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Factors Related to Enrollment in a Counseling Program

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Factors Related to Enrollment in a Counseling Program

Abstract
Little is known about economic factors associated with a student’s decision to enroll into a graduate-level counseling program. A pilot survey was conducted with 101 graduate students at a Northeastern, CACREP-accredited counseling program. The results of this study indicate that accreditation, tuition costs, and geographical proximity of the program were important factors in the decision to enroll in their graduate counseling program. Also, students with undergraduate student loan debt report higher levels of anxiety over debt upon entering a graduate-level counseling program.

Keywords
Professional advocacy, economic decision-making, graduate student enrollment

Author's Notes
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Graduate education entails personal and professional commitment sacrifices, and economic costs. However, it appears that little is known about the economic picture of students in Counseling programs and, more specifically, if and how different financial factors influenced their decision to apply and enroll in a graduate program. Various researchers have investigated selection of entry into other academic domains, both graduate and undergraduate, including nursing (Scanlon, 2008), medicine (James, Ferguson, Powis, Symonds, & Yates, 2008), business (Punj & Staelin, 1978), and psychology (Stewart, Hill, Stewart, Bimler, & Kirkland, 2005).

A broader review of the financial situations of students, both undergraduate and graduate-level, reveals surprisingly few studies on this topic. Ramirez (2013) interviewed 24 individuals of Latino descent who were in or had recently completed doctoral programs, and found that various factors affected their selection of a doctoral program. Financial considerations were mentioned by four of the participants as one of the factors that influenced doctoral program selection. Specifically, one person indicated that she was disinclined to add to her student loan debt and instead chose a doctoral institution with lower costs. Overall, in regard to finances, Ramirez (2013) concluded that both “perceived and actual financial constraints” can represent limitations to Latinos’/as’ choices in graduate schools, especially in relationship to costlier and more selective institutions (p. 25).

Through semi-structured interviews, Peters and Daly (2013) examined individuals who entered graduate school after working for a minimum of five years outside of higher education. Most of the 10 participants were in engineering, while others were in related fields. Using expectancy value theory as a grounding framework, they found that participants expressed strong beliefs in their abilities to succeed academically. One type of cost in pursuing a graduate degree was financial in nature, which included income lost from workplace employment, lost benefits
such as health insurance, and the challenge in securing sufficient funding to support their educational pursuits. Furthermore, a major motivation for pursuing a graduate degree was the perceived value of the additional education. As the authors noted, “The primary value they saw in a graduate degree was utility. Participants had a direct application for the degree, both for the credential itself and for the knowledge gained in their studies” (Peters & Daly, 2013, p. 262-263).

Not all individuals find the financial cost of the graduate program to be a barrier. A similar study was conducted by Thomas (2010), who interviewed 17 women over the age of 40 enrolled in graduate school or seminary. She found that, although the decision to return to school was often difficult, tuition was not perceived as an obstacle to the process. Many of the research participants continued their part- or full-time work in order to cover tuition expenses, while others utilized financial savings or had partners to support them in their education. The ability for students to work to cover tuition and living expenses is important to consider. One’s relative financial status prior to pursuing graduate education may change the perception regarding the degree to which tuition is seen as an obstacle.

Because the decision to pursue graduate education can be perceived as a tactical career behavior (King, 2004), it can be viewed from a career self-management perspective (Seibert, Kraimer, Holtom, & Pierotti, 2013), though this educational decision has not received extensive attention from a theoretical viewpoint. Seibert et al. (2013) found that individuals with graduate school plans were more likely to have utilized career planning. Those individuals also possessed less career satisfaction or had significantly positive “career shocks” (i.e., salary increases or promotions) (Seibert et al., 2013, p. 169). Applications to graduate school were related to intentions for a graduate education, career planning, and the effect of an individual’s mentor
departing from an organization. The researchers recommended that university professionals focus on lifelong learning and career development with graduates and newer employees, as this can promote a heightened interest in graduate education.

