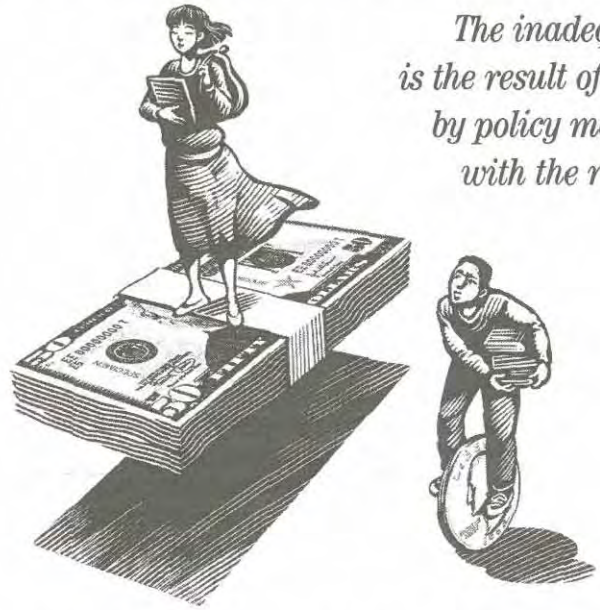
Cost Remains a Key Obstacle to College Access

By RICHARD D. KAHLENBERG



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IN A COUNTRY where education is supposed to be the premier vehicle for promoting equal opportunity and social mobility, college costs and financial-aid policies still keep too many students from making the transition from high school to college.

To be sure, lack of adequate preparation in elementary and secondary schools, and the competition among colleges for the "best" students, play a role. Something else is at work, however, when, according to Thomas G. Mortenson, roughly one in two students from families making more than $90,000 obtain a bachelor's degree by age 24 compared with one in 17 students from families making less than $35,000 a year.

At selective colleges and universities, disparities are especially stark. At the 146 most selective institutions, according to a 2004 Century Foundation study by Anthony P. Carnevale and Stephen J. Rose, 74 percent of students in 1995 hailed from the richest socioeconomic quartile and just 3 percent from the bottom quartile. Put differently, wandering around one of the nation's selective campuses, you are 25 times as likely to run into a rich student as a poor one.

So are rich kids 25 times as likely to be born smart as poor kids? No serious people believe that.

No doubt low-income students are less prepared academically than higher-income students: They are more likely to come from educationally disadvantaged homes, to attend lousy schools, and to have SAT scores that lag 200 points behind those of higher-income students.

According to the congressionally created Advisory Committee on Student Financial Assistance, only 34 percent of low-income eighth graders go on to graduate from high school qualified for college. For some observers, the story ends there. Greg Forster and his co-author, Jay P. Greene, argue in a Manhattan Institute working paper that, by their estimation, there were 1,299,000 college-ready kids in the year 2000, while 1,341,000 actually entered college that year. Another recent Manhattan Institute paper comes to a similar conclusion. *Ipso facto,* the papers deduce, there is no large pool of college-ready poor kids being denied access to higher education because of financial need.

That line of reasoning would be news, presumably, to the families sitting around thousands of kitchen tables across the country and concluding that their bright children will have to forgo a four-year public college because they have no idea how to come up with the $3,800 in annual "unmet need." That's the sum of college expenses beyond the expected family contribution and student aid that low-income families face, according to the Advisory Committee on Student Financial Assistance.

The Manhattan Institute's calculations are more stringent in defining who is "college ready" than those used by the National Center for Education Statistics. But let's assume that the institute's estimates are right and that the number of college-ready students is roughly the same as the number of students enrolled. Isn't it possible that the numbers line up so neatly because some dumb rich kids are attending college, while some smart poor and working-class kids are being shut out?

The research clearly shows that, controlling for ability, low-income students are much less likely to attend college than high-income students. In a study conducted by John B. Lee, 78 percent of students in the lowest economic quartile and highest achievement quartile as measured by standardized tests had enrolled in postsecondary education within two years, compared with 97 percent of high-achieving students of high socio-

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economic status—almost a 20 percentage-point difference. Moreover, 77 percent of students from the lowest achievement quartile and highest socioeconomic status attended college in the same time frame.

