

# Understanding For-Profit College and Community College Choice through Rational Choice

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**Background/Context:** Scarce research has been conducted examining why students choose to attend higher priced for-profit institutions over community colleges. The authors suggest that increased national concern over proprietary higher education warrants an in-depth comparative case study of the choice factors utilized by for-profit and community college students.

**Research Question:** The research questions guiding this analysis are: (a) Why and how do students choose to attend for-profit colleges and community colleges? (b) What factors were important in their decision? (c) What implications do these results have for rational choice and college choice theory?

**Setting:** Data were collected at one community college and one for-profit college in California that had similar vocational programs.

**Subjects:** A total of 137 for-profit and community college students (75 for profit, 62 community college) enrolled in a vocational nursing or surgical technician associates degree program agreed to participate.

**Research Design:** The authors examine student college choice factors through a case study. The findings were developed from interviews, surveys, and focus groups.

**Findings:** The authors found that for-profit and community college students held varying conceptions of costs and benefits as they pertained to college choice factors. Three particular dimensions were highlighted in student responses: short-term and long-term gains, risks, and uncertainty.

**Conclusions:** This study illuminates the nuanced factors and goals that informed student college choice decisions. Understanding these distinct college choice considerations could help researchers, practitioners, and institutional leaders develop measures for institutional effectiveness and student success.

While empirical research on for-profit college choice is still emerging, public discourse has already questioned why students—particularly low-income students of color—would choose to attend a for-profit institution that places them at risk for debt and uncertain job placement (Iloh & Tierney, 2013).

In 2010, private, for-profit colleges and universities (FPCUs) enrolled 11% of all students in postsecondary education (Borden, 2012). Students of color represented approximately 40% of these enrollments, while their participation in public and private not-for-profit institutions was 29% and 23%, respectively (Borden, 2012). From 2000 to 2008, the percentage of low-income students between ages 18 and 26 and whose total household income is near or below the federal poverty level enrolling at for-profit institutions increased from 13% to 19%, while the percentage enrolling in public four-year institutions declined from 20% to 15% (Institute for Higher Education Policy, 2011). While a growing body of research examines the nontraditional organizational features of FPCUs and the relationship of these features to their rapid expansion over the past 20 years (e.g., Garrity, Garrison, & Fiedler, 2010; Kinser, 2006); less focus has been directed to students and the institutional, social, and personal factors that influence their choice to attend for-profit colleges.

The purpose of this paper is to examine for-profit and community college choice and suggest that previous interpretations may oversimplify a complex decision process. A rational choice framework was used to explore the values and considerations that undergird college-going decisions. Over the course of three months we surveyed 137 for-profit and community college students enrolled in nursing or surgical technician associate degree programs, interviewed them, and held six focus groups to gauge their decision-making processes. Rather than propose that

one set of students has better reasoning than the other, we analyze how students found their way to different institutions and suggest that their choices may vary significantly based on institutional type.

In this paper, we first outline rational choice theory and provide a brief background on college choice literature. We then discuss college choice considerations for for-profit and community college students and the changing landscape of higher education due to for-profit colleges. We then follow with a case study of students enrolled in nursing or surgical technician programs at sampled for-profit and community colleges in California. In doing so, we highlight the information these students utilized in making their decision and what cost-benefit analysis occurred, if any, regarding which institution was the best choice for their goals. This study addresses a growing concern and gap in the higher educational literature, which are the factors that are contributing to student decisions to attend for-profit colleges.

## THE RATIONAL CHOICE MODEL: THEORETICAL UNDERPINNINGS

Much of the research on college student decision-making employs economic and sociological theoretical frameworks, such as rational choice, to examine the phenomenon of college choice (Hearn, 1984; Jackson, 1978; Tierney, 1983). These frameworks have been used to develop conceptual models of college choice (Somers et al., 2006). There is no widely accepted definition of rational choice theory and the term is utilized both informally and formally (Ulen, 1999). Informal choice is said to be rational when it is deliberative, consistent, and the decision maker has a reasoned justification for the choice (Scott, 2000; Ulen, 1999). The formal conceptualization of rational choice is defined as when consumers have transitive preferences and seek to maximize the utility that they derive from those preferences, subject to various constraints (Ulen, 1999). In rational choice theories, individuals are seen as motivated by the wants or goals that express their preferences (Carling, 1992; Heath, 1976). They act within specific given constraints and on the basis of the information that they have about the conditions under which they are acting. There are three basic premises of rational choice theories: (a) Human beings base their behavior on rational calculations; (b) they act with rationality when making choices; and (c) their choices are aimed at optimization of their pleasure or profit (Kien-hong Yu, 2011). Rational choice theorists assert that an individual makes a subjective assumption about what happens (Hardin, 1993; Tierney & Venegas, 2009) and has logical incentives to fulfill those actions.

A traditional rational choice perspective relates the economics of information approach to the search process; it assumes that individuals collect just as much data as they need to make an informed decision (Solomon, 2012). Further, it treats social exchange as similar to economic exchange where all parties try to maximize their advantage or gain and minimize their disadvantage or loss (Kien-hong Yu, 2011). Many disciplines dealing with behavior, from political philosophy to behavioral biology, rely increasingly on the idea that people tend to maximize utility (Hernstein, 1990).

While rational choice theory has been of substantial use in different disciplines, critics have argued that there are problems with the theory. One popular critique has to do with self-interest. That is, if individuals simply base their actions on calculations of personal profit, why would they ever choose to do something that will benefit others (Scott, 2000)? Critics assert that the theory does not explain why some people seem to accept and follow social norms of behavior that lead them to act in selfless ways or to feel a sense of obligation that overrides their self-interest. Another argument against rational choice theory is that it is too individualistic. According to critics of individualistic theories, these theories fail to explain and take proper account of the existence of larger social structures. That is, there must be social structures that cannot be reduced to the actions of individuals and therefore have to be explained in different terms (Scott, 2000).

Rational choice asserts that individuals make choices and decisions by navigating a series of complex social expectations (Tierney & Venegas, 2009). As it is not possible for individuals to achieve all of the various things that they want, they must also make choices in relation to both their goals and the means for attaining these goals (Scott, 2000). Consequently, individuals must anticipate the outcomes of alternative courses of action and calculate that which will be best for them (Green, 2002). First, rational actors collect the most valuable units of information (Scott,

2000). For example, for prospective college students, this might be information related to cost, academic quality, program availability, and employment prospects. In a rational choice view consumers gather additional information only to the extent that they think they will add to what they already know. In selecting choices, such as food or class choices in college, one expects rationality to lead to consistent (and relatively stable) outcomes (Ulen, 1999). Thus, rational individuals choose the alternative that is likely to give them the greatest satisfaction (Carling, 1992; Coleman, 1973; Heath, 1976). In this study, we seek to find out which factors in students decision making process were utilized to optimize their ideal personal gains or profit.