Graves and Wright (2007) examined motivational factors for pursuing a school psychology graduate degree, a discipline related to counseling. Two of the top five factors reflected economic variables among participants in non-doctoral programs. “Job stability influence” was found to be the third primary reason to enter the profession, while “income potential” ranked fifth among same group of participants. They concluded, “Consequently, recognizing specific reasons why individuals enter doctoral and nondoctoral programs can lead to changes in recruitment practices that may attract and retain a greater number of professionals” (Graves & Wright, 2007, p. 871).

Boes, Ullery, Millner, and Cobia (1999) found a dearth of articles on the topic of decision-making in doctoral programs in counselor education. In discussing milestones from selection and completion, they encouraged possible doctoral-level applicants to first ask themselves two questions related to timing in life and whether other parts of life are more important than a doctoral program. Interestingly enough, the notion of one’s financial picture was not included in this section. The topic was raised indirectly in another section corresponding to full- or part-time study. Those students taking the latter route in doctoral studies were recommended to develop a structure of support that included employers who could aid them with academic deadlines and “who can meet some of the student’s financial obligations” while fulfilling requirements in residency (Boes et al., 1999, p. 132).

In addition to financial stress, graduate students face unique challenges related to their academic performance (Prosek, Holms, & Daly, 2013). According to Hyun, Quinn, Madon, and
Lustig (2006), approximately 45% of graduate students reported a stress-related problem that affected emotional well-being and academic performance. Moreover, they found that individuals’ confidence in their finances was negatively correlated with reported mental health distress such as depression, stress, and anxiety. Other researchers have made the case that anxiety may lead to academic distress and difficulties (Hunt & Eisenberg, 2010).

The economic factor as it relates to graduate school application and enrollment in Counseling programs may be a timely one. According to the 2009 Standards of the Council for Accreditation and Related Educational Programs (CACREP), “As of July 1, 2013, all applicant programs in Clinical Mental Health Counseling must require a minimum of 60 semester credit hours or 90 quarter credit hours for all students” (CACREP, 2009, p. 4). McCarthy (2012) discussed the possible effects that an increase from 48 semester credit hours to 60 semester credit hours for CACREP-accredited Counseling programs may have in regard to possible applicants. Because the accreditation requirements would entail longer Master’s-level programs for students, translating into a greater tuition outlay, McCarthy posed the possibility that some individuals interested in a counseling career may look elsewhere. In preparing for the present study, the authors were not able to locate anything in the literature on the economic variables related to enrollment decisions in a graduate counseling program.

The purpose of this pilot study is to better understand economic variables and their impact on counseling students’ decision to enroll in a graduate counseling program. In examining this topic, it is hoped that a greater understanding of economic issues and career perspectives among counseling students will emerge in such a way that could possibly enhance academic and career advising, as well as recruiting and advocacy efforts. Research questions guiding our survey included: How do economic variables (i.e., tuition, travel costs, books) enter
decisions regarding possible enrollment in a graduate counseling program? What is the current and anticipated amount of student loan debt of graduate counseling students? Are reported levels of anxiety related to student loan debt?

**Methods**

**Participants**

Participants were Master’s-level students (n = 101, age range: 19-60 years) who were recruited from classes in a CACREP-accredited Counseling program at a university in the Northeastern region of the United States. Age of participants was collected using categories of age ranges (i.e., 19-24), 58% (n = 57) of participants were aged 30 or younger. Participants attended classes in one of two locations: a suburban professional center (n = 59) or the University’s main campus situated in a small, rural town (n = 42). Of the sample, 13 identified as male and 77 as female. No participants identified as transgendered; 11 students did not answer this question. Both full-time (n = 53) and part-time (n = 45) students participated in the study; three participants did not provide this information. The amount of time in the counseling program varied for the participants with most students (n = 33) having completed more than 46 hours or having completed less than 9 hours (n = 31).

