



GREATER TEXAS FOUNDATION

Annotated Bibliography: Affordability and Equity

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Affordability and equity in higher education are inextricably linked. It is well understood that affordability, or lack thereof, is a significant barrier for students – particularly for low income students and students of color - to access and complete postsecondary degrees. The resources in this bibliography address and include recommendations regarding affordability and equity in higher education. As an institution devoted to ensuring that all Texas students can access and complete a postsecondary credential, affordability and equity are key principles to understand in order to achieve lasting systemic change.

Affordability

Assalone, Amanda, DeShawn Preston, and Breanna McElroy. [Unexpected Hurdles: Unpacking the Price Tag of College Affordability](#). *Southern Education Foundation*. 2018.

Even adjusting for inflation, research has shown that the cost of college is rising. Based on data collected from student interviews in Florida, Georgia, North Carolina, Tennessee, and Texas, the authors of this report expose the reality of the rising cost of college and the heavy burden of unexpected non-tuition related expenses. Researchers noted that medical and healthcare costs, course materials, and transportation were the three most significant costs students incurred while in college that threatened their ability to complete their degrees. The lack of state need-based aid compounds the effect of unexpected costs on low-income students. The report concludes with a list of several recommendations for policy makers and college administrators to make college more affordable for students. First, it is important to gather more data on the full cost of college attendance for students. Second, school administrators and policy makers should pursue innovative solutions to make college more affordable for students. Finally, prospective college students and parents should start researching and planning early to effectively prepare for the full cost of college.

Coker, Crystal and Jennifer Glynn. [Making College Affordable](#). *Jack Kent Cooke Foundation*. November 2017.

The rising crisis of college affordability heightens inequity in higher education. Students who fall in the lowest income quartile are eight times less likely to earn a bachelor's degree than their peers from the highest income quartile. The author offers a list of specific steps university administrators and policy makers can take to make the cost of college more affordable for low-income students. First, clarifying financial information for students and parents can effectively

prepare low-income families for the cost of college. This can be accomplished through initiatives such as clarifying financial aid letters to students and projecting and effectively communicating the full cost of attending college for four years. Second, colleges and universities can ease the financial burden by prioritizing need-based financial aid over merit-based aid, using low-cost textbooks, and maintaining the same amount of aid for students throughout their academic program. Lastly, university administrators can fill in the financial aid gap by setting up accessible emergency aid programs, and by integrating financial aid and social services. These initiatives will help universities be more affordable and equitable to all students.

Peters, Elanor Eckerson, Amanda Janice Robertson, and Mamie Voight. [The Cost of Opportunity: Student Stories of College Affordability](#). IHEP. June 2019.

The Institute for Higher Education Policy (IHEP) interviewed 17 students from colleges and universities across the country to determine the extent and effect of financial burdens on college students' experiences. Based on the data from this qualitative study, researchers identified three key takeaways. First, many students, particularly those who come from a low-income background, struggle to meet both tuition and non-tuition college expenses. The report cited that low-income students are required to spend more than 150% of their families' annual income on the cost of one year of college compared to only 14% for students in the highest income quartile. The researchers conclude that targeted need-based financial aid is essential for these students. The second takeaway the researchers presented is that the financial burden of attending college can force students to sacrifice necessities of life, such as food, to pay for tuition and books. Finally, the report shows that the financial aid process is confusing and impenetrable for many students, resulting in the forfeit of available financial aid. The report concludes with several recommendations for improving the affordability of college, including increasing the need-based federal Pell Grant, targeting financial aid to students with the greatest need, simplifying the financial aid process, and including students in debates surrounding higher education policy.

Mitchell, Michael, Michael Leachman, Kathleen Masterson, and Samantha Waxman. [Unkept Promises: State Cuts to Higher Education Threaten Access and Equity](#). Center on Budget and Policy Priorities. October 4, 2018.

Decreased state funding for higher education has continued since the end of the 2008 recession. Despite state revenues returning to pre-recession levels, funding for higher education is 16% lower now than it was in 2008, even after accounting for inflation. In Texas, funding is down by 22%. Public colleges and universities across the nation have had to respond to the decrease in state funding by reducing the size of their faculty, limiting course offerings, and increasing tuition. Tuition at public colleges and universities has increased by an average of 36% nationally since 2008, while real income has only increased by 2.1%. Increased tuition costs reduce access to higher education for many students, especially low-income students and students of color. Less affordable tuitions can also push high-achieving low-income students to enroll in less-selective institutions, which can decrease future income. After presenting these data, the author suggests two main recommendations for taking the burden of state cuts to higher education off of students in need. First, the author recommends that states shift from providing merit-based scholarships to focusing on need-based aid. Research shows that increasing a student's need-

based aid by \$1,000 decreases his or her likelihood of dropping out of school by 9.2 percentage points. The author also recommends that states make it a priority to fund schools that need it the most, instead of basing allotments on institutional performance.

