



Financial aid is not enough.
Improving the odds of college success

The critical difference in a child's life can often be traced to just one person, "one arm around one child." The challenge for public policy is to expand early intervention programs that work. What is the role for colleges?

by Lawrence E. Gladieux and Watson Scott Swail

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As we
develop
school reform
for the future,
we also need more
outreach programs
that will
motivate younger
children.



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*Public policy has
focused too narrowly on access.
The question is: How can
we better promote persistence
and completion among
students who are economically
and academically
at risk
?*

At the close of the twentieth century, higher education appears to be more important than ever—both to our economy and our competitive position in the world, and to an individual’s chances of sharing in U.S. prosperity. In an era of increasing income inequality, strengthening and broadening educational opportunity is key not only to economic growth but also to narrowing the gaps between rich and poor.

There are no guarantees in life with or without a college diploma, but the odds are increasingly stacked against those with the least education and training. The more education one has, the more—on average—one earns. And this relationship has become conventional wisdom. People understand: who goes to college—and often which college—determines more than ever who has entrée to the best jobs and the best life chances.

More than 50 years ago, the original GI Bill demonstrated to skeptics in both government and academia that higher education could and should serve a much wider segment of society. More than 30 years ago, in the heyday of the Civil Rights Movement and the War on Poverty, Congress passed the Higher Education Act and committed the federal government to the goal of opening college doors to all, regardless of family income or wealth.

Federal student aid and related efforts have helped fuel a half-century of explosive growth in college attendance and educational attainment. Today U.S. colleges

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and universities enroll over 14 million students: 1.5 times the number enrolled in 1965, 6 times the enrollment in 1950, and 10 times pre-World War II levels. Meanwhile, the proportion of the population 25 to 29 years of age that has completed four years of college or more has quadrupled since 1940.¹

Yet large gaps persist, by income and race, in who benefits from higher education in the United States. In virtually every country in the world, participation in higher education—rates of entry and completion as well as type and prestige of institution attended—is closely associated with socioeconomic status.² This association may be less pronounced in the United States because we have surely created the most open, diverse, and accessible postsecondary system in the world. But the gaps are persistent nonetheless and are a primary contributor to the social and economic stratification of U.S. society.

Who goes to college?

The most clear-cut advance in postsecondary opportunity over the past three to four decades has been toward gender parity. The rise in women’s educational attainment has been a spectacular achievement. Women closed

the enrollment gap in 1978 and have since constituted a majority of total undergraduate and graduate students. When we look at trends by socioeconomic status, however, the picture is much less encouraging. Figure 1 traces a broad index of participation in postsecondary education for 18- to 24-year-old high school graduates over the past 25 years. All income groups show gains, but low-income 18- to 24-year-olds attend college at much lower rates than those with high incomes, and participation gaps are about as wide today as they were in 1970.

Who goes where?

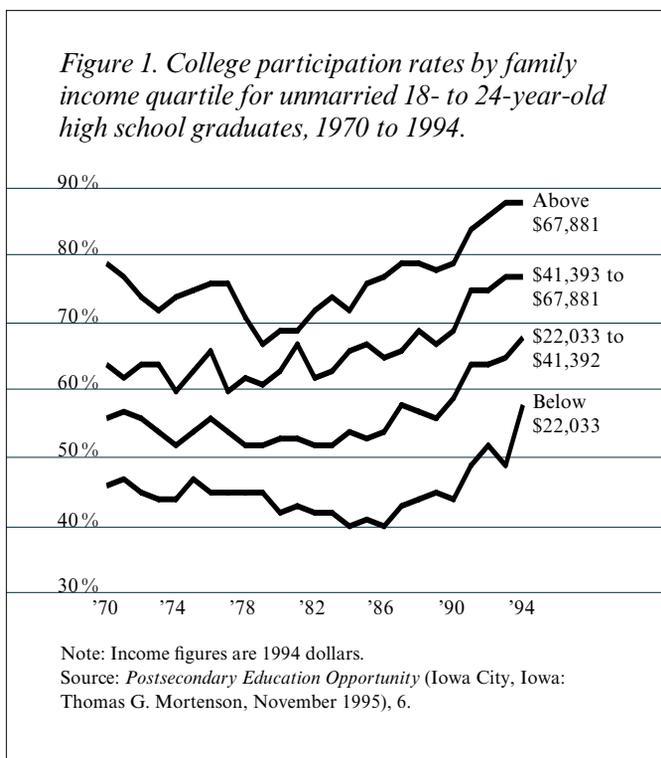
Where students go to college can be as important as whether they go. Students attending less-than-four-year schools are less likely to receive the same rewards—at least economically—as those who end up with a bachelor’s degree or higher. Figure 2 shows enrollment patterns and trends by socioeconomic status. In the most recent high school senior cohort shown, only one in five students from the lowest socioeconomic quartile enrolled in a four-year institution, compared with two in three from the highest quartile. The gaps between the lowest and highest quartiles are about as wide as they were two decades earlier.