**Measure**

A 30-item survey was created by the authors and was designed to measure economic variables that guided participants’ decisions to enroll in a graduate counseling program and their current and anticipated level of anxiety related to existing and anticipated student loan debt. The authors identified economic variables as any factor that could impact the perceived value of the pursuit of a graduate education. Content validity was derived by each author by independently identifying topics that would best capture a broad understanding of the role of economic factors
in the participants’ decision-making as indicated by their expertise as counselor educators and by what has been found in the literature (James, Ferguson, Powis, Symonds, & Yates, 2008; Punj & Staelin, 1978; Scanlon, 2008, Stewart, Hill, Stewart, Bimler, & Kirkland, 2005). The final topics guiding the survey were identified through interrater agreement. The authors identified direct financial costs of the program (i.e., tuition costs, student loan debt), indirect financial costs (i.e., cost of travel expenses), and perception of value (i.e., accreditation, length of program, online offerings) to operationalize the construct of economic conditions. Internal consistency measuring these items using Cronbach’s alpha was acceptable ($\alpha = .62$).

The survey consisted of three sections. The first section contained five multiple-choice demographic items: gender, age, relationship status, enrollment status (full-time/part-time), and number of completed credits. Section two contained 13 items exploring participants’ current economic condition (i.e. annual income and amount of student loan debt), anticipated economic condition (i.e. “At this point in time, what is your anticipated annual income in your first post-Master’s degree professional position?”), and variables related to their decision to apply to any graduate program in counseling. Participants were asked to rank the importance (1-not important, 10-very important) of eight different variables (i.e., tuition, program accreditation, cost of travel expenses) on their decision to enroll in any graduate counseling program. Additionally, participants were asked to rate how much anxiety student loan debt currently is causing, and how much anxiety they anticipate student loan debt to cause on a scale from 1 to 10 (1-no anxiety, 10-high anxiety). The researchers only qualitatively described the anchor points for the aforementioned scales, thus allowing for continuous, interval responses from the participants. Finally, section three contained three Likert-type items assessing participants’ thoughts regarding the requirement of 60 credit hours vs. 48 credit hours (i.e. “If I had known that many graduate
programs in Counseling were moving from 48 to 60 credit hours, I would not have pursued this profession”

Procedure

After the proposal was approved by the university’s institutional review board (IRB), the authors contacted instructors in the counseling program to seek data collection in their respective classes. Moreover, the authors followed the ACA (2014) Code of Ethics regarding research practices. After permission was granted, either one of the authors or a graduate assistant visited classes to seek involvement in the study. A graduate assistant recruited participants in the courses in which the authors’ taught and students were notified that their decision to participate did not have any impact on the their academic standing. Potential participants were orally informed of the topic of the study and the approximate time involvement. Additional informed consent material was given in writing. Data were collected over an approximate two-week period at both sites. A paper and pencil survey was distributed to each student in the course. Students completed the surveys in approximately 5-10 minutes. The data was then collected and entered into SPSS for data analysis.

Results

Analysis of the data focused on understanding the current economic conditions of the participants, the variables associated with enrolling in graduate school, and anxiety associated with student loan debt. Descriptive information is provided given the nature of this pilot study.

Economic Conditions

Participants were asked to identify their estimated range of personal income for 2012. Participants were given discrete, categorical choices ranging from no income to 70,001+ in $5,000 increments. All but one of the participants who responded to this item (n = 99) had some
income. Most participants \((n = 61)\) stated their income ranged from $5,001-$40,000. Because students are in various life stages, the researchers wanted to determine if differences existed between older students and younger students. Participants were divided into two approximately equivalent age groups, 19-30 years of age \((n = 56)\) and 30 years of age and older \((n = 41)\) as this approximated an equal division of the participants. A Mann-Whitney test was conducted which indicated that students over 30 years of age reported significantly higher incomes than those between 19-30 years of age \((U = 427.500; p < .001)\).

