

## **ABSTRACT**

WHITLEY, LAVITA CHENILLE. Exploring the Benefits and Costs of Higher Education for African American College Graduates. (Under the direction of Dr. Nichole L. Huff).

This study examines the overall benefits and costs of higher education among African Americans since earning an undergraduate college degree, giving special consideration to the role that family-of-origin plays in this dynamic relationship. This study seeks to answer two questions: (1) Has perceived standard of living for African American participants improved since obtaining a college degree when compared to the standard of living of their family-of-origin? If so, (2) How do participants perceive college education as a contributing factor to their improved standard of living? Through volunteer response sampling,  $N = 199$  African American college graduates participated in an online Qualtrics survey. Findings suggest that family-of-origin characteristics served as both risk factors and sources of support with regard to college attainment and student loan debt. Results from the Family-of-Origin scale showed statistically significant positive relationships between first generation college students and healthy family-of-origin constructs. Conversely, both gender and family-of-origin income were significant predictors of student loan debt after graduation. Participants reported that overall, obtaining an undergraduate degree positively influenced their currently standard of living. Potential implications include the creation of educational programs designed to assist educators and professionals in preparing African American families for the systemic implications of the pursuit of higher education.

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Exploring the Benefits and Costs of Higher Education  
for African American College Graduates

by  
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## DEDICATION

This thesis is especially dedicated to God, my two daughters (Zimikia Whitley and Aryasha Knight), my mother (Hattie Whitley), and my papa bear (Charles Thompson).

God, you gave me unexplainable strength that I know was not of myself. You gave me the “want to” when I did not. You spoke words directly to me or through my children and Pastor to me that I needed for encouragement and persistence. The completion of this thesis or my entire Master's degree would not be without You. For that, I dedicate it all back to You. It is You that gave me the opportunity and it is You that I give all glory to.

To my daughters and mother, you saw first hand the sacrifices and you showed compassion toward me. You gave up so much just for me. You gave encouragement, Godly counsel, patience, prayer, and your time and effort to help with fulfilling my responsibilities. For that, I'm forever grateful.

Papa Bear, your love calls were refreshing. It is almost as if you knew exactly when I needed it. Your words were simple but carried so much weight. Thank you for what you called your “dump trucks of love”.

Thank you all so much and I love you always and forever.

## **BIOGRAPHY**

Lavita Whitley was born in Greenville, North Carolina in 1980. She grew up in the small town of Robersonville, NC in a single parented home with eventually two other siblings. Though experiencing teenage pregnancy twice and having the responsibility of working two jobs to support them, she went on to completing her Associates Degree in Accounting eight years after graduating high school. Through church involvement and many hours spent in community volunteerism, she realized her passion to aid vulnerable populations. She obtained a Bachelors degree in Social Work from East Carolina University in 2013. During her undergraduate experience, she became intrigued with assisting populations through community nonprofit organizations and programs. After graduation from her undergraduate degree, she immediately went on to pursue a Masters of Science degree in Family Life and Youth Development from North Carolina State University. She chose a dual concentration in Administration and Leadership as well as Family Life Coaching.

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## CHAPTER I. INTRODUCTION

### Exploring the Benefits and Costs of Higher Education for African American College Graduates

The number of African American students attending undergraduate institutions is on the rise. Three million black students enrolled in undergraduate colleges or universities in 2013 as compared to 2.6 million in 2008, which is a 17.5% increase in five years (U.S. Census Bureau 2008, 2013). Though the reasons for obtaining a college education may differ among ethnic groups (e.g., academic achievement, skills, career stability, or financial increase), it is generally agreed upon that earning a college degree has the potential to yield great returns academically, financially, and socially (Baum & Payea, 2013). Perhaps most important to the present study, a college education carries with it benefits that have the potential to increase household income, which may be especially enticing for African American young adults from households with lower socioeconomic status.

According to the United States Census Bureau, the percentage of blacks falling below the poverty line in 2013 was 27.2, in comparison to the national poverty rate of 14.5% (DeNavas-Walt, 2014). The annual median income of African American households in 2013 fell short \$17,000 when compared to the national average, (DeNavas-Walt 2014). Further, there is a racial disparity in African American families with a need to borrow to pay for college expenses. Families from low SES households disproportionately do not own assets, retirement accounts, or college savings, making it difficult for them to contribute to their student's education (Goldrick-Rab, Kelchen, & Houle, 2014). Because blacks depend on

student loans, they may leave college with greater debt than their white counterparts (Elliot & Friedline, 2013). This study will examine the perceived costs of higher education for African American college students while weighing the perceived returns in order to better determine its benefit in increasing standard of living.

## CHAPTER II. LITERATURE REVIEW

Most people would agree that the investment of education is worthwhile and profitable. Although a college education does not guarantee an improved quality of life or financial stability, it does significantly increase the chances of employment, higher earnings, and opportunities to further education. College is also an important contributor to economic growth. U.S. Secretary of Education Arne Duncan explains that “In a knowledge economy, education is the new currency by which nations maintain economic competitiveness and global prosperity. Education today is inseparable from the development of human capital” (Duncan, 2011).

The goal for post-secondary education attainment is to increase standard of living and yield enough to pay back any college expenses accrued (Menna, 2012). Oreopoulous and Petronijevic (2013) believes the more students are informed about expenses associated with college and financial aid options, the more likely they are to benefit from post-secondary education. The authors also stressed the importance of students carefully selecting an institution, the major, and occupation to pursue.

According to Greenstone and Looney (2011):

On average, the benefits of a four-year college degree are equivalent to an investment that returns 15.2 percent per year. This is more than double the average return to stock market investments since 1950, and more than five times the returns to corporate bonds, gold, long-term government bonds, or home ownership. From any investment perspective, college is a great deal. (p.8).

Understanding this perspective may help to explain the increased enrollment rates among African American college students.

Although earning a college degree is generally touted to be a rewarding and positive life event (de Alva & Schneider, 2011), the costs associated with financing an undergraduate degree have the potential to cause unfavorable burdens (Elliot & Friedline, 2013). College education is a pricey investment and the cost is ever increasing. As the costs increase, families resort to borrowing as a way to take advantage of this privilege in order to advance their standard of living (Goldrick-Rab, Kelchen & Houle, 2014). Unfortunately African American graduates are at the fifty-four percentile of undergraduates finishing with greater debt (Elliot & Friedline, 2013).

## **2.1 Barriers to Educational Attainment**

Before exploring the benefits and costs of higher education for African American college graduates, barriers to their educational attainment must first be considered, particularly in first generation college students. Much research has been done pertaining to such issues and barriers. This literature review will discuss family of origin, first generation students, and cost of secondary education as their background and characteristics can potentially hinder educational attainment. Educational return and choice of major are also important to examine as they are to be considered before enrollment; if not they also could serve as barriers but instead to economic success after graduation. The theoretical framework Human Capital Theory coined by Gary Becker (1964) may help in explaining education attainment as an investment that can be rented out to future careers and yield returns (Pyatt & Becker, 1966).

