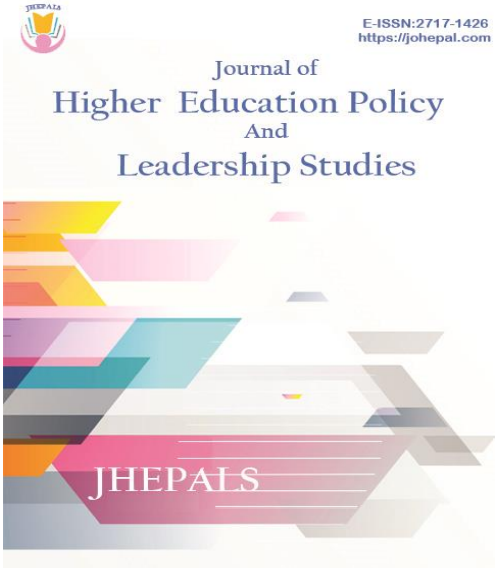
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College Choice Among Students with Disabilities: Decision-Making Experiences



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Abstract

College decision-making among students without disabilities has been well-documented, highlighting factors that influence student decisions to attend college, which college they select, types of support networks, and their pathways to degree completion. Yet, despite increased college enrollment among students with disabilities (SWD) in the United States, little is known about the factors that influence the decision to attend college and the decision-making process overall among SWD. Therefore, the purpose of this qualitative study was to understand factors that influenced college decision-making among this population. Through interviews and a focus group, participants described engaging in cost-benefit decision-making, uncertainty about financial aid and other loan policies, the influence of family and community, and personal disability considerations in college choice. Participants also provided recommendations for future students navigating college decision-making and for universities providing information to SWD and their families throughout the process. Implications for policy and practice, future research, and limitations are reported.

Keywords: Higher Education; Student Loans; Students with Disabilities (SWD); Decision-Making; Policy; Qualitative Research

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College Choice and SWD: Overview of Research Studies

College enrollment among students with disabilities (SWD) in the U.S. has steadily increased (U.S. Department of Education, 2021; National Council on Disability, 2015), though college completion among SWD rates differ from their peers without disabilities (Mader & Butrymowicz, 2017). Among students without disabilities 68% graduation within six-years compared to 49% among SWD (National Center for Education Statistics, 2017). For this reason, higher education policies exist to require academic accommodations and support degree completion.

Higher education policies like Section 504 of the Rehabilitation Act (Section 504; 1973) attempt to diminish potential barriers to higher education among SWD. Section 504 is a federally mandated civil rights law that ensures SWD are provided equal opportunities to participate socially and academically in higher education. This is achieved by requiring colleges and universities that receive federal financial aid to provide accommodations for SWD, which may include extended time for exams or assignments, instructional adaptations, adjusted class schedules and grading, or modified textbooks or audiovisual materials (U.S. Department of Education, 2010). Students wishing to access accommodations are required to register through their institution's disability support office (DSO) and provide formal documentation of their disability (United States, 2011). However, many SWD elect not to disclose their disability and therefore do not utilize accommodations through Section 504 due to lack of resources, stigma, and disclosure barriers (Dryer et al., 2016; Francis et al., 2019; Kognito, 2017).

College SWD face barriers related to mental health needs and academic accommodations (Dryer et al., 2016; Francis et al., 2019; Kognito, 2017). Inadequate numbers of mental health staff, and lack of mental health professionals equipped to work with SWD, are common resource barriers on college campuses (Center for Collegiate Mental Health, 2019). Students seeking mental health services frequently turn to the university's counseling and psychological services, where SWD are not as successful in reducing levels of psychological and academic distress than students without disabilities (O'Shea et al., 2021). Relatedly, many staff are not trained to work with students with co-occurring disability and mental health diagnoses (Center for Collegiate Mental Health, 2019; Fujita et al., 2022). Such impediments to quality mental health services also serve as barriers to SWD seeking academic accommodations (Francis et al., 2019).

Students seeking to access academic accommodations are required to re-disclose as a student with a disability each time they seek additional resources across campus, placing additional burden and potential for stigma with each new encounter (Francis et al., 2019). SWD seeking academic accommodations, such as extended time on exams, must self-identify through the university's DSO and notify faculty at the start of *each* course of this accommodation, resulting in fewer students reporting a disability (Burgstahler & Russon-Gleicher, 2015; Cai & Richdale, 2016). Only about one-third of SWD inform their college of their disability (National Center for Education Statistics, 2022), as many are hesitant to disclose a disability for fear they will be embarrassed or stigmatized by faculty thereby limiting future academic opportunities (Kranke et al., 2013). Some students face stigma upon disclosing a disability and are made to defend their disability diagnosis upon each disclosure (Francis et al., 2019). Despite well-documented accounts of SWD college

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experiences, little is known about the college decision-making process among SWD that leads an individual to make the decision to attend college, and what college to attend.

Among students without disabilities, college decision-making literature highlights cost-benefit decisions that are influenced by student finances, community, policy factors, and the timing of understanding of cost and returns (Callendar & Jackson, 2005, 2008; Christie & Munro, 2003; Perna, 2006; 2008; Perna & Titus, 2004; Yoon et al., 2022). Many students and families engage in cost-benefit analyses to assist in college decision-making by determining if loan acquisition is beneficial to future outcomes. Through this process, students weigh the pros and cons of personal economic returns following completion of a college degree (e.g., will they be able to pay off student loans with enhanced employment opportunities *and* have a better future economic outlook than they would without a degree). Further, college decision-making literature investigates the types of colleges (e.g., location, in-state, type of campus) students elect to attend given family influence, socioeconomic status, and high school preparation (Boatman et al., 2017; Christie & Munro, 2003; Perna, 2006; 2008). Decision-making is also influenced by the order with which students think about cost of college versus potential returns (Yoon, 2022). Still, given differences in college experiences among SWD (e.g., diminished graduation rates, barriers, accommodations) college decision-making and influences may look different.