In this study, 83 participants \((82.2\%)\) stated that they have at least one paid position. One participant held four paid positions; two participants held three paid positions; and 17 participants reported being employed in two paid positions. The most frequent number of hours worked in a week \((n = 25)\) was 36-40 hours with the next most frequent \((n = 13)\) amount of hours worked being 26-30 hours in a week. All in all, nearly 42% of participants reported working a range of 26-40 hours per week. Approximately 14% of the participants \((n = 14)\) reported working over 40 hours per week.

**Importance of Enrollment Variables**

Enrollment variables were assessed using a scaling question that asked participants to rate the importance (1-not important to 10 -very important) of variables on their decision to apply to any graduate counseling program: Items included tuition; amount of undergraduate student loan debt travel expenses (to/from the site of classes); cost of books; number of online courses; perceived salary of counselors; travel distance; and programmatic accreditation. Not all participants provided a response to every variable. Missing data was omitted from the analysis of each variable. Central tendency and variability were analyzed for these variables (Table 1) with
tuition, travel distance, and programmatic accreditation ranked as the most important variables in participants’ decision to enroll in a graduate counseling program.

Table 1

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
<th>Median</th>
<th>Mode</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>7.55</td>
<td>8</td>
<td>10</td>
<td>2.97</td>
<td>97</td>
</tr>
<tr>
<td>Amount of Undergraduate Student Loan Debt</td>
<td>4.48</td>
<td>4</td>
<td>1</td>
<td>3.14</td>
<td>93</td>
</tr>
<tr>
<td>Travel Expenses</td>
<td>5.03</td>
<td>5</td>
<td>6</td>
<td>2.78</td>
<td>94</td>
</tr>
<tr>
<td>Cost of Books</td>
<td>4.31</td>
<td>4</td>
<td>1</td>
<td>2.64</td>
<td>94</td>
</tr>
<tr>
<td>Number of Online Courses in the Program</td>
<td>4.06</td>
<td>4</td>
<td>1</td>
<td>2.85</td>
<td>94</td>
</tr>
<tr>
<td>Perceived Salary of Professional Counselor</td>
<td>6.01</td>
<td>6</td>
<td>7</td>
<td>2.90</td>
<td>95</td>
</tr>
<tr>
<td>Travel Distance</td>
<td>7.03</td>
<td>8</td>
<td>10</td>
<td>2.79</td>
<td>97</td>
</tr>
<tr>
<td>Programmatic Accreditation</td>
<td>8.25</td>
<td>10</td>
<td>10</td>
<td>2.73</td>
<td>95</td>
</tr>
</tbody>
</table>

**Anxiety Regarding Student Loan Debt**

All participants (n = 101) answered the item, formatted by various monetary ranges, regarding their amount of undergraduate student debt. Participants were able to choose one of eight categories to indicate their current level of student loan debt from “No student loan debt” to “More than $35,000.” The categories increased in increments of $5,000. The modal response indicated that 32 participants (31.7%) had no such debt. The next most frequent response was “over $35,00” with 22 participants (21.8%) selecting this category. Twenty-eight participants (27.8%) identified student loan debt in the range of $10,000-$25,000.

The vast majority of participants (n = 95) ranked their level of anxiety regarding student loan debt (1-No Anxiety to 10-Very High Anxiety). Approximately 43% of participants ranked their anxiety at an 8 or higher on this item (n = 41), while approximately 21% of the participants ranked their anxiety regarding student loan debt at 3 or lower (n = 20). Cross tabulation analysis reveal that participants reporting no student loan debt still report anxiety over student loan debt.
To better understand the relationship between reported anxiety and amount of student loan debt, the authors compared the amount of reported student loan debt with the reported levels of anxiety about student loan debt.

