

I think the college faculty does a good job making students feel welcome; especially the campus president.

Students offered other reasons for making their decision where to attend, including child care and preschool options—especially among students at community colleges—athletics, personal affinity for or positive experiences with the institution, possibility of transferring to or from another institution, and the campus environment. Specifically, one student was attracted to the diversity of a community college. Another was attracted to the “open-minded community with courage to bring new and better ideas to the table,” at a four-year public university. Several students at independent institutions cited a desire to attend a religious school, a quality that private nonprofit institutions are uniquely positioned to provide.

The instructors and course advisors attitude and helpfulness to each individual is genuine and heartfelt. I know that they care about every student not just me.

Overall, most students wanted to attend college for skill training to enter a new field or industry, and to earn a four-year degree. Above all other reasons, when it came time to make the choice where to attend students were most concerned about their financial aid offer, a concern that comes with important implications for the Opportunity Grant. Differences in influences on students’ choice of institution reflect their differing needs and the different purposes of the education segment where they enrolled.

The Opportunity Grant and Aid

To get a sense of the financial impact of the Opportunity Grant on low- and modest-income students, this section explores how the Opportunity Grant balances student aid packages, and how the Grant functions in relation to the amount students anticipate borrowing for their education. Previous studies have documented that students who must work are more likely to drop out of school, and subsequently, that borrowers who drop out have lower incomes and are more likely to default on their student loans (Gladieux & Perna, 2005; Johnson, Rochkind, Ott & DuPont, 2009)—a self-defeating prospect in the quest for 40-40-20 educational attainment. Since campus financial aid offices package and distribute aid to students, OSAC knows only the amount students receive from OSAC administered programs, and not their complete aid package.

Students were asked whether they would receive any funds during the 2009-10 academic year from the Opportunity Grant, Pell Grant, Work Study, college-based scholarships or tuition reduction, private scholarships, federal loans, private loans, or other funds.

Opportunity Grant in Relation to Students' Overall Aid Package

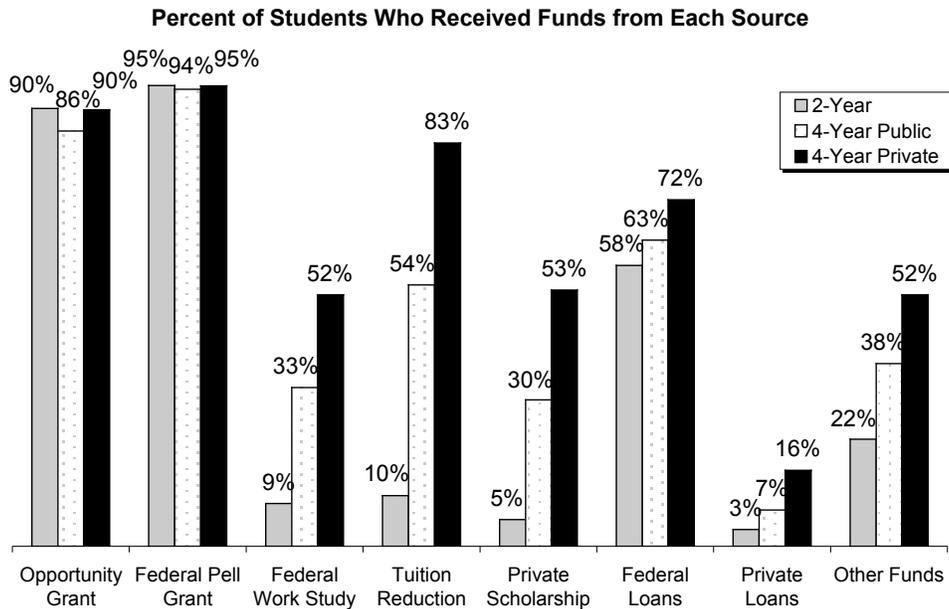
All students who participated in the survey had been approved by OSAC to receive an Opportunity Grant, and their attendance confirmed by a participating institution. However, only 79 percent of survey participants were certain they received an Opportunity Grant. Sixteen percent could not remember, while six percent indicated they did not receive an Opportunity Grant. In a different question, an estimate of all the sources of aid, 89 percent indicated they would be receiving an Opportunity Grant. It is possible that some students who were invited to participate in the survey had some change in status that prevented them from actually receiving an Opportunity Grant (e.g., FAFSA correction that changed eligibility, dropped below half-time enrollment). Some students may have mistakenly selected the wrong response. It is possible that some students were simply unaware of the program.

To better distribute scarce state resources, the new Opportunity Grant distribution formula takes into account students' ability to pay and access to other sources of funds. The basic application for all federal student aid, including the Pell Grant, is the application used for the Opportunity Grant: the FAFSA. This link to the Pell Grant is a strength of the Opportunity Grant, as it ensures that students avail themselves to both federal and state grant aid.⁷ For eligible students,⁸ the Pell Grant typically is packaged before any other sources of aid. Nearly all survey respondents (95 percent) reported receiving a Pell Grant.

The similarities across students end there. Students attending private independent institutions were significantly more likely to receive a tuition reduction from their institution, receive private scholarships, have a Work Study job, take out private loans, borrow through the Stafford or Perkins federal loan programs, and access funds from sources such as family, personal savings, work, or AmeriCorps.

⁷ For in-depth discussion of the importance of linking state-based aid to the Pell Grant see Zumeta, W., & Frankle, D. (2007). *California community colleges: Making them stronger and more affordable*. San Jose, CA: National Center for Public Policy and Higher Education.

⁸ Pell Grants are available to all students who are eligible to receive Federal Student Aid. Amounts depend on EFC, cost of attendance, and full- or part-time enrollment status. Students with an EFC greater than \$4,617 in 2009-10 are ineligible to receive a Pell Grant (U.S. Department of Education 2009).



To examine the way the Opportunity Grant balances the complete aid package students were asked to provide an estimate of the amount they would receive from each funding source. Many students chose not to provide specific estimates of the amount received from each source, however 741 students (29 percent of respondents) responded with accurate dollar estimates.⁹

On average, the Opportunity Grant made up a larger share of the aid package for students enrolled in two-year institutions compared to students at four-year institutions. Along with the Pell Grant, community college students received an average of two-thirds (67 percent) of their education resources from state and federal grant programs. With private and college-based scholarships, this represents a total of 69 percent of resources coming from gift aid that does not have to be repaid. Ironically, though community college students were the least likely to borrow either federally guaranteed or private education loans at all (58 percent borrowed federal and 3 percent private loans), loans made up a larger share of the total aid package for students attending two-year institutions (27 percent) than for students attending four-year institutions (21 percent for public and 17 percent for private).

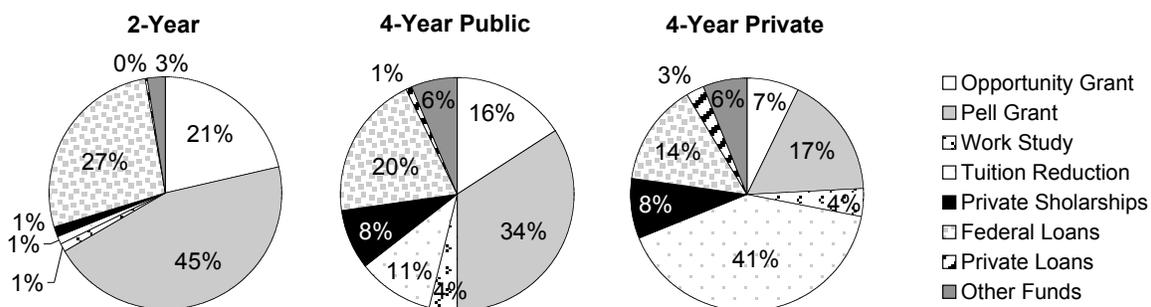
The Opportunity Grant made up the smallest share of resources for students attending private four-year colleges and universities, comprising just seven percent of available resources. Just a quarter of education resources (24 percent) came from state and federal grant programs together. However, because of the sizable college-based scholarships and tuition reductions available to students enrolled in private nonprofit institutions, total gift aid averaged nearly three-quarters (73 percent) of education funds, the highest across all sectors. To correspond with this, while students attending private independent institutions were the most likely to take out both federally guaranteed (72 percent of students) and private loans (16 percent of students), the average loan

⁹ See technical appendix for details.

burden, as a ratio of the total aid package was just 17 percent, the lowest across all institutional segments.

