Barriers Beget Barriers:

Low-Income Students, Income Inequality, and the Role of Higher Education

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In the United States in 2020, 37.2 million people lived in poverty representing a poverty rate of 11.4% (this is a 3.3 million person and 1.0% increase over 2019). Poverty disproportionately affects young people. For Americans under the age of 18, the poverty rate in 2020 was 16.1% (U.S. Census Bureau, 2022). If 16.1% of Americans under 18 experience poverty, then students in higher education who experience poverty should be a similar number. Pew Research Center analysis of Nation Center for Education Statistics shows a different narrative. The most recent data indicates that 31% of enrolled students were in poverty (Fry & Cilluffo, 2020); this means that students in poverty are more likely to enroll at a higher education institution than their peers. This paper will address how this trend came to exist and how the systems of higher education continue to perpetuate poverty even after graduation.

Historical Context

Levels of educational attainment have a noticeable impact on income; someone with a bachelor's degree makes nearly double on average that of someone who has completed high school (U.S. Bureau of Labor Statistics, 2021). Additionally, degree attainment, particularly at selective colleges and universities, is perceived to be an important stepping-stone to professional and leadership positions and a general measure of traditional success (Pallais & Turner, 2007). For both its financial and social reasons, higher education has become a marker for low-income students to increase their upward mobility (Dalton & Crosby, 2015). Despite a thirst for knowledge and an appetite for success, the cost of higher education represents a barrier to low-income students.

To remove this barrier, the federal government began to implement student financial aid programs. Beginning in the 1960s, the United States introduced a series of grant programs designed to allow low-income students to attend a higher education institution at a reduced cost

(Coomes, 2000). One of the most notable pieces of legislation to emerge from this push was the Higher Education Act of 1965 which supported efforts to expand and increase access for low-income and first-generation students such as Pell Grants (American Council on Education, 2021), a system that is still used to assist low-income students today. Despite its clear success in increasing enrollments of low-income students, the current structure of financial aid is still a barrier itself.

Current public policy does not prepare low-income families for the costs of higher education, even with efforts centered on increasing Pell grants and decreasing institutional costs. The Free Application for Federal Student Aid is often perceived as complicated and difficult, and many families do not complete it as a result. In 2020, 100,000 fewer high school seniors completed financial aid applications (Long & Douglas-Gabriel, 2020). Furthermore, many institutions focus on merit-based aid, rather than need-based aid and further estrange low-income students from higher education (Engberg & Allen, 2011; Pulcini, 2018). A potential solution to this problem creates another barrier itself: enrollment management.

When the federal and state governments fail to provide students with the resources they need to attend an institution, including the knowledge of how to even access those resources, the development of recruitment strategies and policies at higher education institutions themselves becomes an important piece of this puzzle (Engberg & Allen, 2011). Unfortunately, relying on institutions is statistically unreliable. Though many institutions of higher education have shifted to include diversity in their missions and focus on increasing their numbers of low-income students, enrollment management still constrains equity outcomes for low-income students as they try to balance their priority at the institution versus the priority of revenue outcomes and institutional prestige (Hossler & Kalsbeek, 2008).

Campus Climate and Persistent Barriers to Educational Attainment

In addition to barriers that may impact a low-income student's likelihood to attend an institution of higher education; institutions themselves perpetuate cycles of poverty while students are enrolled. Campus activities and student groups with fees, internships (paid and unpaid), and study abroad programs provide students with meaningful and valuable experiences but restrict access to those with the financial means and are often inaccessible to low income students. In doing so, institutions have emphasized measures of merit that are behind paywalls; as a result, this both ignores the existence of such barriers, and fails to even the playing field for low-income students (Dalton & Crosby, 2015).