Michael McPherson and Morton Schapiro suggest that institutional choice is closely linked to parental income. These authors found that the percentages of middle- and higher-income students attending two-year colleges decreased significantly between 1980 and 1994. The percentage of the lowest-income students attending these institutions increased slightly in the same period.³

Thus, not only are students from disadvantaged backgrounds accessing higher education at rates lower than those of other groups, but their enrollment appears to be increasingly concentrated at two-year institutions in the 1980s and 1990s.

Who completes college?

The more important question is whether students complete college. While some students fall short of a degree yet go on to productive careers, our economy and labor market rely heavily on credentials. Roughly three-quarters of high school seniors go on to higher studies.⁴ Half receive some type of degree within five years of entering postsecondary education and about one-quarter receive a bachelor’s degree or higher.⁵ As with access patterns, there are wide disparities by socioeconomic status and race, as reflected in Figure 3. More than 40 percent of the most advantaged students received a bachelor’s degree or





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higher within five years, compared with only 6 percent of the least advantaged group. And white students were considerably more likely to receive a bachelor's degree than African-American and Hispanic students.

Getting students in the door is not good enough. In fact, some students may be left worse off if they have borrowed to finance their studies—increasingly the case for low-income students—and do not finish their programs. They leave college with no degree, no skills, and a debt to repay.

Why haven't we done better?

Enrollment and success in higher education are influenced by many factors: prior schooling and academic achievement, the rigor and pattern of courses taken in secondary school, family and cultural attitudes, motivation and awareness of opportunities—not just ability to pay, which has been the primary emphasis of federal policy.

The problem of unequal opportunity has proved more intractable than anyone anticipated in the early years of the Higher Education Act. As originally conceived, student aid was meant to send an early signal to young people and their families that college was a realistic goal. Sponsors of the Pell Grant in particular hoped that the promise of aid would have a powerful motivational

effect. But the reality of today's patchwork student aid system falls short of such visions. This is not to say that aid programs have failed, but rather that too much may have been expected of them.

Of all the variables that influence who enters and who succeeds in college, aspirations and academic preparation are probably the most powerful. And the groundwork for both must be laid early. "By the time students reach the twelfth grade, it is too late to . . . increase the numbers of students who are ready for college," according to research by Laura Rendón. "In fact, it could be said that students begin to drop out of college in grade school."⁶