If SWD do not feel prepared to enter higher education, college decision-making may serve as a barrier for enrollment and thus degree completion. If SWD attend a university that is not the right fit for their needs or future goals, or is not adequately equipped to provide support, it may impact overall student experience and outcomes. Unfortunately, there is a paucity of literature related to the college decision-making experiences of SWD. Therefore, the purpose of this study was to explore college decision-making experiences among college SWD. Three primary research questions guided this work: (a) How did participants make decisions about college choice? (b) What factors informed participant college choice? and (c) What recommendations do participants have to support the success of SWD in making decisions about college?

Research Methodology

The PI had a background in higher education policy and social work. The research team included two special education faculty members and a doctoral student in special education. Together, the team brought expertise in higher education, financial aid policy, special education, disability, and student services. The PI used convenience sampling techniques (Etikan et al., 2016) to recruit participants for this study. Participants were recruited through the distribution of a researcher-developed online questionnaire sent to students registered at 11 university DSO across the U.S. The survey included 25 questions related to (a) demographic information, (b) debt attitudes, (c) current student loan balance, (d) the influence of the cost on college choice, (e) emotions toward student loans, and (f) willingness to participate in a follow-up interview, where participants could provide an email address for follow-up contact.

A total of 348 participants participated in the survey. Of those, 122 respondents stated they were willing to participate in a follow-up interview. However, only 32 respondents met criteria for interview inclusion (i.e., providing an email for contact and acquiring student

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loans to finance their undergraduate education). Of these 32 respondents, 16 were selected for interviews using maximum variation sampling which allowed for a small number of participants that maximized the diversity relevant to the research question (Cresswell, 2009; Lewis, 2015). Moser and Korstjens (2018) and Cresswell (2009) suggest between three to ten interviews and focus groups may be anticipated to address qualitative research questions. Therefore, the PI selected 16 participants to factor in participant attrition, using maximum variation along lines of disability, race, gender, and total loan acquisition. The PI contacted participants via recruitment email, which included (a) the purpose of the study, (b) institutional IRB approval information, (c) a link to a confidential scheduling poll, and (d) contact information for primary investigators.

Of the 16 individuals contacted via recruitment email, ten completed the Doodle poll to schedule an interview while six did not respond to recruitment efforts (contacted a maximum of three times). Once interviews were scheduled, three participants did not attend the interviews and did not respond to follow-up communication, resulting in a total of seven participants. The PI conducted interviews for this portion of the study to elicit deeper discussion of student decision-making due to the sensitive financial and disability diagnosis information shared during these interviews. One to two additional researchers participated in each interview to take field notes and conduct member checks (Cresswell, 2007). Merriam & Tisdell (2016) stress the importance in qualitative work of obtaining enough participants to address the research purpose. Although the PI had the option to recruit additional participants from the pool of 32 respondents, this was not necessary as saturation was met (e.g., repetitive answers, no new themes or information emerge; Cresswell, 2007) with the participant pool. Further, the PI elected to conduct additional data collection (i.e., focus group and follow-up interview) to obtain further information from the selected participants. This allowed a deep and rich understanding of the experiences of the participants of this study.

Upon review of interview data, the PI decided it would be beneficial to collect additional information related to recommendations for college decision-making supports and resources. Therefore, the PI contacted participants via email to participate in a follow-up focus group. The recruitment email included (a) the purpose of the study and focus group, (b) institutional IRB approval information, (c) date/time of the focus group, (d) a statement that participants would receive a $50 Visa gift card upon completion of the focus group for their time, (e) contact information for the PI, and (f) focus group topics and questions.

Although all seven participants were invited to participate in the focus group, four attended, one requested an individual interview due to a scheduling conflict, one was unavailable, and one did not respond after two attempts to contact. A focus group was appropriate for this portion of the study due to the less-sensitive nature of the topic (i.e., recommendations) and to elicit conversation among participants (Cresswell, 2007).

Participants

Seven undergraduate students with self-reported disabilities agreed to participate in individual interviews, five of whom participated in a follow-up focus group/follow-up interview. Prior to participating in interviews all participants provided basic demographic information via a survey disseminated via Qualtrics software. Table 5 provides an overview

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of participant demographic information, including self-reported disabilities and level of participation in the study (i.e., interview, focus group). In total, four public universities were represented across the U.S., including one in the Mid-Atlantic region, one in the Pacific Northwest, one in the Southwest, and one in the Midwest. Some participants shared information during the interview, such as college major (i.e., psychology, nursing, child life specialist). Five participants noted transferring from a community college or professional program (i.e., culinary arts) to their current university. However, this data was not systematically collected among all participants.

