

Which Financial Assistance Policies Will Facilitate Access to and Completion of Post-Secondary Education for Aboriginal and Low SES Applicants?

Overview

The objective of this question scan was to discover how student financial aid policies could improve access and persistence for Aboriginal and low socio-economic status (SES) students. Searches applying a broad range of applicable terms to four major databases initially yielded 253 relevant documents. Subsequent examination of article abstracts reduced this number to 152. A search of government and professional/sectoral organisation websites yielded an additional 13 articles.

The literature includes conflicting views about to whether student loan programs have a detrimental impact on access and persistence for low SES and Aboriginal students. There appears to be strong evidence, however, that providing grants and subsidies for these students increases access to and persistence in postsecondary programs. While few studies address Aboriginal students, those few confirm that financial constraints are a significant part of the complex set of educational barriers facing this group. We recommend that you read the question scan report entitled *What Factors Facilitate Aboriginal Post-Secondary Success?* for more information on this subject.

Some studies (Warson, 1993; Wood, 2001), while not addressing Aboriginal or low SES students directly, do provide evidence that the lack of financial aid for distance and part-time students negatively affects access. Pavel *et al.* (1999), Voyageur (2001) and Steinhauer (1998) assert that Aboriginal and low SES students frequently select part-time or distance education because they cannot forego income for four years to achieve a degree; furthermore, these students often live in rural areas. Perhaps, therefore, Aboriginal and low SES students could benefit from financial aid for distance or part-time studies.

Observations

Quantitative: 50 Articles - Included under this heading is any scholarly literature that marshals statistical evidence to make its case. These articles are mainly analyses of specific variables and their impact on student persistence and enrolment, or large scale descriptive studies, for example, surveys and questionnaires.

The majority of these studies examine the effects of different types of aid, tuition increases, and other variables on both persistence and institutional choice among low SES students. These studies overwhelmingly cite findings that grant aid increases both the chances that low-SES and minority students will enrol, and persist in completing their degree program (General Accounting Office, Washington, DC. Health, Education, and Human Services Div, 1995). Several authors suggest that “frontloading” financial aid (giving more aid in the first two years of a degree program) increases persistence (Desjardins, Albert, & McCall, 2002). Other studies note, however, “that within-year persistence decisions made by students from all income groups are more sensitive to

tuition charges than to student aid” (St. John & Starkey, 1995). Bresciani and Carson (2002) find that “level of unmet need is more predictable of a student's ability to persist than is percentage of gift aid.” In addition, many studies find that low SES students, especially those who were not awarded grants or scholarships, choose less expensive institutions or shorter programs, such as vocational or community colleges (Davis, Noland, & McDonald, 2001 and Alexander, 2001).

Different authors find student loans have a neutral to negative effect on dropout rates. One study suggests accumulated debt negatively relates to persistence at two-year colleges (Cofer & Somers, 2001), and another that minority students who depend on student loans are more likely to drop out (Carmona, 1994). Mortensen (1990) claims that “low family income is related to less willingness to assume debt for educational or other expenses and to reluctance to take financial risks for investment purposes,” supporting the evidence that loans may not increase enrolment in low SES students. However, others like Murdock (1987), *It Isn't Just Money: The Effects of Financial Aid on Student Persistence*, seem to contradict the above findings. He claims “a meta-analysis of 31 studies found financial aid to have a small, but significant, positive effect on student persistence, enabling lower-income students to persist at a rate roughly equal to that of middle-and upper-income students.”

Four studies examine Aboriginal students in post-secondary education, and suggest that while finances are of primary concern (Cibik & Chambers, 1991), the barriers to access are more complex and may require intervention at the secondary school level. Childcare subsidies may be an incentive for some Aboriginal individuals to enrol, and financial aid seems to improve access and persistence. Voyageur's (2001) Canadian study suggests that information technologies could increase participation of Aboriginals by providing opportunities for distance education, but that increased access to and training on these technologies would be necessary.

Qualitative: 19 Articles - Included under this heading are interviews with administrators and students, case studies of specific institutions, and evaluations of programs. These articles either look at what an institution has learned about improving enrolment and persistence as it relates to financial aid, or at programs and strategies aimed at improving enrolment and persistence for low SES and Aboriginal students.

