# **Signature Assignment:**

# **Economic Inequality and Higher Education**

## Shannon Usher

College of Professional Studies, Northeastern University

EDU 6051: Culture, Equity, Power & Influence

Dr. Christopher MacDonald-Dennis

March 27, 2022

Economic inequality's impact can be felt in all aspects of life; however, in this workshop series, we will be examining how economic inequality interacts with higher education. In particular, I have broadly categorized it into three particular pain points: (1) access, as lower income families are less likely to apply to and attend a 4 year institution (Haveman & Wilson 2007) (Hass 2013), (2) affordability, as rising costs of higher education force about 4 out of 10 students to drop out (Handel & Strempel 2021) and adversely impact students' mental health and social skills (Parker, Jerrim, Schoon & Marsh 2016), and lastly (3) attainment, as degree attainment is tied to wealth attainment (Taylor 2019) and students from high-wealth families are twice as likely to be upwardly mobile (Braga, McKernan, Ratcliffe & Baum 2018).

The goal of this workshop series is two-fold. First, it is my hope that this workshop allows participants to feel confident in using whatever resources they have at their disposal to create an equitable environment for all students. In this case, equity refers to all students having equal opportunities for success in higher education and beyond. Furthermore, equitable education should not include giving students the same tools; rather, it means meeting them where they are so that we can provide them with what they need. To give a disadvantaged student the same tools and resources as a privileged student is not enough, particularly when the system is stacked against low-income families and families of color.

Second, this workshop series should further the cultural proficiency of the participants. They will be better educators by understanding and valuing their unique and shared experiences and those of their students, and utilizing them as an educational tool in and out of the classroom. To be culturally proficient also means recognizing the differences in these experiences and understanding how those differences can impact other aspects of life. A culturally proficient person is a broad thinker, a question-asker, and a compassionate citizen.

To accomplish this, I have structured this three part workshop series mirroring the real world experiences of students. Day one (titled "Admissions") encompasses discussion on aspects of a student's life that inhibits or assists their access to education. Day two (titled "Enrollment") focuses on challenges students face while they pursue a degree at a college or university. Finally, day three (titled "Graduation") examines what happens when a student leaves the higher education sphere and enters into the workforce. Much like how those events build or destroy the foundation of a student's financial success in their adult life, this workshop follows the same structure and should further build upon participants' skills to educate equitably.

This series was designed with the Northeastern University Department of Political Science in mind; however, it was also intentionally designed to fit the needs of any group. As a result, I have left the worksheets and other materials purposely devoid of specific identifiers so that it can be easily adapted for other use. Additionally, while I did design this with myself as the facilitator, I also left instructions on the facilitation of each activity so that another person could utilize this series for their own purposes.

Notably, this workshop series also includes assignments that should be completed before the start of that session. This was a conscious effort to utilize the 2 hour time limit for each session as a discussion space. Furthermore, equity literacy and cultural proficiency also rely on self-reflection and education. It is important that participants do work for themselves in service of themselves, not just for the purposes of the group or simply to complete the workshop. By distributing readings on these topics from a broad variety of sources, it will expand the library of resources that participants have access to and encourage them to continue to search for other sources of information and experiences other than their own.

At the end of each day, there is an action item to be completed; the learning cannot be contained to simply the workshop itself. Participants should commit to using their new found knowledge. With this in mind, the ideal structure for this workshop is to hold them with 4 weeks in between each session, thus allowing participants time to complete their reading and prepwork, and to follow through on one of their commitments.

To prepare for this workshop series, I have compiled a packet of information that should have all required resources and materials for successful implementation. The structure of this document itself includes the following pieces of information:

- The template outlined in our course (on transfer, meaning, and acquisition)
- Daily workshop packets that include:
  - A workshop overview that lists (1) the pre-session work, complete with links to reading materials and assignment descriptions, (2) brief descriptions of each session, (3) session timing, and (4) the actionable item/commitment.
  - Detailed descriptions of each activity for the facilitator, with any relevant worksheets or handouts properly labeled.
- A timeline of to-do items for the facilitator to prepare participants for each session.
- A survey for the facilitator to send to participants to receive feedback.
- References that the assigned reading materials, materials used to create any of the hand outs, and any materials cited at the beginning of the introduction.

# ECONOMIC INEQUALITY IN HIGHER EDUCATION:

## A 3-PART WORKSHOP SERIES

## PARTICIPANT LEARNING OBJECTIVES

#### TRANSFER

Faculty will be able to independently use their learning to...