Table 1.
Participant Information

Pseudonym	Gender	Age	Race/Ethnicity	Primary Disability	Study Participation
Robin	Female	29	White/Caucasian	ADHD	Interview only
Alex	Non-binary	37	White/Caucasian	Mental Health Needs; Orthopedic/ Physical Disability	Interview only
Maria	Female	21	Hispanic/ Latino	Learning Disability	Interview and focus group
Thor	Male	23	White/Caucasian	Orthopedic/ Physical Disability	Interview and follow-up interview
Devon	Female	20	Black/African American	Autism	Interview and focus group
Cathy	Female	33	White/Caucasian	Health Impairment	Interview and focus group
Nicole	Female	19	Black/African American; Multiple Races or Ethnicities	ADD	Interview and focus group

Data Collection

The PI conducted the interviews and focus group while one to two co-researchers took field notes and asked follow-up questions, as appropriate. The PI conducted seven interviews and one focus group via Zoom and one interview via phone, as requested by the participant. The PI conducted all interviews and the focus group in private rooms. Participants taking part in the focus group were asked to find a private space to protect the privacy of other participants. Prior to the interview, the PI obtained electronic consent via Qualtrics. To begin the interviews and focus group the principal investigator explained the purpose of the study and reiterated the related risks and benefits, including consent to record the sessions. No participant requested accommodations to participate. All interviews were conducted in English.

The PI developed a research-informed semi-structured protocol (Merriam & Tisdell, 2016) based on foundational literature surrounding college decision-making (Avery & Hoxby, 2003; Callendar & Jackson, 2005; Christie & Munroe, 2003; Eckel et al., 2007; Perna, 2006; 2008). The interview protocol included questions related to (a) basic demographic information ("Tell us about your background, what you study/major in, where you're from."); (b) decision to attend college ("Tell us about what made you decide to attend college"); (c) college-making considerations ("Tell us about the types of things you considered when deciding where to attend college?"); (d) student loan knowledgeability

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("Tell us about your familiarity with student loans"); and (e) post-college considerations on decision-making ("When thinking about the cost of college and financing your education, what things do you consider?").

The focus group protocol focused on recommendations for programs or information that would be helpful to inform college decision-making among SWD. The protocol included questions related to (a) introductions ("Tell us a little about yourself."), (b) recommendations for high school programing ("What would you have liked to receive in high school when making decisions about college?"), (c) recommendations for family ("What would you have liked to receive from your family when making decisions about college?"), (d) recommendations for prospective colleges ("What would you have liked to receive from your family when making decisions about college?"), (e) recommendations around students loans and financial literacy ("What do you wish you had known about the student loan or college financing process?"), and (f) general recommendations around a college decision-making program for SWD ("What would your dream program to help students with disabilities make decisions about college, what would that look like?").

Data Analysis

Zoom audio recordings were automatically transcribed using Microsoft Office 365, after which the PI and a CITI-trained graduate student read through all transcripts while listening to the audio recordings to ensure accuracy (Cresswell, 2009). All identifying information was removed from transcripts, including names, university information, and geographic location.

To begin analysis, the principal investigator described the purpose of the study and open-coding procedures using basic inductive analysis to ensure consistency throughout the process (Hatch, 2002). Next, the analysis team independently read and coded a single transcript to determine keywords and emergent codes. The team met to debrief this process and developed an initial codebook identifying and determining initial codes and descriptive categories (Cresswell, 2009). The team used this codebook to independently code another transcript, then met again to discuss similarities and differences in coding resulting in a second version of the codebook. This version of the codebook was used to independently transcribe another transcript. The team met again to review this process and refine the codebook, resulting in the third and final version of the codebook. The PI used NVivo qualitative software to perform basic inductive analysis, which is ideal for data centered around a phenomenology as it is adaptable to participant responses to open-ended questions (Hatch, 2002). The PI continued to debrief with the research team throughout the analysis to ensure consistency.

Trustworthiness

The research team employed multiple measures to ensure trustworthiness. First, during the data collection phases, interviews and focus groups were recorded, and the PI debriefed with co-researchers to ensure a level of consistency in initial data collection (Wolcott, 1990). Further, field notes were collected by a co-investigator during the interviews and focus group. Field notes allow for recording additional observations during data collection and were used to conduct formal member checks following interviews by inviting participants to clarify or expand on information (Merriam & Tisdell, 2016).

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College Choice & Students with Disabilities (SWD)

Next, the PI ensured consistency and accuracy across datasets by comparing interview and focus group transcripts to original audio recordings. Triangulation between transcripts, field notes, and member checking ensured research credibility through corroborating findings across sources of evidence (Shenton & Shenton, 2004). Finally, the PI met regularly with co-investigators during the analysis phase to consider researcher bias and to discuss and revise data analysis, as needed (Patton, 2002).

Results

The purpose of this study was to explore college decision-making experiences among SWD. Three primary research questions guided this work: (a) How did participants make decisions about college? (b) What factors informed participant college choice? and (c) What recommendations do participants have to support the success of students with disabilities in making decisions about college? While discussing these experiences participants described (a) financial considerations, (b) family and community influence, and (c) higher education factors.

Financial Considerations

Participants described financial considerations as a key factor in their college decision-making. Specifically, participants discussed (a) financial impact and loan knowledgeability and (b) engaging in cost-benefit decision-making.

Financial Impact and Loan Knowledgeability

All participants had familiarity with student loans to varying degrees. Some participants, like Maria, were uncertain whether she had acquired student loans to finance her education because a sibling helped her through the process: "I was a little confused myself when my sister had to explain…I don't know what [financial aid] is…is there a difference in that and student loans?" Similarly, Nicole noted, "Since I'm first generation, I didn't really have any idea how student loans work". Cathy, who acquired loans in her early thirties, "didn't really understand [that] financially, it was a loan," instead thinking, "oh, that's like a grant or scholarship".