Studies in the latter category feature a number of successful strategies for low SES and Aboriginal students, including mini-courses on navigating the financial aid system and the importance of degree completion, financial aid for working adults, supported distance learning, on-campus child care, and specialized student support services (Hart, 2003; Matus-Grossman & Gooden, 2001). Programs targeted specifically at Aboriginal students indicate that partnership with local colleges, financial aid, community outreach, and assistance with the aid applications are helpful.

Taken together, these studies deliver inconsistent findings regarding the effects of financial aid on persistence, although the type of financial aid each institution examined is not always clear from the abstracts. Three institutions find that financial aid, with the

exception of scholarships, has little effect on persistence; academic performance is a more significant factor in the decision to persist (Braunstein, McGrath, & Pescatrice, 2001; Somers 1995; Moline, 1987). Others suggest that financial aid equalizes educational opportunities and increases commitment to the institution for low-SES students (Cabrera *et al.*, 1992; St. John, Hu, & Weber, 2000). Choy (1999) indicates that borrowing increases persistence, as does working moderate amounts; working substantial amounts negatively affects persistence, however. Again, need-based grant aid shows the clearest connections to enrolment and persistence, although many low SES students must still work to finance their unmet needs.

Editorials: 35 Articles - These are position or opinion papers advocating for certain changes in student aid policy or strategies for improving persistence. 18 of the articles express concern that financial aid is not getting to those in need and enrolment rates are dropping for low SES students. Among reasons cited for this problem are;

- The emphasis on merit-based rather than need-based aid,
- Too much aid going to middle rather than low-income students,
- No aid for part-time students,
- Loan programs resulting in eventual higher costs for low SES students.

Some articles argue for increased tax credits, or savings incentives for middle-income families so that aid can be reserved for low-income families. Articles focusing on persistence argue for increased general support systems for low SES students, and graduation contingent financial aid incentives.

Reviews: 9 Articles - Included under this heading are articles that review literature on student financial aid and its effects on access and persistence. Three of these reviews focus on the need for many low-SES and minority students to attend part-time while working, which may negatively affect persistence. These reviews largely echo the themes and findings discussed above and suggest ways to refine or restructure the student aid and retention processes.

Reports: 39 Documents - These are government publications and reports from post-secondary institutions or organizations dedicated to research and lobbying to improve educational practices. They both evaluate the success of current financial aid policies in reducing these barriers, and propose changes to these policies. A Canadian report published by the Research Network on New Approaches to Lifelong Learning (Livingstone & Stowe, 2001) exemplifies the prevalent findings: “a lack of material supports that study after study has documented as the main barrier to greater participation and success at all educational levels by those from lower class and income groups” (pg. 13). The report, like many others (DeLoughry, 1990; Frances & Morning, 1993; St. John, 2002), further suggests that “government financial initiatives in recent years which have emphasized scholarships, loans and family savings plans...have not addressed the increasingly unfair burden of rising tuition fees on lower class families, and in fact tend to favour upper class families with significant disposable income”. Again, the majority of these reports advocate for increased needs based grants and income contingent loan repayment programs.

Several reports look at the post-secondary access and participation of Aboriginal peoples and echo the above recommendations regarding increased grants. In addition, these reports suggest that active recruitment, as well as increased funding to programs that provide pre-college academic and application assistance and targeted student support in post-secondary institutions would improve access and persistence in Aboriginal peoples (Levin & Alcore, 1999, *Post-secondary Education for Indigenous Populations*).

Other findings from these reports include:

- Community colleges can serve as a “bridge” to university for low SES and Aboriginal students; however there is significantly less financial aid available for these types of programs. Increased aid is recommended; see for example, Jenkins (2002), *The Potential of Community Colleges as Bridges to Opportunity for the Disadvantaged: Can It Be Achieved on a Large Scale?*
- There is little funding available for distance education, although participation in these programs is growing. Funding recommendations are outlined. See for example, Southern Regional Education Board, Atlanta, GA. (2002), *Creating Financial Aid Programs That Work for Distance Learners*

Grey literature: 13 Documents - Grey literature may subsume any of the above four genres. Documents are primarily reports made available on the internet and are available for the public to download, such as the Millennium Scholarship Foundation’s (2005) *The Price of Knowledge 2004: Access and Student Finance in Canada*. These reports examine the demographics of post-secondary attendance, identify barriers to access for low-SES students, and recommend improvements to the financial aid system. The findings mentioned above regarding the need for increased grants subsidies for low-SES and minority students are once again strongly echoed, and are the dominant theme of these reports.