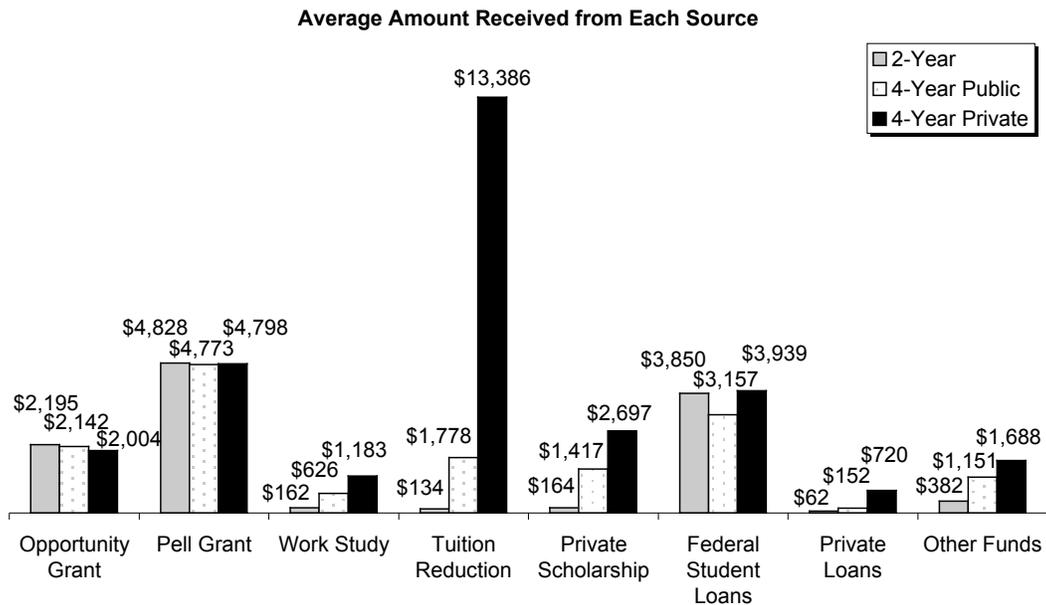
Among students enrolled in public four-year universities, the Opportunity Grant made up an average of 16 percent of the total aid package, with half (50 percent) of total education resources coming from public grant programs. With the amount received from college-based scholarships and tuition reductions, as well as private scholarships, more than two-thirds (69 percent) of all resources were in the form of gift aid, on par with that available to students attending two-year institutions. On average, a fifth (21 percent) of education resources for students attending public four-year universities were in the form of loans.

Average Percent of Aid Package for Each Funding Source



On balance, as the average percentage of total resources available the Opportunity Grant had the biggest impact for students at community colleges where most recipients were attending postsecondary education. Bear in mind, this is an analysis of average proportions of dollars available from each source. Aid packages are tied to cost of attendance, so actual dollar amounts would look quite different. For example, in 2009-10, the cost of attendance is \$14,142 at Treasure Valley Community College, \$19,133 at Oregon State University, and \$40,594 at Pacific University (ECMC, 2009). This could mean a difference of \$3,840 in total loans at Treasure Valley, \$3,960 at Oregon State, or \$6,802 at Pacific.

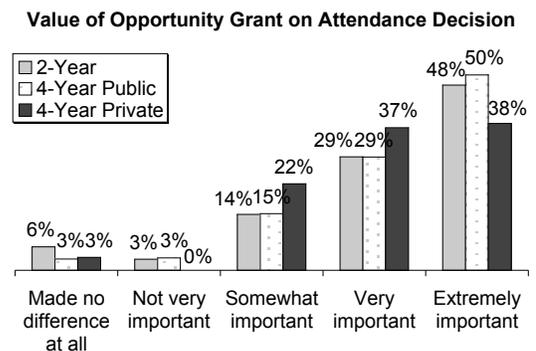
In reality, students across all sectors planned to borrow nearly the same amount in federally guaranteed loans for 2009-10, with an overall average of \$3,674. Similarly, the amounts students expected to receive from an Opportunity Grant and Pell Grant differ very little across segment. Overall, students anticipated receiving an average Opportunity Grant of \$2,173 and an average Pell Grant of \$4,812 during this academic year. The biggest differences across segments in the amount of aid were in tuition reductions and college-based scholarships, private scholarships and Federal Work Study.



Opportunity Grant and Students' Decision to Attend College

On average, students indicated the Opportunity Grant was “very important” in their decision to attend college. While it appears that students attending private independent institutions may have found the Opportunity Grant slightly less important in their decision to attend college than students from public two and four-year institutions, the difference in students enrolled across segments is not significant.

However, when examining other factors that may have contributed to the importance of the Opportunity Grant when making attendance decisions the picture is more complete. When holding constant the effects of (1) the total amount of Opportunity Grant authorization for the year, (2) the proportion of all education resources made up by the Opportunity Grant, (3) the weight given to cost and (4) the financial aid offer in making attendance decisions, and (5) the need for new skill training in influencing the desire to attend college, students at community colleges rated the importance of the Opportunity Grant in their attendance decision lower than average. With all of the above factors remaining equal, students from both four-year public and private institutions weighted the Grant somewhat more important than average in their decision to attend.



The biggest influences on the importance of the Opportunity Grant in students' decision to attend college were the segment where students enrolled, and the weight they attributed to the financial aid offer, cost, and the need for new skill training. This is over and above the effects of the total amount of the Opportunity Grant and the share of the aid package made up by it. Taken together, the more students believed they needed skill training, the more important cost and the financial aid offer were, and the more money awarded to students in their Opportunity Grant, the more important the Grant was in their decision to attend college. While the total amount of the Opportunity Grant did impact the weight students gave to it in their decision to attend college, the proportion of the aid package it assumed did not. Neither the amount of students' federal loans, nor the percent of their aid package made up of federal loans had any effect on the importance of the Opportunity Grant in deciding to attend college.

Opportunity Grant and Loans

There is an inverse relationship between the amount of a student's Opportunity Grant and the amount borrowed in federal student loans. When holding constant the effects of the amount received from a Pell Grant, the amount of private scholarships, access to other funds, dependent status, and institutional segment, for every dollar increase in the Opportunity Grant, the amount borrowed in federal loans dropped by \$0.82—nearly a dollar-for-dollar exchange. The same effect on loans could not be detected in the Pell Grant, typically a more generous award than the Opportunity Grant. This may suggest that, as planned, the Pell Grant makes up the foundation of student aid, while the Opportunity Grant fills unmet need.

The largest effect, however, was in students' dependent status. When controlling for the amount received in Opportunity Grant, Pell Grant, private scholarships, and other sources available, as well as the segment where students enrolled, independent students planned to borrow an average of \$3,193 more in federal loans than dependent students.¹⁰ However, all other things being equal, students at community colleges planned to borrow \$542 less than if they had attended four-year institutions.

All students were nearly as likely to receive a Pell Grant, but students from private independent institutions were most likely to receive tuition reductions and college-based scholarships, loans (both federal and private), and Federal Work Study jobs. Gift aid made up the largest share of overall education resources for students at four-year private institutions, even though the average amount of the Opportunity Grant, Pell Grant, and federal loans were very similar for students across all sectors. Although Opportunity Grant amounts were very similar for all students, it

¹⁰ Federal student loan limits for independent students are set higher than loan limits for dependent students whose parents have access to PLUS loans. The total loan limit for first-year undergraduates is \$5,500 for dependent students, and \$9,500 for independent students. This includes the amount available in both subsidized and unsubsidized loans (U. S. Department of Education, 2009b).

made up the largest average share of aid packages for students at community colleges, where most recipients attended. While students across all sectors appear to have placed similar weight on the Opportunity Grant in making their attendance decision, the importance of the Grant is a function of how concerned students were about cost, financial aid, the need for new skills, *and* where they attend. When controlling for the effects of other sources of aid and where students attend, the amount of a student's Opportunity Grant had a direct effect on the amount he or she borrowed in federal loans.

Comparison to the 2008 Opportunity Grant Cohort

A similar study of Opportunity Grant recipients was conducted in 2008, making it is possible to tease out similarities and differences between students in 2008 and 2009. Informal comparisons present an opportunity to begin looking for possible trends in enrollment and financial resources that may come about under the new distribution formula, though direct statistical comparisons were not conducted due to differences in study design.

Attendance Decision Comparison

Similar to students in the 2009 cohort, students attending four-year private institutions applied to the highest average number of schools in 2008. Students attending community colleges were most likely to apply to just one school. Likewise, as in 2009, in 2008 students who applied to more than one institution, and those enrolled in four-year private institutions, were most likely to wait until after receiving all aid offers before making their attendance decision.

In general, students in the 2009 cohort selected their institution for similar reasons as students in the 2008 cohort. In 2008, this included close to home, cost, the majors or degree programs available, financial aid offer, flexible scheduling options, academic reputation of the college, and average class size. Improvements in data collection reveal more clear intentions for the 2009 cohort. The biggest distinction in 2009 is that students across all postsecondary segments clearly rated their financial aid offer as more important than other reasons that influenced their decision to attend their college.

Aid Package Comparison

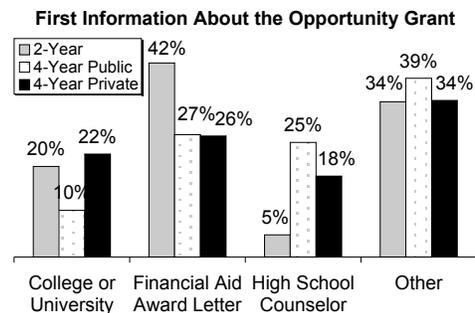
At a glance, the composition of student aid packages in 2008 appears similar to student aid packages in 2009 when examining the average share of resources from various sources for students enrolled in different sectors. However, there may be some shifting in the ratio of funds

made up by the Opportunity Grant, the Pell Grant, and federal loans.¹¹ Across all segments, the average share of education resources made up by the Pell Grant increased, by nine percentage points for students in two- and four-year public institutions, and six percentage points for students at four-year private institutions. Between 2008 and 2009 the maximum Pell Grant increased from \$4,731 to \$5,350 (U.S. Department of Education, 2009a), likely accounting for some of this change. The average percent of education resources made up by the Opportunity Grant increased by four percentage points for students at two- and four-year public institutions, and less than a whole percentage point for students at four-year private institutions. As all sources of aid sum to 100 percent of resources, increases in one or more sources result in decreases from other sources. Students across all segments may have relied less on loans as the average percent of education resources in 2009 compared to 2008. The average proportion of aid packages made up by loans went down three percentage points for students at community colleges, and five percentage points for students at four-year public and private institutions.