Alex, a non-traditional college student (i.e., did not attend college right out of high school), stated that student loans "are actually the big reason I've waited so long to do college," noting they earned low grades in high school due to absenteeism related to their disability. Consequently, they were ineligible for merit-based scholarships and did not feel adequately prepared to attend college when graduating high school. Now that they are enrolled in college, Alex described the loan process as "a complicated read…you must be Richie Rich…if you're going to understand how all this is going to work out when you're 18 [laughs]".

Alex further explained they "haven't been able to work" due to their disability, and only recently were approved for disability benefits, until which time they were forced to "live off student loans entirely." This resulted in Alex acquiring the maximum possible amount of student loans each semester. Cathy echoed similar sentiments of being "unable to work" due to her disability, thus increasing her student loan acquisition. She obtained

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"the max that [she] could…and will have at least $100,000 in student loans," noting she has to "do this all by myself…I don't have parents to pay for it".

Beyond course tuition, participants described additional disability-related costs, including the burden of additional expenses SWD often accrue, such as the cost of inclusive postsecondary education (IPSE) programs and disability testing. For example, once Devon's younger sister enrolled in college, Devon stopped participating in her university's postsecondary education program for individuals with intellectual or developmental disabilities because "it was already adding more money to the college financial aspect." Devon expressed sadness over discontinuing the program "especially during Covid …they could have helped me figure out how to do internships or job interviews online." Similarly, Robin described needing to make choices when it came to additional testing expenses so she could access university accommodations. Luckily, Robin's university DSO awarded her a scholarship to obtain testing, otherwise "if I didn't get the scholarship, I definitely couldn't do [the testing]".

Participants described hope, and sometimes confusion, around numerous additional financial or disability policies for which they may qualify. A number of participants mentioned student loan programs (e.g., Public Service Loan Forgiveness) as an important factor in deciding to acquire student loans and attend college. Thor described the program as "The Department of Education program if you work for the government for greater than 10 years, they're willing to forgive your student loans." Cathy described another program, confidently stating, "a lot of people know that if you're on disability you can request for student loan forgiveness, but not if you're already on disability when you start college." She went on to, however, say that the "disability system is really hard to navigate." Other participants were less sure of the programs they described, such as Alex who previously received Social Security Insurance, described how they "lost the benefit" once married, and were "unsure" if receiving social security insurance at one point impacted financial aid.

Participants expressed confusion and concern about the instability of student loan interest rates and ideas of "predatory lending." Thor expressed trepidation about adjustable interest rates after receiving targeted advertisements for "a 3.4% interest rate," loan which he was interested in acquiring before a trusted advisor explained that the adjustable interest rate would "skyrocket up after 12 months." Alex described similar concerns about predatory lending, stating that they have friends with disabilities "who have been signed up…to take on massive, massive amounts of debt with a low surety they would ever be able to use that degree." Similarly, Cathy described many people "not understanding how the interest would accrue." Robin acquired student loans for a culinary program before entering a four-year university. She described being in a "19-20 - year-old mindset…if I just ignore it, it doesn't exist," disregarding communication from the loan holders. She believed she would "just be able to talk them into taking the [interest] off, which isn't how it works [laughs]." Once Robin finally saw the amount of loans she had accrued with interest, she was hesitant to acquire additional loans for a four-year degree. However, Robin used this opportunity to engage in cost-benefit exploration of career options, searching for a degree that would allow her to pay off student loan debt.

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College Choice & Students with Disabilities (SWD)

Cost-benefit Analysis

Robin described researching potential career salaries and her ability to repay student loans: "I did a lot of research on what's the least amount of schooling I can do to get a decent paying job and I finally just accepted that I had to have a bachelors [degree]." She added that she considered a "ratio of how much you have to pay [in college expenses] versus how much you make [in salary]." Cathy described a similar experience considering her career options if she did not have to repay student loans: "Oh my God…if it wasn't for student loans and [that] my school is free, I would've studied art history." Her key concern was "marketability" on the job market so she can "pay down all this money" she borrowed. Robin described her plan to pay off student loans as, "I'm just gonna live like I'm making $13 an hour…that way I can at least get a good chunk [paid] off".

Other participants emphasized cost-benefit decision-making beyond pecuniary considerations, focusing on types of employment that would be "doable" given their disabilities. For example, Alex considered future employment based on the physical demands of the job "I can't do the able-bodied…stand for six hours," leading to concerns around "choosing between health and keeping the job." Thor described similar concerns that were influenced by past work experience, "The office manager just decided I could not do the work…despite [having the] knowledge [of the job skills]." He described feeling that not only was his "physical disability a problem…but [the employer] also started to treat me like I had a mental disability as well." Thor explained that these experiences led him to realize "you're going to need a degree" because some professional trades would not be accessible to him as a career option. Such considerations about the future also led to strong emotions among some participants.

Some participants described deep emotional experiences related to student loans and future planning. Devon approached the process of acquiring student loans with "concern" and "unease." Alex shared that the moment they signed their student loan promissory noting they "actually did have a panic attack because…I have no idea how I'm going to be able to pay this back." Other participants adopted a sense of resolve about acquiring student loans, such as Cathy who described loans as a "necessary evil." Maria said she did not want finances to dictate her future and gets "emotional" because she does not "want a job I hate" just to pay the bills.