## STUDENT COLLEGE CHOICE

Students considering the pursuit of postsecondary education theoretically have an overwhelming range of options. They can choose a baccalaureate program at a four-year college or university, a certificate or an associates degree program at a two-year college, or a vocational program at a two-year or less than two-year institution (U.S. Department of Education, 1998). Despite students having a wide range of options, there are many constraints that mediate these choices (Barnes-Teamer, 2003). These factors include what they want to study relative to what other institutions offer, admissions practices, their financial resources, the availability of financial aid, and family or work responsibilities that require them to live in a particular location or take classes on certain days or times (Barnes-Teamer, 2003). Hence what higher education literature calls college choice is complex when met with the needs and circumstances of the individual student. We borrow from Hossler and Gallagher (1987) and define college choice as: a process or stage(s) students go through to determine which college to attend. Models of college decision making generally examine the stages leading to a choice. Hossler and Gallagher (1987) have identified three critical stages: (a) predisposition: in which the person makes a decision to attend college; (b) search: wherein a person begins to seek information about colleges and narrows down his/her alternatives; and (c) choice: during which time the student considers alternatives and decides which college to attend. This study examines the third stage, choice, where students make evaluations and arrive at a decision.

The college choice process has often been described as a funnel effect in which students consider attending higher education enter and ultimately resolve where they will attend (Hossler & Gallagher, 1987; Litten, 1982). According to Chapman (1986), as students consider their options, relevant college attributes might include cost, academic quality, quality of student life, and future career prospects and opportunities. Cabrera and La Nasa (2000) identify four primary factors that influence actual enrollment at a specific institution: institutional quality, availability of academic majors, the students ability to finance their enrollment, and campus life. During this study we engaged participants about their perceptions of institutional quality, financing, and employment and earnings projections.

During the choice stage students compare the academic and social attributes of each institution they applied to and seek the best value with the greatest benefits (Hossler, Schmit, & Vesper, 1999). Scholars have often examined the choice stage through both economical and sociological lenses (Somers et al., 2006). The economic perspective regards enrollment as the result of a rational process in which an individual estimates the economic and social benefits of attending college, comparing them with those of competing alternatives (Manski & Wise, 1983). The sociological approach examines the extent to which socioeconomic characteristics and academic preparation predispose them to enroll at a particular type of college and to aspire to a particular level of postsecondary educational attainment (Somers et al., 2006). Both approaches converge in portraying low-income students as sensitive to financial considerations and academic preparation for college (St. John & Starkey, 1995).

Less is known about the college choice process of students who ultimately choose community college and for-profit colleges, who are often described as coming from nontraditional backgrounds (Iloh, 2014). A student is considered nontraditional if he or she exhibits any of the following characteristics: (a) delays enrollment into postsecondary education, (b) attends part time, (c) is financially independent of parents, (d) works full time while enrolled, (e) has dependents other than a spouse, (f) is a single parent, or (g) lacks a standard high school diploma (Horn & Carroll, 1996). In general, nontraditional students prefer colleges that are close to their homes and are reluctant to travel far from home because of the inconvenience, travel time, cost of parking, and concerns about safety (Tumblin, 2002).

Affordable cost is of high interest to students who are simultaneously trying to finance their own education as well as their childrens and to single parents who are responsible for the financial support of their families (Bers & Smith, 1987).

## FOR-PROFIT COLLEGE CHOICE

When compared with their counterparts attending other higher education institutions, for-profit college students are more likely to be older, women, students of color, and come from lower-income and less-educated families (Apling, 1993; Bailey, Badway, & Gumport, 2001; Garrity, Garrison, & Fiedler, 2010; Iloh & Tierney, 2013; Iloh & Toldson, 2013; Rosenbaum, Deil-Amen, & Person, 2006).

In one of the few studies regarding for-profit college choice, Chung (2012) found that students self-select into for-profit colleges and that for-profit college choice is affected by community college tuition. Chung asserted that the probability of a student choosing a for-profit college is heavily influenced by socioeconomic background and parental involvement in the students schooling. Chung reported that students with higher absenteeism are more likely to enroll in a for-profit college. Chung stressed that a primary difficulty in defining choice outcomes comes from the fact that students, particularly those attending for-profit colleges, have been known to be very mobile across the set of available institutional choices. Upon high school completion, they are more likely to delay college, and then, upon enrollment, they are more likely to drop out of college, transfer, and reenter a different college. In another study that examined elements of for-profit college choice, Oseguera, Kimball, and Hwang (2011) found that students attending a for-profit college are more likely to value education to find a job over students in other sectors of higher education. Other recent studies have examined the search stage that informs the college choice of students represented in a vast array of institutions. Holland (2013) identified two search processes that students engaged in when exploring their college options: systematic and haphazard. Systematic searchers were exposed to college campuses earlier in their lives, were able to articulate a clear set of criteria, and when making decisions, weighed schools against their criteria (Holland, 2013). Haphazard searchers on the other hand, had very little exposure to colleges and harbored misconceptions about college life. These students often started with few criteria and, because they started late in the process, were not able to refine their preferences and, when making decisions, were highly influenced by college marketing strategies (Holland, 2013). Much of this has implications for enrollment at proprietary colleges as they spent, on average, \$248 million on marketing and recruiting in 2009 (Lee, 2012).

## FOR-PROFIT AND COMMUNITY COLLEGE COMPARATIVE RESEARCH

Although they are often discussed as a recent phenomenon, the for-profit sector has been a component of the educational enterprise since the 1800s (Kinser, 2006). The development of research to understand these institutions, however, has had a more tumultuous path. Part of this difficulty has been the limitations in accessing data regarding the scope of for-profit colleges, as historically for-profit institutions did not report to the U.S. Department of Education (Chung, 2009). With the development of IPEDS, information about some for-profit schools could be located in the database, but it was not until 1996 that a concerted effort to locate Title-IV eligible schools was undertaken (Chung, 2009). Nonetheless, over the past decade, scholars and research entities have made strides in shedding light on for-profit higher education. Akin to this study, much of this burgeoning research on for-profit colleges incorporates investigative comparisons with community colleges.

At the broadest level, scholars have tried to ascertain the distinctive value propositions and competition present between for-profit colleges and community colleges. In a 2003 report, Bailey, Badway, and Gumport assert that three broad arguments are common in the discussion of the growth of the for-profit sector in comparison to community colleges: (a) The for profits are a competitive threat to community colleges and other sectors of higher education; (b) the for profits provide more flexible, convenient, and responsive education than community colleges; and (c) the for-profits train while community colleges educate. Through case studies of both institutional types, they conclude that community colleges have a good deal to learn from successful for-profit institutions in how they are able to innovative and focus strategically on student needs. In Cellini (2009), we see the first causal evidence that public and for-profit two-year (and less-than-two-year) colleges do, in fact, compete for students. Using a regression

discontinuity design, her results reveal that when public community colleges receive increased funding and media attention with the passage of a bond measure, students switch from for-profit colleges to community colleges, driving some for-profit colleges out of the market (Cellini, 2009).

Bailey, Badway, and Gumpert's (2003) notion that community colleges are weakened in their attempts to "be all things to all people" has also been argued from data in other research. In *After Admission: From College Access to College Success*, Rosenbaum, Deil-Amen, and Person (2006) compare the academic progress of students enrolled in occupational programs at community colleges and private for-profit colleges in an era of increased demand for postsecondary education. The authors find that community colleges are challenged with trying to fulfill multiple institutional goals including sending students to four-year colleges or providing them with vocational skills to support a move directly into the labor market (Rosenbaum, Deil-Amen, & Person, 2006). Bennett, Lucchesi, and Vedder (2010) argue that three factors work to the advantage of for-profit schools with respect to responding to the demand for higher education services: (a) They generally do not have fixed costs in a tenured faculty and can add and subtract instructional resources faster and more comprehensively than most traditional institutions; (b) they have fewer resources tied up in buildings and equipment because they typically lease their facilities, which allows them to expand or contract space more readily; and (c) they do not follow a shared governance model common in most of higher education, where major decisions often have to go through a complex series of committees and negotiations.