Some findings that support the recommendation for more grants include:

- “Young people from high-income backgrounds are 2.5 times more likely to attend university than those from low-income backgrounds.” (Canadian Alliance of Student Associations, 2003, *Improving Access: Submission to the Liberal Caucus on Postsecondary Education and Research*).
- Increased tuition leads to declines in enrolment, especially in low-SES students. Income contingent loan programs may replicate inequities, “with children of poor parents paying higher tax rates than the children of wealthy parents. (pg. 1)” These loans also produce inequity because, “to the extent that women, visible minorities and people with disabilities face earnings discrimination in the job market, the lower earnings will also result in longer repayment periods” (Mackenzie, 2004, p.1).

Summary

In all categories of research, the pervasive findings reported are that need-based grants and subsidies increase access and persistence in low SES and Aboriginal students. Other possible financial aid policies that may be of benefit include:

- “Frontloaded” grants and subsidies;
- Graduation contingent financial aid incentives;
- RESP programs that increase incentive to save for middle and high-income families, which may free up grant money for low-income families;
- Student loan policies that reduce the longer repayment period and higher interest paid by graduates with lower incomes upon graduation;
- Financial support that meets the specific needs of Aboriginal students, such as academic assistance and student support programs, childcare and moving expenses;
- Increased financial aid to distance education, part-time students, and community and vocational college programs.

Feasibility:

The literature in this domain does not warrant a systematic review of the literature.

Appendix A: Included References

References - Canada

- Canadian Alliance of Student Associations. (2003). *Improving access: submission to the liberal caucus on postsecondary education and research*. Retrieved November 3, 2005 from <http://www.casa.ca/documents/summer.pdf>
Submission to Liberal Caucus on Post-Secondary Education and Research. Focuses on the creation of a dedicated transfer payment for PSE and reforms to student financial aid in Canada.
- Canadian Alliance of Student Associations. (2003). *Opening doors: An agenda for improving opportunity*. Retrieved November 3, 2005 from <http://www.casa.ca/documents/pbs.pdf>
CASA's pre-budget submission to House of Commons Finance Committee. Focuses on reforms to student financial aid in Canada including the creation of a Canadian Opportunity Grant for low-income students.
- Canadian Association of University Teachers. (2003). *The funding shortfall: Government expenditures on postsecondary education 2002/03*. Retrieved November 3, 2005 from <http://www.caut.ca/en/publications/educationreview/educationreview6-1.pdf>
- Canadian Policy Research Networks Inc., Ottawa (Ontario). (2002). *Access to post-secondary education in Canada: Facts and gaps. A Canadian policy research networks conference sponsored by the Canada Millennium Scholarship Foundation (Ottawa, Ontario, Canada, April 5-6, 2002)*. Canada; Ontario: Canadian Policy Research Networks.
Canadian Policy Research Networks, with the sponsorship of the Canadian Millennium Scholarship Foundation, organized a conference on Access to Post Secondary Education (PSE) that brought together a cross section of experts and stakeholders, including government representatives, to discuss trends in participation, access, and financial and other support. This report summarizes papers presented at the conference and the discussions they provoked. The first session, "Trends in PSE," featured papers on trends in PSE and costs, PSE participation and student continuation, and trends in PSE finance and capacity. The second session, "Preparedness for PSE," focused on academic achievement among Canadian youth, male underachievement, and PSE counseling in the context of career paths. Session 3, "Participation in PSE," considered the roles of family, neighborhood, and government in PSE participation. "Financial Assistance for PSE," the fourth session, presented reports on student income and expenditures, student loans and debt, and student needs assessment. "Intervention Programs" were the focus of the fifth session, with papers on academic intervention in the United States and Aboriginal participation in PSE in Canada. Session five also included a discussion of the federal government's Innovation and Skills and Learning Agendas. The discussions that concluded each of the sessions made it clear that there was broad agreement among

participants that the prime focus of debate on access to PSE has shifted from a focus on student finance in the 1990s to a concern with equal access and the social values underlying PSE. (SLD)

Castellano, M. B., Davis, L., & Lahache, L. (2000). *Aboriginal education: Fulfilling the promise*. Canada; British Columbia: University of Washington Press.

