Hawai‘i Educational Policy Center Analysis of Recent Student Survey Regarding Tuition Cost and Living.

Executive Summary

The survey, conducted between August and October 2014, was voluntary and anonymous, with no official “push” from UH administration. Thus, the respondent’s characteristics do not always match the overall demographics of UH Mānoa or the system as a whole. It is a follow up from the May 2014 HEPC policy paper; Student Costs of Living, Tuition and Debt at the University of Hawai‘i. There were more female respondents, enrolled at the graduate level, and more non-resident, and more likely to be enrolled full time than the UH statistical profile. Among the findings of the survey were:

- Responses were consistent with the UH Mānoa survey of 637 students done in July 2013, examining those who had enrolled in spring of 2012 but not in the fall (24% freshmen; 30.1% sophomores; 31.9% juniors; and 16.6% seniors). Among the financial reasons for not returning were that the cost of living was too high in Honolulu, the need to earn more money, and that they encountered unexpected expenses (See page 15 of the HEPC May study). Cost of housing: As shown in the May study, dorm costs for UH Mānoa in 2013 averaged $7,800. (This figure includes both those living at home and those renting. Thus, the average cost of renting would be higher)The 2013 UHERO study reported that the average housing cost for Oahu was $7,898, however, other studies (SMS, 2011) outside the UH System show that the average Honolulu rental is $24,000. Assuming students are sharing and splitting these cost, this would have a maximum cost of $12,000 per year for two people (or $8,000 for three people sharing). Forty-seven percent (47%) of student respondents are paying on average $7,800 for their accommodation per year.

- Thinking about transferring: Fifteen percent (15%) of students responded that they are currently thinking about leaving UH for the mainland due to the cost of living in Hawai‘i.

- Anticipated debt: The group who were anticipating the highest amount of debt was those living in shared housing in the community, with this group expecting over $32,000 of debt after graduation. Both undergraduate and graduate students expected an average debt of $24,200. Expected debt varies greatly on level of education pursued and school college or unit attending.

- Previous debt: On average, graduate students come into their schools with some $13,000 in previous debt.
- **Need to work**: Eighty-two percent (82%) reported the need to work in order to attend school. On average, working students are expecting approximately a $19,000 debt after they graduate, in comparison with the $24,200 average.

- On average, students responded at a level 8.1 (on a scale of 1-10) as concerned with their tuition costs. Graduate students reported an average level 8, while undergraduates were slightly more concerned at 8.2.

- Roughly 10%, of students responded that without their scholarship or waiver, they would not be attending university.

- Over 60% of students replied that rising tuition was making them to reconsider their graduation plans.

**Recommendations**

1. UH should consider using technology to survey students once in the spring and once in the fall semesters. This could be done with the encouragement and official endorsement of the leadership at each campus. One possibility would be to add the survey on to the end of the course evaluation survey, with information or emails that would allow elimination of duplicate responses.

2. The HEPC survey should be evaluated for what additional questions would be helpful in developing a more complete reflection of the authentic voices and circumstances of the student bodies on each campus. Students themselves might be asked for input.

3. UH might consider establishing an official Ombudsman for each campus, whose duties might include creating, administering and analyzing the surveys. Student access to busy higher level administrators will always be limited. Student organizations have many issues to address, and little time on top of classes to perform this function. An Ombudsman could also be charged with regular surveys of faculty and other stakeholders as well.
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BACKGROUND

A May 2014 HEPC Policy Brief explored the issue of UH students’ cost of living, tuition and debt in *Student Costs of Living, Tuition and Debt at the University of Hawai‘i*. The study found that while there was much information about the cost of attendance, missing was what students’ actually thought about the issue, including the reality of their living situations, and future debt. With this in mind, HEPC undertook to gather students’ opinions in the form of an online, voluntary, and anonymous survey. The full survey and questions can be found in Appendix A.

DEMOGRAPHICS OF STUDENT RESPONDENTS

Overall, there was a total response of 505 students, with over three quarters of responses coming from the UH flagship campus, Mānoa, and the rest from the various Community Colleges across the islands.