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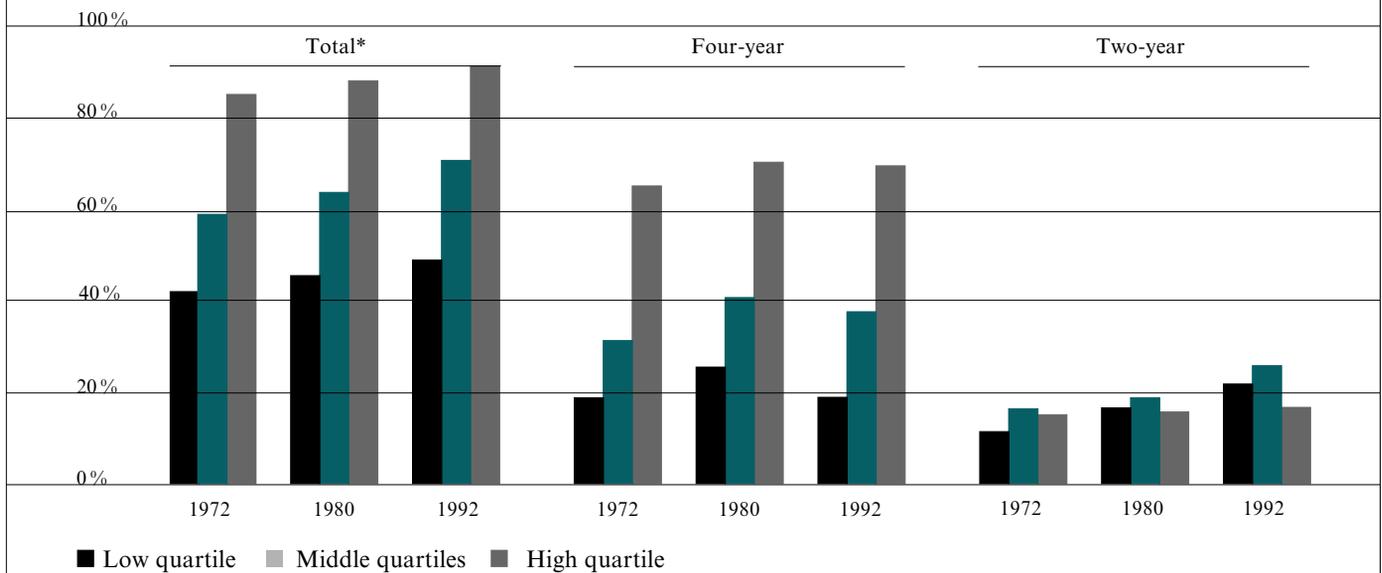
Research has repeatedly shown that students who take rigorous, progressively more challenging course work are far more likely to plan for and enroll in college.⁷ In his analysis of the Department of Education’s longitudinal data on high school senior cohorts, Clifford Adelman says the answer to who finishes bachelor’s degrees and why is always the same: those “who were best prepared, regardless of race, regardless of financial aid.”⁸

For many students, in fact, the data suggest that the die is cast by the eighth grade. Students without the appropriate math and reading skills by that grade are unlikely to acquire them by the end of high school—regardless of race or ethnicity.⁹ One of the most publicized gatekeepers in the secondary school curriculum is course taking in mathematics. A recent study by the U.S. Department of Education found that “high school students who take algebra, geometry, and other rigorous mathematics courses are more likely to go on to col-

lege.”¹⁰ The early course taking sets the pattern. Sixty percent of students who completed Algebra I by the end of the eighth grade took calculus in high school.¹¹

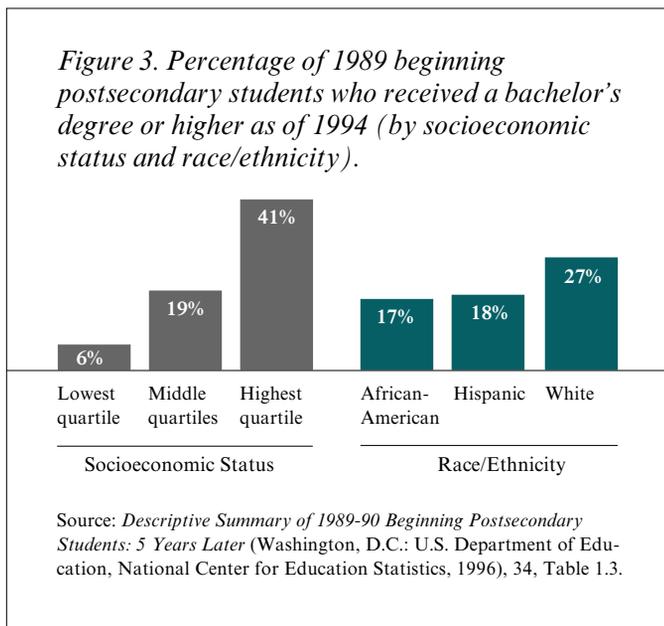
Nearly all eighth graders say they expect to go to college, but while almost all high-income students meet their expectations, only two-thirds of low-income students do.¹² The problem is that the course-taking patterns of low-income and minority students make it difficult for them to meet their expectations. Tracking policies, school resources and quality, and societal conditions and expectations all play a part in creating these disparities, but whatever the roots of the problem, the stark reality is reflected in Figure 4. According to a college-qualification index developed for the National Center for Education Statistics, slightly over half of low-income high school graduates are considered qualified to go to college, compared with 86 percent of high-income students. And by this index, African-American and Hispanic students are far less qualified than white students.¹³