- Understand how economic inequality impacts a student's education before attending, while attending, and after graduating from their institution.
- Identify external forces that perpetuate economic inequality among college students.
- Address departmental forces at their university that perpetuate economic inequality.
- Engage in conversations with college and university leadership on institutional forces that perpetuate economic inequality with thoughtful questions and prepared suggestions.

## MEANING

#### **Understanding**

## **Essential Questions**

Faculty will understand that...

- The cost of college begins before attendance and does not end for decades.
- Economic inequality looks different from student to student.
- Some costs are not a result of department decisions; however, there are opportunities for the department to address these costs.
- Many students consider the costs of textbooks when choosing courses; many also attend class without purchasing books.
- Economic inequality, like many things in the United States, disproportionately affects some more than others.
- Upon graduation, many students are not prepared to handle the debt they have accumulated.

Faculty will examine...

- What specific costs are associated with applying and choosing to attend an institution?
- What obstacles do students face that contribute to their ability to pay for college?
- What costs do students in the department face due to the institution? Due to the department? Outside costs?
- How do these expenses affect a student's day to day life?
- What populations are affected the most by economic inequality?
- What changes can the department make to address these issues?
- How can the department support students after graduation? What is currently available to help those students?

# ACQUISITION

Knowledge Skills

Faculty will know...

- Definitions of "economic inequality," "Open Education Resources (OER),"
- Resources available to students on campus and in the department.
- Resources available to faculty to assist in making a more equitable classroom space.
- Approaches of other institutions to address these issues on their campuses.

Faculty will be able to...

- Develop and conduct a survey of current students and their financial concerns.
- Implement changes in curriculum and course planning to benefit students.
- Improve retention of students in their courses and in the department.
- Communicate with other departments on how to approach these issues more broadly.

# SESSION ONE: "ADMISSIONS"

# WORKSHOP OVERVIEW

# PRE-SESSION ASSIGNMENTS

Readings

Work

<u>Low income students face systemic barriers</u> <u>to college access</u>

The Indicators of Higher Education Equity in the United States

Compile a list of things that surprise or don't surprise you from the readings on access. If you have other readings or resources you would like to share on this topic, bring them with you. Come prepared to discuss.

#### SESSION DESCRIPTION

Faculty will discuss challenges students face as they apply to college and pre-existing barriers that make college one of the hardest things a family has to discuss, both in the reading materials and through the case study. From this discussion, they will generate a survey to send to their students and use the data in the next workshop.

# SESSION SCHEDULE

Timing	Activity
30 Minutes	Discussion on Workshop Readings
45 Minutes	Student Case Studies
45 Minutes	Survey Creation

## ACTION ITEM/COMMITMENT

Send the survey created in the workshop session to students currently enrolled in each of your courses. Allow three weeks for response collection. Be sure to send reminders to students to ensure more responses.

# DISCUSSION ON READINGS

**TIME: 30 mins** split between small group discussions (15 mins) and reconvene for large group discussion (15 mins)

**MATERIALS:** (1) Participants should bring their reading notes on things that surprised them and didn't surprise them.

**INSTRUCTIONS:** First, small groups will discuss what they learned through the readings and share any insights they bring to the table from outside sources or personal experiences. Groups should also compile a list of questions (if they have any) to explore as a group or on their personal time at a later date. Then, the groups will return for a large group discussion to share what their group discussed. The goal of this activity is to establish a baseline understanding of financial strains that students might experience in their time in higher education.

**FOR THE FACILITATOR:** Feel free to use the bottom of this page to take any notes of questions faculty might be curious about, things they might disagree with, or other resources they might mention. Be sure to share this information with faculty at the end of this workshop series (as mentioned in the facilitator timeline).

# STUDENT CASE STUDIES

**TIME: 45 mins** split between small group discussions (15 mins) and reconvene for large group discussion (30 mins)

**MATERIALS:** (1) Student Case Studies worksheet, (2) reference tables for average expenses, and (3 - optional) a large notepad and markers, a white board and markers or a chalkboard and chalk, or a projector and screen for note taking

**INSTRUCTIONS:** First, small groups of 3-5 will elect a note-taker to complete the table about student experiences. The table into three sections: (1) applications and admissions, which would encompass any experiences before college attendance that would affect a students' ability to access higher education, (2) continuing enrollment, which would include any expenses ongoing throughout their higher education experience, like textbooks, transportation on-campus or off campus living, etc., and (3) graduation and beyond, where faculty should consider what a degree (in general, from their institution, and their department) allows or inhibits a student's success.