Undergraduate VS. Graduate Students
There was a slightly stronger response from the graduate student population, with 57% of responses coming from graduate students, and 43% from undergraduate. Graduate students’ responses received make up a total of 5% of the total graduate student population at Mānoa (97% of graduate student responses were from Mānoa).

Attending Campus
Seventy-seven percent (77%) of the responses came from the Mānoa campus, with the rest coming from the other community colleges around the islands.

Age
There was a relatively even response from the three age categories of the survey. These percentages are relatively in sync with the demographics of UH System students, found on the system’s statistics page (UH Mānoa, 2014). Perhaps there is a slightly larger amount in the over 30’s due to the larger percentage of graduate student respondents. It is surprising that there was a larger percentage of 18-22, concluding that not all undergraduates are recent high school graduates.

Gender
Women made up a majority of the responses, with 64% coming from females, and 36% from males.

Resident VS. Non-Resident
Seventy four percent (74%) were residents and 26% identified as non-resident.
Part Time VS. Full Time
Twenty three percent (23%) of respondents identified themselves as part time and 77% as full time.

Comparison of UH Mānoa Fall 2014 Demographics and Mānoa Survey Respondents

Data taken from the UH Mānoa’s IRO page (IRO, 2014), shows the following data for Fall 2014 student demographics, which is then compared to the demographics for Mānoa respondents in the survey, of which there were 378.

Gender – Mānoa has 44% Male to 56% Female in comparison with HEPC’s survey of 58% Male to 42% Female.

Education level – In Mānoa, 72% of students are undergraduate and 28% are graduate students, compared to HEPC’s survey which consisted of 30% of undergraduates and 70% graduate students of Mānoa.

Tuition status – Mānoa has 71% residents and 29% non-residents, HEPC’s survey was 70% residents to 30% non-residents.

Full Time Students vs. Part Time – At Mānoa, 73% of students are full time and 27% part time, in comparison with HEPC’s survey that managed to capture 84% of full time and 16% part time.

Age – Mānoa has approximately 40% 18-22 year olds, 40% between 23 and 30, and 20% who are 30 or older. HEPC’s study has 28% 18-22 year olds, 40% between 23 and 30, and 32% 30 or older.

Overall, survey demographics are most comparable with student populations at Mānoa, were demographics of age, tuition status and full time vs. part time enrollment.

LIVING AND EXPENSES

Living expenses and cost of living in general was a large focus of HEPC’s May 2014 report. HEPC found that although UH was competitive in price with its benchmark and peer institutions, the cost of living on the islands far outweighed that of areas around these other universities. This therefore counteracted UH’s competitive tuition and raised the total amount for students to live and study on Oahu in general. The first goal of the survey was to understand where current UH students were living and how this cost of living affected their choices in regards to their study.
Where are UH Students Living?

In a dorm.  
(Average $7,800)  
15%

I have my own place.  
(Approx. $7,898)  
32%

Sharing a place off campus with others.  
(Max. $12,000)  
25%

At home with family.  
($0 to Unknown).  
28%

The survey asked (Question 8) where students were living, with a choice of four responses that student’s identified with most.

Survey respondents showed that there was a fairly even distribution between living situations. The largest percentage of student responses was from those who have their own place, and the smallest, in dorms (See HEPC Figure 2).

Using data from the previous study, which utilized dorm costs, a recent UHERO (2013) study on the cost of living in Hawai‘i, and a 2011 SMS study on housing and rental costs, estimates of student costs for rental costs can be reasonably estimated based on living situations.

Dorm costs for UH Mānoa in 2013 averaged $7,800. Using a 2011 SMS housing study which was conducted for the County of Hawai‘i (SMS, 2011), the average asking rent for Honolulu county was $1,843. A yearly rental is therefore $24,116. Sharing a rental between two people would therefore, at most, $12,058. While it is most likely students who share housing are doing so because it is cheaper than the option of dorms, there is most likely more than 2 people in a house, with cost closer to the $8,000 range. However, without any data, it is hard to justify these prices therefore have a “maximum” of $12,000 per year.