Another line of research has been especially concerned with the inputs and outcomes associated with private for-profit colleges in comparison to public higher education. As seen in Bennett, Lucchesi, and Vedder (2010), for-profit colleges spend the least amount per student among all sectors of higher education, spending on average, \$9,758 per student in 2008-2009, while public colleges spent almost double that amount and private nonprofits spend nearly four times as much per student. Three of the most prevalent outcomes examined at for-profit colleges are completion rates, debt burden, and earnings after graduation. Deming, Claudia, and Katz (2012) found that students in for-profit colleges and universities are more likely to complete certificate or associate degree programs than community college students. A Government Accountability Office (GAO) report, which analyzed 11 published papers on student outcomes at FPCUs, demonstrated the same findings (2011a). Mullin (2010) found that all levels of for-profit institutions have tuition and fees significantly higher than those of community colleges, requiring 90% of their students to take out loans, compared to just over 10% at community colleges. Consequently, for-profit institutions continue to have the highest default rates in higher education (Mullin, 2010). As it pertains to student earning outcomes, Cellini and Chaudhary (2011) found both community and for-profit colleges generate earnings gains of around 8% per year for students who complete associate degrees and do not continue onto four-year colleges. Students who complete associate degrees in for-profit institutions earn around 22%, or 11% per year, and there is evidence that this figure is higher than the returns experienced by public sector graduates (Cellini & Chaudhary, 2011). Their findings suggest that degree completion is an important determinant of for-profit quality and student success. Tierney and Hentschke (2007), however, suggest that well-paid employment is the best measure of success for students from for-profit colleges, considering that educational programs at FPCUs are directly connected to the local employers' need.

Other studies have examined the controversial for-profit admissions culture that has been scrutinized in public debate. In a 2011 GAO report, it was found through undercover tests at 15 for-profit colleges that four colleges encouraged fraudulent practices and that all 15 made deceptive or otherwise questionable statements to undercover applicants (Government Accountability Office, 2011b). In response to this study, Norris/Norris, Inc sent 15 experienced mystery shoppers to 15 community colleges in Alabama, Arizona, Georgia, Illinois, Iowa, and Michigan to evaluate their admissions practices (2010). They found that all 15 community colleges failed to routinely disclose graduation rates, two institutions inflated salaries, and most institutions discouraged students from applying, citing unavailable classes (Norris/Norris, Inc, 2010). In another recent study that compared the admissions practices of both for-profit and community colleges, Iloh and Tierney (2013) found that the five for-profit colleges in their sample were more engaging and accessible but less forthcoming with regard to pertinent institutional information via telephone and websites. The five community colleges in their sample provided limited information via the telephone but were more thorough with regard to the information on their websites. The authors highlight how a

students decision may say more about what information the institution provides and how they deliver it, rather than just factors and preferences particular to a student that influence choice (Iloh & Tierney, 2013).

Overall the current research on for-profit postsecondary education is highly concerned with the social costs and benefits associated with the proliferation of the for-profit higher education sector, especially when juxtaposed with public community colleges (Iloh & Tierney, 2014). Many of these studies explore these social costs and benefits by utilizing quantitative methods and descriptive statistics. The unique contribution of this study is that it looks to students and their college choice to better understand the personal cost-benefit analysis that is informing the growth in enrollment at for-profit colleges. As highlighted earlier, research by Chung (2012) and Oseguera, Kimball, and Hwang (2011) remain some of the only studies that have examined for-profit college choice. We believe how and why students choose their institutions is imperative to framing scholastic understanding of access, equity, and success outcomes concerning for-profit higher education.

## METHODS

We undertook an interpretive comparative case study of the college choice decision making of students at a for-profit and community college. As an alternative to large-scale research, case studies can be a practical solution when a big sample population is difficult to obtain (Zainal, 2007). In this investigation, case study served four primary functions: (a) the comparison of factors posited as influential and determinative of college choice; (b) development of rich understanding of how factors interact in specific contexts; (c) theory testing of rational choice; and (d) local theory building (through inductive reasoning) (Charmaz, 2006; Glaser & Strauss, 1967). Interpretive case study allows researchers to go beyond describing phenomena, encouraging the collection and coding of data in ways that support, challenge, or develop theory about events, experiences, and outcomes (Merriam, 1988). The comparative design of this study included data collection and analysis of more than one case (i.e., more than one student and institution), allowing for opportunities for us to compare across age, race, family status, income, and institutional type. We utilized surveys, focus groups, and interviews guided by the same three research questions:

## RESEARCH QUESTIONS

1.

Why and how do students choose to attend for-profit colleges and community colleges?

2.

What factors were important in their decision?

3. What implications do these results have for rational choice theory?

## INSTITUTIONAL SITES

In the study we examined one for-profit and one community college in California. Research on California colleges shows that community colleges and for-profits offer extremely similar associates degrees and certificate programs in a wide range of vocational and academic fields (Cellini & Chaudhary, 2012). To ensure that the institutions were similar and accredited, IPEDS 2011 data were examined prior to Institutional Review Board application submission and approval (see Tables 1 and 2). These commonalities were the impetus for the comparison of students in vocational nursing programs at these two institutions.

Table 1. Community College Characteristics (For Vocational Nursing Program/Associates Degree)

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Institutional Profile	Public two-year institution that offers certificates and associates degrees
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Cost for Program	\$5,000
Accreditation Status	Accredited
Average Student-to-Faculty Ratio	35:1
Length of Program	2 years
Completion Rate (within program duration)	30%
Job Placement Rate	80%
Cohort Size	93
Program Enrollment	Twice a year; fall and spring

Table 2. For-Profit College Characteristics (For Vocational Nursing Program/Associates Degree)

Institutional Profile	Private two to four year institution that offers certificates and associates degrees
Cost for Nursing Program	\$34,000
Accreditation Status	Accredited
Average Student-to-Faculty Ratio	30:1
Length of Program	13 months
Completion Rate (within program duration)	38%
Job Placement Rate	30%
Cohort Size	194
Program Enrollment	Rolling admission

\*For-profit college student sample also included students in surgical technician program

One particular challenge that must be addressed with regard to study of vocational higher education institutions in general, and for-profit colleges in particular, is barriers to access (Iloh & Tierney, 2014). Because proprietary institutions work to generate profit, the possibility of damaging reports of their educational services, whether the institution is kept confidential or not, may be considered too costly. In addition to concerns from for-profit institutions, higher education researchers must also navigate limited exposure and relationships with proprietary colleges. In the case of this study, a previous relationship with institutional leaders at both institutions was essential to acquiring permission to conduct the study. Given these conditions, the use of a small comparative case study was strategic as it emphasized prolonged exploration of discrete and isolated cases and allowed for maximization of data collection efforts. In this vein, smaller sample sizes were a necessary compromise to aptly investigate choice factors and conditions of the institutions.

## PARTICIPANTS

Based on an interest in having ample sample representation by gender, race, family status, and age, we utilized as

many students to which the research sites provided access (see Figures 1-4). Key administrators at both the community and for-profit college assisted with participant identification and recruitment. There were 75 for-profit college students in the sample and 62 community college students in our sample. All students in the sample responded to survey questions. Of the 62 community college participants who filled out surveys, 30 participated in individual interviews and 27 were divided into three focus groups. Of the 75 for-profit college students who were surveyed, 30 were interviewed individually and 30 were divided into three focus groups. There were no selection criteria for focus groups and individual interviews; we engaged with any student who agreed to speak with us further. Because of time constraints regarding student schedules, participants who could not participate in a focus group were those who were interviewed individually at a later time.