Figure 2. Percentage of students who attended a postsecondary institution within two years following scheduled high school graduation in 1972, 1980, and 1992 (by highest level of institution attended and socioeconomic status).



*Included in the total but not shown separately are those students who attended vocational, technical, and trade schools.
 Source: *The Condition of Education, 1997* (Washington, D.C.: U.S. Department of Education, National Center for Education Statistics, 1997), 65, Indicator 9.

Figure 3. Percentage of 1989 beginning postsecondary students who received a bachelor's degree or higher as of 1994 (by socioeconomic status and race/ethnicity).



Among high school graduates who actually enrolled in a four-year institution, fewer than half of low-income students were judged to be highly or very highly qualified, compared with two-thirds of high-income students. Twenty-nine percent of African-American and 44 percent of Hispanic students were similarly qualified, compared with 61 percent of white students. Starkest of all may be the fact that 30 percent of African-American students were considered marginally or not qualified for college—almost twice the percentage of low-income students.¹⁴

These data illustrate two problems: low-income and minority high school graduates are less well prepared in general, and a significant percentage of those who do enroll in a four-year institution may not have the academic tools required to succeed. Unfortunately, these students may be set up for disappointment.

Public policy

The simple conclusion is that we need comprehensive reform of K-12 education to raise performance levels and to reduce the disparities in academic preparation documented above. And we do. Some form of state and national standards is surely needed to set clear benchmarks of what students should know and be able to do. Current expectations are often too low. We have noted that students who took algebra and geometry were much more likely to take higher-level courses and enroll in

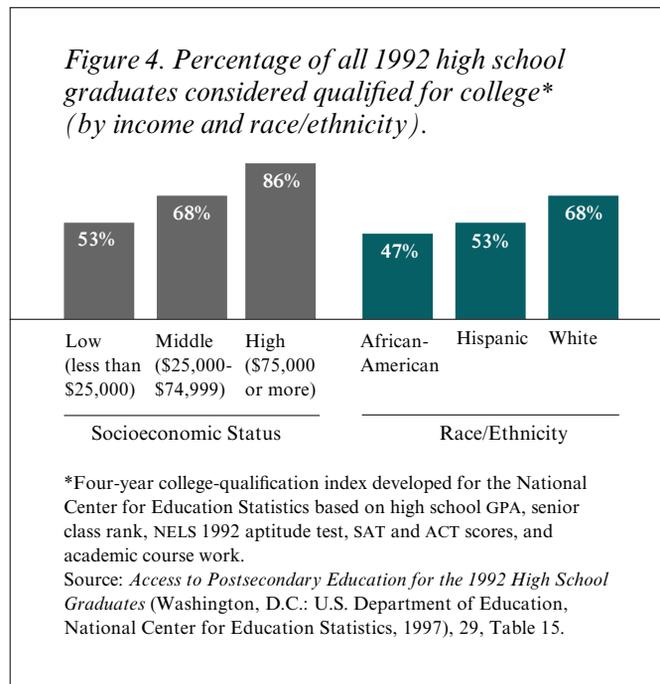
college. Yet only 28 states currently require algebra and geometry for high school graduation.¹⁵

But standards alone will not raise the achievement levels of low-income, African-American, and Hispanic students. Safety nets must be put in place to ensure a supportive environment for learning. Neither, surely, can all the problems of educational failure be laid at the schoolhouse doors. What happens to kids during non-school time is at least as important as what happens in school.