## 2.2 Family of Origin

According to Menna (2012), quality of life and standard of living can be associated with the benefits of a college education. Standard of living in itself is not a barrier but the remnants of low standard of living could be. Variation in standard of living can only be measured after carefully examining the characteristics family of origin. Whiston & Keller (2004) defines family of origin as “any features relating to parents, siblings, grandparents, or aunts and uncles”. The family structure of a home usually relates to types of families (e.g., single-parent, two-parent, grandparent led, foster, etc.) Hovestadt et al. (1985) goes beyond family members and defines family of origin as “the family in which a person has his/her beginnings – physiologically, physically, and emotionally”. When examining variables, family structures including number of children, parental educational level, parental occupational status, family income, and family SES are influential factors to students’ educational attainment (Whiston & Keller, 2004). In a previous study, the mother’s age at childbirth, maternal education, and number of siblings were variables in examining family structure in relationship to educational attainment (Ziol-Gues, Duncan, & Kalil, 2015). The authors found that living with a single parent between the ages of 14 and 16 was also associated with reduced probability of graduating from college.

According to Kane (2000), European American families have historically provided the norms for socioeconomic measurement for all families, including African American families. As Kane (2000) contested, however, in order to more fully understand diverse family units, they must consider the family’s functionality, particularly with regard to culture. Recognizing predominant patterns of family structure in cultures also helps to

establish a frame of reference for better understanding families of minority races and ethnicities. Whiston & Keller (2004) believes that it is equally important to examine process features such as family interactions, relational factors, and parental expectations. Kane (2000) agrees by asking the reader to include aspirations/goals of the student and parents as a strong indicator of educational attainment. Aris (2013) found that students of parents with low human capital in the form of educational attainment tend to undertake less academic challenges themselves, and have lower levels of post-secondary attainment.

**First Generation College Students.** There are many contributing factors for African American parents having limited education. From 1965 until 2011 has been an era of upward change for the betterment of the African American Population. The Civil Rights act of 1964, Voting Rights Act in 1965, and the Fair Housing Act of 1968 has paved the way for blacks to own homes, own businesses, and obtain college degrees. For some time, this population was stagnant in that they were prohibited from these opportunities. Though political reforms have taken place to benefit the black population, background characteristics through family of origin are displayed through first generation college students (Terenzini, Springer, Yaeger, Pascarella, & Nora, 1996). Payne (2007) refers to first generation college students as students who are first in his/her immediate family to complete a college education. According to Choy (2001), first generation college students differ from traditional students in that they are older and tend to come from a low-income background. The author points out that 31% of these students entering college were 24 or older. He also concluded that of these students that were dependent, their income levels annually were less than \$25,000.

Research has shown that the motivation behind first generation students enrolling in college is a “deliberate attempt” to enhance their social, economic, and occupational standard of living (Ayala & Striplen, 2002). According to Hsiao (1992), though this may be a logical reason for any student to obtain a college education, first generation students lack support from their family of origin due to no experience of college and its benefits. Hsiao (1992) also stated that these students often experience ridicule from family for devoting their time to academics instead of attending to needed family responsibilities. In some instances, these families discourage college enrollment for the same reason. This notion is agreed upon by Education Resource Institute (2004) in saying that limited resources, time, confidence, and language skills restricts family involvement. According to Striplin (1999), lack of family support, may diminish the student’s motivation and they may begin to doubt their academic abilities; leaving them to feel as if they are not fit for college.

Thayer (2000) added that these students not only lack family support but academic preparation, knowledge of campus environment, and awareness of expectations. According to Striplin (1999), these students tend to begin at community colleges and due to low academics in high school and/or low testing scores are placed in vocational, technical, or remedial programs. These programs hinder their goal of transferring to a four-year program. Any student’s college experience varies but first generation students’ experience varies depending on their income, background and ethnicity. Thayer (2000) emphasized that middle class backgrounds adjust easier to college than first generation students from minority and/or low SES backgrounds. Family of Origin influences such as lack of education, limited resources, and lack of support has the potential of stalling or hindering the completion of a

post-secondary education; henceforth affecting the advancement of standard of living and human capital.

### **2.3 Costs of Secondary Education**

Statistics from College Board (2011) indicate the average annual tuition to attend a public four-year college was approximately \$8,200 for in-state tuition and \$20,770 for out-of-state tuition. This adds up to anywhere from \$32,000 to \$84,000 to finance a four-year degree. Costs for private four-year schools were even higher, costing approximately \$8,500 more than public institutions annually.

Since 1970, policies and programs have been added and changed in order to make college a possibility for many minority and lower income families. Programs and policies such as federal Parent Plus Loans, Stafford subsidized and unsubsidized loans, and Middle Income Student Assistance Act (1978) have been used to remove income limits to borrowing as well as the cap on the amount that can be borrowed (Elliott & Friedline, 2013). Though these acts and programs have opened the doors of possibility to many, it has caused a greater hardship for students and their families through final costs. Savings funds have been introduced such as the Coverdell Education Savings Accounts, State 529s, and Education Savings Bonds as an alternative to save for later college expenses versus borrowing. According to Dynarski (2004), Coverdell Education Savings Accounts (ESA) on a federal level became effective January 1, 2002, giving individuals the opportunity to contribute annual after tax deposits of up to \$2,000 for children 18 years of younger. Contributions grow tax-free until withdrawal. The earnings are untaxed as long as the withdrawals is for educational purposes. On a higher contribution scale, State 529s are on a state level. These

accounts allow individuals to make after tax deposits of up to \$11,000 per year. Like the ESAs, 529s are also untaxed if withdrawals are made to pay for postsecondary education (Dynarski, 2004). These are great investment tools but often times minority populations are not able to take advantage of it for their children due to limited family income and poverty burdens (Elliott & Friedline, 2013).

According to Goldrick-Rab, Kelchen, & Houle (2014), there has been an increase from 27% in 1989-1990 to 52% in 2011-2012 in undergraduates taking out federal Stafford loans during their enrollment. By the end of 2013, the United States exceeded \$1 trillion in student loan debt (Abel & Deitz, 2014). As previously mentioned, 54% of African American undergraduate college students rely on loans to finance their education. Work-study, societal contributions (i.e. grants & scholarships), and loans are depended on more from students from low and middle income households than students from middle and high income households (Elliot & Friedline, 2013). Though student loans acquisition has increased, students resort to other means of financing their education outside of student loans. Some contribute to the costs of their education by participating in federal work-study programs (Elliot & Friedline, 2013). They primarily work part time at the institution they attend but also outside federal, state, or local agencies and organizations. Family contribution through Parent PLUS Loans and private loans are other avenues. According to Baum & Payea (2011), these sources of family contribution has tripled in the last decade.

## **2.4 Educational Return**

Human Capital Theory (Pyatt & Becker 1966) was developed by Gary Becker in 1964. It suggests that education adds to a person's ability and productivity, which in turn

increases their lifetime earnings (and more importantly, their earning potential). According to Bouaissa (2008), “Human capital acquired through education is the major source of labor income earned over the whole career (between 83% and 96% of this income depending on education level)” (p.2). Generally there is a positive correlation between education and earnings. Ehrenberg and Chaykowski (2004) elaborate further by suggesting that there is a positive correlation between the demand for education and increase in earnings over a lifetime that college education renders.