The student loan debt categories were recoded to create four groups with approximately equal number of participants. Participant responses were recoded into either: No student loan debt \( (n = 32) \), $1-$20,000 in debt \( (n = 26) \); $21,000-$35,000 in debt \( (n = 21) \); and more than $35,000 in debt \( (n = 22) \). Descriptive data regarding reported anxiety were analyzed for each group (see Table 2); it should be noted that not every individual answered the item regarding student loan debt anxiety. The mean anxiety rating correlates positively with participants’ reported student loan debt \( (\rho = .324, p = .001) \). A Kruskal-Wallis H test reveals significant differences in levels of anxiety across the different reported levels of student loan debt \( (\chi^2(3) = 12.079, p = .007) \). A Mann-Whitney U test was conducted to explore differences between each group revealing significantly higher reported levels of anxiety for those with over $35,000 in student loan debt than with those with no debt \( (U = 174.500, p = .005) \) and those with $1-$20,000 in debt \( (U = 133.500, p = .002) \). No significant differences were found between other categories.

### Table 2

<table>
<thead>
<tr>
<th>Debt</th>
<th>Mean</th>
<th>Median</th>
<th>Mode</th>
<th>SD</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Student Loan Debt</td>
<td>5.28</td>
<td>5</td>
<td>1</td>
<td>3.50</td>
<td>29</td>
</tr>
<tr>
<td>$1-$20,000</td>
<td>5.52</td>
<td>6</td>
<td>6</td>
<td>2.55</td>
<td>25</td>
</tr>
<tr>
<td>$21,000-$35,000</td>
<td>6.79</td>
<td>7</td>
<td>9</td>
<td>2.23</td>
<td>19</td>
</tr>
<tr>
<td>$35,000+</td>
<td>7.95</td>
<td>8</td>
<td>10</td>
<td>2.01</td>
<td>22</td>
</tr>
</tbody>
</table>

*Note:* Not every individual answered both items regarding amount of student loan debt and student loan debt anxiety.
**Required Credit Hours**

The participants in the study were asked for their opinion related to the change in many counseling programs from 48-credit to 60-credit Master’s degree programs. They did so by responding to the statement, “If I had known many graduate programs in Counseling were moving from 48 to 60 credits in length, I would not have pursued this profession” via a Likert item response (1-strongly disagree to 5-strongly agree). Of the 98 participants who responded to this statement, 69 participants (70.4%) selected “Disagree” or “Strongly Disagree.” Asked about the maximum amount of credits they would be willing to take for their Master’s degree, participants (n = 76) answered in a range from 0 to 120 (M = 67.58, SD = 18.07). The modal number of hours was 60 credit hours (n = 24).

**Discussion**

The results of this study indicate that potential graduate students consider a variety of economic factors to be important in their decision to enroll in a graduate counseling program. Tuition costs, location of the counseling program, and programmatic accreditation were ranked as the three most important factors in the participants’ decision to enroll in their current program. These factors seem to suggest that counselors place the greatest importance on factors that are going to have the most immediate and costly impact on their economic situation. Closely behind these factors in ranked importance was the perceived salary of professional counselors. This item ranked behind the first three factors, indicating that the potential longer-term economic impact is not as important of a factor or that other non-economic factors play an important role in the decision to pursue counseling as a career.

The importance of more immediate factors may be better understood when reviewing current student loan debt and students’ rated anxiety. Approximately 70% of participants
acknowledged some undergraduate student loan debt, with 22% of the students indicating undergraduate student loan debt in excess of $35,000. Moreover, 43% of participants acknowledged high levels of anxiety about student loan debt. Financial stress was a concern even for those students who indicated they did not have any undergraduate student loan debt. These students may have begun to acquire student loan debt at the graduate level, or may have other financial debts not assessed in this study that may be adding to their reported levels of anxiety.

The findings in this study indicate that a considerable portion of students are enrolling in graduate counseling programs with a significant financial burden from the outset. Prior researcher findings have indicated that confidence in one’s finances is negatively correlated with reported stress (Hyun et al., 2006). The less confident that students feel in their financial situation may be related to higher levels of stress. This finding appears to be supported in the results of the current study, whereby higher levels of student loan debt were associated with higher reported levels of anxiety. Such anxiety could hinder long-term academic performance and emotional well being (Hunt et al., 2010; Prosek, Holms, & Daly, 2013) of graduate counseling students. More studies are needed to explore the long-term impact that levels of anxiety have on academic performance throughout graduate counseling programs.