Kienzl, Gregory, Michelle Croft, and Rael Moore. [Dollars Rule Everything Around Me: College-Bound Students' Views on Paying for College.](#) *ACT Center for Equity in Learning*. 2019.

In a survey of high school students, the ACT Center for Equity in Learning found that two-thirds of survey respondents were either eligible for the federal Pell grant, averse to acquiring student-loan debt, or paying for college on their own. On average, these groups of students did not fully understand how to apply for financial aid or how the repayment process worked. Overall, students, especially those with the most need, did not have adequate up-to-date information on options for accessing financial aid. The authors offered three key recommendations to help students afford and access higher education. First, researchers and practitioners should try to gain a deeper understanding of the financial need of different student groups in order to provide information better tailored to different student groups. Specifically, researchers should collect data on students' views on debt and their expected family contribution to be able to provide them with applicable financial aid information. Second, the report recommended that college representatives improve their outreach to prospective students. Results from the survey indicated that information on financial aid from college representatives was one of the least-utilized sources of information about paying for college. These representatives have accurate and complete information on financial aid for their school that is critical for prospective students. Lastly, the report highlights the importance of helping students develop financial literacy. High-quality information can help students understand the potential benefits of acquiring a reasonable amount of debt to pursue higher education without taking on too much.

Equity

Clark, Dartunorro. [At HBCUs, crushing student loan debt is a symptom of even bigger problems.](#) *NBC News*. June 9, 2019.

The discussion around excessive student loan debt is a hot topic for policy makers and advocates today. Most students in the U.S. graduate with some debt. However, a higher percentage of Black students hold student debt than their peers of other races, and Black college graduates owe an average of \$7,400 more than White college graduates. Moreover, historically black colleges and universities (HBCUs) are more dependent on revenue from federal, state, and local government than other universities and thus are very sensitive to economic shocks and shifts in policy. Black students suffer from inequity in college affordability that accounts in part for their low enrollment rates. The author cites recommendations from scholars that the federal government support HBCUs by granting them increased research funds.

Burdman, Pamela. [The Mathematics of Opportunity: Rethinking the Role of Math in Educational Equity](#). *Just Equations*. November 2018.

The current culture surrounding mathematics in the United States is founded on inequitable principles and assumptions. First, there are many cultural misconceptions about math, such as the belief that it is an innate ability, that limit students' success. Similarly, there are stereotypes about which groups of students, often based on race and gender, are good at math and which are not. Additionally, mastery of mathematics is often used as a marker of success and pedigree for students, and thus efforts to make the discipline more equitable and accessible to underrepresented groups is undesirable to some elite. These principles and assumptions impact the equity of math education for students of all backgrounds in four primary ways. First, the content of math courses can exacerbate inequities in education, as prioritizing the algebra/calculus pathways can leave some students behind and ill-prepared for college. Second, math instruction rewards students for speed, adherence to rules and procedures, and "right answers," at the expense of depth, and creativity. Thirdly, the nature of high-stakes math assessments such as the SAT leave many groups of students behind. Finally, readiness policies and structures that accelerate some students ahead of others heavily limit college access for underrepresented students. While these institutionalized structures pose major challenges for underrepresented students, the author of this report suggests several ways for educators to leverage student differences to achieve greater equity in mathematics. Some of the recommendations include creating diversified math pathways, de-emphasizing placement tests and introducing formative assessments, and instituting delayed acceleration policies.

Campbell, Colleen. [Those Left Behind: Gaps in College Attainment by Race and Geography](#). *Center for American Progress*. June 27, 2019.

There is a large attainment gap in higher education in the United States. Only 8% of college graduates live in counties that are classified as rural. Further, despite covering 97% of the land area, rural counties only house 14% of the nation's college campuses. While urban areas boast higher rates of degree attainment on aggregate, they also have the largest disparity in ethnic and racial attainment. Students of color and students from rural areas across the country clearly face severe challenges in accessing higher education. The authors of the report propose four key recommendations to address this deep inequity. First, institutions should support efforts to help adults who did not complete their high school or postsecondary credential to return to school. There is a large population of adults who have some college but no degree who may be willing to come back and complete their degree with the right outreach and assistance. Second, the authors recommend that states should increase state spending on higher education through increasing taxes to increase state revenue. Providing greater financial assistance to public colleges and universities can decrease tuition at those institutions and allow students from economically disadvantaged households to attend. Third, the authors urge state governments to shift more money to supporting community colleges which generally serve more rural students and students of color. Finally, the authors encourage local engagement to cover the lack of state funding for public institutions of higher education.