For the long haul, let's hope that all the energy being poured into school reform across the country will effect change and benefit generations to come. For the short haul, we need direct outreach to more of the current generation: intervention programs that make a difference in the lives of young, disadvantaged children.

Research and experience tell us that when these students beat the odds by enrolling and succeeding in college, the critical difference can often be traced to a particular individual—someone who served as a role model or otherwise sparked a sense of possibility for the future. As Arthur Levine and Jana Nidiffer suggest, getting poor people prepared and into college “is retail, not wholesale, work in the sense that it requires intensive involvement with individuals.”¹⁶ According to their study,

Figure 4. Percentage of all 1992 high school graduates considered qualified for college (by income and race/ethnicity).*



In simplest terms, the recipe for getting to college is mentorship—one arm around one child.... What mattered most is not carefully constructed educational policy but rather the intervention by one person.... Sometimes the mentor was a loving relative; other times it was someone paid to offer expert advice. In either case, it was the human contact that made the difference.¹⁷

Scores of early intervention and mentoring programs have been initiated across the country.¹⁸ More than 15 years ago, Eugene Lang started a movement with his “I Have a Dream” promise to 60 East Harlem sixth graders that he would pay their college tuition if they graduated from high school. Today Lang and other philanthropists are investing considerable wealth and personal commitment in such programs, including not just the

tuition guarantee but the critical mentoring, counseling, tutoring, and other support needed to keep students from falling between the cracks. Many of these programs work, but for the millions of youngsters whose life chances are dim and might be lifted by an “I Have a Dream” or similar program, the movement is almost like a wheel of fortune. A youngster must be lucky enough to be in the right city, the right school, and the right classroom at the right time.

The challenge for public policy is to expand those programs that work to a vastly larger scale. Upward Bound, Talent Search, and other so-called TRIO programs have been companions to federal student aid policy since the Higher Education Act was first enacted



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in 1965, providing information, outreach, counseling, and academic support to students from the lowest socio-economic levels. TRIO appropriations have increased over the years to more than half a billion dollars, yet these programs are estimated to serve less than 10 percent of the eligible student population.

The Clinton administration's proposed "High Hopes" program reflects a growing recognition by public policymakers of what is required to make a difference. This federal initiative tries to build on the "I Have a Dream" model, aiming to reach over a million kids in 2,500 middle or junior high schools with mentoring and related support over the next five years.

Just as we need to reach youngsters earlier, we need to do a better job of helping students once they have enrolled in college to persist and complete their degrees. Again, the TRIO programs provide support here. But public policy, federal in particular, has focused too narrowly on access to the system. More attention and incentives should be directed at persistence among students who are economically and academically at risk. Public policy has done a fairly good job of facilitating initial entry into the higher education system. How can we better promote persistence and completion?