Family and Community Influence

Participants described the role of support systems as crucial to their college decision-making, including (a) family influence and (b) community mentors.

Family Influence

Regardless of age, participants consistently mentioned the role of family in their college decision-making journey. For example, Robin described conversations with her dad who "tried to talk me out of the vocational school because he literally did the exact same thing and couldn't get a job right out of it." Thor's parents helped him "keep things realistic" and were "definitely a good asset" in reviewing college and career options. Thor, who has a physical disability, was considering a heavy construction job and described how his dad helped him think through "certain limitations" of the career given mobility limitations. Devon, who went on college tours her senior year of high school, indicating that her parents

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accompany her was helpful so they could "ask all the questions to the campus tour guide," even though ultimately her parents told her it was her decision where to attend.

Family support systems extended beyond parents in playing an important role in college decision-making. Nicole emphasized the role of her sisters, who were also enrolled at the university she selected, who "encouraged me just to apply there." The campus was close to their home so "I was just like my sisters, I just stayed home" even after considering out-of-state colleges that offered her preferred degree program. Similarly, Devon mentioned visiting the school her brothers attended, and although her brothers had the degree in the program she desired, ultimately, she stayed close to home for parental support. Cathy noted discussing her program options with her wife "so it's not just the parents" who influence college decisions.

However, not all relationships positively influenced college decision-making. Cathy emotionally told the story of her high school program for "troubled kids that did not encourage college," but was "actively discouraged." Even still, she applied for university and was accepted, but her mother would not provide the necessary support or information, "like she wouldn't do the financial aid or anything [cries]." Thor also noted that his parents' expectations did not always align with accommodations he would need to receive on campus:

> I would have liked [my dad] to know that the criteria that I'm looking for, in either direction, either career or for college, is going to be different than, let's say, my sister's. You know 'cause, it's easy for parents or caregivers to get caught up in that, 'oh, you know, my kid is disabled, but to me they're not really different.' You know, [parents] get comfortable with the accommodations you have at home to the point where they don't see it as different.

Community Mentors

The role of formal and informal mentorship was key to participant college decision-making. For instance, Maria and Thor noted the impact of medical professionals on their decision-making. Maria, who was in the hospital for much of her childhood, remembered, "…I met a lot of these Child Life Specialists and they helped me a lot [to] cope with a lot of things in the hospital so…I just wanted to give back and do the same thing hopefully [laughs]." Thor described the impact of his orthopedic surgeon whom he has known for many years, stating the doctor, "convinced me to do a gap year." Thor described his doctor asking him: "Do you even know what you want to do? You know it's possible for you to just take a year, work, live on your own for a little bit and see what happens." Thor described his gap year as important in learning to live independently and "figuring out exactly what I need" in terms of resources and mobility devices, as well as what jobs and opportunities would be feasible for him. This helped Thor look for "realistic" career opportunities as the doctor told him, "yes, you have career options, but those have to have accommodations."

For Devon and Nicole, support from their religious community played an important role in college decision-making. Devon's church community rallied around her to research how to prepare an art portfolio for her college of choice. Nicole's pastor worked at the university she decided to attend, enabling her "to make some connections before" even getting to the university. Further, Nicole, a first-generation college student, was unsure about the college process so her family hired a college mentor to assist in the college

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application process. Nicole described the college mentor, "she really helped steer me towards where I needed to be." Ultimately, Nicole's religious affiliation influenced her college choice because she is a "Christian and [I] felt like going to this school steered [me] towards my calling."

Higher Education Factors

Participants described several factors related the influence of higher education contexts on decision-making, which influenced college choice, including (a) institution type, (b) learning environment, and (c) campus location and accessibility.

Institution Type

Perceptions of universities based on their status as a public or private institution influenced participants' college decision-making. This was especially true for participants who emphasized cost as a determining factor in selecting a university, noting that "private institutions are generally money-making machines and you often pay more for the education than what you might really get" (Cathy). Thor noted that he felt some private institutions "have very good campuses, [while] some of them you're really just paying for the name." However, Nicole described her belief that private institutions could provide additional money to students, "private institutions can give you those [scholarships]."

Additionally, tuition differences between in-state and out-of-state institutions played a major role in decision-making [e.g., "I was gonna have to take out a lot more loans because [preferred university] was an out of state school" (Nicole), "A lot of in-state schools are a lot more cost-effective and were pretty [physically] accessible" (Thor)]. Ultimately, university "prestige" dissuaded Nicole from even applying to the university, noting that "it was going to be really hard for me to get into the program".

Participants also held perceptions around timing of attending college and the type of "college experience" they anticipated. Cathy noted had she attended college right after high school she would have had that "glamorized college experience" but did not feel that she missed out having started college as an adult. Other participants noted issues such as being "a little suspicious" of a campus when there was a "large section of Greek frat houses" (Cathy) or attending a "party school" with "drugs and alcohol" (Nicole), where they would not feel comfortable in such environments.

Learning Environment

Participants described universities offering their desired degree program or major as a major decision-making factor. This was particularly true when the desired program aligned with ideal location or other aspects. For example, Devon noted that her university "had a very good art program" and was close to home, two factors that made it an appealing choice. Thor also noted that he wanted a university "that had a really good program on top of… [physical] accessibility and proximity [to family and doctors]." He explained that his current university is connected to graduate programs he would like to pursue, which influenced his decision to attend. Likewise, Robin noted that her professional degree program is the only accredited program in her state, making her decision much easier.