Education is at the heart of the struggle of Canada's Aboriginal peoples to regain control over their lives as communities and nations. Based on hearings and research generated by the Royal Commission on Aboriginal Peoples (RCAP), this collection of articles documents recent progress in transforming Aboriginal education to support self-determination, language revitalization, and cultural maintenance, as well as the institutional and governmental obstacles that continue to impede progress. Contributors emphasize Aboriginal philosophies and priorities in teaching methods, program design, and institutional development. The 13 chapters are: "Towards a Shared Understanding in the Policy Discussion about Aboriginal Education" (Frances Abele, Carolyn Dittburner, Katherine A. Graham); "Voices of Winter: Aboriginal Languages and Public Policy in Canada" (Mark Fettes, Ruth Norton); "The State of Aboriginal Literacy and Language Education" (Yvonne Hebert); "Telling Our Own Stories: The Role, Development, and Future of Aboriginal Communications" (Gail Guthrie Valaskakis); "Culturally Negotiated Education in First Nations Communities: Empowering Ourselves for Future Generations" (Brenda Tsioniaon LaFrance); "Honouring Our Past, Creating Our Future: Education in Northern and Remote Communities" (Sheila Watt-Cloutier); "Urban Aboriginal Education: The Vancouver Experience" (Lorna Williams); "The Information Legacy of the Royal Commission on Aboriginal Peoples" (Marlene Brant Castellano); "Issues of Pedagogy in Aboriginal Education" (Kathy L. Hodgson-Smith); "Metis Post-Secondary Education: A Case Study of the Gabriel Dumont Institute" (John Dorion, Kwan R. Yang); "First Nations House of Learning: A Continuity of Transformation" (Ethel Gardner); "First Nations-Controlled University Education in Canada" (Eber Hampton); and "Electronic Highways, Electronic Classrooms: Distance Education in Canada" (Lynne Davis). An appendix presents RCAP recommendations regarding education.

Chapman, B. (1996). An income contingent repayment scheme: A plea for Canada's students. *Student Loans in Canada: Past, Present, and Future*, , 119-31.

Davies, Scott, & Quirke, Linda. (2002). The new entrepreneurship in higher education: the impact of tuition increases at an Ontario university. *The Canadian Journal of Higher Education*, 32(3).

First, what is the impact of rising tuition on the representation of lower SES students in universities? With a few different data sources we explore the impact of rising tuition costs on the social class composition of a university. With dramatic increases in tuition, are students from low-income families less represented? Our intent is not to assess the array of theories that attempt to explain persisting class disparities in education, but to document whether these disparities remained constant between the late 1980s and late 1990s, a time frame marked by tuition increases. We explore

whether the representation of low-SES students changed in a sample of students for one university for which we have data, the University of Guelph. If the rising overall cost of attending university had no effect on access, then the proportion of young people from low-SES backgrounds attending university should remain relatively stable. To our knowledge, this is the first Canadian study to examine the impact of the general, across-the-board tuition increases that took place in the 1990s. Tables 1 and 2 suggest that the social class composition of students at the University of Guelph changed substantially over time. Between 1987 and 1998, Guelph students were increasingly drawn from relatively affluent homes, and had parents with a modicum of formal education. They were less likely to have parents with relatively low levels of income and education (i.e., high school or less), compared to a decade earlier. In 1987, 40% of first-year respondents came from families with a gross yearly income of \$40,000 or less. This was actually higher than the proportion (33%) of Ontario families headed by someone aged 45-64 earning \$40,000 or less (Statistics Canada, 1986, 1994). But in 1998, only 16% of entering students were drawn from families in this category, which is less than the proportion (23%) of all Ontario families in that category (see Table 1). Table 2, with data on parental education, shows that in 1987, 52% of entering students' fathers had a high school education or less, which equals roughly the proportion among Ontario males aged 45-64 (the trend for mother's education is very similar). In 1998, however, only 27% of entering students' fathers had attended high school or less, compared with 50% of Ontario males aged 45-64. (3) For a summary of international studies, see Shavit & Blossfeld, 1993. For Canadian examples, see [Anisef] et al., 2001; Bouchard & Zhao, 2000; [Butlin], 1999; [Christofides] et al., 2001; Davis, 1984; [Gilbert] et al., 1993; Guppy & Arai, 1993; Guppy, Mikicich & Pendakur, 1984; Guppy & Pendakur, 1989; McRoberts, 1985; Nakhaie & Curtis, 1998; Ontario Federation of Students, 1981; Pascal & Kanowitch, 1979; [Pike], 1988, 1970; [John Porter], 1965; Porter, Porter & Blishen, 1979, 1982; von Zur-Meuhlen, 1978; [Wanner], 1999.