Reaching Students

Effectively communicating with students is important for OSAC. New and potential students need to have information about the sources of aid that are available and how to access funds. Current students need to be apprised of any changes to the Opportunity Grant, as well as receive information about other programs OSAC administers. This may include e-mailing students, promoting the OSAC websites, direct mail, and relying on mass media or other means of communication.

Students were most likely to learn about the Opportunity Grant in their financial aid award letter (38 percent) or from their college or university (18 percent), with a smaller handful (10 percent) from their high school counselor. However, students attending different segments first received their information about the Opportunity Grant from different sources. Students attending community college were most likely to learn about the Opportunity Grant first from their financial aid award letter (42 percent), with substantially fewer first receiving information from their college (20 percent), and just a few (5 percent) from their high school counselor. A quarter of students at four-year institutions (27 percent for public and 26 percent for private) first learned about the Opportunity Grant in their financial aid award letter. Nearly as many students attending public universities (25 percent) recalled first hearing about the Opportunity Grant from their high school counselor, while less than a fifth (18 percent)



¹¹ Due to differences in study design, differences in estimates between 2008 and 2009 were not tested for statistical significance.

of students at private independent institutions did. While 22 percent of students at private institutions first learned about the Opportunity Grant from their college or university, just ten percent of public university students did. Other ways that students learned about the Opportunity Grant include the Opportunity Grant advertising campaign (radio, television, billboards), the ASPIRE program (Access to Student Assistance Programs In Reach of Everyone), brochures or posters, an e-mail from OSAC, a friend, the Internet or website, parents, word of mouth, or the survey.

Across the board, students enrolled in all segments were clear that the best way to communicate with students like themselves is through e-mail. Nearly three-quarters of all students (74 percent) preferred e-mail, with 65 percent of students at private institutions, 69 percent of students at public four-year, and 75 percent of students at two-year institutions. A handful of students (13 percent at private four-year, 12 percent at public four-year, and 9 percent at two-year institutions) preferred to be reached through online social networking sites such as YouTube, Facebook or Myspace. Just eight percent of students overall indicated that websites are the best way to communicate with students like themselves.¹² It is important to be mindful that these are responses from a web-based survey in which invitations to participate were delivered via e-mail. Potential for selection bias on this question is important to consider, and thus one should not discount the value of other means of reaching students with important information.

Most students (56 percent) never used the OSAC website, though students from two-year institutions were less likely than students at four-year institutions to visit the OSAC website at all. About a third of students from two-year institutions indicated they visit the OSAC website once in a while, and more than half of students at four-year institutions (52 percent for public and 53 percent for private) reported visiting the OSAC website once in a while. A very small handful of students (4 percent) said they visit the OSAC website frequently.

In summary, most students learned about the Opportunity Grant from an institutional source, either their financial aid award letter, their college or university, or their high school counselor, though there are many sources of information about the Grant. With a tech-savvy student population, e-mail is an effective way to communicate with students across all sectors. While some students found online social networking and websites effective, it was a small proportion of survey respondents. The rates that students visited the OSAC website reflect the relatively low reliance on it for communication, with most students never using it at all.

¹² Other ways of reaching students include brochures, posters, and text messages. Given the option, not a single student indicated Twitter is an effective means of communicating with others like themselves.

Conclusions and Recommendations

This study describes the effect of the Opportunity Grant's new distribution formula on students' enrollment decisions and their resources available to pay for their education. Results indicate that students attending community college see the biggest impact of the Opportunity Grant, for a number of reasons. As students are motivated to attend school for different reasons, their enrollment choices differ, alluding to how the Opportunity Grant might take on different meaning for different students. Regardless of motivations and needs, findings indicate the Opportunity Grant is serving the students it was designed to serve, in the way it was intended to serve them: fulfilling unmet need for low-income Oregonians. The investment in the Opportunity Grant must be maintained or increased to help meet public goals of increased adult educational attainment by 2025 (Oregon Progress Board, 2009).

Though average award amounts are similar for students across all segments, the largest impact of the Opportunity Grant is felt among community college students who receive the most awards, and who rely on it as a greater share of overall aid than students in four-year institutions. Targeted at low- and modest-income students, we see Opportunity Grant recipients are overrepresented in Oregon's two-year community colleges compared to nationwide enrollment estimates for students overall. What's more, even among Oregon's low- and modest-income students, those attending community college had the lowest average income of all first-year Opportunity Grant recipients. As the most affordable postsecondary institutions, two-year colleges are an important gateway to higher education while also serving workforce development needs. For Oregon to achieve the 40-40-20 goals and to see the return on public investment, Opportunity Grant recipients in two-year institutions must persist to complete their programs or transfer to four-year institutions.

Students applied to college for several important reasons, and selected their school with a number of considerations in mind, though there were differences in motivations and priorities for students in two- versus four-year institutions. Students across all segments were highly motivated to apply for school due to a desire to acquire new skills for entry into a new field or industry and to earn a four-year degree. However, students at two-year institutions were more likely to be motivated by the need to acquire a new skill set while those attending four-year institutions were more likely to be motivated by the desire to earn a four-year degree. This suggests that Opportunity Grant recipients enroll in institutions appropriate to their needs and educational goals.

Across all postsecondary segments, students cited their financial aid offer as the number one reason for attending their current institution. This has different meaning for students whose needs and situations differ by segment. The vast majority of students attending community college applied for just one school, made their enrollment decision prior to receiving their aid offer, and yet also predominantly cited their financial aid offer as very important or the most

important reason for their choice. One student specifically commented, “I was able to attend because I got approved for financial aid.” At least for this student it appears that the importance of the financial aid offer was in receiving funds at all. For students who applied to more than one institution and waited to receive all financial aid offers before making a decision, the importance of financial aid in deciding to attend their current school more likely means comparing the net out-of-pocket costs they would have to incur at different institutions.

After the financial aid offer, students from two-year institutions—most likely to be financially independent—were most concerned about cost and distance from home, followed by the degree programs available. This suggests affordability and convenience are at least as important as academic goals for some students. Based on the prominent concern for cost, we might also infer that low tuition may be nearly as important as adequate grant resources for the lowest-income students. On the other hand, students attending four-year institutions—most likely to be dependent on their parents and recent high school graduates—were more concerned about the availability of degree programs above other factors. A recent study found that for students who dropped out of college prior to degree completion, many based their selection of school on convenience and affordability (Johnson et al., 2009). This does not suggest that non-academic priorities cause dropouts, but rather emphasizes the need to monitor stop-outs and dropouts through changes in the funding level of the Opportunity Grant. This is especially among students at community colleges who are most likely to be balancing several priorities in addition to school.

Almost all Opportunity Grant recipients were also recipients of a federal Pell Grant. As state general funds remain constricted and policy makers search for ways to stretch the Opportunity Grant, limiting eligibility by lowering the income cap to serve only Pell recipients may be tempting. However, this finding suggests that such a move may not reduce substantially the number of students eligible for the Opportunity Grant.

While the cost of attendance differs greatly for students in different segments, the average amount students received in federal loans, Pell Grants, and Opportunity Grants were similar for all students. However, students attending four-year private institutions were most likely to access funds from the most sources and had the most gift aid available, both in actual dollar amounts and as the share of all available resources for college. This is largely due to generous tuition reductions available from nonprofit independent colleges and universities, and larger amounts of private scholarships than students receive at public two- and four-year institutions. Conversely, though total gift aid is much lower for students enrolled in community college, the Opportunity Grant represents the largest share of overall resources available to pay for education for students attending the lowest cost institutions.

Regardless of the award amounts or the proportion of resources made up by the Opportunity Grant, three-quarters of students across all segments found the Grant very important or extremely important in making their attendance decision. However, when taking into account other

influences on students' attendance decisions, those attending four-year institutions found the Opportunity Grant more valuable in their decision than students overall. This can be explained by the increased value placed on the Opportunity Grant by students who were highly influenced to apply for college by the need for new skill training, and influenced to enroll in a college based on its cost and the financial aid offer. This exposes the complex relationships between student motivations, priorities, and resources available. The critical lesson is that the Opportunity Grant is an important part of the decision making process, regardless of the underlying issues that may contribute to what the Grant might mean for students in different circumstances.

The inverse relationship between the Opportunity Grant and federal student loans is very much what one would expect of a program developed to satisfy remaining unmet need after taking into account federal and personal resources. When controlling for the effects of the amount of an Opportunity Grant, Pell Grant, private scholarships, other funds, institutional segment, and dependent status, for each dollar increase in the Opportunity Grant the amount students plan to borrow in federal student loans decreases by \$0.82.