Assessing cost sensitivity to the unique living situation of Oahu, Question 23 asked “How important is the overall cost of living in Hawai‘i in a decision to continue at UH?” with students given a choice of 1-10, 10 being most important. With a wide range of responses from students in all living situations, the average response for the question was 7.12. Even students who were living at home answered between 10 and 4 in how the overall costs of living affect their decision to continue at UH. When trying to find a correlation between style of living and student’s decisions to continue at UH due the overall costs of living in Hawai‘i, there was little correlation between any styles of living.

When respondents were asked if they were considering transferring to another university due to the cost of living in Hawai‘i (Question 14), 15% responded yes. It may be reasonably assumed that these would be mainland.

15% of Students responded that they are currently thinking about leaving UH for the mainland due to the cost of living in Hawai‘i.
universities. This 15% came from all living situations.

In terms of debt expected, the group who expects the highest amounts of debt is those living in shared housing, with this group expecting nearly $32,000 of debt after graduation. Unsurprisingly, the majority of students who are expecting $10,000 or less of debt after graduation are those who are living at home with family.

Regarding the costs of living on different islands, the UHERO study (2013), which also used a survey of students, noted the following figures for a student living per year on one of the main four islands: Honolulu county total: $25,631; Hawai‘i island; $23,817; Maui island, $28,262; and Kaua‘i island $26,432. (See Appendix B, Table 1, for full table used and breakdown of costs for student living).

WORKING LIFE

Eighty-two percent (82%) reported the need to work in order to attend school. On average, the 18% of students who do not need to work are expecting approximately a $19,000 debt after they graduate. The majority of this group report that they are an undergraduate (77%) attending Mānoa (65%) and are living at home with family (43%). The other 82% of students who need to work in order to attend school expect roughly $25,500 of debt once they graduate.

Graduate students in general work more frequently than undergraduates. Twenty-one percent (21%) of undergraduate respondents reported they had no job. Students who identified in the 23-30 age group are those with the most jobs, holding 1.3 jobs on average. Students in the 18-22 year old bracket are those with the smallest amount of jobs, holding one job on average.

Nearly 10% of student respondents, all of them graduate students, voluntarily responded in Question 10 (describing their opinions on tuition) that they work for the university and receive tuition waivers. This number, however, might not be a final figure, as the survey did not specifically ask students about their employers.
TUITION

Tuition costs have been increasing dramatically in the UH system since 2003, with the most costly degree, a non-resident graduate general degree at UH Mānoa rising over 200% in the last 10 years (see HEPC Chart 1 in Appendix B). It was a goal of HEPC to understand how these tuition increases had affected student’s attitudes towards their education and life decisions made around cost of attendance. It was also intended that predictions could be made of what future tuition increases could mean for student attendance and/or dropout and graduation rates.

Students were first asked (Question 5) how they felt about their tuition, on a scale of 1 to 10, 1 showing little concern, and 10, very concerned. On average, students responded at a 8.1 concerned with their tuition costs. Graduate students reported an average level 8, while undergraduates were slightly more concerned at 8.2.

Question 22 was also similarly worded and asked how price factored into their decision to attend UH. Undergraduate students showed that tuition costs were more of an issue for them, with 51% responding that tuition was a most important or very important factor in choosing to attend UH. Graduate students on the other hand had a 43% response rate that tuition was most or very important factor in their choice. This is perhaps unsurprising, as most graduate studies center around the quality of program and research areas that pertain to their interest.

The amount that students are charged in tuition was explored in this year’s earlier policy brief, using the Institutional Research Office (IRO) data. However, what student’s actually pay after receiving scholarships, waivers, grants and financial aid was not covered, due to a lack of data. Questions 18 and 19 asked what student paid per semester, with and without such financial assistance.

*Amount Paid per Semester, With and Without Assistance.*

- Average amount undergraduate students pay WITH assistance
- Average amount graduate students pay WITH Assistance
- Average undergraduate students pay WITHOUT assistance
- Average amount graduate students pay WITHOUT assistance

HEPC Chart 2- Amount Paid Per Semester
Graduate student respondents are paying the most out of the two groups per semester. After assistance, where a percentage of graduate student respondents have tuition waivers from work within UH (dragging the final average down), the group on average pays slightly less than undergraduates.