Finnie, R. (2002). Student loans, Student financial aid and post-secondary education in Canada. *Journal of Higher Education Policy and Management*, 24(2), 155-170. Briefly describes Canada's student loan system, including the typical costs of a year of postsecondary schooling and the levels of financial support available. Reports the results of an empirical analysis showing that borrowing remains at reasonable levels and repayment difficulties are still relatively uncommon. Suggests various reforms, including higher borrowing limits, wider eligibility, more assistance for those facing repayment difficulty, and shared contributions to postsecondary education.

Finnie, R. (2000). *Student loans: Is it getting harder? Borrowing, burdens, and repayment*. Retrieved November 3, 2005 from <http://www.cmec.ca/stats/pcera/symposium2000/finnie.en.pdf>

Finnie, R., & Schwartz, S. (1996). *Student loans in Canada: Past, present, and future*. Toronto: C. D. Howe Institute. from <http://search.epnet.com/login.aspx?direct=true&db=ecn&an=0411276>
Reviews the workings and experience of the Canada Student Loans Program

(CSLP). Describes the basic structure of CSLP as it existed in the early 1990s, before the 1994 reforms, and provides an empirical record of borrowing and repayment patterns under that system. Summarizes the significant changes the CSLP has undergone in the past few years, including an increase in borrowing limits; revised need-assessment procedures; an interest relief program extended to borrowers with low incomes; and an end to the government's guaranteeing of new student loans. Judges the efficacy of the four major changes. Discusses the concept of income contingent repayment student loan systems, an idea that has taken on new life as criticisms of the existing student loan system have mounted. Provides a summary assessment of the new Canada Student Loans Program with recommendations that could guide further reform. Includes comments on the main study: Bruce Chapman promotes an income contingent repayment scheme; Paul Davenport discusses student loans and the knowledge-based economy; and Harry Hassanwalia assesses the recent changes to the Canada Student Loans Program. Finnie is a Visiting Professor and Schwartz is a professor in the School of Public Administration at Carleton University. No index.

Hassanwalia, H. (1996). Improvements to the Canada student loans program: Do recent changes fit the bill? *Student Loans in Canada: Past, Present, and Future*, , 140-56.

Fred Hemingway Consulting. (2004). *Pressure Points in Student Financial Assistance: Exploring the "Making Ends Meet" Database (2004)*. Retrieved November 3, 2005 from http://www.millenniumscholarships.ca/images/Publications/pressure_en.pdf

Frenette, M. (2005). *The impact of tuition fees on university access: evidence from a large-scale price deregulation in professional programs*. Retrieved November 3, 2005 from <http://www.statcan.ca/english/research/11F0019MIE/11F0019MIE2005263.pdf>
Previous studies investigating the role of rising tuition fees in university enrolment by socio-economic background have focused on the fee changes registered among undergraduate programs over the 1990s. Over this period, no changes in enrolment patterns were observed, possibly because the tuition fee increases were small in absolute terms and gradual. This study examines the impact of a very large and sudden deregulation of tuition fees in Ontario professional programs in the late 1990s. The findings suggest that the enrolment gap between students from higher and lower socio-economic backgrounds rose substantially in Ontario, where the deregulation of professional programs was more prominent. In provinces like Quebec and British Columbia, where tuition fees remained stable, no change in the enrolment gap was registered.