Put baldly, the dumb, rich kids had as much chance of going to college as the smart, poor ones. Another study found that 48 percent of college-qualified low-income students did not attend a four-year college within two years of graduation, compared with 17 percent of high-income college-qualified students.

THESE DATA raise serious questions about the role of financial need. The inadequacy of financial aid is the result of conscious decisions by policy makers not to keep up with the rising costs of college. The Pell Grant for low- and moderate-income families, for example, used to cover nearly 40 percent of the average total cost of attending a four-year private college, but now covers about 15 percent.

Colleges, too, are to blame, channeling scarce resources, in order to boost their own rankings, toward financial aid for students who have high SAT scores and families that can afford to pay for their education.

According to Kenneth E. Redd, director of the National Association of Student Financial Aid Administrators, need-based grants still make up the bulk of grant aid and have increased 110 percent, from $18.6-billion in 1994 to $39.1-billion in 2004. But merit scholarships, given without regard to need and tending to benefit the better-off, rose at an even faster clip during the same period, from $1.2-billion in 1994 to $7.3-billion in 2004—a 508-percent increase.

Research by the policy consultant Arthur M. Hauptman finds that, at many private institutions, students from high-income families are nearly as likely to receive aid as students from low-income families.

At selective colleges, another barrier also keeps out low-income students: an admissions system that fails to give them a leg up. Virtually all colleges claim to provide an advantage to "strivers"—students who have overcome tremendous odds to perform quite well. A student from a low-income, single-parent family who attended mediocre schools and managed to do well despite those hardships is generally considered more meritorious than a student who had a comparable or even somewhat better academic record but achieved it with private tutors and all sorts of other advantages.

In reality, however, the rhetoric about providing affirmative action for low-income students turns out to be quite hollow. The Century Foundation study found that the most selective 146 institutions showed racial preferences that essentially triple the combined percentage of black and Latino students to 12 percent from the 4 percent that would be admitted under a system considering only grades and test scores. But the share of students enrolled from the bottom economic half is actually slightly lower (almost 10 percent) than would be admitted under a system of admissions strictly by grades and test scores (12 percent). William G. Bowen, outgoing president of the Andrew W. Mellon Foundation, came to a similar conclusion in his study of 19 highly selective colleges and universities.

Do universities admit few low-income students because they fear that the students will not do well—the "preparation" issue the Manhattan Institute emphasizes? Again according to the Century Foundation researchers, no: There is a rich supply of highly capable low-income students who could do the work at selective universities. The researchers say that at the institutions they studied, a system of "class-based affirmative action"—admission based on grades and test scores with a preference for low-income students—could see the number of students from the bottom economic half rise from the current 10 percent to 38 percent without any decline in graduation rates.

Other researchers have found that even the most elite institutions could substantially increase the number of low-income students without sacrificing quality.

None of this is meant to minimize the enormous issue of preparation. On one level, conservatives are right to argue that K-12 reform is the key to improving college access for disadvantaged groups. But we shouldn't hold our breath for elementary and secondary education to provide genuine equal opportunity any time soon. The problem with the "fix K-12" approach is that it starts a cascade of blame shifting. Higher education blames K-12; K-12 blames its failures on low-income families and inadequate preschool education. Pretty soon, we're all left focusing on the pregnant mother's womb.

By all means, let's work toward adequate nutrition and education for pregnant mothers, and good preschool and K-12 systems too. But inequality in higher education is more complicated than the issue of preparation alone, and colleges and policy makers have crucial roles to play in providing a leg up to low-income students in admissions and ensuring sufficient financial aid. To say the problem is not at all about money is just as silly as to say it's only about money.

Richard D. Kahlenberg is a senior fellow at the Century Foundation and editor of America's Untapped Resource: Low-Income Students in Higher Education *(Century Foundation Press, 2004).*