The Impact of Higher Education Policy on Access & Achievement Among Black and Low Income Students: A Research Update
Session Overview

- Explore the consequences associated with higher education policy and student access on students from black and low SES groups
- Explore the consequences associated with higher education policy and student achievement on students from black and low SES groups
- Explore long-term implications and additional research for the future
Integrated Lit Review: Purpose

- To examine research that investigated how federal legislation has impacted black and low income student enrollment, retention, and degree attainment at higher education institutions
  - Utilization of the Critical Race Theory (CRT) Framework
### CRT Framework

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
<th>Source</th>
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<tbody>
<tr>
<td>1</td>
<td>Racism within society is difficult to address, thus eliminate</td>
<td>Delgado, 1995; Ladson-Billings, 2000</td>
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<td>2</td>
<td>The rejection of colorblindness helps to alleviate misconceptions of equality</td>
<td>Harper, Patton &amp; Wooden, 2009</td>
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<td>3</td>
<td>Gives voice to the silenced who have unique perspectives. Allowing people to become more educated about issues in their communities</td>
<td>Solórzano, 1998</td>
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<td>4</td>
<td>Interest-convergence, encouragement of racial advances when beneficial to white self-interest</td>
<td>Delgado, 1995; Harper, Patton &amp; Wooden, 2009</td>
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<td>5</td>
<td>Revisionist history or the examination of America’s “true” historical record</td>
<td>Delgado &amp; Stefancic, 2001</td>
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<td>6</td>
<td>Racial Realists, or people who understands race as a means by which privilege and status is allocated</td>
<td>Delgado *Stefancic, 2001</td>
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<td>7</td>
<td>Critiques white privilege and the notion of “meritocracy” and how white supremacy is sustained through systematic means such as legal, educational and political that oppresses students of color, low SES and other disenfranchised populations</td>
<td>Bergerson, 2003; Valdes, McCristal Culp &amp; Harris, 2002</td>
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The Problem or the People
Federal Timeline
From 1970s on, the HEA witnessed a significant change

- 1992, legislation allowed more people access to loans while lifting the season
- % of grants declined while % of loans increased
- 1994/95 to 2004/2005, Grant aid increased by 86% while loan aid increased by 130%; increasing the average loan amount from $4,486 to $6,200.
- In 2006, 51% of student aid was represented in loans, $69 billion respectively
- Federal Stafford sub & unsub is largest loan program in US
SES & students of color are reconsidering attending college

- More likely to borrow and accumulate more debt
- 2004, 43% of college ready graduating hs seniors (mean family income of 30k) directly entered college while 75% of students (mean family income of 50k) entered college
- Higher risk of default and high repayment burden upon completion, especially from more expensive and prestigious 4 year institutions and private colleges
Shift Implications contd.

• Increased enrollment in two year institutions resulting in less debt, and decline in 4 year degree attainment for low SES and students of color

• Some researchers (Hu & St. John, 2002; St. John, Paulsen & Carter, 2005) have examined the type of aid and the impact on access & achievement

• **Currently, student debt has surpassed the 1 trillion dollar mark.**

• Student loan debt is un forgiveable (ch.7 or ch. 13)
32nd Annual Enrollment Planners Conference
JULY 17–19, 2017 | SWISSOTEL CHICAGO
www.act.org/epc
• Found that 56% of black students had unmet need after accounting for all other aid, using loans to make up the difference
• 59% of low-income students at public four-year institutions; 64% at private, not-for-profit four-year institutions; and 20% at public two-year institutions borrowed
• While enrollment for low income and students of color has increased overall, many four year universities are starting to see a decline in enrollment. Many students of color and low SES are attending part time or entering community college, resulting in a lack of four year degrees.
Implication on Enrollment & Attainment contd.

• Recent studies have found that 36% of low income students compared to 81% of high income students complete a bachelor’s degree. Also, 40% of black students compared to 58% of white students complete a bachelor’s degree during an 8 year time period

• Research has also shown that students from lower socioeconomic backgrounds and those of color are more likely to accrue debt resulting in non-completion or high default than their white peers due to the lack of a safety net or high enough paying jobs

• After graduation, moreover, students of color are more likely to be unemployed and less likely to be happy with their educational experiences—resulting in diminished capacity to repay loans
• Participation in higher education among African American and low income students while increasing, it is not at the rate of whites and Asians
• The lack of grant aid is forcing low income and black students to turn to loans in order to meet their unmet need in order to attend college
• Students of color and low-income are turning to more affordable options such as community college while white students are attending more prestigious universities, and accumulating less debt than their underrepresented peers
The Future

https://youtu.be/EGpFUow2nTQ?t=51
Future Research

- More research focus on access, retention and degree attainment among low income students and students of color
- A better understanding of how current federal and state education policy is impacting low income students and students of color, with a focus on intersectionality.
- More research on the impact that the type of aid has on student access and achievement, especially on students from all underrepresented populations
- Additional research in order to better understand factors that predict loan delinquency and default
Thank You!

Questions?

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References

References


• Collier, D. & Herman, R. (2016, April). Modifying the federal loan guarantee provision in the Higher Education Act of 1965: An overview of federal policies that have transitioned higher education from the social good. Retrieved September 16, 2016, from https://www.researchgate.net/publication/295405415_Modifying_the_federal_loan_guarantee_provision_in_the_Higher_Education_Act_of_1965_An_overview_of_federal_policies_that_have_transited_higher_education_from_the_social_good


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