Figure 1. Age distribution of sample by institutional type

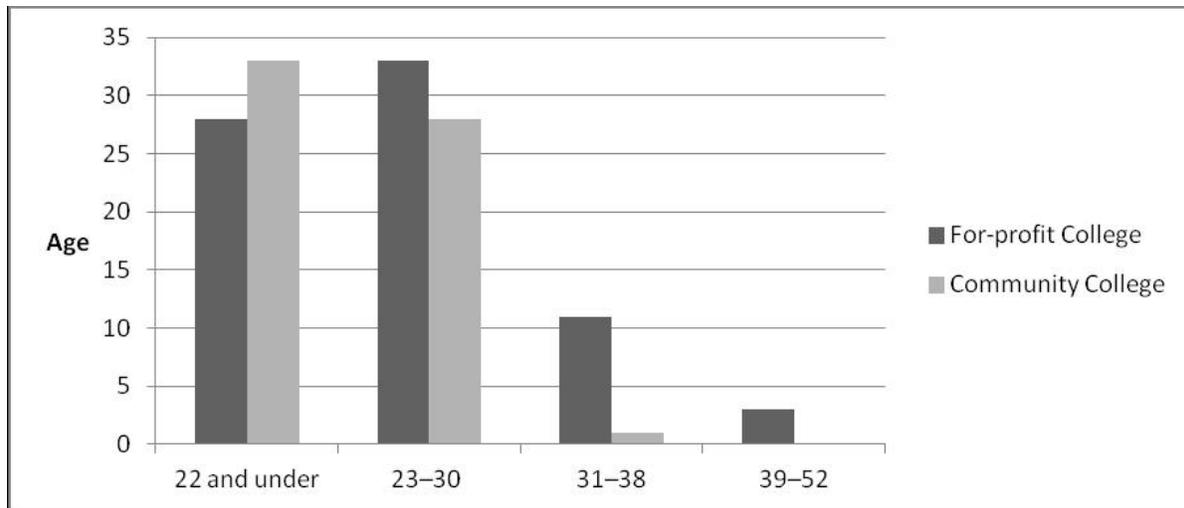


Figure 2. Racial/ethnic distribution of sample by institutional type

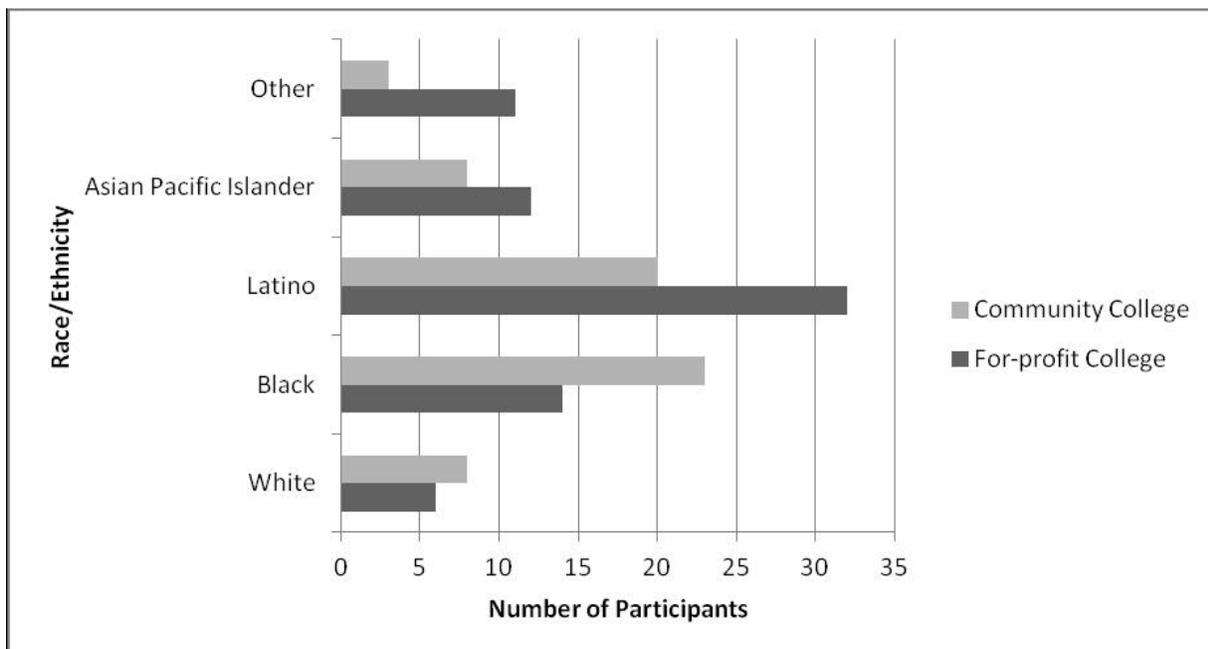


Figure 3. Gender distribution of sample by institutional type

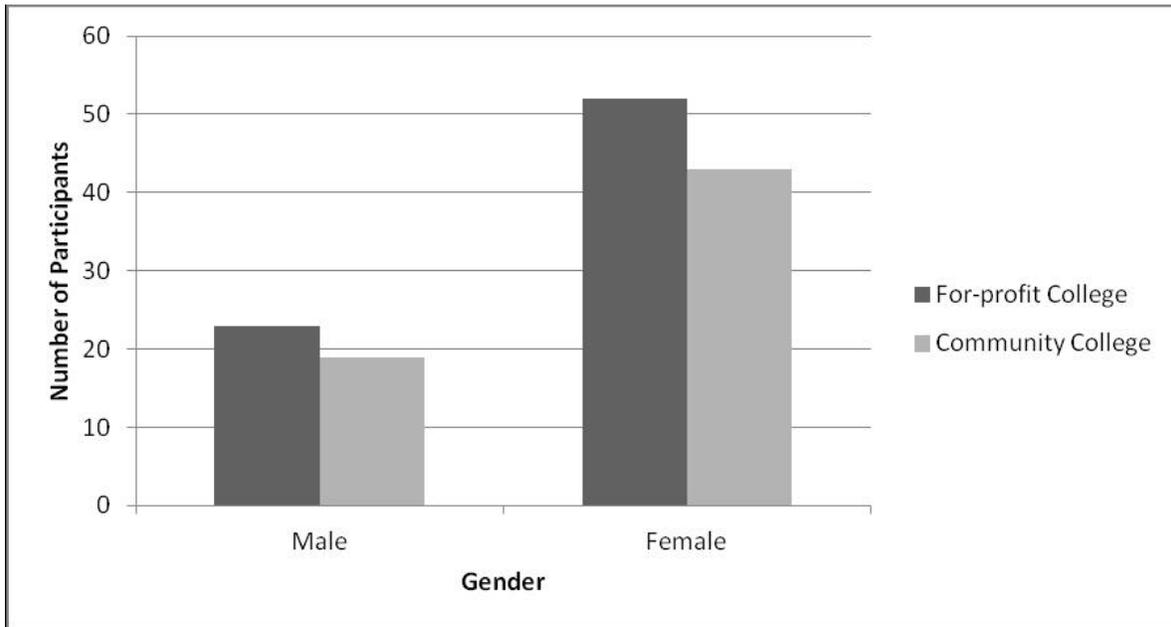
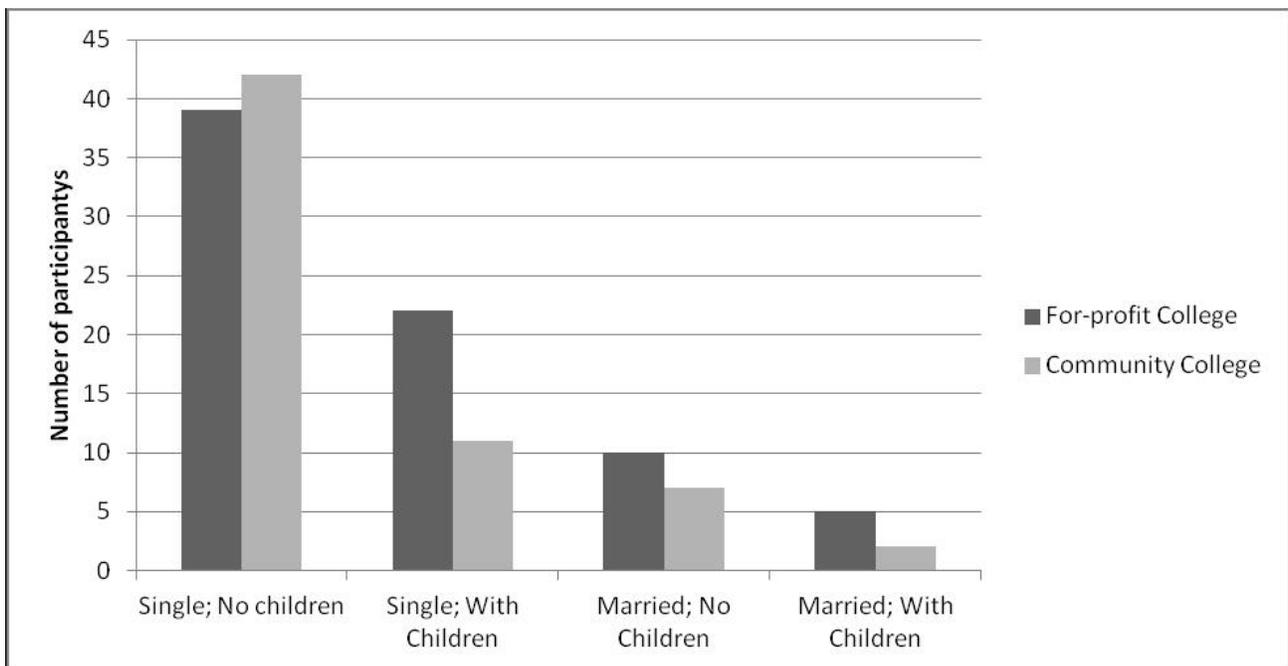


Figure 4. Marital/family status distribution by institutional type



## DATA COLLECTION AND ANALYSIS

We launched the study at the for-profit college first, as this institution was the first to give us a date to which we could collect data. At each site, we began by administering a survey to all participants that inquired about personal characteristics, college choice factors, financing, and gainful employment prospects (see Appendix A). At the for-profit college, the researchers administered surveys during the lunch period of students in the vocational nursing and surgical technician programs, respectively. At the community college, students within the nursing program were organized by administrators after a mid-day class to complete the survey. After surveys were distributed and completed, a sign-up sheet was circulated for students who could not participate in focus groups to participate in individual interviews at a time most convenient for the student. In the days following survey distribution, we held three focus groups at each institutional site with group sizes of approximately 9-10 students each. We

developed the focus group and interview protocol prior to data collection using an open-ended approach and

planned these sessions as a semistructured stimulus for student elaboration and expression (see Appendix B). Each interview or focus group lasted approximately 30 min. While focus groups took place at the institution, individual interviews were held over the telephone. All individual interviews took place within one month of when the last focus groups occurred at each institution. In the case of the community college, at the conclusion of the study one member of the research team agreed to present a college knowledge seminar as gratitude for permission to conduct the study.

The goal throughout the data collection process was to find connections in what individual students said about their college choice decision. The analysis of the data included developing descriptive charts from survey data and transcription of the interviews and focus groups. This was followed by Bogdan and Biklens (2003) constant comparative method, in which any newly collected data is compared with previous data that was collected. During constant comparative method, theories are formed, enhanced, confirmed, or even discounted as a result of any new data that emerges from the study. This method enabled us to review data from survey responses and ask more pertinent follow-up questions during focus groups and individual interviews. As we compared common themes and approached theoretical saturation the point at which new data fit into existing categories an image of students college-decision process emerged. Appendix C provides a sample of a coded statement from an interview. The methods employed also highlight the circumstances and social contexts that shaped students college preferences, values, and choices.