To adjust for unexpected demand that exceeded the dollars budgeted for the Opportunity Grant, OSAC recently announced a reduction in the award amounts that students will see in the spring disbursement of the current academic year. Based on these assumptions, administrators could expect that this spring when awards are reduced by \$120 for full-time students, those who do not find new sources of funds will need to borrow an additional \$98 in federal loans, provided they have not already reached the loan limit for the academic year.

This draws attention, once again, to the need to monitor closely stop-outs and dropouts. Students will be at increased risk of dropping out of school if they need to spend additional time working to make ends meet when awards are reduced. According to a recent study, work, especially working full time, was the most commonly cited reason students dropped out before degree completion (Johnson et al., 2009). Moreover, more than a fifth of all borrowers drop out before completing a degree, with students in two-year institutions more likely to drop out than borrowers at four-year institutions (Gladieux & Perna, 2005). This leaves students in the precarious position to repay their loans without the benefits of education, such as higher income, and consequently puts them at higher risk of default.

It is essential to scrutinize carefully the effects of current funding levels that have limited the availability of the Opportunity Grant to students who applied in the first seven and a half months of the 18-month application cycle and reduced award amounts before the end of the academic year. To what degree are students who have to increase their work hours to meet their education expenses in spring quarter able to maintain continuous enrollment? What is the risk of defaulting on student loans among those who drop out? What happened to the students who applied too late, after the August 15 deadline for 2009-10? How many were able to enroll in school? Do eligible students who were able to enroll without the assistance of an Opportunity Grant face obstacles that Grant recipients do not encounter? Evidence suggests that independent

students attending two-year colleges are affected most by this early application deadline. Given the needs and priorities experienced by many independent students, how likely are they to persist to degree completion?

To accomplish the 40-40-20 goals within the established time frame the Opportunity Grant will need continued investment in the coming years, especially in light of the current economic conditions that are driving students into school for skill training and workforce development. Information from the 2006-08 American Community Survey indicates that just 28 percent of Oregonians age 25 and over hold a four-year or more advanced degree, 26 percent have attended at least one year of college but without receiving a degree or hold a two-year degree, and 12 percent have not completed high school. Simply waiting for young students to graduate from high school and channeling them directly into college, while important, will not be sufficient to realize the 40-40-20 goals. Over the next 15 years Oregon must invest in students who may have begun college, but withdrew before completing their degree, and adults who may have never attended college at all and may face significant challenges returning to the classroom. Policy makers can promote the 40-40-20 goals by ensuring the Opportunity Grant has sufficient funds to support independent students attending community colleges, where the Grant's greatest impact is felt.

With median family income at \$60,655 in Oregon, students from more than half of Oregon families are potentially eligible to receive the Opportunity Grant, depending on their circumstances and other resources available to pay for college (U. S. Census Bureau, 2008d). Fifteen percent of Oregon families had annual incomes of less than \$25,000 at the time of the 2006-08 American Community Survey—just above the poverty guideline for a family of four, and greater than the average income of our first-year Opportunity Grant recipients (U. S. Census Bureau, 2008c; U.S. Department of Health and Human Services, 2009). Closer examination reveals that over half of all Oregonians age 25 and over with incomes below the poverty line have never attended college (U. S. Census Bureau, 2008b). These are independent adults whose children would be more likely to attend college if they themselves attend and complete college—an important concern voiced by some current Opportunity Grant recipients.

Nationwide, demand for need-based grant aid is increasing dramatically as economic conditions result in more students qualifying for more aid. The federal government has responded by increasing its investment in the Pell Grant. As increasing numbers of low-income Oregonians find they need to—indeed are encouraged to—invest in postsecondary education for themselves, Oregon needs to be prepared to share the upfront investment in order to reap the collective benefit.

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Appendix A: Summary Data Tables

Table 1

Response Rate First-Year, First-Time Opportunity Grant Recipients					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Total Authorized	Count	36,403	3,891	861	41,155
	% within authorized	88.5%	9.5%	2.1%	100.0%
Total Recipients	Count	10,329	1960	409	12,698
	% within recipients	81.3%	15.4%	3.2%	100.0%
	% authorized who received	28.4%	50.4%	47.5%	30.9%
Total Survey Invites	Count	9,225	1,839	375	11,439
	% within survey invites	80.6%	16.1%	3.3%	100.0%
	% recipients invited	89.3%	93.8%	91.7	90.1%
Total Respondents	Count	1,883	575	112	2,570
	% within respondents	73.3%	22.4%	4.4%	100.0%
	% invites who responded	20.4%	31.3%	29.9%	22.5%

Table 2

Students Who Received an Opportunity Grant at First Segment Identified on FAFSA					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
FAFSA Segment: Community College	Count	1781	36	6	1823
	% within FAFSA segment	97.7%	2.0%	.3%	100.0%
	% within disbursement segment	95.4%	6.3%	5.4%	71.6%
FAFSA Segment: OUS	Count	75	511	15	601
	% within FAFSA segment	12.5%	85.0%	2.5%	100.0%
	% within disbursement segment	4.0%	90.1%	13.5%	23.6%
FAFSA Segment: Independent	Count	11	20	90	121
	% within FAFSA segment	9.1%	16.5%	74.4%	100.0%
	% within disbursement segment	.6%	3.5%	81.1%	4.8%
Total	Count	1867	568	111	2545
	% within FAFSA segment	73.4%	22.3%	4.4%	100.0%
	% within disbursement segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(4) = 3355.036, p < .01$

Table 3

Are you currently registered for 12 or more credits?					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Yes	Count	401	14	11	426
	% within registered for 12 credits	94.1%	3.3%	2.6%	100.0%
	% within segment	21.7%	2.5%	10.0%	16.9%
No	Count	1429	545	99	2073
	% within registered for 12 credits	68.9%	26.3%	4.8%	100.0%
	% within segment	77.2%	97.3%	90.0%	82.2%
Plan to register for fewer	Count	22	1	0	23
	% within registered for 12 credits	95.7%	4.3%	.0%	100.0%
	% within segment	1.2%	.2%	.0%	.9%
Total	Count	1852	560	110	2522
	% within registered for 12 credits	73.4%	22.2%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(4) = 124.576, p < .01$

Table 4

Were you able to register for classes you need for your academic program?					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
None	Count	31	2	0	33
	% within . . . register for classes?	93.9%	6.1%	.0%	100.0%
	% within segment	1.7%	.4%	.0%	1.3%
Some	Count	1692	519	107	2318
	% within . . . register for classes?	73.0%	22.4%	4.6%	100.0%
	% within segment	92.6%	93.7%	99.1%	93.1%
I don't know	Count	105	33	1	139
	% within . . . register for classes?	75.5%	23.7%	.7%	100.0%
	% within segment	5.7%	6.0%	.9%	5.6%
Total	Count	1828	554	108	2490
	% within . . . register for classes?	73.4%	22.3%	4.3%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(4) = 12.123, p < .05$

Table 5

How many schools did you apply to?					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
One	Count	1219	204	28	1451
	% within number of applications	84.0%	14.1%	1.9%	100.0%
	% within segment	87.9%	48.0%	35.0%	76.7%
Two	Count	115	128	18	261
	% within number of applications	43.9%	49.0%	6.9%	100.0%
	% within segment	8.3%	30.2%	22.5%	13.8%
Three	Count	34	57	14	105
	% within number of applications	32.4%	54.3%	13.3%	100.0%
	% within segment	2.5%	13.4%	17.5%	5.6%
Four or more	Count	19	35	20	74
	% within number of applications	25.7%	47.3%	27.0%	100.0%
	% within segment	1.4%	8.3%	25.0%	3.9%
Total	Count	1387	424	80	1891
	% within number of applications	73.3%	22.5%	4.2%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,1888) = 227.146, p < .01

Table 6

How important was the following reason in influencing your desire to apply for college? Recently Became Unemployed					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	659	364	79	1102
	% within unemployed	59.8%	33.0%	7.2%	100.0%
	% within segment	38.4%	67.7%	74.5%	46.7%
Not Very Important	Count	159	73	8	240
	% within unemployed	66.3%	30.4%	3.3%	100.0%
	% within segment	9.3%	13.6%	7.5%	10.2%
Somewhat Important	Count	251	53	9	313
	% within unemployed	80.2%	16.9%	2.9%	100.0%
	% within segment	14.6%	9.9%	8.5%	13.3%
Very Important	Count	300	32	7	339
	% within unemployed	88.5%	9.4%	2.1%	100.0%
	% within segment	17.5%	5.9%	6.6%	14.4%
Most Important Reason	Count	345	16	3	364
	% within unemployed	94.8%	4.4%	.8%	100.0%
	% within segment	20.1%	3.0%	2.8%	15.4%
Total	Count	1714	538	106	2358
	% within unemployed	72.7%	22.8%	4.5%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2355) = 131.041, p < .01