Indirect costs of attendance must be considered in this conversation as well; the most notable are textbooks and transportation. These indirect costs, depending on the institution, could potentially make up half or more of the total cost of attendance (Carrns, 2020) and often are not covered in student financial aid packages as they are purchased outside of loan disbursement. In fact, a 2017 study found that 66% of students surveyed had not purchased a textbook due to cost (Martin et. al, 2017) and a 2021 survey found 68.6% of students surveyed delayed purchasing a textbook due to cost, and 41.3% reported not purchasing required materials (Spica & Biddix, 2021). Though books are tied to academic success, perhaps even more significant is the food and housing crisis in higher education.

A 2018 study of 43,000 students at 31 community colleges and 35 four-year universities in 20 states and Washington, D.C. found that 36% of college students are food insecure, and 36% are in precarious housing situations (Goldrick-Rab, 2018). Nationally, in 2019, 41% of university students nationwide reported food insecurity. To add insult to injury, the United States Department of Agriculture (USDA) and The Food Recovery Network report that 22 million pounds of food, averaging 142 pounds of food waste per student, are wasted on college campuses annually (Frank, 2020).

With campus climate, health and safety, and financial barriers to campus activities and success, it is no wonder that graduation rates are affected. In a study conducted in New England over the course of 2006-2011, findings suggest that graduation rates were stagnant for First-Time, First-Year Federal Pell Grant recipients despite increased enrollments (Chillo, 2014). Across all students from all socioeconomic backgrounds, only about 6 out of 10 graduate, and that number drops for people of color (who have the highest poverty rates in the nation, ranging from 17 to 19.5%) (Handel & Strempel, 2021; U.S. Census Bureau, 2022). Despite the overall general gains low-income students have experienced since the 70s, the gains made by wealthier students greatly surpass them (Bastedo & Jacquette, 2011)

Furthermore, those students that do graduate are often saddled with copious amounts of student debt. As of April 5, 2022, the current total student loan debt is $1.75 trillion (including federal and private loans). On average, students borrowed $28,950, and 55-57% of students across public and nonprofit 4-year institutions took out loans (Hahn & Tarver, 2022). The Department of Education also shows that approximately one million people default on their student loans every year, something that could be attributed to the over 780 institutions where fewer than one-third of students have annual earnings above $25,000 six years after beginning college (Carey, 2021).

The most at risk of suffering as a result of student debt are low-income students. First-Time, First-Year Federal Pell Grant students were most at risk for high levels of student indebtedness as a result of institutional financial aid priorities and low 6-year graduation rates (Chillo, 2014). Should a low-income student make it to graduation, they are more marketable for jobs with a degree attached to their resume; however, for those students who do not graduate, the student debt does not go away: students who do not complete their degree are three times more likely to default on their loans than those who earned a diploma (Hess, 2021).

Students of Color are Disproportionately Affected

Since the issue of economic inequality and higher education is systemic and institutionalized, identifying who it affects is a process that must analyze student backgrounds at all levels. Across the nation, at the middle and high school levels, academic success is measured predominantly through standardized testing; regardless of its effectiveness, testing is also the tool most utilized by federal, state, and local governments to allocate resources. It is clear that poverty correlates with recorded academic success. Schools with low test scores nearly always have a correlation of significant parts of the population living in poverty (Boschma & Brownstein, 2016). In areas that statistically do well, like Massachusetts, students in poverty show better score results than their peers in other parts of the country; however, in those same geographic areas, students experiencing less poverty significantly outrank their peers (Ed100, 2020)

As for measuring poverty at the elementary and middle school levels, free lunch programs are used as indicators of wealth (Boschma & Brownstein, 2016; Ed100, 2020). These measurements clearly show that Black and Hispanic students experience poverty at rates significantly higher than any other racial group. In fall 2019, 45 % of Black and 43% of Hispanic students attended high-poverty schools, compared to the much smaller 8% of white students (NCES, 2022). When examining this criteria compared to high school graduation rates, students who spent more than half their childhood in poverty have a 68% graduation rate (Boschma & Brownstein, 2016). Despite this, low-income student enrollment has increased at a faster pace than the nation's population of low income persons, and nonwhite students account for nearly 50% of the undergraduate student population (Fountain, 2019).