## TRUSTING THE DATA

According to Lincoln and Guba (1985), in order to build trustworthiness and validity, it is important to highlight the qualitative evidence in the study. Trustworthiness of the research relates to the researchers ability to conduct and present a fair and unbiased investigative study that was in the best interest of the participants (Creswell, 1998). Lincoln and Guba (1985) used credibility, transferability, dependability, and conformability to affirm the trustworthiness of a naturalistic approach. For credibility, we worked from the same protocol to ensure participants were given similar prompts to discuss their college choice preferences. Transferability is concerned with the degree to which the findings can be applied to other settings (Lincoln & Guba, 1985). We chose institutions in proximity to each other that a student may choose between for enrollment. For dependability, we used a code/recode procedure (coded the data and then waited for a period of time and recoded). Conformability is concerned with the degree to which the findings are based on the condition of the research (Lincoln & Guba, 1985). We developed an electronic audit trail of all research documents for this research study. The audit trail included interview journals, audiotapes, and verbatim transcripts.

## LIMITATIONS

In terms of the institutional sample, the two colleges contained in the study represent only a microcosm of the vast number of community colleges and for-profit colleges in the country. We acknowledge that representativeness within each institutional type is not substantial within this study. We are also cognizant that some students in the study also indicated that they considered four-year public and private institutions for their education. However, in order to keep the institutional samples similar in offerings and attributes, the study only focuses on for-profit colleges and community colleges. In addition, given the high volume of students interviewed from each institutional site, we selected institutions in which we had consistent access from institutional gatekeepers. The difficulty in possibly replicating a study of this nature is that researchers might need to establish a relationship in order to have access to interview numerous students. We are confident that future research can build on the present study with more diverse samples of colleges and by utilizing both quantitative and qualitative methods.

## FINDINGS

The goal of this study was to understand through a rational choice lens how students make sense of what institution is best for them, especially when considering financial constraints. We pay particular attention to cost and employment considerations as these areas help shape consequences or benefits of enrolling in postsecondary

education. The data outlined below consists of how participants constructed the disadvantages as well as benefits associated with attending a for-profit college or community college. Accordingly, in the sections that follow we illuminate the college choice considerations of for-profit college students followed by those of community college students. The data is organized and illustrated with quotes from participants in focus groups, individual semistructured interviews, and open-ended responses from the survey.