Table 7

How important was the following reason in influencing your desire to apply for college? Skill Training for Entry into a New Field or Industry					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	126	67	18	211
	% within skill training	59.7%	31.8%	8.5%	100.0%
	% within segment	7.1%	12.4%	16.8%	8.7%
Not Very Important	Count	43	28	8	79
	% within skill training	54.4%	35.4%	10.1%	100.0%
	% within segment	2.4%	5.2%	7.5%	3.3%
Somewhat Important	Count	140	79	12	231
	% within skill training	60.6%	34.2%	5.2%	100.0%
	% within segment	7.9%	14.6%	11.2%	9.6%
Very Important	Count	433	169	40	642
	% within skill training	67.4%	26.3%	6.2%	100.0%
	% within segment	24.5%	31.2%	37.4%	26.6%
Most Important Reason	Count	1027	198	29	1254
	% within skill training	81.9%	15.8%	2.3%	100.0%
	% within segment	58.1%	36.5%	27.1%	51.9%
Total	Count	1769	541	107	2417
	% within skill training	73.2%	22.4%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2414) = 47.883, p < .01

Table 8

How important was the following reason in influencing your desire to apply for college? Desire to Earn Four-Year Degree					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	127	5	1	133
	% within earn degree	95.5%	3.8%	.8%	100.0%
	% within segment	7.2%	.9%	.9%	5.5%
Not Very Important	Count	141	2	2	145
	% within earn degree	97.2%	1.4%	1.4%	100.0%
	% within segment	8.0%	.4%	1.8%	6.0%
Somewhat Important	Count	308	27	2	337
	% within earn degree	91.4%	8.0%	.6%	100.0%
	% within segment	17.4%	4.9%	1.8%	13.9%
Very Important	Count	385	128	30	543
	% within earn degree	70.9%	23.6%	5.5%	100.0%
	% within segment	21.8%	23.3%	27.5%	22.4%
Most Important Reason	Count	809	387	74	1270
	% within earn degree	63.7%	30.5%	5.8%	100.0%
	% within segment	45.7%	70.5%	67.9%	52.3%
Total	Count	1770	549	109	2428
	% within earn degree	72.9%	22.6%	4.5%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2425) = 93.650, p < .01

Table 9

How important was the following reason in influencing your desire to apply for college? Seeking Promotion in Current Job					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	1000	342	74	1416
	% within promotion	70.6%	24.2%	5.2%	100.0%
	% within segment	59.3%	63.7%	70.5%	60.9%
Not Very Important	Count	228	71	16	315
	% within promotion	72.4%	22.5%	5.1%	100.0%
	% within segment	13.5%	13.2%	15.2%	13.5%
Somewhat Important	Count	197	72	9	278
	% within promotion	70.9%	25.9%	3.2%	100.0%
	% within segment	11.7%	13.4%	8.6%	11.9%
Very Important	Count	141	37	3	181
	% within promotion	77.9%	20.4%	1.7%	100.0%
	% within segment	8.4%	6.9%	2.9%	7.8%
Most Important Reason	Count	119	15	3	137
	% within promotion	86.9%	10.9%	2.2%	100.0%
	% within segment	7.1%	2.8%	2.9%	5.9%
Total	Count	1685	537	105	2327
	% within promotion	72.4%	23.1%	4.5%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2324) = 8.133, p < .01

Table 10

How important was the following reason in influencing your desire to apply for college? Graduated High School Recently					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	1027	79	14	1120
	% within graduated	91.7%	7.1%	1.3%	100.0%
	% within segment	60.9%	14.5%	13.2%	47.9%
Not Very Important	Count	145	18	4	167
	% within graduated	86.8%	10.8%	2.4%	100.0%
	% within segment	8.6%	3.3%	3.8%	7.1%
Somewhat Important	Count	133	47	10	190
	% within graduated	70.0%	24.7%	5.3%	100.0%
	% within segment	7.9%	8.6%	9.4%	8.1%
Very Important	Count	135	152	32	319
	% within graduated	42.3%	47.6%	10.0%	100.0%
	% within segment	8.0%	27.8%	30.2%	13.6%
Most Important Reason	Count	246	250	46	542
	% within graduated	45.3%	46.1%	8.5%	100.0%
	% within segment	14.6%	45.8%	43.4%	23.2%
Total	Count	1686	546	106	2338
	% within graduated	72.1%	23.4%	4.5%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2335) = 345.138, p < .01

Table 11

How important was the following factor in influencing your decision to attend your current school?					
Academic Reputation of the College					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	161	10	0	171
	% within reputation	94.2%	5.8%	.0%	100.0%
	% within segment	9.2%	1.8%	.0%	7.2%
Not Very Important	Count	150	19	1	170
	% within reputation	88.2%	11.2%	.6%	100.0%
	% within segment	8.6%	3.5%	.9%	7.1%
Somewhat Important	Count	527	150	15	692
	% within reputation	76.2%	21.7%	2.2%	100.0%
	% within segment	30.2%	27.7%	14.0%	28.9%
Very Important	Count	581	246	44	871
	% within reputation	66.7%	28.2%	5.1%	100.0%
	% within segment	33.3%	45.6%	41.1%	36.4%
Most Important Reason	Count	325	115	47	487
	% within reputation	66.7%	23.6%	9.7%	100.0%
	% within segment	18.6%	21.3%	43.9%	20.4%
Total	Count	1743	541	107	2391
	% within reputation	72.9%	22.6%	4.5%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2388) = 49.320, p < .01

Table 12

How important was the following factor in influencing your decision to attend your current school?					
Availability of Classes					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	77	17	3	97
	% within classes available	79.4%	17.5%	3.1%	100.0%
	% within segment	4.4%	3.2%	2.8%	4.0%
Not Very Important	Count	58	35	3	96
	% within classes available	60.4%	36.5%	3.1%	100.0%
	% within segment	3.3%	6.5%	2.8%	4.0%
Somewhat Important	Count	324	149	25	498
	% within classes available	65.1%	29.9%	5.0%	100.0%
	% within segment	18.4%	27.7%	23.4%	20.7%
Very Important	Count	766	234	56	1056
	% within classes available	72.5%	22.2%	5.3%	100.0%
	% within segment	43.5%	43.6%	52.3%	43.9%
Most Important Reason	Count	536	102	20	658
	% within classes available	81.4%	15.5%	3.0%	100.0%
	% within segment	30.4%	19.0%	18.7%	27.4%
Total	Count	1761	537	107	2405
	% within classes available	73.2%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2402) = 11.909, p < .01

Table 13

How important was the following factor in influencing your decision to attend your current school?					
Class Size					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	226	47	1	274
	% within class size	82.5%	17.2%	.4%	100.0%
	% within segment	12.9%	8.7%	.9%	11.4%
Not Very Important	Count	248	84	3	335
	% within class size	74.0%	25.1%	.9%	100.0%
	% within segment	14.2%	15.6%	2.8%	14.0%
Somewhat Important	Count	522	203	17	742
	% within class size	70.4%	27.4%	2.3%	100.0%
	% within segment	29.8%	37.7%	16.0%	31.0%
Very Important	Count	451	142	47	640
	% within class size	70.5%	22.2%	7.3%	100.0%
	% within segment	25.8%	26.3%	44.3%	26.7%
Most Important Reason	Count	302	63	38	403
	% within class size	74.9%	15.6%	9.4%	100.0%
	% within segment	17.3%	11.7%	35.8%	16.8%
Total	Count	1749	539	106	2394
	% within class size	73.1%	22.5%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2391) = 29.690, p < .01

Table 14

How important was the following factor in influencing your decision to attend your current school?					
Close to Home					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	45	32	3	80
	% within close to home	56.3%	40.0%	3.8%	100.0%
	% within segment	2.5%	5.9%	2.8%	3.3%
Not Very Important	Count	70	71	13	154
	% within close to home	45.5%	46.1%	8.4%	100.0%
	% within segment	3.9%	13.1%	12.1%	6.3%
Somewhat Important	Count	236	138	30	404
	% within close to home	58.4%	34.2%	7.4%	100.0%
	% within segment	13.2%	25.6%	28.0%	16.6%
Very Important	Count	573	163	41	777
	% within close to home	73.7%	21.0%	5.3%	100.0%
	% within segment	32.1%	30.1%	38.3%	31.8%
Most Important Reason	Count	861	136	20	1017
	% within close to home	84.7%	13.4%	2.0%	100.0%
	% within segment	48.2%	25.2%	18.7%	41.9%
Total	Count	1785	540	107	2432
	% within close to home	73.4%	22.2%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2429) = 91.217, p < .01

Table 15

How important was the following factor in influencing your decision to attend your current school?					
Cost					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	58	10	5	73
	% within cost	79.5%	13.7%	6.8%	100.0%
	% within segment	3.3%	1.9%	4.6%	3.0%
Not Very Important	Count	48	16	9	73
	% within cost	65.8%	21.9%	12.3%	100.0%
	% within segment	2.7%	3.0%	8.3%	3.0%
Somewhat Important	Count	197	90	29	316
	% within cost	62.3%	28.5%	9.2%	100.0%
	% within segment	11.2%	16.7%	26.9%	13.1%
Very Important	Count	622	229	37	888
	% within cost	70.0%	25.8%	4.2%	100.0%
	% within segment	35.2%	42.6%	34.3%	36.8%
Most Important Reason	Count	840	193	28	1061
	% within cost	79.2%	18.2%	2.6%	100.0%
	% within segment	47.6%	35.9%	25.9%	44.0%
Total	Count	1765	538	108	2411
	% within cost	73.2%	22.3%	4.5%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2408) = 17.662, p < .01