To further understand price sensitivity, and the general atmosphere towards the threat of tuition increases, students were asked about their opinions on their tuition, being given a range of formatted responses or an option to write their own response. Students had a choice of 2 positive, 2 neutral, and 2 negative comments.

An unexpected theme that emerged from the comments was that a sizeable amount, roughly 10%, of students responded that without their scholarship or waiver, they would not be attending a university. As seen in Table 1, the majority of students responded that they had negative opinions. These included comments like “It is unreasonable, but I have no choice but to pay it”, and “It is unreasonable, but I can afford it”.

As shown above in HEPC Table 1, undergraduate students are the group that has the most negativity surrounding their tuition, despite being the group who pays the least. Graduate students were also shown to have a sizeable portion that benefitted from tuition waivers, grants, etc.

Responses like the one shown in Quote 1 were common. Students often wanted to relate that while they were unhappy with tuition pricing, the only reason they were able to attend school was due to financial assistance. Many similar comments shown that without this assistance, many students would not be attending UH.

Price sensitivity to tuition costs, how far spread it is felt in the community, and UH’s comparison with mainland universities in general was gauged with Questions 11, 12 and 13. These questions asked students if they knew others who could not attend UH, college in general, or if they knew someone who attended a mainland university due to cheaper costs. While 87% of students said they knew people who could not afford college in general, 68% of students said that they knew people who could not afford to attend UH. However, only 41% of respondents said

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<th>Graduates</th>
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<tr>
<td>Waiver</td>
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<td>15%</td>
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<tr>
<td>Negative</td>
<td>70%</td>
<td>61%</td>
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HEPC Table 1 - Students’ Opinions Regarding Tuition.

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"I am getting financial aid to cover 100% of classes and books, however, the cost of living is very high that it makes me feel I have no time to sit around and study; I should be putting in more time at work to bring home more money to pay the bills."

-Anonymous Undergraduate Student

HEPC Quote 1 - Quote on Tuition Costs
that they knew someone who chose to attend a mainland college due to more affordable costs. These figures indicate that 26% of potential students known to those of the survey are staying on the island, or at least not attending another University.

**GRADUATION**

Graduation rates are currently an issue that the UH System is addressing, with campaigns such as “Do it in 4” years to promote timely graduation. Rising tuition prices however, may encourage students to take time off to save or until they can find a source of tuition assistance, which as we have learned through examining tuition, many students would not be attending if they had not received.

Question 17 and 18 addressed these issues directly by asking students how tuition affects their plans. Over 60% of students replied that rising tuition was leading them to reconsider their graduation plans. Many of the students thinking of delaying or changing graduation plans were attending the Mānoa campus. This is most likely due to tuition costs being over $3,500 more expensive than Hilo or West Oahu, and $7,700 more expensive than the Community Colleges (IRO, 2014a).

The expectation of acquiring work after university was also addressed by the survey, asking students how confident they were about acquiring a job after graduation. Although unasked, it can be reasonably assumed that potential jobs refer to the field that students are studying. In general, students have a reasonable amount of confidence when it comes to employment. Out of those who say they are very confident, over 2/3rds were graduate students. The majority of undergraduates and graduate students replied that they had a medium amount of confidence when it comes to employment. There was no correlation found between any one group and levels of confidence.

![Confidence for Employment After Graduation](HEPC Chart 3- Confidence For Employment)

Least Confident to Very Confident
EXPECTED DEBT

Debt incurred by student loans is a growing issue of concern in Hawai'i and nationwide more students are incurring larger sums of debt with higher interest rates. HEPC's earlier policy study looked at the issue of debt through subsidized and unsubsidized loans awarded by UH in 2011/12 through IRO data and calculated that undergraduate student loans begin at approximately $21,000, and secure federal interest rates of 3.86% with generous terms of the loan assumed.