Each group should consider the challenges this student might face at every stage of the college process. Is the experience different for a student depending how many people work to meet that income threshold? Does this student's experience change if their parents are paying for their schooling or if the student will be responsible for paying? How does race interact with this situation? What kind of experience does this student have at this institution? In this department? Can you think of a student you interacted with that might have similar experiences to this student? What aspects of this do you, the department, and the institution have control over? What is a matter of public policy?

We will examine three different scenarios: (1) a low-income household (poor/near poor and lower-middle class), (2) a middle-class household (middle and upper-middle class), and (3) a wealthier household (rich).

Then, each group will report their thoughts to the large group for a broader discussion and comparison of notes. The facilitator will collect the sheets at the end.

**FOR THE FACILITATOR:** If possible, double up the scenarios and make slight changes; for example, if there are 6 groups, have two groups each work on a given scenario but have one describe the experiences of white student and the other a student of color, or have one evaluate the challenges of a single source of income versus dual income, etc. This can and should be catered to the group of faculty you are interacting with.

During the group discussion, Try to draw attention to parallels between the scenarios and highlight their differences. Here are some questions you can ask to stimulate conversation (though these might come up naturally): Is there a through line in all of these scenarios? Did your groups disagree on the challenges? What was the first thing your group discussed? How many of you could think of a student who might fit this description? Is there anything we haven't mentioned so far that should be considered?

# CASE STUDY REFERENCE SHEETS

#### 2019 Incomes for Families of Three

Poor/Near	Middle Class			Rich	
Poor	Lower	Middle	Upper	Ricii	
< \$32,048	\$32,048 - \$53,413	\$53,413 - \$106,827	\$106,827 - \$373,894	\$373,894 <	

-This table is pulled from a US News & World Report article on a 2019 study by Stephen Rose, a nonresident fellow at the Urban Institute and research professor at George Washington University (Snyder & Kerr, 2021).

Undergraduate Book/Supplies (B/S) and Transportation (T) Costs, Class of 2015-2016

Indirect	ndirect Public Ins			stitutions			Private Nonprofit		
Student Costs	2 Ye	ar Comm	nuter			4 Year Or	n Campus	S	
by AY	B/S	Τ	Both	B/S	T	Both	B/S	Τ	Both
2012–13	1348	1808	3156	1316	1218	2534	1365	1050	2415
2013-14	1365	1836	3201	1297	1207	2504	1347	1064	2411
2014–15	1425	1862	3287	1315	1230	2545	1335	1183	2518
2015–16	1450	1885	3335	1379	1179	2558	1327	1098	2425
Total <sup>1</sup>	2875	3747	6622	5307	4834	10141	5374	4395	9769

<sup>&</sup>lt;sup>1</sup>Total for two year institutions reflects the sum of AY 2014-15 and 2015-16.

- -This table uses data collected from *College Board*'s annual reports (*The College Board*, 2012) (*The College Board*, 2013) (*The College Board*, 2014) (*The College Board*, 2015).
- -This table has been adjusted to 2018-2019 constant dollars based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor.

# CASE STUDY REFERENCE SHEETS

Undergraduate Institutional Costs and Financial Aid, Graduating Class of AY 2015-2016

AY	All Institutions			Public Institutions			Private Institutions		
AI	All	4yr	2yr	All	4yr	2yr	All	4yr	2yr
2012–13	22,150	26,132	10,480	16,444	19,130	9,773	37,750	38,394	25,567
2013-14	22,630	26,625	10,662	16,846	19,509	10,006	38,799	39,450	25,730
2014–15	23,252	27,190	10,864	17,323	19,938	10,257	40,045	40,651	26,032
2015–16	23,851	27,777	11,062	17,821	20,413	10,538	41,472	42,021	25,909
Total <sup>1</sup>	91,883	107,724	21,926	68,434	78,990	20,795	158,066	160,516	51,941
Federal Aid <sup>2</sup>	_	31,800	19,700	-	28,600	16,600	_	$38,900^3$	27,250 <sup>\$</sup>
Remaining	-	75,924	2,226	-	50,390	4,195	-	121,616	24,691

<sup>&</sup>lt;sup>1</sup>Total for two year institutions reflects the sum of AY 2014-15 and 2015-16.