Table 16

How important was the following factor in influencing your decision to attend your current school?					
Financial Aid Offer					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	57	4	0	61
	% within financial aid	93.4%	6.6%	.0%	100.0%
	% within segment	3.2%	.7%	.0%	2.5%
Not Very Important	Count	28	7	2	37
	% within financial aid	75.7%	18.9%	5.4%	100.0%
	% within segment	1.6%	1.3%	1.9%	1.5%
Somewhat Important	Count	151	57	6	214
	% within financial aid	70.6%	26.6%	2.8%	100.0%
	% within segment	8.5%	10.4%	5.6%	8.8%
Very Important	Count	544	187	37	768
	% within financial aid	70.8%	24.3%	4.8%	100.0%
	% within segment	30.5%	34.2%	34.6%	31.5%
Most Important Reason	Count	1004	291	62	1357
	% within financial aid	74.0%	21.5%	4.6%	100.0%
	% within segment	56.3%	53.3%	57.9%	55.7%
Total	Count	1783	547	107	2437
	% within financial aid	73.2%	22.4%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2434) = 1.287, p = .276

Table 17

How important was the following factor in influencing your decision to attend your current school? Flexible Schedule Options (e.g., weekend, night, or online classes)					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	88	65	23	176
	% within schedule options	50.0%	36.9%	13.1%	100.0%
	% within segment	5.0%	12.1%	21.9%	7.3%
Not Very Important	Count	94	86	22	202
	% within schedule options	46.5%	42.6%	10.9%	100.0%
	% within segment	5.3%	16.0%	21.0%	8.4%
Somewhat Important	Count	314	172	29	515
	% within schedule options	61.0%	33.4%	5.6%	100.0%
	% within segment	17.8%	31.9%	27.6%	21.4%
Very Important	Count	600	133	18	751
	% within schedule options	79.9%	17.7%	2.4%	100.0%
	% within segment	34.0%	24.7%	17.1%	31.2%
Most Important Reason	Count	670	82	13	765
	% within schedule options	87.6%	10.7%	1.7%	100.0%
	% within segment	37.9%	15.2%	12.4%	31.7%
Total	Count	1766	538	105	2409
	% within schedule options	73.3%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2406) = 138.349, p < .01

Table 18

How important was the following factor in influencing your decision to attend your current school? Major(s) or Degree Program(s) Available					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Did Not Consider at All	Count	49	5	0	54
	% within major/ program	90.7%	9.3%	.0%	100.0%
	% within segment	2.8%	.9%	.0%	2.2%
Not Very Important	Count	66	13	0	79
	% within major/ program	83.5%	16.5%	.0%	100.0%
	% within segment	3.8%	2.4%	.0%	3.3%
Somewhat Important	Count	271	66	9	346
	% within major/ program	78.3%	19.1%	2.6%	100.0%
	% within segment	15.4%	12.2%	8.4%	14.4%
Very Important	Count	622	208	46	875
	% within major/ program	71.1%	23.7%	5.3%	100.0%
	% within segment	35.4%	38.1%	43.0%	36.4%
Most Important Reason	Count	747	252	52	1051
	% within major/ program	71.1%	24.0%	4.9%	100.0%
	% within segment	42.6%	46.4%	48.6%	43.7%
Total	Count	1755	543	107	2405
	% within major/ program	73.0%	22.6%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,2402) = 9.333, p < .01

Table 19

Do you plan to stay enrolled for the entire academic year?					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Yes	Count	15	6	1	22
	% within	68.2%	27.3%	4.5%	100.0%
	% within segment	.8%	1.1%	.9%	.9%
No	Count	1712	519	105	2336
	% within	73.3%	22.2%	4.5%	100.0%
	% within segment	94.4%	94.7%	97.2%	94.6%
It Depends	Count	86	23	2	111
	% within	77.5%	20.7%	1.8%	100.0%
	% within segment	4.7%	4.2%	1.9%	4.5%
Total	Count	1813	548	108	2469
	% within	73.4%	22.2%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(4) = 2.460, p = .652$

Table 20

Did you decide to attend your school before or after receiving financial aid offers from all the schools you applied to?					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Before	Count	1421	301	41	1763
	% within decision to attend	80.6%	17.1%	2.3%	100.0%
	% within segment	78.4%	54.8%	38.0%	71.4%
After	Count	275	202	59	536
	% within decision to attend	51.3%	37.7%	11.0%	100.0%
	% within segment	15.2%	36.8%	54.6%	21.7%
Don't Remember	Count	93	40	7	140
	% within decision to attend	66.4%	28.6%	5.0%	100.0%
	% within segment	5.1%	7.3%	6.5%	5.7%
Have not received aid offer yet	Count	24	6	1	31
	% within decision to attend	77.4%	19.4%	3.2%	100.0%
	% within segment	1.3%	1.1%	.9%	1.3%
Total	Count	1813	549	108	2470
	% within decision to attend	73.4%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(6) = 201.529, p < .01$

Table 21

Did you receive the Opportunity Grant as part of your financial aid package?					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
No	Count	103	32	3	138
	% within received OOG	74.6%	23.2%	2.2%	100.0%
	% within segment	5.7%	5.8%	2.8%	5.6%
Yes	Count	1447	411	91	1949
	% within received OOG	74.2%	21.1%	4.7%	100.0%
	% within segment	79.8%	75.0%	83.5%	78.9%
Don't remember	Count	263	105	15	383
	% within received OOG	68.7%	27.4%	3.9%	100.0%
	% within segment	14.5%	19.2%	13.8%	15.5%
Total	Count	1813	548	109	2470
	% within received OOG	73.4%	22.2%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(4) = 9.300, p < .05$

Table 22

How important was receiving the Oregon Opportunity Grant in your decision to attend college?					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Made no Difference at All	Count	87	12	3	102
	% within OOG	85.3%	11.8%	2.9%	100.0%
	% within segment	6.0%	2.9%	3.3%	5.2%
Not Very Important	Count	41	13	0	54
	% within OOG	75.9%	24.1%	.0%	100.0%
	% within segment	2.8%	3.2%	.0%	2.8%
Somewhat Important	Count	208	60	20	288
	% within OOG	72.2%	20.8%	6.9%	100.0%
	% within segment	14.4%	14.6%	22.2%	14.8%
Very Important	Count	422	120	33	575
	% within OOG	73.4%	20.9%	5.7%	100.0%
	% within segment	29.1%	29.1%	36.7%	29.5%
Extremely Important	Count	690	207	34	931
	% within OOG	74.1%	22.2%	3.7%	100.0%
	% within segment	47.7%	50.2%	37.8%	47.7%
Total	Count	1448	412	90	1950
	% within OOG	74.3%	21.1%	4.6%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2,1947) = 1.788, p = .168

Table 23

Will Receive an Opportunity Grant for 2009-10					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
No	Count	164	74	10	248
	% within Opportunity Grant	66.1%	29.8%	4.0%	100.0%
	% within segment	9.6%	14.1%	9.8%	10.6%
Yes	Count	1552	448	92	2092
	% within Opportunity Grant	74.2%	21.4%	4.4%	100.0%
	% within segment	90.4%	85.8%	90.2%	89.4%
Total	Count	1716	522	102	2340
	% within Opportunity Grant	73.3%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

 $\chi^2(2) = 9.084, p = .011$

Table 24

Will Receive a Federal Pell Grant for 2009-10					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
No	Count	83	29	5	117
	% within Pell Grant	70.9%	24.8%	4.3%	100.0%
	% within segment	4.8%	5.6%	4.9%	5.0%
Yes	Count	1633	493	97	2223
	% within Pell Grant	73.5%	22.2%	4.4%	100.0%
	% within segment	95.2%	94.4%	95.1%	95.0%
Total	Count	1716	522	102	2340
	% within Pell Grant	73.3%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(2) = .437, p = .804$

Table 25

Will Receive Federal Work Study for 2009-10					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
No	Count	1564	351	49	1964
	% within Work Study	79.6%	17.9%	2.5%	100.0%
	% within segment	91.1%	67.2%	48.0%	83.9%
Yes	Count	152	171	53	376
	% within Work Study	40.4%	45.5%	14.1%	100.0%
	% within segment	8.9%	32.8%	52.0%	16.1%
Total	Count	1716	522	102	2340
	% within Work Study	73.3%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(2) = 271.407, p < .01$

Table 26

Will Receive a Scholarship or Tuition Reduction from the College for 2009-10					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
No	Count	1537	240	17	1794
	% within tuition reduction	85.7%	13.4%	.9%	100.0%
	% within segment	89.6%	46.0%	16.7%	76.7%
Yes	Count	179	282	85	546
	% within tuition reduction	32.8%	51.6%	15.6%	100.0%
	% within segment	10.4%	54.0%	83.3%	23.3%
Total	Count	1716	522	102	2340
	% within tuition reduction	73.3%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(2) = 639.783, p < .01$