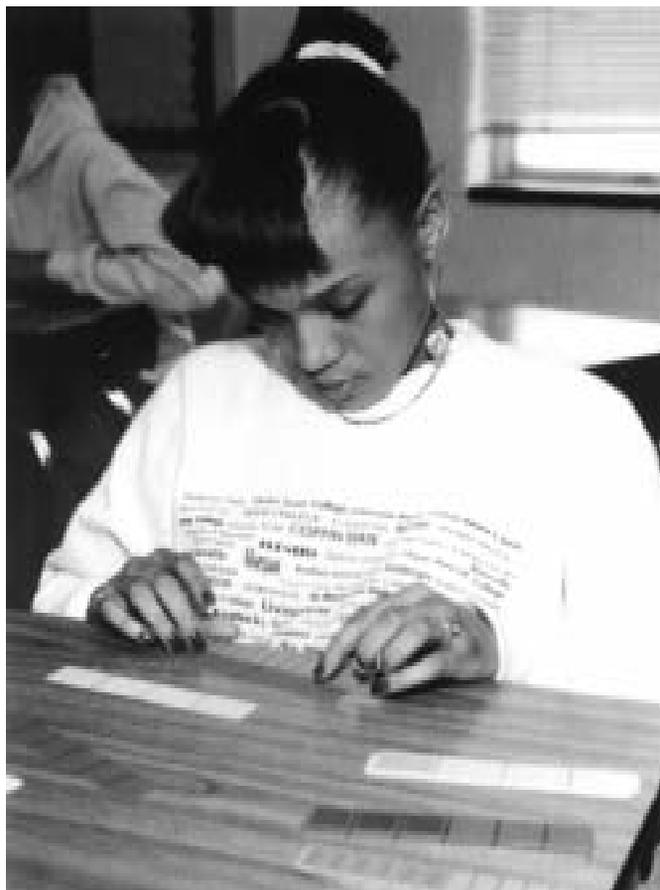
Higher education's responsibility

According to a 1995 report from the National Center for Education Statistics, only one-third of colleges and universities sponsor precollege outreach programs for disadvantaged students, most such programs rely on federal funds, and faculty involvement is thin. Yet postsecondary institutions have a direct stake in such efforts, especially given the demographic profile of the coming generation of students.

Looking toward the year 2010, Sam Kipp projects:

While the potential pool of high school graduates and college students will increase substantially, the only thing that will be traditional about this growing cohort will be its age. The nation's college-age population will be even more ethnically diverse than the general population because of differential birthrates and migration patterns. Furthermore, the most rapid growth will occur among groups traditionally more likely to drop out of school, less likely to enroll in college-preparatory course work, less likely to graduate from high school, less likely to enroll in college, and least likely to persist to earn a baccalaureate degree.¹⁹

If demography is destiny, colleges have their work cut out heading into the next century. The United States is



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an ongoing experiment in diversity, and higher education's part of the social contract is to help extend the possibility of a better life to new groups in society. It will be in the enlightened self-interest of institutions to invest more heavily in partnerships with school systems to expand the potential college-bound—and qualified—pool. Reaching out to help motivate and prepare more students for college is a long-term investment that will pay off for higher education and for the nation.

There are some outstanding models of precollege intervention in which colleges have taken the initiative to collaborate with schools and communities.²⁰ But much more dramatic commitments are needed to achieve diversity on campus and do right by minority and low-income students. "If we do affirmative action in grade 3, we won't have to do it in grade 13," Cliff Adelman has quipped.²¹

Institutions likewise have a stake and a responsibility to ensure that more students who arrive on their campuses

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persist and complete degrees. Again, this is a matter of enlightened self-interest for colleges, and again, there are some effective models out there, including student orientation, advisement, mentoring, and support programs designed to boost student persistence and degree completion.²² But much deeper and wider commitments are needed.

Many years ago, former U.S. Commissioner of Education Harold Howe asked, “Do institutions serve the needs of students, or is it the other way around?”²³ It was a rhetorical question, with an everlasting ring.

No silver bullet

Most of this is common sense. Everyone knows that financial aid is not enough, that to equalize college opportunities for the poor requires more fundamental, complementary strategies. But debates on student aid policy tend to be insular. It’s easier to focus on program mechanics, eligibility formulas, delivery systems, and funding levels for the aid programs—all of which are important, but often obscure the larger challenge.

The roots of unequal educational opportunity are deep. There appear to be huge and growing disparities in the capacity of K-12 educational systems to prepare young people for the world beyond high school. Higher education as a whole, much less student aid as a financing strategy, cannot alone redress the social imbalances that appear to threaten our country’s future. But neither can colleges stand apart. All of us—policymakers, educators, analysts, citizens—are challenged to try to make a difference. ☐

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9. *Reading and Mathematics Achievement: Growth in High School* (Washington, D.C.: U.S. Department of Education, National Center for Education Statistics, December, 1997).
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11. The College Board’s EQUITY 2000 program is a mathematics-based school reform strategy that grew out of similar research. At EQUITY 2000 school districts, students are required to complete Algebra I by the ninth grade and geometry by the tenth grade, and are provided with safety-net programs (such as Saturday Academies) to help them succeed.
12. Over 92 percent of all eighth-grade students in 1988 expected to go to college, as did 88 percent of all low-income students. *Access to Postsecondary Education for the 1992 High School Graduates*, 16, Table 8; 17, Table 9.
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