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Beyond the emphasis of degree programs, participants described the importance of online versus on-campus learning environments. For Alex, who has a respiratory disability, the flexibility of online programming was crucial to their health and ability to learn:

> …Say I got a cold and it's a really brutal cold and it has me stuck in the recliner with all my medicine and stuff around me, breathing treatments - that kind of thing - I can still check in on the lecture and be able to get make up work right away. As opposed to having to completely miss [class] because I can't get there. Because I might have an asthma attack trying to get from my car to the building… I can watch this lecture now, or I can listen to a lecture while I'm taking a treatment.

Cathy noted that the bright lights of a classroom sometimes trigger her health-related disability so she would not be able to "do her learning at a set time." Therefore, she completes asynchronous online coursework "anytime I feel well enough." Interestingly, Cathy noted this is likely true for students without disabilities as well ("a lot of people struggle") and noted that all students may benefit from this type of flexibility. On the other hand, Nicole described struggling with courses that transitioned online due to Covid-19: "It was definitely much harder because everything with the pandemic happened … [professors] made everything virtually. I'm more of an in-person person, so it was hard, you know." Whereas Alex noted an increased risk of Covid-19 symptoms due to their disability and was grateful for online courses because "I definitely don't want to get Covid now."

Campus Location and Accessibility

Participants described the importance of the campus location when selecting and being successful at a college. Notably, many participants described the importance of close proximity to family when selecting a college and choosing to live on campus. Through Nicole's decision-making process she thought, "being here at [University] I realized I can go home probably every other weekend, just to see my family." Devon felt the same: "I knew that [my parents] could help me out my freshman year if they were close by, they could drive to see me and help." Devon noted that her parents help her with grocery shopping and "one-on-one advice" with "academics and social life."

Similarly, Thor noted that proximity to his orthopedic physician was an important consideration for the college he selected. When he narrowed down options between his top two college choices, he described his thought process: "This [university] is a lot closer to my orthopedic doctor…and [other university], it would be a six-plus hour drive to get to the [doctor]." His current proximity to the doctor meant that he could make it to the doctor and still make it to "class and go to work later that day." Maria desired to attend a college close to home so she could continue living with her family ("I just didn't wanna leave home yet,") because of the support her mother and sisters provided- adding there were additional benefits: "I saved a lot of money."

A discussed about the influence of mentors, participants also described the importance of the accessibility and physical aspects of campus, such as campus size, layout, buildings, and safety. Thor recounted reviewing campus layouts with meticulous

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detail, asking himself questions such as:

> …If I were going from building A to building B, how long would that take? What would be the best routes? Then following that up with a lot of questions like, what's the public transportation like? Is there an overlap in bus schedules or in other transportation schedules? ... I have to know campus size. I have to know public transportation. I have to know living conditions. I have to know [eventual] graduate assistantships.

Thor went on to describe visiting buildings ahead of time to view the "lecture bowl" to assess whether it was equipped with desks or tables, and whether he would need to enter from the lower level or the top. He noted the age of campus is important as "the likelihood of [old buildings] being accessible is not great" and that if someone could show him a "completely new age accessible campus…and [tell him] this is $80,000 a year, it would have made its way on the list."

Alex reported needing to consider access to handicap parking and proximity to classes-critiquing many campuses for lacking consideration for individuals with disabilities. They noted that "able-bodied people" design universities to "include a wheelchair ramp and that will be fine…just put it way down there at the end in the parking lot and we'll make sure that the wheelchairs can come up onto the ramp" without considering "are you serving just wheelchair users with this ramp? Or are you serving the people who have mobility impairments as well?" They described universities including a wheelchair ramp as following "the letter of the law" but having a ramp that is closer to parking and less steep as "being inclusive."

Two participants (Devon and Nicole) described researching building types before deciding on a college. Devon desired to view the university's art facilities (her anticipated major), and both Devon and Nicole sought safety on campus "at different times of day" (Devon) or "the safety aspect" (Nicole). Devon also described visiting a campus that had a "safe space" for SWD and noted how impressed she was by this feature.

Decision-Making Recommendations for SWD

Throughout the interviews and focus group participants provided recommendations for high schools, colleges, and SWD making decisions about college. Recommendations related to: (a) mentorship and personal relationships, (b) college research and selection, and (c) policy and financial aid information.

Mentorship and Personal Relationships

Multiple participants discussed the desire for one-on-one mentorship in making college decisions and understanding the college-going process. Nicole and Marie agreed that high schools should start mentoring programs to prepare students for college. Nicole suggested that high schools provide personalized resources to SWD, "maybe assign someone, especially to guide SWD and help them throughout high school" because students just have "one counselor so they may [benefit] from additional help." Further, Thor recommended bringing high school alumni who attended college back to speak with SWD who are considering college. This would allow students to hear "different aspects that they have personally gone through it."

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Maria described her experience being connected with a "disability mentor" once she enrolled in college but wished she "had a better connection" with that individual. Cathy recommended the "student success counselor" model implemented at her university who sometimes served "more like a talk therapist" but helps to encourage SWD by providing resources and someone to talk to when they are unsure of what to do. Cathy explained that "as a disabled student going through college, it's more than just an education…it's also breaking down the barriers that society has created between me and the next thing." This informed Cathy's recommendation that having someone one-on-one to help SWD be successful is key. Devon recommended it would be helpful to have the college mentor role be someone that could help "in terms of specific disabilities" so they can "relate" to the student's unique situation. Devon, who has autism, noted this might include talk about social skills or interview techniques from someone who has had similar experiences.