Table 27

Will Receive a Private Scholarship for 2009-10					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
No	Count	1622	364	48	2344
	% within scholarship	79.7%	17.9%	2.4%	100.0%
	% within segment	94.5%	69.7%	47.1%	86.9%
Yes	Count	94	158	54	306
	% within scholarship	30.7%	51.6%	17.6%	100.0%
	% within segment	5.5%	30.3%	52.9%	13.1%
Total	Count	1716	522	102	2340
	% within scholarship	73.3%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(2) = 365.499, p < .01$

Table 28

Will Receive Federal Student Loans for 2009-10					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
No	Count	720	192	29	941
	% within federal loans	76.5%	20.4%	3.1%	100.0%
	% within segment	42.0%	36.8%	28.4%	40.2%
Yes	Count	996	330	73	1399
	% within federal loans	71.2%	23.6%	5.2%	100.0%
	% within segment	58.0%	63.2%	71.6%	59.8%
Total	Count	1716	522	102	2340
	% within federal loans	73.3%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(2) = 10.619, p < .01$

Table 29

Will Receive Private Loans for 2009-10					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
No	Count	1656	483	86	2225
	% within private loans	74.4%	21.7%	3.9%	100.0%
	% within segment	96.5%	92.5%	84.3%	95.1%
Yes	Count	60	39	16	115
	% within private loans	52.2%	33.9%	13.9%	100.0%
	% within segment	3.5%	7.5%	15.7%	4.9%
Total	Count	1716	522	102	2340
	% within private loans	73.3%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(2) = 40.013, p < .01$

Table 30

Will Receive Other Funds (e.g., family, savings, work, AmeriCorps, etc.) for 2009-10					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
No	Count	1336	325	49	1710
	% within other funds	78.1%	19.0%	2.9%	100.0%
	% within segment	77.9%	62.3%	48.0%	73.1%
Yes	Count	380	197	53	630
	% within other funds	60.3%	31.3%	8.4%	100.0%
	% within segment	22.1%	37.7%	52.0%	26.9%
Total	Count	1716	522	102	2340
	% within other funds	73.3%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(2) = 83.457, p < .01$

Table 31

Average Amount Received from Each Funding Source					
		N	Mean	Minimum	Maximum
Opportunity Grant $F(2, 738) = 1.659, p = .191$	2-Year	519	2,195	418	2,800
	4-Year Public	192	2,142	409	2,720
	4-Year Private	30	2,004	433	2,722
	Total	741	2,173	433	2,800
Federal Pell Grant $F(2, 738) = .108, p = .897$	2-Year	519	4,828	0	8,665
	4-Year Public	192	4,773	0	7,125
	4-Year Private	30	4,798	978	5,350
	Total	741	4,812	0	8,565
Federal Work Study $F(2, 738) = 49.830, p < .01$	2-Year	519	162	0	4,200
	4-Year Public	192	626	0	3,000
	4-Year Private	30	1,183	0	3,000
	Total	741	324	0	4,200
Scholarship or Tuition Reduction from College $F(2, 738) = 552.193, p < .01$	2-Year	519	134	0	5,000
	4-Year Public	192	1,778	0	11,000
	4-Year Private	30	13,386	0	39,260
	Total	741	1,097	0	39,260
Private Scholarship $F(2, 738) = 80.210, p < .01$	2-Year	519	164	0	8,686
	4-Year Public	192	1,417	0	10,704
	4-Year Private	30	2,697	0	12,582
	Total	741	591	0	12,582
Federal Loans $F(2, 738) = 2.562, p = .078$	2-Year	519	3850	0	24,575
	4-Year Public	192	3157	0	12,240
	4-Year Private	30	3939	0	11,520
	Total	741	3674	0	24,575
Private Loans $F(2, 738) = 6.875, p < .01$	2-Year	519	62	0	15,000
	4-Year Public	192	152	0	7,021
	4-Year Private	30	720	0	11,399
	Total	741	112	0	15,000
Other Funds $F(2, 738) = 14.714, p < .01$	2-Year	519	382	0	18,372
	4-Year Public	192	1,151	0	13,440
	4-Year Private	30	1,688	0	900
	Total	741	634	0	18,372

Table 32

How did you first learn about the Oregon Opportunity Grant?					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Financial aid award letter	Count	715	137	27	879
	% within first learn of OOG	81.3%	15.6%	3.1%	100.0%
	% within segment	42.0%	26.6%	26.2%	37.9%
College or university	Count	333	52	23	408
	% within first learn of OOG	81.6%	12.7%	5.6%	100.0%
	% within segment	19.6%	10.1%	22.3%	17.6%
High school counselor	Count	81	128	18	227
	% within first learn of OOG	35.7%	56.4%	7.9%	100.0%
	% within segment	4.8%	24.8%	17.5%	9.8%
Friend	Count	113	20	2	135
	% within first learn of OOG	83.7%	14.8%	1.5%	100.0%
	% within segment	6.6%	3.9%	1.9%	5.8%
Word of mouth	Count	70	23	2	95
	% within first learn of OOG	73.7%	24.2%	2.1%	100.0%
	% within segment	4.1%	4.5%	1.9%	4.1%
Internet or website	Count	67	17	2	86
	% within first learn of OOG	77.9%	19.8%	2.3%	100.0%
	% within segment	3.9%	3.3%	1.9%	3.7%
This survey	Count	53	17	3	73
	% within first learn of OOG	72.6%	23.3%	4.1%	100.0%
	% within segment	3.1%	3.3%	2.9%	3.1%
ASPIRE	Count	23	34	8	65
	% within first learn of OOG	35.4%	52.3%	12.3%	100.0%
	% within segment	1.4%	6.6%	7.8%	2.8%
E-mail from OSAC	Count	37	25	1	63
	% within first learn of OOG	58.7%	39.7%	1.6%	100.0%
	% within segment	2.2%	4.8%	1.0%	2.7%
Parent(s)	Count	38	16	7	61
	% within first learn of OOG	62.3%	26.2%	11.5%	100.0%
	% within segment	2.2%	3.1%	6.8%	2.6%
Advertising campaign (radio, TV, billboard)	Count	47	1	1	49
	% within first learn of OOG	95.9%	2.0%	2.0%	100.0%
	% within segment	2.8%	.2%	1.0%	2.1%
Brochures or posters	Count	14	8	0	22
	% within first learn of OOG	63.6%	36.4%	.0%	100.0%
	% within segment	.8%	1.6%	.0%	.9%

(continued on next page)

Table 32 (continued)

		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Don't remember	Count	110	38	9	157
	% within first learn of OOG	70.1%	24.2%	5.7%	100.0%
	% within segment	6.5%	7.4%	8.7%	6.8%
Total	Count	1701	516	103	2320
	% within first learn of OOG	73.3%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(24) = 315.889, p < .01$

Table 33

		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
E-mail	Count	1275	353	66	1694
	% within communicate	75.3%	20.8%	3.9%	100.0%
	% within segment	75.4%	68.8%	65.3%	73.5%
Online Social Networking	Count	114	60	13	187
	% within communicate	61.0%	32.1%	7.0%	100.0%
	% within segment	6.7%	11.7%	12.9%	8.1%
Websites	Count	127	47	9	183
	% within communicate	69.4%	25.7%	4.9%	100.0%
	% within segment	7.5%	9.2%	8.9%	7.9%
Brochures	Count	59	20	8	86
	% within communicate	67.8%	23.0%	9.2%	100.0%
	% within segment	3.5%	3.9%	7.9%	3.8%
Text Message	Count	64	17	4	85
	% within communicate	75.3%	20.0%	4.7%	100.0%
	% within segment	3.8%	3.3%	4.0%	3.7%
Poster	Count	52	16	1	69
	% within communicate	75.4%	23.2%	1.4%	100.0%
	% within segment	3.1%	3.1%	1.0%	3.0%
Twitter	Count	0	0	0	0
	% within communicate	0%	0%	0%	0%
	% within segment	0%	0%	0%	0%
Total	Count	1691	513	101	2305
	% within communicate	73.4%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(10) = 26.275, p < .01$

Table 34

How often do you visit the OSAC website?					
		Disbursement College Segment			Total
		Community College	OUS	Independent	
Never	Count	1023	220	46	1289
	% within website	79.4%	17.1%	3.6%	100.0%
	% within segment	61.3%	42.5%	45.1%	56.3%
Once in a while	Count	589	268	54	911
	% within website	64.7%	29.4%	5.9%	100.0%
	% within segment	35.3%	51.7%	52.9%	39.8%
Frequently	Count	57	30	2	89
	% within website	64.0%	33.7%	2.2%	100.0%
	% within segment	3.4%	5.8%	2.0%	3.9%
Total	Count	1669	518	102	2289
	% within website	72.9%	22.6%	4.5%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(4) = 65.518, p < .01$