Return or yield from education is closely related to monetary returns but according to Dickson & Harmon (2011), it is important to note that yield can also be in the form of self-esteem, self-awareness, autonomy, security, civic engagement, community building. Yield such as these may be difficult to measure in the form of numbers or calculation but it is easier to measure in terms of financial return/earnings. The rate of return is measured by the cost of education in comparison to the yield (Oreopoulus & Petronijevic, 2013). According to Abel & Deitz (2014), “It is only worth undertaking an investment if its rate of return exceeds a predetermined threshold. The authors imply that though students have been paying more to attend post-secondary college and the earnings are low upon graduation, an undergraduate degree still outweighs the cost in that wages without them have fallen. According to de Alva and Schneider (2011), the payout from an undergraduate degree over a lifetime varies, on average \$230,000-\$500,000; depending on the type of degree and labor market geographically. The expected yield of a college education varies according to the student’s area of specification (Abel & Deitz, 2014). The authors also found that those that major in technical fields such as engineering, math and computers, or healthcare field that grow parts

of the economy have much higher returns on education. They go on to state that students majoring in fields such as leisure and hospitality, agriculture, architecture, or the liberal arts tend to find themselves in far worse predicaments often times resulting in chronic underemployment.

## **2.5 Choice of Majors**

A study was conducted in Davies & Guppy (1997) questioning if the student's background, SES, and academic factors affected entry or influenced their decision to enroll into most lucrative fields within the most selective schools. They found that there was a remarkable disadvantage for students from large families with fewer financial and cultural resources. They also concluded that fields associated with low levels of starting pay are more likely chosen by minorities to enroll in. Low-level paying fields mentioned were social sciences. On the contrary, students from advantaged socioeconomic origins/backgrounds are more likely to enter selective universities and elite programs (such as engineering, science and business).

Chase (2013) mentioned a different study of which a graduate student questioned a noticeable disproportion of blacks enrolling in STEM and corporate degrees. In the interview study, she found that black students tend to gravitate to fields in which they have greater numbers. It was reported that racial antagonism steered them away from fields such as STEM long before making a career decision. Some blacks also reported favoring self-segregating their social interactions to avoid stigma or racism on campus. The researcher concluded that even though blacks may graduate from elite colleges, they consistently choose less prestigious helping professions such as education, community/non-profit organizing, and

social work that address social and racial injustices. According to NASW (2000), professionals such as social workers are “sensitive to cultural and ethnic diversity and strive to end discrimination, oppression, poverty, and other forms of social injustice (p.1)”. Helping professions cater to vulnerable, oppressed, and poverty stricken populations. Though both studies did not prove that personal experiences influence choice of majors; it is evident that those disadvantages are often experienced within the African American population.

Although postsecondary education is beneficial, selected majors popular among African American college graduates (e.g., helping professions), especially when coupled with the burden of repaying large amounts of financial aid or loan debt, could render a negative return. Research reports “fifty-four percent of African American students at four-year colleges and universities rely on loans to pay for college compared with thirty-six percent of White students” (Elliot & Friedline, 2013). According to Dynarski (1994), due to increasing college costs and the possibility of debt to follow, it would also be beneficial to know how much any chosen program or degree will yield in the labor market. For example, jobs yielding low pay may potentially cause default on student loans. Ten percent of students with an undergraduate degree defaulted on their loans and were highly likely to default due to low pay rates after college (Dynarski, 1994). Though the percentage may appear low, this is a large portion when considering the amount of college students nationwide. Schwartz & Finnie (2002) report that those within that ten percent with lower current and lifetime earnings expressed greater difficulty and feelings of being overburdened. On the contrary, it is also reported that individuals in lower pay rates tend to qualify for options to repayment according to their amount of income, which makes payback more affordable. The higher

middle-high class individuals make, the less likely that they qualify for societal contributions such as grants and the higher their payments are afterwards of which may cause greater burden (Schwartz & Finnie, 2002).

Oreopoulos and Petronijevic (2013) suggest that college graduates, on average, tend to have higher incomes than those with a high school degree. Missing from the literature, however, is information on incomes and perceived standards of living among first generation African American college graduates who saw college as a way to get out of poverty. The present study explores chosen professions of African American college graduates and how much the expenses accrued from obtaining a college degree impacts their current debt-to-income ratio, especially among first generation African American college graduates from low SES family-of-origins.

### **CHAPTER III. THE CURRENT STUDY**

The overall purpose of the present study is to examine (1) African Americans' standard of living since obtaining a college degree, especially considering student loan debt-to-income ratio; (2) college education as a contributing factor (positive or negative) to their current standard of living; and (3) the propensity of first generation African American college graduates from lower socioeconomic (SES) families-of-origin to leverage their college education to supersede poverty thresholds. Research in this study included developing, administering, and interpreting a survey for African Americans who have obtained an undergraduate degree in order to understand the influence of college education on standard of living. As mentioned previously, socioeconomic status, family educational levels, aspirations, and patterns have a major influence on educational attainment. A Family of Origin scale was included as part of the survey to weigh the influence from family as a mediator to student loan debt and perceived standard of living after college graduation. The explanatory variable in this study is the undergraduate degree attainment while the response variable is current state of standard of living.

## CHAPTER IV. METHODS

### 4.1 Participants

After University Institutional Review Board approval was obtained, participants were recruited using convenience snowball sampling through organizations whose members predominately include African American college graduates (e.g., local, state, and/or national college black alumni associations). An invitation to participate in the online research study was disseminated through email, listservs, and social media platforms (e.g., Twitter, Facebook). Inclusion criteria for participation in this study required that individuals be (1) of African American descent, (2) over the age of 18, and (3) have earned at minimum an undergraduate degree. Recruitment efforts resulted in  $N = 199$  participants.

Of the participants surveyed, 88% were female and 12% were male. Mean age for the sample was 36.21 ( $SD = 9.02$ ). Two percent of the sample specified races/ethnicities in addition to Black/African American, including White, Hispanic/Latino; Native American/American Indian; Asian/Pacific Islander; Black/White, Caribbean, and Lebanese. The marital status of the sample included 50% single, 40% married or domestic partnership, 17% divorced, 1% widowed, 1% separated.

Fifty-two percent of the sample reported earning academic degrees in addition to an undergraduate degree. Earned degrees included Associate's (5%), Master's (37%), Professional (1%), Doctorate (4%), and Other (4%). Just under half of the sample (47%) reported that they were first generation college graduates.

## 4.2 Procedures

Participants completed an online survey (see Appendix) housed on a University-supported Qualtrics server. Researchers maximized Qualtrics security settings so that individual IP addresses were not collected from participants. The survey consisted of 52 quantitative and qualitative questions pertaining to participants' demographics, family of origin, degree attainment, college expenses, and perceived influences of their college education on their current standard of living. Participants were also given an opportunity to offer advice for upcoming or current undergraduates and discuss their perceived benefits of continuing education. These questions allowed participants to contextualize their quantitative responses, thus giving a voice to their quantitative data. The survey was designed to take approximately 15 minutes to complete.

**Family-of-Origin Scale.** The survey also included the Family-of-Origin (FOS; Hovestadt, Anderson, Piercy, Cochran, & Fine, 1985), a 40-item self-report instrument that uses a Likert scale to assess participant perceptions of the interpersonal dynamics of the household in which they grew up. The five-point Likert scale asks participants to respond on a scale ranging from 1 = *strongly agree* to 5 = *strongly disagree*. The FOS is considered an appropriate tool to measure the influences of family of origin on educational attainment. According to Hemming, Blackmer, and Searight (2012), the scale examines family hierarchy, distinct family characteristics, perception of separation and loss, and awareness of reality, all of which have an influence on the students' educational and career paths.