## FOR-PROFIT STUDENT CHOICE CONSIDERATIONS

### *Have You Tried Getting into a Community College Lately?*

For-profit college students heavily discussed how ideally they would like to consider a community college but institutional constraints made pursuing them undesirable. Upon first interviewing with a Latina female in her 20s, the participant asked one of the researchers if they ever tried to get into a community college. Before the researcher could respond she said, It is one of the most difficult things in the world! When the researcher followed up by asking how it was difficult, she stated:

First getting through to them [via phone] is hard. Then they put you on a wait list just to possibly get into the school. There are prerequisites too I think. I thought to myself, do I really have time for this? There are schools that will let me in right away, like the one I am at now. Getting into a community college, it is just way too many barriers for no reason. I just want to learn.

Another Black female participant in a focus group shared a similar sentiment and also noted that she used to attend a community college and left.

The reason I am at [for-profit institution] is because it was taking me too long to finish at a community college. It was rough trying to get the courses I needed just to finish. Yeah it was cheaper but it is so difficult getting through.

The nine other members of her focus group all unanimously agreed that there were irreconcilable difficulties in trying to gain admission into community colleges. These difficulties, which included ambiguous admissions information, waitlists, and limited space for new students, were the primary reasons students found getting into community colleges impossible. Each member had all tried to enroll in at least one community college. One Latino male stated Community colleges . . . classes are just not available. There is no space. It is just that simple. Similarly when responding to a survey question, one male student shared that Community college is hard to get into and will take a longer time in California due to all of the budget cuts.

Students were also willing to share the personal reasons about why enrollment at their for-profit college was so urgent. In an open-ended survey question regarding perceptions of community and for-profit colleges, a 19-year-old African American woman wrote:

Of course community college is way cheaper. And it is easier to get scholarships. I wish I had done it [referring to community college] first but I could not afford to. I was under pressure due to the fact that my mother has no job. Community college students probably were not as pressured to get into school the way I was.

The ability to be able to access information about for-profit colleges became an important factor that made them favorable over community colleges for several students. A male participant who did not disclose his race shared why he chose his institution in an open-ended survey question. I considered this school because they were the first to call me back. They answered all my questions, they helped me with financial aid, and best of all they are actually a degree program. I could not get through to community colleges.

### *This Degree Will Pay Off With a Job.*

Many for-profit students also shared how they believed that the institutional characteristics of their for-profit college were better than that of a community college, ultimately leading to better employment prospects. One Black female

went on to say that not only was her for-profit institution better than other community colleges but other postsecondary institutional types as well.

To be honest, the caliber of students here are just as good as any community college, private four-year school, and public four-year school. I actually think we [referring to classmates] work harder than all of them. We take classes everyday and have exams in one class at least once a day. I mean . . . what others schools do that? I am surrounded by smart students and capable teachers. I know I can get a great job.

Likewise, another participant shared in the survey that her for-profit college afforded her the opportunity to get direct hands on training. Her sentiments about community colleges, however, were much less optimistic. I feel a lot of students who attend community college are not as serious about their education because it does not cost as much or the instructors don't care. An Asian female participant also wrote in a survey, I think because we are paying so much, we take it more seriously. One African American female student also shared in a survey response that, I have experience that I gained at my clinical rotation here and I feel that since most hospitals require experience, I might have a bit of an advantage. A Latino male student discussed how the rigor of the program would prepare him better. The classes here are demanding, but our theory instructor and clinical instructors make it fun and understanding. I love the hands-on [training] that is provided. One African American mother shared how the job preparation would create better outcomes for not just her but her children as well.

This is going to pay off for my daughters. I can support them when it is time for them to go to college and they won't have to go through the same hurdles I did to launch a career. It will be better when it is their turn.

Another Latino male shared in an interview, They guarantee you an interview with a potential employer. That means a lot because a lot of places leave you to fend for yourself. I am definitely going to utilize every opportunity they give us.

One Black woman waited till the end of her interview to share:

I know . . . I know people might be thinking that we have it worse off because we are at this school. But what people don't know is that we are actually on top. This is direct hands on training for a career in medicine, not to transfer to another school.

Another Asian woman shared in an individual interview:

If I wanted to party I would go to a four-year or a community college. That is a waste of time. I want to make money and move forward. They have parties and do social things at those schools and I already have a life outside of school. With this degree I get benefits much quicker and without distractions.

Some students believed that the degree would accrue benefits to their future but were critical of their institutions. One Latina female shared in a focus group:

They got good representatives to lure people in here. They make it sound so good like it's the perfect school. They make everything look like it's the high class school but I mean hey, they give you what you are looking for.

When she noticed how her peers in the room became quiet she shrugged and said People are scared to talk about it. One Black woman in the same focus group then added, I am pretty sure I will be getting my money's worth. I mean, they will have some serious questions to answer if I don't.

*This Is a More Convenient Option Than Community Colleges.*

A plethora of for-profit college students in the sample discussed several factors that made their for-profit college more convenient than any other community college. These factors included being able to support family, campus proximity to home and work, flexible class schedules, and the accelerated nature of the program. One participant

shared that her family plays a large role in how she considers convenience. She stated in a focus group interview, If you have kids you have to have something that fits your schedule. And people still want to work and go to school. I need work-school-family balance. Upon hearing her response, another mother in her focus group shared that, The program allows me to take care of my needs in the right now. I gotta work for my kids. Another parent in the focus group stated:

Yeah . . . if you have kids, you have a responsibility to them as well. You dont just consider what is convenient for you; you have to do what is best for your family. I feel like this school really keeps in mind the real people who have families. The people who actually want to actually see them while they are in school.

Similarly, a single African American mother of three shared in a survey, Maybe just working mothers, fathers, and single parents [are likely] to attend for-profit colleges. This institution definitely fits my schedule.

Students also discussed work-school balance at great-length. One Asian female stated:

I work even while I am in school. It is really great that I can finish this program early and also it is close to my home. Not many schools are. They actually really make an effort to accommodate me which is really nice.

A White male student stated, I dont have to wait to get my degree here. I was able to jump into classes and start, but at community colleges it would be much more difficult.

One participant even questioned the notion that community colleges actually serve nearby communities:

I dont know why they call it community college. The people are mostly rich kids that couldnt get into private schools going to my nearest community college. It really isnt serving the people that need it. You know, people that live close by and really cant afford to go anywhere else. But nobody talks about that part. I chose a school actually close to where I live.

## COMMUNITY COLLEGE STUDENT CHOICE CONSIDERATIONS

### *Community Colleges Are the Low Cost Option.*

Almost all participants that chose to attend community college mentioned the low cost as a primary reason in their decision. Many believed it would be best for them to save as much money as they could by paying for a degree that was cheaper. They reasoned that this was significantly better than paying off large amounts of debt later. One Asian woman stated It is a great deal being able to get this degree and go get a job. I can start my career not having to pay back so many loans. A White female student shared:

It is a mixture of quality and quantity. You get more bang for your buck. I think the price here is justified. I just dont know if the price everywhere is justified. I am definitely staying at a community college.

Some participants shared that their decision to attend a community college would financially benefit their family and loved ones as well. Said one Black woman:

Who can afford that kind of debt? Its really about thinking about your loved ones. I mean how can you build a life around that kind of debt? I would rather wait than have to be bogged down with something I cant pay for.

In a survey response an Asian male participant shared, There really is not much to consider. I did not consider costs because I would not have to pay anything coming to this institution. One Black male participant added a personal rationale for his happiness to be attending a community college.

This is really a great education for the price and it is great to be here. Many people do not understand the struggle I came from so they dont understand why saving money here is so important. This means a lot.