Table 35

		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
2009	Count	242	397	77	716
	% within HS completion	33.8%	55.4%	10.8%	100.0%
	% within segment	15.3%	78.9%	77.8%	32.9%
2008	Count	118	22	2	142
	% within HS completion	83.1%	15.5%	1.4%	100.0%
	% within segment	7.5%	4.4%	2.0%	6.5%
2007	Count	63	9	3	75
	% within HS completion	84.0%	12.0%	4.0%	100.0%
	% within segment	4.0%	1.8%	3.0%	3.4%
2006	Count	57	6	3	66
	% within HS completion	86.4%	9.1%	4.5%	100.0%
	% within segment	3.6%	1.2%	3.0%	3.0%
2005	Count	57	5	0	62
	% within HS completion	91.9%	8.1%	.0%	100.0%
	% within segment	3.6%	1.0%	.0%	2.8%
2004	Count	64	8	0	72
	% within HS completion	88.9%	11.1%	.0%	100.0%
	% within segment	4.1%	1.6%	.0%	3.3%
2003 or prior	Count	976	56	14	1046
	% within HS completion	93.3%	5.4%	1.3%	100.0%
	% within segment	61.9%	11.1%	14.1%	48.0%
Total	Count	1577	503	99	2179
	% within HS completion	72.4%	23.1%	4.5%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(12) = 806.604, p < .01$

Table 36

Where did you complete high school? (including GED or equivalency)					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Oregon	Count	1229	489	92	1810
	% within HS completion	67.9%	27.0%	5.1%	100.0%
	% within segment	73.4%	93.9%	92.0%	78.8%
California	Count	152	7	2	161
	% within HS completion	94.4%	4.3%	1.2%	100.0%
	% within segment	9.1%	1.3%	2.0%	7.0%
Idaho	Count	19	2	0	21
	% within HS completion	90.5%	9.5%	.0%	100.0%
	% within segment	1.1%	.4%	.0%	.9%
Washington	Count	41	2	1	44
	% within HS completion	93.2%	4.5%	2.3%	100.0%
	% within segment	2.4%	.4%	1.0%	1.9%
Other US States or Territories	Count	186	15	5	206
	% within HS completion	90.3%	7.3%	2.4%	100.0%
	% within segment	11.1%	2.9%	5.0%	9.0%
Outside the US	Count	48	6	0	54
	% within HS completion	88.9%	11.1%	.0%	100.0%
	% within segment	2.9%	1.2%	.0%	2.4%
Total	Count	1675	521	100	2296
	% within HS completion	73.0%	22.7%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(10) = 112.994, p < .01$

Table 37

		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Male	Count	690	232	38	960
	% within gender	71.9%	24.2%	4.0%	100.0%
	% within segment	37.0%	40.9%	34.2%	37.7%
Female	Count	1177	335	73	1585
	% within gender	74.3%	21.1%	4.6%	100.0%
	% within segment	63.0%	59.1%	65.8%	62.3%
Total	Count	1867	567	111	2545
	% within gender	73.3%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(2) = 3.503, p = .174$

Table 38

		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Dependent	Count	403	454	88	945
	% within dependent status	42.6%	48.0%	9.3%	100.0%
	% within segment	21.6%	80.1%	79.3%	37.1%
Independent	Count	1464	113	23	1600
	% within dependent status	91.5%	7.1%	1.4%	100.0%
	% within segment	78.4%	19.9%	20.7%	62.8%
Total	Count	1867	567	111	2545
	% within dependent status	73.4%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(2) = 725.587, p < .01$

Table 39

Household Size					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
1	Count	538	77	15	630
	% within first learn of OOG	85.4%	12.2%	2.4%	100.0%
	% within segment	28.8%	13.6%	13.5%	24.8%
2	Count	462	111	21	594
	% within first learn of OOG	77.8%	18.7%	3.5%	100.0%
	% within segment	24.7%	19.6%	18.9%	23.3%
3	Count	354	134	21	509
	% within first learn of OOG	69.5%	26.3%	4.1%	100.0%
	% within segment	19.0%	23.6%	18.9%	20.0%
4	Count	274	124	31	429
	% within first learn of OOG	63.9%	28.9%	7.2%	100.0%
	% within segment	14.7%	21.9%	27.9%	16.9%
5	Count	146	67	11	224
	% within first learn of OOG	65.2%	29.9%	4.9%	100.0%
	% within segment	7.8%	11.8%	9.9%	8.8%
6	Count	56	32	7	95
	% within first learn of OOG	58.9%	33.7%	7.4%	100.0%
	% within segment	3.0%	5.6%	6.3%	3.7%
7	Count	20	8	1	29
	% within first learn of OOG	69.0%	27.6%	3.4%	100.0%
	% within segment	1.1%	1.4%	.9%	1.1%
8	Count	9	10	1	20
	% within first learn of OOG	45.0%	50.0%	5.0%	100.0%
	% within segment	.5%	1.8%	.9%	.8%
9 or more	Count	8	4	3	15
	% within first learn of OOG	53.3%	26.7%	20.0%	100.0%
	% within segment	.4%	.7%	2.7%	.6%
Total	Count	1867	567	111	2545
	% within first learn of OOG	73.4%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

F(2, 2542) = 47.806, p < .01

Table 40

Enrollment Status					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
Full Time	Count	1427	558	102	2087
	% within enrollment status	68.4%	26.7%	4.9%	100.0%
	% within segment	76.4%	98.4%	91.9%	82.0%
Half Time	Count	440	9	9	458
	% within enrollment status	96.1%	2.0%	2.0%	100.0%
	% within segment	23.6%	1.6%	8.1%	18.0%
Total	Count	1867	567	111	2545
	% within enrollment status	73.4%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(2) = 150.069, p < .01$

Table 41

Average EFC, AGI, and Opportunity Grant Authorization					
		N	Mean	Minimum	Maximum
EFC F(2, 2542) = .519, p = .595	2-Year	1,867	527.07	0	5,765
	4-Year Public	567	492.56	0	5,795
	4-Year Private	111	605.05	0	4,491
	Total	2,545	522.71	0	5,795
AGI F(2, 2453) = 14.047, p < .01	2-Year	1,802	14,937.30	-51,963	50,997
	4-Year Public	543	19,035.65	-128,542	47,900
	4-Year Private	111	17,178.67	-403,842	46,258
	Total	2,456	15,944.71	-403,842	50,997
Total Authorization F(2, 2542) = 2.415, p = .090	2-Year	1,867	2,175.25	418	2,600
	4-Year Public	567	2,169.02	0	2,720
	4-Year Private	111	2,048.23	408	2,722
	Total	2,545	2,168.32	0	2,722

Table 42

Expected Family Contribution					
		Disbursement College Segment			Total
		2-Year	4-Year Public	4-Year Private	
EFC = Zero	Count	1370	389	56	1815
	% within EFC	75.5%	21.4%	3.1%	100.0%
	% within segment	73.4%	68.6%	50.5%	71.3%
EFC > Zero	Count	497	178	55	730
	% within EFC	68.1%	24.4%	7.5%	100.0%
	% within segment	26.6%	31.4%	49.5%	28.7%
Total	Count	1867	567	111	2545
	% within EFC	73.4%	22.3%	4.4%	100.0%
	% within segment	100.0%	100.0%	100.0%	100.0%

$\chi^2(2) = 29.546, p < .01$

Appendix B: Technical Notes

One case was removed because eligibility for the Opportunity Grant was associated with a different program based on different criteria, and different benefits. Consequently, the student's circumstances and grant amount were substantially different from other survey respondents.

Estimates of financial aid packages that were considered accurate included an Opportunity Grant estimate that was within \$200 of the annual authorization amount, and a Pell estimate that was within the maximum estimate of federal grants, the Pell Grant and the Supplemental Education Opportunity Grant. The total N for students who provided accurate estimates of their aid package included 519 community college students, 192 Oregon University System students, and 30 independent sector students.

Regression estimates were computed using weighted means taking into account a total group size of 1,868 for students in two-year colleges, 567 for students in four-year public universities, and 111 for students in four-year private institutions.

Table 43

Effect of Influences on College Decision Processes on the Importance of the Opportunity Grant in Students' Decision to Attend College				
	B	SE	β	t-value
Weighted Mean	.742	.257		2.884
2-Year**	-.085	.027	-.257	-3.180
4-Year Public**	.268	.078	.268	3.420
Skill training for entry into a new field or industry**	.132	.034	.149	3.929
Cost**	.208	.051	.162	4.091
Financial aid offer**	.230	.047	.193	4.889
Opportunity Grant percent of aid package	.007	.005	.064	1.509
Total Opportunity Grant authorization*	.000	.000	.088	2.196
$R^2 = .14$, $F(7,620) = 14.379$, $p < .01$				

4-Year Private Institutions represent the contrast group

N = 628

* significant at $p < .05$

** significant at $p < .01$

Table 44

Effect of the Opportunity Grant on the Amount of Federal Student Loans				
	B	SE	β	t-value
Weighted Mean	4010.013	534.807		7.498
2-Year**	-542.323	93.711	-.513	-5.787
4-Year Public**	1257.196	267.654	.391	4.697
Dependent Status**	3193.168	310.546	.427	10.282
Other Funds Amount**	-.231	.063	-.128	-3.689
Private Scholarship Amount**	-.357	.084	-.159	-4.260
Pell Grant Amount	-.021	.110	-.008	-.194
Opportunity Grant Amount**	-.818	.246	-.139	-3.327
$R^2 = .18, F(7,732) = 23.018, p < .01$				

4-Year Private Institutions represent the contrast group
 N = 740
 ** significant at $p < .01$