The FOS is divided into two scales (i.e., autonomy and intimacy) that are further divided into five subscales each. The autonomy scale assesses (1) *Clarity of Expression*

(clarity of thoughts and feelings in the family); (2) *Responsibility* (ownership of responsibility from family members); (3) *Respect for Others*; (4) *Openness to Others* (ability of members to speak for themselves); and (5) *Acceptance of Separation* (openness of handling separation or loss). The intimacy scale assesses: (1) *Range of Feelings* (variety of feeling expressed); (2) *Mood and Tone* (the existence of positivity and warmth in the family); (3) *Conflict Resolution* (the resolution of basic conflict without stress); (4) *Empathy* (sensitivity to each other); (5) *Trust* (the family seeing the good in human nature) (Pilecki & Jozefik, 2013).

In order to render sound and meaningful statistics, an instrument should consistently reflect the constructs being measured (Agresti & Finlay, 2009). Thus, it is important to note scale reliability. Original Cronbach's alpha was reported at .97 (Hovestadt et al., 1985). Reliability for the present study was equally high ( $\alpha = .972$ ).

## CHAPTER V. RESULTS

### 5.1 Field of Study

When asked in what field participants would classify their undergraduate degree, the following fields were reported: Arts/Humanities (27%); STEM fields (Science, Technology, Engineering, Mathematics, 18%); Healthcare (16%); Business (15%); Other (15%); and Education (10%). Fields marked “Other” included social work, human services, criminal justice, psychology, English, health education, allied health science, communications, and agriculture.

### 5.2 Degree Financing

When asked to indicate how a participant financed his/her undergraduate degree, the following methods were reported: Loans (81%); Grants (64%); Scholarships (53%); Out-of-Pocket (40%); Work Study (28%); and Fellowships (2%). Eighty-four percent of the sample reported that they graduated with student loan debt. The range of student loan debt reported upon graduation from their undergraduate institution included: Under \$1,000 (4%); \$5,000-\$10,000 (14%); \$10,000-\$30,000 (39%); \$30,000-\$50,000 (24%); and \$50,000-\$75,000 (9%). Of those statistics, 13% reported still owing \$5,000-10,000; 33% owing \$10,000-30,000; 13% owing \$30,000-50,000; and 13% owing \$50,000-75,000. Seventy-four percent of the student loan participants reported having difficulty paying back and resorted to using one or more of the following: deferment (88%); forbearance (70%); consolidation (53%); or repayment plan (48%). Some reported (through open-response entry) going back to school to postpone repayment.

### 5.3 Employment and Income

Of the 199 participants, 75% reported being employed for wages; 10% self-employed; 7% students, 6% unemployed; 1% homemaker; and 1% retired. The response to individual current salary was widespread with the largest response rate in the category of \$50,000-\$74,999 (23%). Of combined household income, 57% reported a total of more than \$50,000. Participants were asked to estimate Family of Origin income, with the largest response rate in the category of \$30,000-\$39,999 (23%). See Table 1 for a comparison of Family of Origin income, reported household income, and reported individual salary.

Table 1. *Comparison of Family-of-Origin Income to Current Income in Percentages*

Reported Income Levels	Family of Origin	Current Household	Current Individual
Under \$10,000	5%	3%	7%
\$10,000-19,999	9%	6%	8%
\$20,000-\$29,999	14%	6%	12%
\$30,000-\$39,999	23%	14%	21%
\$40,000-\$49,999	16%	14%	21%
\$50,000-\$74,999	17%	26%	23%
\$75,000-\$99,999	9%	13%	4%
\$100,000-\$150,000	6%	11%	3%
Over \$150,000	2%	7%	1%

### 5.4 Personal Perspective of Degree & Major Selection

Participants were asked to share and compare their perspectives of their standard of living since their degree and chosen major. Seventy-five percent reported that they believed their undergraduate degree positively contributed to their current standard of living and 66% believed that their choice of major was a positive influence. Thirteen percent further reported

that they perceived their degree to have eliminated poverty when compared to their family-of-origin income. A subsection of the sample (13%) reported their degree had no effect on their current standard of living and 28% reported their choice of major had no direct influence. Conversely, 21% reported that they perceived earning their undergraduate degree caused greater strain, debt, or poverty, while 8% reported that their major had a negative influence.

When asked if participants would they change their undergraduate major if they could, 48% reported *yes*; 39% reported *no*; and 14% reported *unsure*. When asked to elaborate, both *yes* and *no* responses related to choosing a profession in the healthcare field. Overall, participants who reported *yes* they would change their undergraduate major elaborated by stating that they perceived the healthcare field as having longevity and higher pay wages. In a similar sentiment, participants who reported *no* they would not change their undergraduate major explained that they loved the healthcare field in which they worked. The *unsure* group reported wondering what benefits other degrees would have extended and commented about possibly having chosen a different major while instead minoring in their original choice of majors .

### **5.5 Open-Ended Response Results**

Participants were asked to elaborate on four open-ended questions giving an overall summation of their quantitative responses. The first question asked participants to advise future and current undergraduate students regarding financing their education. The majority of responses directly addressed student loans by advising students to either avoid student loans or only accept them as a last resort. One participant reminded students, “*Do not feel*

*pressured to take the full award. You can always take a lesser amount.*” Other advice for current and future students encouraged students to research scholarships, and to work to excel in high school for the purposes of increasing their likelihood to earn scholarships; to research student loans before applying and accepting; to save money by first attending a community college; to save money to put towards college expenses before enrolling; and to carefully consider and select majors according to job availability. Finally, one participant suggested that students work to pay for expenses by saying, *“It’s not unreasonable to work while in college to avoid or reduce the amount of money you have to borrow. In real life adults work 40 plus hours a week and balance other priorities.”*

The second qualitative question asked participants to share their perception of any benefits they associated with having earned an undergraduate degree. Their responses varied across four major categories: (1) *improved finances* (e.g., higher pay scale, financial stability); (2) *expanded knowledge* (e.g., general knowledge, specific job skills, preparation for graduate school); (3) *enhanced professional potential* (e.g., job security, flexibility in career choices and competitiveness, prestige/status); and (4) *social and cultural engagement* (e.g., built relationships, exposure to new cultures through college experiences, socially accepted despite race). Although the majority of participants reported perceived benefits, some reported seeing no benefit to having earned an undergraduate degree. Of the participants who reporting no benefit, one participant responded, *“I don’t perceive that there are any. I wasn’t mature enough to make or understand the decision to attend college. It was the next thing I was expected to do, and I did it primarily to have a reason to leave home.”*

The next question asked participants to list any additional benefits associated with obtaining any degree(s) in addition to their undergraduate degree. Responses were very similar across the sample including personal fulfillment, growth in subject area, increased marketability, and enhancement of professionalism. One participant elaborated by stating that the additional degree *“Increased my credibility as a professional, increasing my level of knowledge & expertise.”*

The last open-ended response question asked for any final thoughts pertaining to reasoning for obtaining degree(s), benefits and difficulties since obtaining degrees, as well as lessons learned. Overall participants promoted receiving a college education as a positive experience despite the cost. Select others suggested students *“getting in and out as quickly as possible.”* One participant addressed several issues with the following charge to current and future undergraduates: *“Really take time to figure out what you want to do in your career. You don't have to go to college immediately after high school. Take some courses at a local community college, do your research, talk to knowledgeable people so you can make an informed decision about what you choose to earn your degree in. Work to finance your own education. Loans will hold you prisoner if you use them incorrectly.”*

### **5.6 Family of Origin Scale**

The FOS scale asked participants to report information such as number of siblings, birth order, and household structure in the household in which they grew up. The results are as follows: number of siblings ( $M = 3.3$ ,  $SD = 1.7$ ), Birth order (only child: 9%, oldest: 37%, middle: 24%, youngest: 30%). Regarding household structure, reported through open-ended response ( $n = 174$ ), The majority (111 participants) reported living in a two-parent home; 57

participants reported living in a single-parent home with some instances of grandparent assistance. Overlapping reports included mention of divorce and/or remarriage for a portion of their upbringing.