Despite the reported levels of anxiety regarding student loan debt, the majority of the participants (70.4%) indicated they would still pursue a graduate degree in counseling knowing that a program was moving from 48 to 60 credit hours. However, the results of the current study show that tuition and accreditation are important factors for the majority of participants. These findings seem to indicate that, for many students, the decision to enroll in a graduate counseling program is mediated by various intrinsic factors. Students pursue degrees in counseling because
it is necessary for a career as a professional counselor. Students want a valuable, quality education that will translate into real world potential.

**Recommendations**

Four primary recommendations arising from the current findings are presented for consideration for counselor educators. In doing so, we recognize that students’ specific financial situations are of course personal in nature and not known by counselor educators unless disclosed by them. First, in a broad manner, faculty members may be well served to better understand the general financial concerns of graduate students today. Early education regarding good self-care practices can help students learn to manage anxiety throughout their graduate program. Students are frequently in the process of making important decisions regarding their financial aid, how many classes to take in a given semester, and how to best use their economic resources to minimize their financial burden upon graduation. Though we are not advocating for counselor educators to act as financial advisors, a general understanding of the impact of debt on anxiety in contemporary society can help in academic advising situations. In their roles as academic advisors, counselor educators can be empathic, mindful, and open to the financial wellness of students and the possible associated anxiety. If specific financial concerns are communicated, it is recommended that students be referred to university financial services for assistance. Students bringing considerable student loan debt into a Master’s degree program may, for instance, want to accelerate the process to graduate sooner as a way to enter or reenter the workplace more quickly.

Second, to further support students, counselor educators may be advised to become more aware of scholarship opportunities in the community, the university, and professional organizations and associations. Posting notifications of such financial opportunities may be done
in classrooms and departmental hallways, as well as on websites and electronic boards. Collaboration with university entities such as financial aid offices and career development centers may result in identifying additional scholarship opportunities.

Third, from a recruitment perspective, participants in this study related the importance of programmatic accreditation and tuition in their graduate school decision. Accreditation appeared to be a critical factor in their decision-making and is also a standard that merits initial and continual institutional and departmental investment of resources. Though tuition costs are not generally set by a department of counseling, counselor educators may be able to raise creative ideas with administrators in regard to such costs. For instance, one institution offered tuition discounts for alumni who experienced a layoff (Masterson, 2008).

Finally, the data in this study suggest that students entering a counseling program with high levels of undergraduate student loan debt may experience greater symptoms of anxiety from the outset. The CACREP Standards (CACREP, 2009) dictate that counseling programs should consider applicants’ potential for success in counseling-related skills and aptitude for academic success. Additional studies on financial anxiety and academic performance at the graduate level would be helpful in understanding this possible relationship. Until then, given the emphasis on wellness and self-care in counseling, counselor educators can generally educate students on a myriad of factors, including concerns over debt, that may impact overall wellness during their graduate studies.

The current study is intended to be a pilot study to examine important economic variables associated with students’ decision to enroll in a graduate counseling program and the possible impact of student loan debt on counseling students. Subsequent studies could include larger and more representative samples to further refine the economic picture of counseling students. One
particular area that merits further exploration is the potential relationship between academic performance and undergraduate student loan debt throughout a counseling program. Studies (Hyun et al., 2006; Smith et al., 2007) indicate that anxiety can potentially have an impact on academic performance, and counseling students, in particular, may be exhibiting higher levels of psychological distress than the general population (White & Franzoni, 1990). As such, it is important to understand the factors that could potentially influence students’ distress and, in turn, potentially hinder their academic performance. Finally, the survey used in this study was developed by the researchers and did not undergo psychometric scrutiny. As such, refining this instrument or developing a more robust instrument would be beneficial in future studies.
References