The report also found that many of these loans did not cover the full amount of tuition. Students would most likely have to secure other sources of funding, and the full amount of expected debt might not be adequately represented in the University’s data sources. Therefore, it was appropriate to ask students directly what they expected their debt levels after graduation for more accurate sources.

Both undergraduate and graduate students expected an average debt of $24,200. Expected debt varies greatly on level of education pursued and school college or unit attending.

HEPC did not receive many responses from students in the schools of law, nursing or medicine, but it is clear from the tuition rates and the few responses that these students, on average, will walk away with the most debt (For example had sample sizes been larger, Medical graduate students looked to walk away with $55,000 debt, while Nursing graduate students were expecting around $20,000, and their undergraduates with $18,000). Overall, students who identified with ‘Other’ schools around the campuses will walk away with an average $24,700 in debt.

HEPC Chart 4- Expected Debt levels by College
When considering graduate students’ expected debt, we should also consider how much debt these students begin their studies with. On average, graduate students reported they come into their schools with some $13,000 in previous debt. Students from colleges labelled ‘other’ had the most debt, with $17,000.

Graduate students expect that their debt will increase over 100% by the time they matriculate, with an average of $27,200. This indicates that by earning their graduate degree, students will add an additional $14,200 to their accrued debt.

How these expected debt levels are affected by cost of living in Hawai‘i and tuition prices can be calculated by utilizing the HEPC Policy brief released earlier this year in conjunction with housing and tuition data earlier explored.

IN THEIR OWN WORDS

In Question 10, students were given the option to write their opinions on their tuition. Here are a few of their responses. Diversity in comments was attempted; however, students who wanted to express their discontent made up a majority of those who chose this option. All comments are anonymous.

“The tuition is not the problem. It's the fact that I’m a Hilo resident having to fly to Oahu to attend graduate school on a weekly basis. Since I cannot afford it or the time to get to Oahu, I may not finish my PhD.”

“Tuition on Maui Campus is reasonable however I am concerned with other colleges such as UH Mānoa for example.”

“The cost of living on campus is more than 50% of my charges. I feel I have no other choice to live on campus because I can’t afford a car and I don’t feel safe walking home at night.”

“Price of tuition does not accurately depict level of education being provided.”

“It's unreasonably expensive, and I don't think I could afford it if I didn't have a graduate assistantship.”

“It's too expensive - as a grad student, my loans are accumulating interest at about $3/day--that's from just 1 year of loans!”

“It's average, but that does not mean it is reasonable. Rather, I think it is quite unreasonable, but I have no choice but to pay it. I cannot afford it, but I couldn't afford it no matter where I went to school.”

“It is very unreasonable, and I may not be able to finish my degree because the price is too high. It increases every semester and there is no improvement to the service/product. Education should be so affordable that everyone can obtain it.”
“It is somewhat expensive, and I have been very grateful for my GAship, which made PhD studies possible. Without the GAship, I would not have attended UH”

“It is reasonable for a state college, but I do have a lot of student loan debt that I don’t know how I am going to pay yet.”

“It is probably reasonable in comparison to others but it is still a major expense”

“I personally feel it is an unreasonable price, especially from when I first started in 2007. However, I am able to attend because of scholarships, grants, and loans.”

“I am getting financial aid to cover 100% of classes and books, however, the cost of living is very high that it makes me feel I have no time to sit around and study; I should be putting in more time at work to bring home more money to pay the bills.

CONCLUSIONS AND RECOMMENDATIONS

Findings and Data Analysis

Nothing in the HEPC voluntary survey contradicts the overall findings or conclusions of the May 2014 HEPC study. Price sensitivity continues to emerge as an issue for both undergraduate and graduate students. Among the findings of the survey were:

- **Consistency.** Responses were consistent with the July 2013 the UH Mānoa survey of 637 students who had enrolled in spring of 2012 but not in the fall (24% freshmen; 30.1% sophomores; 31.9% juniors; and 16.6% seniors). Among the financial reasons for not returning were that the cost of living was too high in Honolulu, the need to earn more money, and that they encountered unexpected expenses. (See page 15 of the HEPC May study.)