**Student Loans: FOS Subscale.** In order to assess findings from the FOS, negative questions were reverse scored and composite scores were computed for each scale (i.e., autonomy and intimacy) and subscale. Autonomy subscales included (1) *Clarity of Expression*; (2) *Responsibility*; (3) *Respect for Others*; (4) *Openness to Others*; and (5) *Acceptance of Separation and Loss*. Intimacy subscales included: (1) *Range of Feelings*; (2) *Mood and Tone*; (3) *Conflict Resolution*; (4) *Empathy*; and (5) *Trust*. Pearson r bivariate correlations were conducted between the subscale response variables and the question “Did you graduate with your undergraduate degree with student loans?” The only statistically significant finding was with the construct *trust* ( $p = .026$ ).

**1<sup>st</sup> Generation College Students: Family of Origin.** Pearson r bivariate correlations were conducted to examine the relationship between first generation college students and family-of-origin variables. Specifically, 11 of the 13 relationships proved significant, suggesting the strength of the relationship between first generation college students and their overall family of origin (See Table 2 for correlations).

Table 2. *Pearson Bivariate Correlations for FOS and First-Generation Graduates*

Family of Origin Subscales	First-Generation College Graduates		
	<i>r</i>	<i>p</i>	<i>N</i>
Total FOS Score	.241**	.003	150
Autonomy Subscale	.222**	.005	156
Clarity of Expression	.119	.127	165
Responsibility	.246**	.002	162
Respect for Others	.205**	.009	164
Openness to Others	.178*	.022	165
Acceptance of Separation and Loss	.204*	.010	161
Intimacy Subscale	.244**	.002	156
Range of Feelings	.222**	.005	161
Mood and Tone	.204**	.009	163
Conflict Resolution	.147	.061	164
Empathy	.214**	.006	164
Trust	.226**	.004	163

\*\* $p < .01$ ; \* $p < .05$

**Debt: Gender.** A one-way ANOVA was conducted between gender and student loan debt. There was a significant effect for gender,  $F(1, 190) = 5.588, p = .019$ . Further, gender significantly predicted whether or not a participant graduated with student loan debt after earning an undergraduate degree,  $b = -.19, t(9.933) = 6.53, p < .019$ .

**Debt: Income.** A one-way ANOVA was conducted between debt and family-of-origin income. There was a significant main effect for family-of-origin income,  $F(8, 176) = 2.89, p = .005$ . Fisher's least significance (LSD) post-hoc analysis revealed that African-American college graduates whose estimated family-of-origin incomes were between \$100,000-\$149,999 were significantly less likely to have graduated with student loan debt when compared to all lesser income brackets (see Table 3). Graduates with family-of-origin incomes over \$150K were also significant indicators of graduating with student loan debt.

Table 3. *Significance of Family-of-Origin Income >\$100K and Student Loan Debt*

Family-of-Origin Estimated Income	\$100,000- \$149,999 <i>p</i>	>\$150,000 <i>p</i>
Under \$10,000	.008**	.022*
\$10,000 - \$19,999	.027*	.057
\$20,000 - \$29,999	.001**	.013*
\$30,000 - \$39,999	.001**	.012*
\$40,000 - \$49,999	.001**	.011*
\$50,000 - \$74,999	.000**	.009**
\$75,000 - \$99,999	.038*	.068
\$100,000 - \$149,999	--	.606
Over \$150,000	.606	--

\*\* $p < .01$ ; \* $p < .05$

## CHAPTER VI. DISCUSSION

The present study examined (1) African Americans' standard of living since obtaining an undergraduate degree; (2) college education as a positive or negative influence to African Americans' current standard of living; and (3) the capacity of first generation African Americans college graduates using their undergraduate education to supersede poverty thresholds. Several findings merit further consideration.

In this study, the target population was African Americans, thus they were not compared to other racial/ethnic groups. While this is a potential limitation of the study, it may also be a strength. Specifically, by not including other groups, the study allowed existing nuances with regard to the perceived benefits and costs of undergraduate education within the African American population to be identified and more thoroughly examined.

For the purpose of comparing before and after standard of living, the study examined perceived differences between family-of-origin household income and current household income. While not statistically significant, which is not surprising as the figures being compared were more anecdotal in nature, reported household incomes increased by \$20,000-\$35,000 in comparison to family-of-origin income (See Table 1). These statistics imply economic advancement of African American college graduates when compared to their childhood homes. Findings from Dickinson and Harmon (2011) support a strong correlation between education and income reporting that as a result of educational increases, hourly wages and weekly earnings increase over time. Further, the authors emphasize an increasing

economic payout, suggesting that individuals born in recent generations are better able to take advantage of educational expansion and benefit from higher wages.

Participants in the present study added (from responses to open-ended questions), that their degrees positively influenced their standard of living by helping them to meet career goals, opening up options and flexibility in their career field, producing financial freedom, and affording them healthcare. These responses support the data, suggesting that undergraduate degree attainment has benefited the standard of living for African Americans since graduation.

While majority of participants reported that their college education positively influenced their standard of living, there were participants who reported negative impact. These participants pointed out factors such as student loans, inability to find a job, and college major choices as compromising reasons for either no perceived return on their education and/or a worse standard of living than the household in which they grew up.

With regards to the results examining chosen degree majors, STEM degrees were not widely represented. It is important to note that 88% of the participants in this study were female. The results were parallel with a previous study in Thomas (1985) suggesting that black female college students have been consistently choosing majoring pertaining to education, humanities, and social sciences. Further, qualitative results from the present study were also similar to the findings by Thomas (1985) in that black females' primary reasons for choosing a major were interest and the ability to help people. Conversely, black males considered economic incentive as their primary reason for choosing their major. This percentage of participants who reporting wishing they could change their college major (to

something in healthcare or finance, for example) could be partly contributed to accrued student debt and the low return on certain chosen majors in retrospect to paying back student loans.

As noted, gender in the present study was not distributed equally among respondents, with seven times more women completing the survey than men. Though unequally distributed, these results coincide with previous research that reported higher rates of African American women entering and completing college than men (Ross et al., 2012). While there was a reported increase from 28% to 36% between 1990 and 2006 of African American men graduating from college (U.S. Department of Education, 2009), there was a larger increase of African American women completing college within the same year span (from 34% to 47%).

Previous research suggests that students from low SES backgrounds had greater debt risk factors than those from higher SES households (e.g., many claimed to have not been prepared and stated that they had little to no help with options of financing their education) (Choy, 2001). Likewise, findings from the FOS analysis in the present study also supported a significant relationship between debt and the income of family of origin. Specifically, African American college graduates whose estimated family-of-origin household income was over \$100,000 were significantly less likely to have graduated college with student loan debt. In addition, the results of degree financing in this study are remarkably similar to findings in previous studies. According to Abel & Deitz (2014), student loan debt exceeded \$1 trillion by the end of 2013, with 52% of undergraduates (of all races/ethnicities) taking out federal Stafford loans during their enrollment. The present study reported a much higher percentage (81%). The findings are logical, however, given that the sample population was African

Americans who make up more than half of all graduates receiving student loans (Elliot & Friedline, 2013).