Participants spoke about the power of connecting with peers or mentors, and recommended college programs designed to connect SWD to one another on campus or online. Devon described a mentor from her postsecondary education program for students with intellectual or developmental disabilities, who encouraged her to "do events with other peers in a way that also helped with communicating…stuff like that could help me transition from college to the real world." Similarly, Nicole recommended a group or "conference" of students on her campus with learning disabilities so they could "connect" through a "social group." Cathy, who attended college online, described a social media group for students in their university who are "allies or who are disabled." The group allowed students to form a community and discuss when they are having an issue related to seeking accommodations or other aspects of college. Cathy and other participants (Devon and Nicole) agreed that social media geared toward building community among SWD would be highly beneficial to building community.

College Research and Selection

When researching potential universities, participants recommended numerous strategies for students and colleges to adopt. Thor recommended SWD conduct an initial "resource interviews" with university staff when considering applying to a school and once they make the decision to attend. This would allow students to "know exactly what their accommodations are going to look like" so they can compare and contrast the processes across universities. Other participants noted being unsure where to turn once enrolled at their university, and agreed they wished they had additional information prior to starting courses. Devon described her college tour experience, "I felt like that they didn't tell all of the information about services they offered." Therefore, she recommended providing SWD with a checklist or additional information with questions to ask the university.

Participants described the importance of university websites for students researching where to apply. Nicole and other participants noted that they would like to "start with the [college] website" and then be connected to someone to speak with one-on-one. Participants described difficulty finding the disability services webpage on many university websites, causing "frustration" with the process of researching accommodations and determining who to contact at the university. Therefore, participants recommended university websites prominently display a link to disability services on the homepage. Thor further recommended disability-specific information on disability webpages, so students

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could more easily understand the accessibility within a specific campus, given a student's type of disability. During the focus group conversation, other participants with multiple disabilities were worried about needing "to choose" a disability option if this recommendation were adopted. However, participants agreed that specific accommodation information would be helpful on the website.

Most universities house a career office that is specifically designed to assist students with career exploration, resume building, and interview preparation. Participants noted challenges with university career offices including a lack of staff equipped to work with SWD. Thor and Alex recommended disability training for these professionals in order to ensure they are equipped to interact with, and advise, SWD in potential career options. Along these lines, Cathy noted unique career considerations given her disability (e.g., limited movement) and needing "flexible work hours." As a result, Cathy and other participants (Thor and Alex) acknowledged the potential that certain degrees would not be best suited for flexible jobs and would have liked to explore career options with "someone at the university." Thor noted a college career officer who had never advised students with physical disabilities about career options. Interestingly, participants also shared that beginning these career conversations in college is too late; all participants recommended career exploration programming specifically for SWD with caregiver involvement begin in high school. Participants explained that programming beginning senior year in high school would be too late and agreed that the conversation should begin in sophomore or junior year and then programming could get more specific (e.g., financial aid) as students neared college.

Policy and Financial Aid Information

Participants expressed concern with the lack of financial aid information they received when planning for college, particularly in high school. Nicole and other participants recommended that college decision-making programming and informational sessions (e.g., after school programs) must "cover financials and where you will be living." Given participant uncertainty around types of student loans (i.e., federal, private), interest rates, and "predatory lending," they recommended this content as crucial for preparing SWD for college. Further, participants noted lack of clarity around student loans or disability-related policies, such as Total and Permanent Disability Discharge (TPDD) and Social Security Insurance. They (Thor, Alex, and Cathy) described being unsure of exact policy names, qualification criteria, and specific benefits related to each policy. Therefore, they recommended "more information" related to disability-specific or student loan policies be included in high school or college programming for students with disabilities.

Discussion

The purpose of this study was to explore college decision-making experiences among SWD and to provide recommendations to inform successful college decision-making. This study adds to college decision-making literature by providing the perspective of SWD. Previous literature highlights ways in which policy, individual demographics, higher education, and community influence cost-benefit judgment among SWD and college decision-making among students without disabilities (Perna, 2006; 2008). Importantly, this study found that SWD engagement in cost-benefit analysis informs college choice among SWD, as evidenced

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by weighing the potential costs of college (e.g., student loans, time away from job, social/academic barriers) against potential benefits (e.g., higher paying job, career options supportive of disability needs).

Participants noted lack of information around financial aid policies and perceptions of higher education institutions (i.e., public versus private universities), consistent with previous higher education literature (Perna, 2008; Taylor & Bicak, 2019). This finding contributes to an understanding of how SWD make decisions based on access to and availability of financial aid resources. Participants noted loan forgiveness programs geared toward individuals with disabilities but were unable to identify names or exact requirements of policy. The PI asked participants to describe the nature of the policy, clarifying they were primarily referring to TPDD, a federally run government program that attempts to assist loan holders with disabilities by offering student loan forgiveness upon meeting pre-established criteria. To qualify for this program, documentation of the disability from the Social Security Administration (SSA), the Department of Veterans Administration, or a physician is required for eligibility (Federal Student Aid, 2023). In previous years, restrictions for eligibility of benefits were discernibly limiting and participants faced income monitoring post-TPDD approval, leading to reinstatement of loans during the monitoring period (Department of Education, 2021). In 2016, the Department of Education identified approximately 387,000 borrowers eligible to apply for the TPDD program. Of those, 19,000 submitted applications to receive Total and Permanent Disability Discharge and only 8 percent were approved (Reinicke, 2018).