<sup>2</sup>Amount borrowed is calculated among those who took out undergraduate federal loans and includes only their undergraduate federal loan amounts. Includes only loans made directly to students. Does not include Parent PLUS Loans or other loans made directly to parents.

<sup>3</sup>Four year private institution aid is here represented as the average of nonprofit (33,900) and for-profit (43,900).

<sup>4</sup>Two year private institution aid is here represented as the average of nonprofit (26,400) and for-profit (28,100).

- -Data in this table represents information collected and analyzed by NCES as a part of their *Fast Facts* series, and includes information from their facts on "Tuition Costs of Colleges and Universities" and "Financial Aid" from their 2021 published report (NCES, 2021).
- -NCES indicated that comparisons in federal aid across two and four year institutions was not advised, as students qualified for different amounts and kinds of federal funds distinct between the two.

# CASE STUDY ACTIVITY SHEETS

Each group should consider the challenges this student might face at every stage of the college process. Is the experience different for a student depending how many people work to meet that income threshold? Does this student's experience change if their parents are paying for their schooling or if they will be responsible for paying? How does race interact with this situation? What kind of experience does this student have at this institution? In this department? Can you think of a student you interacted with that might have similar experiences to this student? What aspects of this do you, the department, and the institution have control over? What is a matter of public policy?

Which scenario are you evaluating? Please circle.				
a low-income household (poor/near poor and lower-middle class)	a middle-class household (middle and upper-middle class)	a wealthier household (rich)		

Applications and Admissions	
Continuing Enrollment	
Graduation and Beyond	

# SURVEY CREATION

**TIME: 45 mins**, split between small group discussions (15 mins) and reconvene for large group discussion (30 mins)

**MATERIALS:** (1) Survey worksheet with sample questions, and (2 - facilitator only) a notepad or computer to compile questions

**INSTRUCTIONS:** The purpose of this exercise is to gather real feedback on how this particular department is succeeding at meeting students' needs, and to hear concerns they might not have considered before. After receiving copies of the sample survey questions on the next page, small groups will list additional questions that they would like to get student feedback on or remove questions they are not as interested in as it pertains to how the department addresses or ignores economic inequality. Then, small groups will reconvene and compare notes to create the final version of this survey.

For reference, the Trellis survey sampled herein had over 80 questions and took around 13 minutes to complete. It also collected basic demographic data, pertaining to age, gender, and full-time v. part-time students.

**FOR THE FACILITATOR:** Feel free to use whatever survey method you find the most intuitive, as you will be the one to create the survey itself and present the results in session #2. Google Forms is perhaps the easiest and most far reaching form option and can be kept anonymous.

# SAMPLE SURVEY QUESTIONS

The questions and topics below have been pulled from the report "Financial Barriers and College Success: Findings from a Student Financial Wellness Survey" shared at the SFARN Conference on June 8, 2018, and conducted by Trellis Company member Jeff Webster, Director of Research, and Kasey Klepfer, Research Analyst. Read the full report here.

#### Questions with responses on a 5 point scale rating (strongly agree - strongly disagree):

- 1. I worry about having enough money to pay for school.
- 2. I know how I will pay for college next semester.
- 3. I worry about being able to pay my current monthly expenses.
- 4. It is important that I support my family financially while in college.
- 5. I have more student loan debt than I expected to have at this point.
- 6. To what extent do you agree or disagree that your school makes tuition more affordable?
- 7. To what extent do you agree or disagree that your school makes transportation more affordable?
- 8. To what extent do you agree or disagree that your school makes required class supplies more affordable?
- 9. To what extent do you agree or disagree that your school makes food more affordable?
- 10. To what extent do you agree or disagree that your school makes textbooks more affordable?
- 11. To what extent do you agree or disagree that your school makes housing more affordable?
- 12. My school is aware of the financial challenges I face.
- 13. The faculty at my school understands my financial situation.