Additionally, from the FOS results, gender predicted student loan debt. It is possible that women are more prone to graduate with student loan debt, as research supports females graduating with more student loan debt than males. According to Dwyer, Hodson and McCloud (2013), men enroll in baccalaureate education in lower numbers, and they also have higher attrition rates, than women. With increased progression towards educational attainment among the female population, college costs and debt continue to grow for this group.

Of the ten subscales from the family-of-origin scale (FOS), the construct of *trust* was the only significant finding when comparing participants who graduated with student loan debt. Four statements in the FOS measured trust: (1) In my family, we encourage one another to develop new friends; (2) My family taught me that people were basically good; (3) In my family, I learned to be suspicious of others; and (4) My family believed that people usually took advantage of you. Negative statements were reverse scored. Findings suggested that for African American participants in the sample, graduating college with student loan debt was significantly correlated with higher levels of trust in one's family-of-origin. Perhaps in these participants, the family-of-origin and students trusted in the higher education system to supersede poverty, or complete their education and pay off student loan debt later once they experienced educational return. Also, because many of the respondents in the present study were first generation college students (47%), the relationship between family-of-origin, trust, and debt should be examined further.

Historically a disproportionate amount of African-Americans are first generation college students. Thus, a large number of African American students enter college with unique challenges. FOS results from the present study are encouraging with regard to this respect, suggesting that first generation college students in the sample may have had increased levels of support along the following eight areas that perhaps made obtaining a college degree more attainable (Hovestadt et al.,1985): (1) *Responsibility* (family members claim responsibility for their own actions); (2) *Respect for Others* (family members are allowed to speak for themselves); (3) *Openness to Others* (family members are receptive to one another); (4) *Acceptance of Separation and Loss* (separation and loss are dealt with openly in the family); (5) *Range of Feeling* (family members express a wide range of feelings); (6) *Mood and Tone* (warm, positive atmosphere exists in the family); (7) *Empathy* (family members are sensitive to one another, and (8) *Trust* (the family sees family members as basically good).

Of those mentioned above, there are several FOS subscale variables that are important to mention with regard to the present study. Specifically, Responsibility, Acceptance of Separation and Loss, and Mood and Tone are all significant in regards educational attainment among African Americans. According to Kane (2000), African Americans have high aspirations for their children. The author states that parents view education and hard work as vehicles for upward mobility. African American parents mold these values in their children by teaching them to share responsibilities such as household and child-rearing tasks.

Acceptance of Separation and Loss is also important to this study. By examining this construct we are better able to examine how well the family may deal with the separation of the student leaving to attend college. According to Inman and Mayes (1999), first generation students have a strong desire to attend colleges close to home, which may help to explain one reason why attrition rates are high among this population. Further, according to Hsiao (1992), students may lack of support from the family-of-origin due to the family's need for the student to fulfill family needs and responsibilities versus attending college. Families-of-origin who are better able to accept separation and loss are more likely to be supportive of a first-generation college student pursuing a college degree (and therefore postponing their ability to make financial contributions to the family).

As previously mentioned, mood and tone is defined as the warmth and positive atmosphere in the family. Mood and tone influences many of the subscale variables such as respect for others, openness to others, range of feeling, empathy, as well as trust. Those constructs potentially produce encouragement for a first generation college student to attend and finish college. In a previous study by Whiston and Keller (2004), students of color felt that encouragement, support, availability, guidance and support of autonomy were all important to their educational attainment and influential in their career development. Warmth in the home allows family members to freely express themselves and their opinion and perhaps their aspirations toward college education. This is parallel to the study conducted in Kane (2000) in that African Americans view their families as warm, nurturing, expressive, and supportive of autonomy.

Though majority of the subscale variables had a positive correlation to first generation college students, *conflict resolution* was marginally significant while clarity of expression scored in complete opposition. In the present study, *clarity of expression* (i.e., clear thoughts and feelings in the family) (Hovestadt et al., 1985) from the FOS was not statically significant to first generation college students. These findings suggest that families-of-origin of first generation African American college students may be strong in terms of support, but lack of understanding could be an area for growth. Understanding is an important communication component that is essential to family functioning. Shields, Green, Cooper, and Ditton (1995) found that higher levels of communication clarity from parents were positively correlated to higher levels of academic achievement by the offspring.

Finally, participants were able contextualize their quantitative responses through open-ended questions. Overall, the majority of participants reported their pursuit of a college degree as an opportunity to increase their standard of living, including academic, economic, and social advances. Striplen (2002) found similar results, reporting that the motivation behind students' desire for and enrollment in college education was a deliberate attempt to improve their economic standing.

## Chapter VII. Limitations

Throughout this study, there were several limitations that could have potentially produced greater results if considered or included. The first limitation is the format of the survey. This was an online survey and individuals not connected to online social media outlets, or through email connection with an African American graduate association included in the convenience snowball sampling did not have access to the study.

A second limitation is consideration for geographical location in retrospect to income. Depending on the geographical location, economy is to be considered when calculating financial yield on degree fields. The survey did not ask participants for their state of residency. Financial earnings vary from state to state, which may have affected the results of reported annual earnings in the study (and subsequent questions pertaining to participants' ability to pay monthly student loan payments, etc.). According to Crellin, Kelly, and Prince (2012), there are large average monetary returns for earnings on postsecondary education in some states, while other college graduates receive small returns compared to individuals with less education.

Another limitation of the study is that only African Americans with a completed undergraduate degree were invited to participate in an effort to examine the return on educational attainment. According to Kjelland (2008), human capital is of value and is measured by the years of education versus completed degrees. Associate degree yields and their effects on standard of living, for example, were not considered in this study. Nor were

students with incomplete degrees, or advanced degrees. The results of lower and higher levels of educational attainment merit further study.

Types of institutions are also an important factor in considering the cost of education as well as the financing options chosen by the participants. The cost of attending a public university in many instances sharply differs from the cost of a private university. This was not assessed in the present study. It would have been helpful to retrieve this information to examine the completion rate and the education yield in comparison to student loan debt and perceived benefits by institution type.

A limitation of the Family-of-Origin Scale (and any survey instrument) is that the reporting method and the instrument are subject to response bias. Because participants are asked to self-report, there is a greater chance that they may respond in a manner of being overly severe or overly positive, accepting and reporting what is socially preferred (Kane, 2000).

A final limitation is that the survey did not assess parental education levels. Considering the effect of parent education on their student's degree attainment is important for several reasons. Examining aspirations, parental involvement, awareness of admissions, and knowledge of educational financing are all influential factors to the success of college students. According to Aris (2013), students with lower parental education tend to take less ambitious educational decisions and lower levels of educational attainment. The Education Research Institute (2004) concluded that parental education is a strong correlation to student college enrollment immediately after high school. For example, of 1992 graduates, 65% of students whose parents had an undergraduate degree enrolled in four-year colleges compared

to 21% of students with parents having a high school diploma or less. Choy (2001) also pointed out that students whose parents never attended college received very little help when attempting to apply to college; the lack of help in navigating the admissions process made potential students more likely to resort to their high schools to seek advice for college admissions questions over their parents.