Following Covid-19 era student loan policy revisions, the Biden-Harris administration indefinitely eliminated the three-year income monitoring period and began administrative data matching to automatically identify eligible individuals to begin loan relief (Department of Education, 2021b). In fact, 98% of reinstated loans for individuals taking part in TPDD was caused by failure to submit the requested forms rather than earnings that were too high (Government Accountability Office, 2016). Participants in this study expressed uncertainty around policy requirements, specifically whether they would qualify in the future or what the actual requirements were. These findings mean participants made decisions about higher education that were not always rooted in accurate policy interpretation. Despite revisions in loan policies to benefit TPDD-eligible borrowers, SWD are making decisions about college based on ideas of loan acquisition that may not accurately reflect their post-degree loan discharge options. For example, a student may select a local college where they can live at home versus an institution further away that may be a better fit. Thus, missing out on valuable learning and living experiences that may benefit the student later in life.

Participants discussed perceptions related to public and private universities. Participants largely described public institutions as a more affordable option and perceived private institutions as "money-making." This finding indicates participants may only consider private institutions as for-profit rather than also acknowledging not-for-profit private institutions. This may have implications for college decision-making as students may preclude all private institutions as an option to attend. Interestingly, all participants attended public universities; therefore, perceptions of SWD attending private institutions may vary, and would be a consideration for future research. Remarkably, participants did not mention social media or similar digital influences as explicitly informing their college

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decision-making, which has shown to affect college decision-making among students without disabilities (Dang et al., 2023).

Finally, participants described additional costs related to higher education, including testing and disability-specific support (i.e., IPSE programming, postsecondary education programs). While the participants of this study did not note these as barriers for attending college, one participant noted she would not have been able to access accommodations through the university if they had not provided her with a scholarship to receive disability testing. Thus, these services are key to the success of some SWD. Cost and access barriers to these services may attribute to diminished graduation rates among SWD compared to students without disabilities. Further, additional costs incurred by SWD related to their disability place an inequitable financial burden on this population of students.

Implications for Policy and Practice

This study highlights the need for pre-postsecondary programming for students and caregivers on (a) career exploration, (b) college choice considerations, and (c) financial aid literacy. Such programming should be implemented in high school settings prior to college considerations to better equip students with college decision-making materials specific to SWD (e.g., accommodation and financial aid information). Given the support provided to SWD by parents, siblings, and other caregivers (Francis et al., 2018), it is important these individuals are included in conversations around financial aid and college choice. Further, this study highlighted lack of knowledge surrounding social policies for individuals with disabilities, including student loan and social policies (e.g., SSI). Participants described lack of information around Social Security Insurance and Medicare. Specifically, they noted confusion or lack of information around student loan policies geared toward loan forgiveness for public service and policies geared toward individuals with disability. Therefore, information about disability-specific policies, including financial aid and social policies, needs to begin in high school with programming that prepares young adults with disabilities to navigate these areas upon transitioning to postsecondary life.

Implications for higher education include accessibility of public information related to services for SWD and training for university staff. Given findings related to career exploration at university career centers, it is evident that all staff interacting with SWD should receive training to explore how one's role in the university considers the needs of SWD.

Future Research

This study included a limited number of participants, however, through maximum variation sampling and multiple data collection techniques (i.e., interviews and focus group) was able to address the research purpose. However, future research should seek to recruit a larger number of participants for interviews, including a larger number of participants across disability diagnosis. This will ensure a more representative sample to ensure findings illustrate the decision-making factors and recommendations across students. Further, future research may explore the experiences of additional individuals who are influential in the college decision-making process, including (a) parents and caregivers, (b) high school counselors and teachers, (c) college admissions professionals, and (d) college financial aid

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representatives. Each of these groups would provide a unique vantage point to inform more holistic college choice programming.

All participants in this study attended public universities and many expressed concerns around private institutions. Therefore, the perspectives of SWD attending private universities should be included in future research to explore differences in college choice. Finally, multiple participants discussed perceptions of "predatory lending" in their interviews. Participants discussed this related to student loan advertisements, interest rates, and loan policy. However, research should seek to understand how predatory lending and recruitment impact SWD and should be considered in future research. Finally, the influence of social media and emotional intelligence has shown to affect college decision-making among students without disabilities (Dang et al., 2023). Future research should explore how these factors may impact college choice among SWD.

Limitations

This study has four primary limitations. First, although the goal of qualitative research is not to generalize finding across a population (Bogdan & Biklen, 2007), the small sample size of this study presents challenges in ensuring the reach of findings across college SWD. Second, because the initial data collection was via survey through university disability service offices, the limited the ability to directly administer the survey to students across universities where the survey was asked to be disseminated. In total, the survey was disseminated to eleven institutions; however, more than 200 universities received the request to disseminate the survey. Third, college degree information and history (e.g., major, previous community college) was not systematically collected across participants. Finally, the findings of this study represent an array of disability diagnoses among the relatively small sample. Therefore, the findings of this study represent the experiences of a limited number of students among disability diagnosis.

Declaration of Conflicting Interests

The authors have no known conflicts of interests to disclose.

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Human Participants

The authors confirm informed consent was provided by the research participants and further ethical guidelines are observed based on the journal's policy.

Originality Note

The authors confirm that the manuscript is their original work, and if others' works are used, they are properly cited/quoted.

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