As students grow and begin their higher education careers, this pattern continues. Generally speaking, most students enrolled in postsecondary education have incomes below 200% of national poverty guidelines (not including family contributions) (Fountain, 2019); since the federal government considers low-income students as those whose family income is at or below 150 percent of the federal poverty threshold (Taylor & Turk, 2019), this means that most students experiencing poverty in higher education are significantly below this line. In 2016, more than 4 out of 10 students were low-income students; students of color were disproportionately more likely to be low-income students than their white peers (Fountain, 2019; Taylor & Turk, 2019). This trend is also stable across time; the intergenerational wealth and education gaps persist most significantly for Black and Hispanic students (Ed100, 2020).

Furthermore, women, first-generation college students, and immigrants or second-generation immigrants are also more likely to be undergraduate students from low-income backgrounds (Chen & Nunnery, 2019); similar to students of color, college persistence and degree attainment gaps are evident between first-generation college students (FCGs) and students with a history of college education (Means & Pyne, 2017); first-generation college students on average earn lower grades and encounter more obstacles to success than their peers who have at least one parent with a 4-year degree (Stephens, Hamedani, & Destin, 2014).

Income status also affects rates of continuing education. Across public, private, and community colleges, enrollment rates dropped significantly in 2020 for low-income students at nearly double the rates of their high income peers. Additionally, those students from low-income and high-minority high schools completed college within six years at the lowest rate, a measly

28%, compared to the 52% graduation rate of their peers from higher-income and low-minority schools (Whitmire, 2020).

With the emergence of the COVID-19 pandemic, sharp declines in community college enrollment, where students of low-income backgrounds are more likely to attend (Fountain, 2019), suggest that low-income students are leaving higher education more than ever; this significant setback could create a generation of low-income students that do not complete an undergraduate degree, as only 13% of college dropouts ever return (Long & Douglas-Gabriel, 2020). This will further divide the wealth and college achievement gap for low-income students.

Academic and Public Administration Are the Major Stakeholders

There is a clear link between government policy—housing, economic, racial segregation, etc.—and economic inequality; thus economic inequality persists not because of bad decisions, but rather due to a negative feedback loop that inhibits the success of the already impoverished (Boschma & Brownstein, 2016; Ed100, 2020). This means that those with the most power to change or alter the circumstances in which low-income students exist in the system of education are also the most incentivized to keep things as they are.

Additionally, with the rise of neoliberalism and a reliance on the market to dictate changes in many areas of the United States, higher education has seen a shift in power. A major facet of the neoliberal university means that the cost of higher education has been shifted from the government to individual students; this means an increase in student loans and the privatization of higher education (Busch, 2017). This shift also makes institutional administration a key part of this system, as they have the say on final budgetary decisions that directly affect low-income students.

The National Push for Federal Financial Aid

High school students from lower income families are less likely to apply to and attend a 4 year institution (Haveman & Wilson 2007) (Hass 2013). Current U.S. policy gives no incentive for low and middle-income families to save for their children's education; additionally, most policies simply address immediate financial need, like the Pell Grant, or create student loans rather than address the more fundamental issues that may be related to the differences observed based on family wealth (Braga, McKernan, Ratcliffe & Baum 2018). Nearly three-fourths of all postsecondary student aid comes from federal sources and many students would be unable to attend college or postsecondary training if those resources were taken away (Jennings, 2011)

The average Pell Grant in the 1970s actually surpassed tuition at a 4 year public university which meant they could be used to help cover costs of room and board, which continues to be a rising cost in higher education. In the 80s, this stagnated to only about 80% of tuition costs. This forced students to take out student loans at increasingly alarming rates because the difference between the grant and the actual cost of education kept getting larger. Now, the Pell Grant only covers under a third of the cost of the average student tuition (Brooks, 2022) and is only offered if a student qualifies for it—something that is gauged by the Free Application for Federal Student Aid (FAFSA).