#### Questions with specific answer formats:

- 14. How confident are you that you will be able to pay off the debt acquired while you were a student? (Very Confident, Confident, Somewhat Confident, Not At All Confident)
- 15. Do you provide financial support for any of the following individuals? (A Child or Children, Your Parent(s) or Guardian(s), Your Spouse, Other Family Members, None)
- 16. In the past 12 months, how many times did you run out of money? (Never, 1, 2, 3, 4, 5+)
- 17. Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month? (Yes, No, I Don't Know)

#### Related topics of questioning to consider:

- 18. Food insecurity
- 19. Housing insecurity and homelessness
- 20. Access to medicine and healthcare

# SESSION TWO: "ENROLLMENT"

# WORKSHOP OVERVIEW

## PRE-SESSION ASSIGNMENTS

Readings

Work

Financial Barriers to College Completion

Analysis of student and faculty perceptions of textbook costs in higher education.

Examine course syllabi from the past academic year and list all required and optional readings - and their costs. Feel free to include multiple purchasing options. Come prepared to discuss.

#### SESSION DESCRIPTION

Faculty will begin to explore department needs from survey results, and begin to identify areas in their curriculum that can be changed to improve equitable access for all students. Additionally, faculty will participate in a discussion on the ways the institution creates some of the cost passed onto students and how the institution supports or doesn't support students.

## SESSION SCHEDULE

Timing Activity

75 Minutes Survey Results

45 Minutes Syllabi and Course Materials

#### ACTION ITEM/COMMITMENT

Commit to making a change in each of your courses. This could mean making required materials optional, utilizing OERs, or other ideas shared in the discussion on syllabi and course materials. The facilitator will ask for everyone to share their commitment out loud at the end of the conversation on "Syllabi and Course Materials" so that it can be recorded and addressed in the next semester by department leadership.

## SURVEYRESULTS

**TIME: 75 mins** split between an overview of initial findings from facilitator (15 mins) small group discussions on data collected (30 mins) and reconvene for large group discussion (30 mins)

**MATERIALS:** (1) initial interesting findings PowerPoint (not attached, as it would need to be created from unique survey data), (2) projector, screen, and computer to share PowerPoint and take notes, and (3) paper copies of complete survey results printed for each participant

**INSTRUCTIONS:** First, the facilitator will lead an overview of survey results. Then, in small groups, participate in a discussion on at least 3 questions whose results you found interesting or thought provoking, and brainstorm ways that individual faculty, the department, and the institution might consider addressing these problems. Once small groups return to the complete faculty team, a discussion should be had on what topics should be addressed first and which suggestions are feasible.

**FOR THE FACILITATOR:** If you used Google Forms, this next step should be simple. You can use the results page to share graphs of survey responses via PowerPoint. Don't feel the need to include responses to every question here. The first portion of this exercise is to set the tone and share a high level overview of data. When faculty break into small groups, turn the projector off. Only turn it on when faculty reference specific questions during the large group discussion, as needed. This will help reduce visual distractions and keep small groups on task.

This will be one of the most note-taking heavy sessions of this workshop. If you feel like you want to actively participate more in conversation, I would suggest having a volunteer take notes (if possible). You might also consider running this workshop with a second person and alternate who runs each activity and who takes notes.

## SYLLABIAND COURSE MATERIALS

**TIME: 45 mins** split between small group discussions (20 mins) and reconvene for large group discussion (25 mins)

**MATERIALS:** (1) Participants should bring their prepared list of course materials and costs, (2 - facilitator only) keep a computer on hand to search for materials if faculty have questions on item costs and to record faculty commitments to follow through on.

**INSTRUCTIONS:** First, small groups will gather to discuss materials they use in their classes and compare costs. Groups should keep in mind the results previously discussed about perceptions of these costs. It is possible that faculty opinions might conflict with data gathered in this survey. Small groups should also consider why they require specific materials, and if there are other options they can utilize.

Once the large group reconvenes, faculty are encouraged to share their findings on what the average cost of their materials might be or how easy it is to find affordable versions of those books.

At the end of this session, before departing for the day, faculty are asked to inform the facilitator of their commitment to a change in their curriculum as a result of survey data and materials discussions.

**FOR THE FACILITATOR:** It is entirely possible that some faculty might get defensive about their required materials. Prepare for those responses. Once you have collected commitments, submit them to the department chair. At the end of the workshop, also include them in the materials and resources sent to all faculty so that they might hold each other accountable.

# SESSION THREE: "GRADUATION"

## WORKSHOP OVERVIEW

#### PRE-SESSION ASSIGNMENTS

Readings

Work

Where the Weaknesses Are in Student Financial Wellness

Will that college degree pay off? A look at some of the numbers.