Some students even discussed how community colleges were the most cost effective within all the sectors of higher education. Said one participant, I saved money here and I am getting the same education I could get at a public four-year institution in California. Community colleges are much cheaper than any school I could go to in this state.

### *Community Colleges Provide More Than Just Job Training.*

Within this area, some community college participants discussed the multiple goals and opportunities within community colleges, all of which made them more attractive. These factors included ability to transfer to a four-year institution, the ability to get involved in various aspects of campus life, and constant interaction with peers.

One Black male participant stated:

I know that I am a few years older than undergrads but I wanted the college experience too. There are student groups at this community college, some that are centered on my field and others based on my identity. I really enjoy that. Some schools I looked at were all about the job and getting a job. Thats cool but I actually want to feel like I am a part of something.

A Latina female shared in a survey response, The networking and leadership opportunities made me consider this school. I really like that I can be involved in different activities and educate my mind about things I do not know about. Another male student of unidentified race shared:

I feel like I have a close family and support system at school. I can go up to any counselor, even if I do not have an appointment and ask for help. Overall I just think the student body at the community college level is more welcoming and supportive than other types of schools. I also appreciate that most of the students I meet here were not the best students in high school, just as I was.

Two thirds of the community college participants that were interviewed mentioned how their ability to interact with peers through social clubs was a benefit and an aspect of their experience they heavily enjoyed. A Latino male shared in a survey:

I am involved in a society for students who are the same race as me as well as scholars programs. This has been the best part of going to a community college. The people I met, we learn together and we laugh together. We will be walking across the stage together when we leave here. I would not trade knowing the people I have met here for the world.

The ability to transfer was also a reason why students chose to attend. One Latino female noted:

It scares me how some programs hard-wire you to a job. What if I want to transfer to somewhere else? A lot of these schools are scams and you cant even transfer. It is better for me to be somewhere I can move from if it doesnt go okay at this school.

One African American female student shared:

I am actually transferring to a [private four-year institution] this year. That school is better known and also I have always just dreamed of going there. I chose a community college because you can move on to another school. I look forward to studying nursing at this new place. I made a lot of friends here by being involved in student groups. I can honestly say I love what community college stands for. You can move forward but make memories.

## DISCUSSION

Which students made decisions that follow the ideas of rational choice? The findings of this study highlight how college choice for every student, regardless of whether they decided to attend a for-profit or community college, made some cost-benefit analysis based on institutional and personal characteristics. The most noteworthy insights that the data illustrate are how time, risks, and uncertainty informed perceptions of benefits and costs. On the one

hand, most for-profit college students based their choice on long-term projections of benefits, which allowed them to take the risk of accruing high levels of debt. On the other hand, community college students focused on the immediate benefits of attending a community college, such as lower costs and the multiple educational pathways inherent in the culture of the institution. For-profit students enjoyed the certainty of being able to enroll in an accelerated program right away without access barriers, while for community college students were willing to risk starting a program later, or not at all, in order to ensure they attended a community college. We expound on these implications further in the sections that follow.

#### FOR-PROFIT COLLEGE STUDENTS MANAGING TIME, RISKS, AND UNCERTAINTY

Cost of attendance is often cited in college choice theories as a primary factor for enrollment, but many of the for-profit college students in the sample believed their debt burden was justified. Students felt they had stronger opportunities in the labor market because of the premium price they were paying to receive their education. More than half of the for-profit participants believed that the high price of their institution was an indicator of institutional quality. Others discussed how the students, faculty, and staff at their institution contributed to the centralized, rigorous, and ultimately superior nature of their program. Further, many indicated within the survey that although most admissions counselors were not able to guarantee a position or even a starting salary range, they still felt the risk was worth it. Several students, however, shared that their institution offered a 30-day trial where they could see the program in action and exit without paying any fees if they were not satisfied. This feature then played a role in how these students justified the risk involved in pursuing their studies and decreased their uncertainty regarding institutional quality.

Overall, for-profit college students believed that choosing the higher cost option was a strategic investment into their future. This belief in the long-term benefits of the degree was also the source of high post-graduation anxieties for these students. For-profit college students discussed how a lot was riding on them getting a high paying job as the average student we interviewed from the for-profit institution was already over \$10,000 in debt from their program. Not only were these students hoping to pay off their debt within a reasonable time frame, they also wanted a better quality of life from a high-paying position. Most of these students indicated through surveys an expected salary range almost double of those shared by community college students. In addition, when for-profit college students discussed the benefits of their current institution they often cited career services such as networking opportunities, hands-on training, and apprenticeships at local hospitals. They believed that these institutional services would enhance their chances of quick and successful job placement.

For many for-profit college students in the sample, community colleges presented access barriers that students deemed too risky and uncertain. These barriers included waitlists to enroll, prerequisite courses, state budget cuts, and delays in finishing a program because of scarce class availabilities. Consequently these institutional characteristics of community colleges were constraints that for-profit college students were not willing to overlook. These barriers were also what made for-profit colleges an even more desirable option, as students believed that none of these challenges existed in the for-profit college they selected.

For-profit college participants also made sense of short and long-term benefits based on loved ones. On average, students within this part of the sample were much older than community college students and were more likely to be married and/or have children. Some students were concerned with how attending a less vocationally oriented community college would impact the limited time they already had to be with their families and loved ones. The for-profit college students who discussed their spouses and children also said it was important to be in a shorter term program to allow them time to take care of their families, especially in regard to future projected income.

#### COMMUNITY COLLEGE STUDENTS MANAGING TIME, RISKS, AND UNCERTAINTY

Throughout the data, community college students took pride in how their institutions were much cheaper than for-profit colleges. While most community college students did care about success after graduation in a related nursing or medical field, they also indicated through the survey that they were more comfortable with a lower starting salary

than their peers at for-profit colleges. This too possibly demonstrates that community college students felt their earnings may not be as high, graduating from a community college. While most community college students in the sample also considered for-profit institutions, they saw the premium price of these institutions as too risky in regards to their immediate and long-term financial stability. Thus the way community college students envisioned maximizing gains and minimizing disadvantages was by saving money on the front end and still try to attain a decent paying job. Consequently, the same access barriers that were irreconcilable for many profit-college students were challenges that community college students were willing to endure to ensure they attended a community college.

The sample of community college students was generally younger in age and students had less consideration of a spouse or children compared to for-profit college students. This too may have factored into how they viewed time, risks, and uncertainty. For some community college students an immediate benefit was the ability to explore what they wanted to do while in school, rather than being fueled by the great pressure of thinking about a job or a narrow vocational focus. Some also discussed how they could transfer easily, a perceived benefit over for-profit colleges. While these students were in occupational programs, more than a quarter of participants discussed a desire to explore transferring to another institution to further their education. Students also discussed how they valued community college support services and student groups, which they mentioned as enriching to their overall experience. Two thirds of the community college students in the sample expressed interest in being a part of a community while being enrolled at their institution, a sentiment that was not heavily emphasized by students at for-profit colleges.