- **Cost of housing:** Dorm costs for UH Mānoa in 2013 averaged $7,800. The UHERO study reported that the average housing cost for Oahu was $7,898. However, other studies outside of the UH System, such as the SMS (2011) study indicates that between 2 people, the average costs for shared housing is on average $12,000. Forty-seven percent (47%) of student respondents are paying on average $7,800 for their accommodation per year.

- **Thinking about transferring:** Fifteen percent (15%) of students responded that they are currently thinking about leaving UH for the mainland due to the cost of living in Hawai‘i.

- **Anticipated debt:** The group who were anticipating the highest amount of debt was those living in shared housing in the community, with this group expecting nearly $32,000 of debt after graduation. Both undergraduate and graduate students
expected an average debt of $24,200. Expected debt varies greatly on level of education pursued and school college or unit attending.

- **Previous debt:** On average, Graduate students come into their schools with some $13,000 in previous debt.

- **Need to work:** Eighty-two percent (82%) reported the need to work in order to attend school. On average, working students are expecting approximately a $19,000 debt after they graduate, in comparison to the $24,200 average debt.

- **Concern over tuition:** On average, students responded at a level 8.1 (on a scale of 1-10) as concerned with their tuition costs. Graduate students reported an average level 8, while undergraduates were slightly more concerned at 8.2.

- **Importance of scholarships and student aid:** Roughly ten percent (10%) of students responded that without their scholarship or waiver, they would not be attending a university.

- **Disrupted lives:** Over 60% of students replied that rising tuition was making them to reconsider their graduation plans.

**Access to Good Data**

HEPC found that initial efforts to access, gather and analyze UH data were hampered by the UH policies and resources focused on the topic of cost and debt. For example, UH reported that it had not in the past collected data on student debt (but was in process when the report was written).

One reason for the HEPC on-line survey is that UH does not regularly use technology to survey students about these issues. The 2013 survey of students who did not re-enroll in the fall of 2012 is not a regular event to seek the voice or the circumstances of students.

Different UH web sources provided different data on the same subjects – such as the actual cost of attendance. UH administrators have access to more current and accurate data for their decision making, but this is generally not available to the general public or stakeholders at the UH.

UH has recently improved its data collection and analysis during 2014, and various presentations to the UH Board of Regents and their subsequent decision to hold tuition at current levels reflects this added attention to the issue.

**Recommendations**

1. UH should consider using technology to survey students once in the spring and once in the fall semesters. This could be done with the encouragement and official endorsement of the leadership at each campus. One possibility would be to add the
survey on to the end of the course evaluation survey, with information or emails that would allow elimination of duplicate responses.

2. The HEPC survey should be evaluated for what additional questions would be helpful in developing a more complete reflection of the authentic voices and circumstances of the student bodies on each campus. Students themselves might be asked for input.

3. UH might consider establishing an official Ombudsman for each campus, whose duties might include creating, administering and analyzing regular surveys. Student access to busy higher level administrators will always be limited. Student organizations have many issues to address, and little time on top of classes to perform this function. An Ombudsman could also be charged with regular surveys of faculty and other stakeholders as well.

REFERENCES


APPENDIX A – Student Survey.

Our objective is to gather data and understand the concerns of the UH System student population in regards to their cost of living and current/future debt. Results will be presented at our upcoming forum on Student Debt.

This survey has 25 questions and takes approximately 2 minutes to complete.

1. **What is your gender?** *
   - Male
   - Female

2. **What is your age group?** *
   - 18-22
   - 23-30
   - Over 30

3. **University/College Campus Attending** *
   Choose your primary campus

4. **What school/college do you mostly associate with?** *
   Other

5. **Level of Education Currently Pursued** *
   - Undergraduate
   - Graduate

6. **Status** *
   - Full Time
   - Part Time

7. **Tuition Status** *
   - Resident
Non-Resident

8. Where are you currently living? *

- At home with family
- In a dorm
- Sharing a place off campus with others
- I have my own place