Reach out to (at least) two alumni and ask for updates on what they are doing for work and if they have student loans. Be prepared to share those updates and any concerns they mentioned.

#### SESSION DESCRIPTION

Faculty will discuss the current situations of real students after graduation and see how they feel or not feel the impact of the cost of college. Faculty will then move into a discussion on realities students in their discipline face upon graduation and what job prospects look like for them. The last activity will be a discussion on how the department supports or does not support graduates after they leave the school.

SESSION SCHEDULE				
Timing	Activity			
45 Minutes	Student Updates			
45 Minutes	Alumni Relations			
30 Minutes	Final Thoughts and Questions			

#### ACTION ITEM/COMMITMENT

Reach back out to the same alumni before the next department meeting. Identify (at least) one thing that you can do to support that alumni in their career. This could mean offering a contact to another professional, reviewing a project they need help with, helping them reorient their professional priorities after graduation, or anything else you might have the ability to assist them with. Get creative and personal.

## SYLLABIAND COURSE MATERIALS

**TIME: 45 mins** of large group discussion

**MATERIALS:** (1) Participants should bring any notes they collected on what students are doing - if they have any published materials they would like to share, have them submit them to the facilitator to include at the end of the workshop, and (2) a computer to take any notes or reminders for alumni activities

**INSTRUCTIONS:** This is a report out activity. One by one, faculty will be asked to share who they reached out to, what the alumni have been working on, what challenges they might face, and any other notable facts.

**FOR THE FACILITATOR:** This activity functions both as an established baseline for the next activity, but also as a potential morale boost. People like to reminisce and think fondly about students - in reality, faculty will most likely only reach out or remember students they particularly like. Having a comfortable conversation about former students should make this workshop feel like it is worth it. Feel free to emphasize this point if any faculty get frustrated or lose focus: this conversation is about supporting students.

#### ALUMNIRELATIONS

**TIME: 45 mins** split between small group discussions (20 mins) and reconvene for large group discussion (25 mins)

**MATERIALS:** (1) a computer to take any notes

**INSTRUCTIONS:** In small groups, faculty should discuss how alumni reach out to them (if at all) and the kinds of things they discuss, think critically about how the department and the institution support alumni, and share any resources that they know of for alumni support. If it is difficult to think of resources, that is still useful information. Before returning to the large group, each small group should come up with one suggestion to support alumni.

In the large group discussion, have each smaller group share what they talked about, what resources they know of, and what suggestions they have to support alumni - which could be on an individual, departmental, and/or institutional basis.

FOR THE FACILITATOR: This final activity should allow faculty to think critically about how higher education impacts the adult life of everyone who goes through this system, regardless of whether they graduate or not. Be sure to keep ideas and suggestions in a SMART format, as some could be lofty or unattainable. If faculty get frustrated because they think the issue is too large for them to have an impact, start to ask questions to hone in further on a single actionable item.

# **HELPFUL RESOURCES:**

# FACILITATOR TO-DOS

#### WORKSHOPTIMELINE Timing Facilitator Action Items Week 1 Send workshop agenda to participants Week 2 Remind participants of pre-session work Week 3 Session reminder, send any additional resources faculty forward to you Week 4 Workshop One: "Admissions" Week 5 Remind participants to send survey to their students Remind participants of pre-session work, check on survey status Week 6 Week 7 Session reminder, sharing of any new resources, compilation of survey data for next workshop Week 8 Workshop Two: "Enrollment" Week 9 Remind participants to reach out to alumni Week 10 Remind participants of pre-session work and alumni reach outs Week 11 Session reminder, reach out reminder, sharing of any new resources Week 12 Workshop Three: "Graduation" Week 13 Send follow up email for feedback, share all gathered resources

#### References

- Braga, B., McKernan, S.-M., Ratcliffe, C., & Baum, S. (2018, December 24). *Wealth inequality is a barrier to education and social mobility*. Urban Institute.

  https://www.urban.org/research/publication/wealth-inequality-barrier-education-and-social-mobility
- The College Board. (2012). Trends in college pricing 2012. *Trends in College Pricing*. https://research.collegeboard.org/pdf/trends-college-pricing-2012-full-report.pdf.
- The College Board. (2013). Trends in college pricing 2013. *Trends in College Pricing*. https://research.collegeboard.org/pdf/trends-college-pricing-2013-full-report.pdf
- The College Board. (2014). Trends in college pricing 2014. *Trends in College Pricing*. https://research.collegeboard.org/pdf/trends-college-pricing-2014-full-report.pdf.
- The College Board. (2015). Trends in college pricing 2015. *Trends in College Pricing*. https://research.collegeboard.org/pdf/trends-college-pricing-2015-full-report.pdf.
- Dwyer, K. (2017, April 27). Low-income students face systemic barriers to college access. The Ithacan.
  - https://theithacan.org/news/low-income-students-face-systemic-barriers-to-college-acces/
- Ezarik, M. (2022, February 25). Survey: College students need help with financial literacy.