#### IMPLICATIONS FOR FOR-PROFIT AND COMMUNITY COLLEGE CHOICE

The consideration of time, risks, and uncertainty adds a new dimension to the understanding of for-profit and community college choice. While much of the research posits that community colleges and for-profit colleges directly compete over students, the results show that students are acutely aware of the distinct value propositions of both institutional types and the inherent institutional dilemmas within them. While cost may be a visible difference for students, the vocational training of for-profit colleges versus the more layered goals of community colleges was also discerned by many of the students in the sample. This allowed students to gauge what institutions were worth their money, time, and career planning. Understanding these marked distinctions highlighted in the study may also help researchers understand why students do not finish at for-profit or community colleges. Tierney and Hentschke (2007) suggest that a student's initial goals and expectations need to be important factors to address student success at FPCUs. They imply that student success is determined at the initial recruitment stage and mismatch between student goal and actual education program can lead students to leave before completing their goals (Tierney & Hentschke, 2007). Thus institutions that are able to demonstrate their alignment with students' goals may fair better in having successful outcomes for students. The data also prompts new considerations for researchers studying FPCUs. While much of the research on FPCUs has relied on community college comparisons and employed quantitative methods, it may be useful to develop more research that focuses on for-profit institutions as isolated cases, incorporating qualitative methods that allow us to understand student motivations and institutional culture (Iloh & Tierney, 2014).

In doing research on student college choice, it is also important for researchers to recognize the detailed personal identities situated within each participant. Factors such as family and career goals are delicate attributes of each participant that are important to analysis of why they chose particular institutions. What may appear to be an irrational decision to an observer may be a well-intentioned decision that considered how a postsecondary education may impact opportunities for students and their family, for example. Knowledge of these characteristics also allows the researcher to make careful assessment about what aspects of student motivation and experience stem from student identity and personal circumstances or institutional characteristics.

#### IMPLICATIONS FOR RATIONAL CHOICE

This study demonstrates that rational choice remains a helpful framework for understanding the college choice patterns of these students, but the study also exposes some of its great limitations. Rational choice was useful in

allowing us to understand the various interpretations of profit-maximization and cost-benefit analysis. We saw that students were conducting such analyses along many areas of importance. The shortcomings of rational choice theory as it related to the understanding of college choice also draw from the previously mentioned critiques of the theory. There were challenges in the model being too individualistic, not accommodating the social structures in which each student is embedded, and assumptions of decisions based purely on self-interest. Some participants based decisions on their career benefits and convenience while others additionally considered how their decision would impact others such as their spouses and children. In some cases, family members were the reason students ultimately decided to attend their institution. In this sense, the cumulative impact of individual and outside influences on decision making is hard to ascertain in a theory that focuses on the individual as the unit of analysis. This study also showcases that there are larger social and institutional factors that are mediating these college choice decisions, which not only shape the cost-benefit analysis of students but also the values that determine what are costs and benefits.

## CONCLUSION

The choice stage of the college choice process posits that students seek the best value with the greatest benefits. This stage, as our study highlights, might miss valuable information by overlooking how for-profit and community college students conceive of short-term and long-term gains, risks, and uncertainty. It would be important for future directions of the theory to consider these factors, particularly as they relates to perceived benefits and costs accrued to the student. And while this study presents just a snapshot of student choice patterns while they are currently enrolled in their institutions, it would be worthwhile to explore through a longitudinal study if students have the same constructions of costs and benefits after graduating from their respective institutions. Moving forward, we hope higher education researchers can engage in purposeful research that keeps these students and their complex college decisions in mind.

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#### APPENDIX A: SURVEY QUESTIONS

1.

Please fill in or circle in the corresponding identity information:

a.

Age: \_\_\_\_\_

b.

Marital status (Circle that which applies): Single                      Married

c.

Do you have any children? \_\_\_\_ If so, how many? \_\_\_\_\_

d.

What is your annual household income? \_\_\_\_\_

e.

Race? (Circle that which applies):

White

African American

Hispanic

Asian Pacific Islander

Native American

Other

a.

Gender? (Circle that which applies): Male          Female

2.

What program are you enrolled in at your college?

3.

How did you first hear about this school/program?

4.

Did you look into any other schools or programs before enrolling in your program? If so, which one(s)?

5.

What made you consider this school? (e.g., program/curriculum, schedule, financial aid, location, prestige/reputation, length of program, homework load)

6.

Did you speak to anyone at the school before deciding to enroll?

7.

How did you communicate with school representatives? (e.g., by phone, in-person, email)

8.

What did the school representative discuss with you?

9.

What are the total costs for the program?

10.

Before enrolling in the program, were you aware of the cost of the program? (tuition, books, fees, etc.)

11.

Did you compare these costs with that of other programs and colleges?

12.

Did anyone speak to you about financial aid before enrolling?

13.

Before enrolling, were you aware of the following (circle the letters for everything you were aware of):

a.

The average financial aid package awarded to students in the program?

b.

The breakdown of loans versus grant awarded by the program?

c.

The percentage of students who receive college grants?

d.

The average college debt for students?

e.

The degree completion rate for the program?

1.

What, if any, do you think are the differences between community college and for-profit college and the student body?

2.

(Please circle and respond) I feel that students at community college/ for-profit college are more/ (or) /less like me. Why?

3.

Did anyone at your school speak to you about job opportunities after graduation?

4.

Did they tell you what percentage of students in your program find jobs after graduation?

5.

Did anyone at your school speak to you about the average starting salary for students who graduate from your program?

6.

How much do you expect to earn per hour/per month when you graduate?

7.

(Please circle your answer) If you took out loans, are they:

a. less than \$1,000;

b. \$1,001-\$3,000;

c. \$3,001-\$5,000;

d. \$5,001-\$7,000;

e. \$7,001-\$9,000;

f. More than \$9,000

## APPENDIX B: FOCUS GROUP & INTERVIEW QUESTIONS

1.

Describe to me the process leading up to your decision to attend this institution.

2.

What would you say were some of the most important factors in choosing to attend this institution? Were there other institutions you considered?

3.

Before enrolling in the program, were you aware of the cost of the program (tuition, books, fees, etc.)? What is your perception of the cost?

4.

How are you planning on paying for the costs of the program?

5.

Do you enjoy anything about this program/institution? If so, please share.

6.

Is there anything that needs improvement at this institution? Please share further if so.

7.

What were your initial expectations prior to attending this institution?

8.

Is your current experience consistent with your initial expectations coming here? Please elaborate further.

9.

What are you looking forward to or expecting after graduating?

10.

Is there anything else you would like to share? Do you have any questions for me?

## APPENDIX C: EXAMPLE OF CODING OF RAW DATA

The codes utilized in our data analysis process are as follows: Benefit = B; Community college = CC; Compatibility with goals = CO; Disadvantage/constraint = D; For-profit college = FP; Influential factors = I; (family = IF; cost/price = IP; convenience = IC; transfer = IT; financial aid = IA; job preparation = IJ; social involvement = IS); Job= J; Long-term = L; Money = M; Not compatible with goals = N; Short-term = S; Time = T; Uncertainty = U.

**Researcher:** What made you consider this program?

Latina female for-profit college student: I considered this program because I want to work in a hospital setting. **(B, CO, IJ, J)** I have family in the medical field which was also influential. **(IF)** Even though the price is high, **(D, FP, IP)** there is financial aid. **(B, IA)** Well . . . the location here is convenient **(B, IC)**, and the short program length is also a

plus due to money being in need in my household right now. **(B, IF, M, S, T)** Ill be working in a hospital, doing what I always wanted, being a nurse, and I get to do it in less time. **(B, CO, J, S, T)** I am not sure exactly how much I will be making **(U)** but it should be more than I have made in the past since I will have a degree. **(B, M)**