## CHAPTER VIII. IMPLICATIONS

When examining the constructs of this survey, knowing these statistics could help advisors, community organizations, parents, and students in the evaluation of college costs, expectations, and educational return for African Americans in order to help with preparation before entering college. Creation of more educational programs could be designed to help future/current African American college students and their families in admission procedures, college major selection, as well as the consideration of debt when weighing alternatives to financing their undergraduate education. Professionals should be mindful of the trust-to-student loan correlation highlighted in the findings, taking not to educate future and current students about the realities of debt repayment, the job market, and actual versus expected salaries, for example.. They should be educated to research financing possibilities and to not always trust in the “system” or bank on the possibility of future financial success from their degree when justifying accruing student loan debt.

Programs such as SALT are offered through many educational institutions such as North Carolina State University. SALT is not an acronym, but rather was chosen as it comes from Roman times when SALT was literally used as a currency (<http://financialaid.ncsu.edu/salt-financial-literacy/>). SALT is a financial literacy program whose mission to make it simple for student to take control of their finances and to help students and alumni live well today while planning for tomorrow. The program helps students and families find scholarships, internships, and jobs. They also work with families in comparing student loan borrowing options. This platform also helps in preparing students for

after graduation by successfully tackling student loans by personalizing repayment plans. They extend their services to alumni in continuing to assist them with their finances and job search. Professionals working with African American high school or college students, or their families, should connect clients with similar resources to help lessen the cognitive dissonance between the cost of college, financing options, and future benefits of earning an undergraduate degree.

As suggested by the FOS findings, especially with regard to first generation college students, characteristics from family upbringing/family of origin such as openness in the home, respect for each other, clarity and freedom of expression and opinion, conflict resolution, trust, and household mood/tone are all key influential factors to consider in parenting, family life education, and family resource management outreach efforts. Parents or parenting education programs are encouraged to consider results from this study for the purpose of creating and implementing training programs designed to strengthen African American families to improve undergraduate academic outcomes.

### **Future Research Recommendations**

In future research, taking the demographic location of participants into account when assessing the benefits of college for African American graduates would be beneficial in comparing financial yield according to degree. Future researchers should also consider the total yield of education by examining all levels of educational attainment. The results would further help to guide students in the amount of education needed for their aspired career goal. This study researched the cost and benefits of undergraduate degree attainment for African

Americans. Future researchers should also consider a study to examine the cost and benefits of continuing education to a Masters, Professional, or Doctorate.

Further research comparing educational return for both minority and non-minority groups as it pertains to educational attainment on predominantly white campuses versus historically black colleges and universities (HBCU) is suggested. John et al. (2004) report findings from national studies implying that African Americans on HBCU campuses were more likely to enroll in majors rendering higher wages than on predominantly white campuses. Missing from the literature were the premises for this assumption.

Finally, in the present study, there was seven times more participation from women than men. As it pertains to the correlation of debt to gender, it is recommended that future researchers consider weighted sampling procedures. Researchers could also consider specifically studying males graduating with student loan debt.

## CHAPTER VIII. CONCLUSION

This overall study examines the overall standard of living among African Americans since earning an undergraduate college degree with respect to student loan debt-to-income ratio and perceived costs and benefits. Findings suggest that the majority of participants financed their undergraduate education through student loans, and many still carried a loan balance. Despite the large percentage of African Americans participants reported receiving student loans, participants continue to believe that undergraduate education positively influenced their standard of living. The results from this study emphasize the importance of understanding African American students' family-of-origin and family background in order to highlight unique factors within the family that help to support the attainment of a baccalaureate education. Findings can be used by educators and community organizations in the preparation and guidance of current and future African American students and their families in order to better equip them in the successful completion of an undergraduate college education.

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**APPENDIX**

## APPENDIX A

### QUALTRICS SURVEY

#### Informed Consent

#### Informed Consent

You have been asked to participate in a research study that seeks to examine the benefits of higher education among African American college graduates.

This survey will ask questions related to your undergraduate college education and family of origin. The survey should take approximately 15 minutes to complete.

Completing this anonymous survey involves no risk to you. Your responses will be confidential and we will not collect identifying information such as your name, email address, or IP address. Your participation is voluntary. You may refuse to participate in this study, skip over a particular question, or quit at any time.

Questions about this research study or procedures may be addressed to:

Lavita Whitley, M.S. Student (Principle Investigator)	252-295-8819	lcwhitle@ncsu.edu
Nichole L. Huff, Ph.D., CFLE (Faculty Sponsor)	919-515-9155	nlhuff@ncsu.edu

If you have questions about the research and your rights as a participant, you may contact the NC State University Institutional Review Board office at 919-515-4514 or 919-515-7515.

#### **Electronic Consent:**

Clicking on the "Next" button below will begin your survey, indicating that:

- You have read the above information and voluntarily agree to participate in the survey;
- You are at least 18 years of age;
- You are African American (or of African American descent); and
- You have earned an undergraduate college degree.

#### Survey Questions

##### Gender

- Male  
 Female

##### Age (Select from Dropdown List)

**Ethnicity/Race (Check all that apply)**

---

- Black/African American
- White, Hispanic/Latino
- Native American/American Indian
- Asian/Pacific Islander
- Other (Specify)

**Marital Status**

---

- Single, never married
- Married or Domestic Partnership
- Widowed
- Divorced
- Separated

**Number of dependent children currently living in your family home**

---

**Select ages of dependent children currently living in your family home**

---

Child 1	<input type="text"/>
Child 2	<input type="text"/>
Child 3	<input type="text"/>
Child 4	<input type="text"/>
Child 5	<input type="text"/>

**Degrees Earned (Check all that apply)**

---

- Associate's
- Bachelor's
- Master's
- Professional
- Doctorate
- Other (Specify)
- 

**Are you/were you a first-generation college graduate?**

---

- Yes
- No
- Other (Explain)
- 

***The following questions pertain only to your UNDERGRADUATE degree. You will have the opportunity to report on other earned degrees in a subsequent section.***

---

**In what field would you classify your UNDERGRADUATE (e.g., B.A., B.S.) degree?**

---

- Science
- Engineering
- Mathematics
- Healthcare
- Medicine
- Computing
- Technology
- Business
- Arts, Humanities
- Education
- Other (Specify)
- 

**What was your exact UNDERGRADUATE major? (Specify)**

---

---

**What was your earned UNDERGRADUATE degree?**

---

- B.A. (Bachelor of Arts)
- B.S. (Bachelor of Science)
- Other (Specify)

**In what year did you earn your UNDERGRADUATE degree?**

---

**How was your UNDERGRADUATE education financed? (Check all that apply)**

---

- Grants
- Scholarships
- Work Study
- Loan(s)
- Out-of-pocket
- Fellowships

**Did you graduate with your UNDERGRADUATE degree with student loan debt?**

---

- Yes
- No

**If yes, what was the range of UNDERGRADUATE student loan debt owed immediately upon graduation?**

---

- Under \$1,000
- \$1,000-\$5,000
- \$5,000-\$10,000
- \$10,000-\$30,000
- \$30,000-\$50,000
-

- \$50,000-\$75,000
- \$75,000-\$100,000
- Over \$100,000

Before beginning your UNDERGRADUATE education, were you aware of how much money you would need to finance your full education (from acceptance to graduation, either through student loans and/or paying out-of-pocket)?