Across all demographics, only 65% of high school students complete a FAFSA each year, with first-generation and low-income students less likely than their peers to complete the form (Chiu, 2021). The FAFSA is the only major tool that allocates students federal financial aid like grants, loans, and work-study jobs, as well as aid from states and some colleges (Bernard, 2019). First-generation and low-income students miss out on those opportunities by not completing the form. Furthermore, the expected family contribution (EFC) that is generated through this process is based on a formula that incorrectly often assumes families have far more income available to pay for college than they actually do. The EFC is how an institution determines a student's financial need before coming up with a financial aid package that often uses confusing, misleading, and inconsistent terminology and jargon that make it difficult for students to make informed financial choices (Bernard, 2019; Chiu, 2021).

Researcher's Recommendations

When grants are not enough, loans are the next solution for paying for higher education. The traditional loan model allows students to first borrow from the federal government at lower rates than private lenders, but those often do not completely cover the financial needs of students. This forces students to take on private loans at much higher interest rates. An alternative loan model has emerged that this researcher recommends as a potential solution—or part of a solution at least—to the widening income gap: income share agreements (ISAs).

ISAs, like most loans, offer up initial, upfront financial support, and require repayment. Where they differ from traditional loans lies in the repayment plan: students are required to pay back a portion of their future income for a set number of years. Currently, they are offered by some companies, and some institutions like Robert Morris University in Pennsylvania, Purdue University in Indiana, and Lambda School in San Francisco (Cohn, 2019; Jaschik, 2022; Kerr 2021). The benefits of this program rely not on students current wealth, or lack thereof, to determine what students pay for their education, which is the current failings of financial aid. Instead, the cost of education is determined by the kind of education a student receives and the kind of money they earn in that role. In this way, a student's history and their families' histories are not limiting the potential of the student which removes one of the major barriers.

Furthermore, it allows students to pick majors in things they are interested in rather than what they think will make the most money.

At this time, the efficacy of this method is still in its infancy; however, the Education Department and the Consumer Financial Protection Bureau both acknowledge ISAs as legitimate loans which means the protections that come with that status (Jaschik, 2022). Further research is needed to determine the best applications of this method, how to effectively fund this method in perpetuity, and if it should remain in the private sector rather than as a replacement for current federal student loan forgiveness programs.

Additional smaller accommodations can be made on the part of the institution to improve the lives of low-income students. In particular, this researcher suggests removing entrance exams, such as the SAT and ACT from the application process completely. During the COVID-19 pandemic, many institutions waived SAT exams as optional—some even removing it all together (Tough, 2020). This sets the precedent that SAT and ACT exams are not needed to complete the application and admission process.

The ACT also has benchmarks that accurately predict a student's success based on their current wealth. In 2015, they found that 42% of students from families with incomes above $100,000 met all four ACT College Readiness Benchmarks, and only 13% with incomes under $36,000 did (Ed100, 2020). Further, when examining the results of the SATs, the College Board found that students with high test scores but low GPAs (called the "slackers") were much more likely to be white, male, and well-off; students with low test scores but high GPAs (called the "strivers") were much more likely to be female, black or Latina, and working-class or poor (Tough 2020). This means that the ACT is already aware that students are not ready to take their exams and still encourage them to do so.

Conclusion

At every step of the way, the system is stacked against low-income students. From applications and admissions, to continuing education, to graduation and beyond: there is not a level playing field in sight. Economic inequality persists, at least in part, due to higher education's perpetual cycle of income disparity. The wealthy can attain more wealth and low-income families face a system created and reinforced to maintain this gap. Current federal systems in place, like the Pell Grant and federal student loans, might have had an initial positive effect upon implementation, but are not doing enough to address these issues any longer.

In order to gain upward social mobility, higher education needs to be more accessible to students from low-income backgrounds; in particular, students of color, women, first-generation college students, and immigrants are more disproportionately affected by this system. To increase access, potential solutions can be found in the reduction or complete removal of SAT/ACT exams from admissions, as they are ineffective predictors of success and are additional barriers to higher education. Additionally, more research is needed on ISA programs for their longevity, but initial proposals and implementation indicate positive student outcomes and reception.

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