9. How concerned are you with the cost of attending college? *

1 2 3 4 5 6 7 8 9 10
not at all concerned very concerned

10. Please check one of the following in regards to your feelings on the price of your tuition. *

- It is very unreasonable, but I have no choice but to pay it.
- It is unreasonable, but I can afford it.
- It is an average price for college tuition. I have no feelings either way.
- It is a reasonable price, no where else is better for my studies.
- It is a reasonable price and I can afford it.
- It is very reasonable and I happily pay it.
- Other: ____________

11. Do you know people who can not afford college? *

- Yes
- No

12. Do you know someone who can not afford to attend UH? *

- Yes
- No
13. Do you know of someone who chose to attend a mainland college because it was less expensive than UH? *
   
   o  [ ] Yes
   o  [ ] No

14. Did you delay your current enrollment due to the cost of tuition and fees? *
   
   o  [ ] Yes
   o  [ ] No

15. Do you need to work to pay for the cost of college (including GA, TA and any other work on campus)? *
   
   o  [ ] Yes
   o  [ ] No

16. How many jobs do you currently have? *
   
   o  [ ] None
   o  [ ] 1
   o  [ ] 2
   o  [ ] 3

17. Tuition costs are rising each year. Could this affect your graduation plans? *
   
   o  [ ] Yes
   o  [ ] No

18. WITHOUT any scholarships, grants or loans, what would the full cost of your tuition be for your most recent semester? *

   Choose an answer closest to your cost.
   
19. WITH scholarships, GA'ships, grants or loans, what IS the cost of your tuition for this semester? *

   Choose an answer closest to your cost.

18
20. What amount of debt do you expect to have upon graduation? *

Choose an answer closest to your debt.

21. How confident are you about gaining employment after graduation to pay off your debt? *

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22. How important was the cost of attendance in your decision to attend UH? *

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23. How important is the overall cost of living in Hawai‘i in a decision to continue at UH? *

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<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>not at all</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>very important</td>
</tr>
</tbody>
</table>

24. Is the cost of living in Hawai‘i combined with tuition leading you to consider transferring to another university. *

- Yes
- No

25. For GRADUATE STUDENTS ONLY- How much debt from your undergraduate degree do you still owe?

- <$5,000
- $5,000 - $10,000
- $10,000 - $20,000
- $20,000 - $30,000
- >$30,000
Appendix B

HEPC Chart 1 - From May Policy Brief.

Table 1. Average Student Expenditures by County

<table>
<thead>
<tr>
<th></th>
<th>Honolulu County</th>
<th>Hawai‘i County</th>
<th>Maui County</th>
<th>Kaua‘i County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$7,898</td>
<td>$4,632</td>
<td>$8,298</td>
<td>$6,275</td>
</tr>
<tr>
<td>Durables/start up</td>
<td>$2,490</td>
<td>$1,856</td>
<td>$1,404</td>
<td>$1,969</td>
</tr>
<tr>
<td>Books and supplies</td>
<td>$1,388</td>
<td>$2,220</td>
<td>$2,679</td>
<td>$1,815</td>
</tr>
<tr>
<td>Utilities</td>
<td>$2,402</td>
<td>$3,444</td>
<td>$4,025</td>
<td>$6,043</td>
</tr>
<tr>
<td>Food</td>
<td>$4,044</td>
<td>$4,345</td>
<td>$5,025</td>
<td>$4,088</td>
</tr>
<tr>
<td>Local Transportation</td>
<td>$1,833</td>
<td>$2,355</td>
<td>$2,200</td>
<td>$2,975</td>
</tr>
<tr>
<td>Recreation/entertainment</td>
<td>$971</td>
<td>$701</td>
<td>$553</td>
<td>$720</td>
</tr>
<tr>
<td>Personal Care</td>
<td>$4,004</td>
<td>$3,559</td>
<td>$3,696</td>
<td>$5,045</td>
</tr>
<tr>
<td>Travel</td>
<td>$602</td>
<td>$706</td>
<td>$387</td>
<td>$502</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$25,631</strong></td>
<td><strong>$23,817</strong></td>
<td><strong>$28,267</strong></td>
<td><strong>$26,432</strong></td>
</tr>
</tbody>
</table>

Source: UHERO, 2013.