---

- Yes
- Somewhat
- No

Explain.

---

What is the current unpaid balance of your UNDERGRADUATE student loans?

---

- I no longer have an owed balance
- Under \$1,000
- \$1,000-\$5,000
- \$5,000-\$10,000
- \$10,000-\$30,000
- \$30,000-\$50,000
- \$50,000-\$75,000
- \$75,000-\$100,000
- Over \$100,000

Since graduating from your UNDERGRADUATE institution, have you had any difficulty making your student loan payments?

---

- Yes
-

No

**If YES, explain if/how you were able to work out a solution to your repayment difficulties with your creditor.**

**Did you receive any type of student debt counseling before or after your UNDERGRADUATE education?**

- Yes  
 No

**If YES, please explain the type of student loan debt counseling you received.**

**If YES, how beneficial or helpful do you think the student loan debt counseling was in preparing you to finance your education and to repay your student loans after graduation?**

	Very Unhelpful	Somewhat Unhelpful	Neutral	Somewhat Helpful	Very Helpful
Helpfulness of Student Loan Debt Counseling	<input type="radio"/>				

**Since graduating from your UNDERGRADUATE institution, have you utilized any of the services offered to alleviate student loan debt/financial difficulties? Choose all that apply.**

- Forbearance  
 Deferment  
 Consolidation

- Repayment Plan Options
- Other (Specify)
- I have not used any of these services.

**Are you aware of student loan cancellation and forgiveness options?**

---

- Yes
- No
- Does not apply

**Have you earned a degree in addition to your undergraduate degree (e.g., associate's, master's, professional, doctorate)?**

---

- Yes
- No

**If you have earned degrees in addition to your undergraduate degree, specify:**

---

	Major	Degree Earned (e.g., A.A., M.S., Ph.D., M.D.)	Did you graduate with student loan debt?	If yes, what was the approximate amount of student loan debt you incurred for this specific degree?
Associate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Master's	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Professional	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Doctorate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**The following questions pertain to your life after college graduation from your undergraduate institution.**

---

**Current Job Title/Profession (Specify)**

---

---

**Current Employment Status**

---

- Student (Specify current degree program)
- Employed for wages
- Self-employed
- Homemaker
- Unemployed: Unable to work due to disability
- Unemployed: Out of work  $\geq$  1 year (Specify # of months)
- Unemployed: Out of work  $\leq$  1 year (Specify approximate length of time)
- Retired
- Other (Specify)

---

**What is your individual annual salary?**

---

- Under \$10,000
- \$10,000-\$19,999
- \$20,000-\$29,999
- \$30,000-\$39,999
- \$40,000-\$49,999
- \$50,000-\$74,999
- \$75,000-\$99,999
- \$100,000-\$150,000
- Over \$150,000
- Not applicable

---

**What is your current household annual income?**

---

- Under \$10,000
- \$10,000-\$19,999
- \$20,000-\$29,999
- \$30,000-\$39,999
- \$40,000-\$49,999

- \$50,000-\$74,999
- \$75,000-\$99,999
- \$100,000-\$150,000
- Over \$150,000

Using your best estimate, what was the annual income of the household in which you grew up?

---

- Under \$10,000
- \$10,000-\$19,999
- \$20,000-\$29,999
- \$30,000-\$39,999
- \$40,000-\$49,999
- \$50,000-\$74,999
- \$75,000-\$99,999
- \$100,000-\$150,000
- Over \$150,000

With regard to my current *standard of living*, I believe that obtaining an undergraduate DEGREE:

*Note: "Standard of Living" is defined as the degree of wealth and material comfort available to a person or community.*

---

- had no effect on my current standard of living
- positively contributed to my current standard of living
- caused great or greater strain, debt, or poverty
- eliminated living in poverty

Explain.

---

I believe that my UNDERGRADUATE MAJOR

---

○

- had no effect on my current standard of living
- positively contributed to my current standard of living
- negatively contributed to my current standard of living

**Explain.**

---

**In hindsight, if you could, would you change your undergraduate major?**

---

- Yes
- No
- Unsure

**If YES, to what would you change your undergraduate major and why?**

---

**If NO, why not? Explain. (For example, how did your particular undergraduate major influence the path of your current profession?)**

---

**If UNSURE, elaborate.**

---

**Family of Origin Scale**

**The following questions ask you to think back to the household in which you grew up, or your *Family of Origin*.**

---

**Number of Siblings:**

**Your Birth Order:**

***Briefly describe the structure of the household in which you grew up. (For example, two-parent household, single parent household -- raised by mother/raised by father, raised by grandparents, raised in foster care, etc.).***

---

**Indicate the degree to which you agree or disagree with the following statements regarding your Family of Origin.**

---

	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
In my family, it was normal to show both positive and negative feelings.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The atmosphere in my family usually was unpleasant.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In my family, we encouraged one another to develop new friendships.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Differences of opinion in my family were discouraged.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
People in my family often made excuses for their mistakes.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My parents encouraged family members to listen to one another.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree or Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>
Conflicts in my family never got resolved.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My family taught me that people were basically good.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I found it difficult to understand what other family members said and how they felt.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
We talked about our sadness when a relative or family friend died.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My parents openly admitted it when they were wrong.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In my family, I expressed just about any feeling I had.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree or Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>
Resolving conflicts in my family was a very stressful experience.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My family was receptive to the different ways various family members viewed life.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My parents encouraged me to express my views openly.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often had to guess at what other family members thought or how they felt.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My attitudes and feelings frequently were ignored or criticized in my family.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My family members rarely expressed responsibility for their actions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree or Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>
In my family, I felt free to express my own opinions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
We never talked about our grief when a relative or family friend died.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sometimes in my family, I did not have to say anything but I felt understood.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The atmosphere in my family	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

was cold and negative.

The members of my family were not very receptive to one another's views.

I found it easy to understand what other family members said and how they felt.

<input type="radio"/>				
<input type="radio"/>				

#### Block 4

Indicate the degree to which you agree or disagree with the following statements regarding your Family of Origin.

	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
If a family friend moved away, we never discussed our feelings of sadness.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In my family, I learned to be suspicious of others.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In my family, I felt that I could talk things out and settle conflicts.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I found it difficult to express my own opinions in my family.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mealtimes in my home usually were friendly and pleasant.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In my family, no one cared about the feelings of other family members.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
We usually were able to work out conflicts in my family.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In my family, certain feelings were not allowed to be expressed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My family believed that people usually took advantage of you.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I found it easy in my family to express what I thought and how I felt.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My family members usually were sensitive to one another's feelings.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
When someone important to us moved away, our family discussed our feelings.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
My parents discouraged us from expressing views different from theirs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In my family, people took responsibility for what they did.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

My family had an unwritten rule:  
Don't express your feelings.  
I remember my family as being  
warm and supportive.

<input type="radio"/>				
<input type="radio"/>				

### Open-Ended

Is there any **advice** you would give to future or current UNDERGRADUATE students regarding financing their education?

---

What do you perceive were the **benefits** of having received an UNDERGRADUATE degree?

---

If you have received degrees **in addition to** your undergraduate degree, what have been the benefits of continuing to further your education?

---

Are there any final thoughts you wish to share such as your reason for obtaining your degree(s), the benefits and difficulties since obtaining your degree(s), lessons learned, etc.?

---