  Inside Higher Ed.

  https://www.insidehighered.com/news/2022/02/25/survey-college-students-need-help-fin
- Handel, S. J., & Strempel, E. L. (2021, August 31). *Building Back Better: Beyond Free College*.

  Inside Higher Ed.

ancial-literacy

- https://www.insidehighered.com/views/2021/08/31/investing-strategies-boost-degree-completion-not-free-college-opinion
- Hass, N. (2013, December 1). *How do you get poor kids to apply to great colleges?*Smithsonian.com.

  https://www.smithsonianmag.com/innovation/how-do-you-get-poor-kids-to-apply-to-grea
  - https://www.smithsonianmag.com/innovation/how-do-you-get-poor-kids-to-apply-to-great-colleges-180947642/
- Havemen, R., & Wilson, K. (2007). Access, Matriculation, and Graduation. In S. Dickert-Conlin
  & R. H. Rubenstein (Eds.), *Economic inequality and Higher Education: Access*,
  persistence, and success (pp. 17–43). essay, Russell Sage Foundation.
- Marcus, J. (2021, November 1). Will that college degree pay off? A look at some of the numbers.

  The Washington Post. Retrieved March 26, 2022, from

  https://www.washingtonpost.com/education/2021/11/01/college-degree-value-major/
- Martin, M. T., Belikov, O. M., Hilton III, J., Wiley, D., & Fischer, L. (2017). Analysis of student and faculty perceptions of textbook costs in higher education. *Open Praxis*, *9*(1), 79. https://doi.org/10.5944/openpraxis.9.1.432
- National Center for Education Statistics (NCES). (2021). Endowments. *Fast Facts*. https://nces.ed.gov/fastfacts/display.asp?id=73.
- National Center for Education Statistics (NCES). (2021). Expenditures. *Fast Facts*. https://nces.ed.gov/fastfacts/display.asp?id=75.
- National Center for Education Statistics (NCES). (2021). Financial aid. *Fast Facts*. https://nces.ed.gov/fastfacts/display.asp?id=31.
- National Center for Education Statistics (NCES). (2021). Income of young adults. *Fast Facts*. https://nces.ed.gov/fastfacts/display.asp?id=77.

- National Center for Education Statistics (NCES). (2021). Tuition costs of colleges and universities. *Fast Facts*. https://nces.ed.gov/fastfacts/display.asp?id=76.
- Parker, P. D., Jerrim, J., Schoon, I., & Marsh, H. W. (2016). A multination study of socioeconomic inequality in expectations for progression to higher education: The role of between-school tracking and ability stratification. *American Educational Research Journal*, *53*(1), 6–32. https://doi.org/10.3102/0002831215621786
- The Pell Institute for the Study of Opportunity in Education. (2021, May 19). *Indicators of higher education equity in the United States* reports and data, 2021. The Pell Institute. http://pellinstitute.org/indicators/
- Roble, J. (2017). *Poverty Fact Sheet: Financial Barriers to College Completion*. Institute for Research on Poverty.
  - https://www.irp.wisc.edu/publications/factsheets/pdfs/FactSheet12-College Barriers.pdf
- Taylor, K. (2019, July 25). Poverty's long-lasting effects on students' education and success.

  INSIGHT Into Diversity.

  https://www.insightintodiversity.com/povertys-long-lasting-effects-on-students-education
  - -and-success/
- U.S. Bureau of Labor Statistics. (2021). CPI inflation calculator. *U.S. Bureau of Labor Statistics*. https://www.bls.gov/data/inflation\_calculator.htm.
- Webster, J., & Klepfer, K. (2018, June 8). Financial Barriers and College Success: Findings from a Student Financial Wellness Survey. Trellis Company.

  http://pellinstitute.org/downloads/sfarn 2018-Webster Klepfer 060818.pdf