Hemingway, Fred: Fred Hemingway Consulting. (2003). *Assessing Canada's student aid need assessment policies*. Retrieved November 3, 2005 from http://www.millenniumscholarships.ca/images/news/assessing_en.pdf

Jackson, Jon, & Callendar, Claire. (2005). Degrees of debt: how debt influences students' university decisions. *Forum - Ontario Confederation of University Faculty Associations*, 5.

Junor, S., & Usher, A. (2004). *The price of knowledge 2004: Access and student finance in Canada*. Retrieved November 3, 2005 from http://www.millenniumscholarships.ca/images/Publications/Price_of_Knowledge-2004.pdf

Levin, B., & Alcorn, W. (1999). Post-secondary education for indigenous populations. *Adult Learning, 11*(1), 20-25.

The Access program is intended to help groups such as Canada Natives enroll and succeed in postsecondary education. Key aspects are recruitment, selection, integrated student support, financial support, academic remediation, and personal support. In 1994, 40% of 2,400 Access students graduated, compared to an estimated 5% of Aboriginal students who enrolled through normal channels.

Livingstone, D. W., & Stowe, S. (2001). *Class and university education: Inter-generational patterns in Canada*. NALL Working Paper No. NALLWP362001). Canada; Ontario:

Young people from lower class origins continue to face major barriers to university education in Canada. This paper documents both substantial inter-generational class mobility and continuing inequalities in formal educational attainments by class origins. While Canada now has the world's higher educational attainments in its youth cohort and has experienced rapid growth in adult education participation as well, those from professional /managerial families remain more than three times as likely to attain a degree as those from working class origins. There is also mounting evidence that escalating financial costs are again increasing the relative class inequalities in university education. These large and increasing class inequalities are compared with the much more equitable and extensive participation in informal learning found in a recent national survey, as well as the underemployment of working class people in the Canadian job structure. In light of these educational and economic inequalities, needs-based student subsidies and democratic workplace reforms are seen as major means to address persistent discrimination against the learning capacities and aspirations for university education of those from lower class origins.

Mackenzie, H. (2004). *Funding post-secondary education in Ontario: Beyond the path of least resistance*. Retrieved November 3, 2005 from http://www.ocufa.on.ca/research_studies/fundingpost.pdf

Richardson, C., & Blanchet-Cohen, N. (2000). *Adult education and indigenous peoples in Canada. International survey on adult education for indigenous peoples. Country Study: Canada*. Germany:

Adult education for indigenous peoples in Canada was examined. First, information on government institutions, indigenous organizations, international agencies, and nongovernmental organizations engaged in adult education for Canada's indigenous peoples was compiled. Next, questionnaires and survey techniques were used to research the policy and practice of adult education for Canada's indigenous peoples.

Special attention was paid to the following topics: (1) Canada's demographic and cultural characteristics; (2) postsecondary education for Canada's Aboriginal peoples in the past and present; and (3) issues and challenges for postsecondary education for Canada's Aboriginal peoples (access; completion rates; Indian control of Indian education; and relevance). The study established that, in the past 30 years, postsecondary education for Canada's Aboriginal peoples has progressed significantly. The add-on, partnership, and First Nations control approaches to administering Aboriginal adult education in Canada have each proved beneficial; however, supporting postsecondary education for Canada's Aboriginal peoples has also involved providing targeted support services in mainstream institutions. (The bibliography lists 135 references and 21 Web sites. Information about the following types of Aboriginal adult education programs in Canada is appended: (1) full-fledged Aboriginal colleges and educational institutions; (2) programs based on the enclave model; (3) Aboriginal learning centers; and (4) nonprofit educational institutions.)

Rowley, R. (1993). Income contingency and the repayment of student loans. *Journal of Income Distribution*, 3(2), 263-99.

The current systems of financial support to postsecondary students in Canada and elsewhere are clearly inadequate. Their evident deficiencies have revived interest in the possibility of income-contingent loans and in the use of the tax system to deal with repayments. Some simulative experiments are used here to explore the feasibility of income contingency and to explore the sensitivity of financial flows to various assumptions about interest rates, income growth, age-earning profiles, default, and take-up rates for loans. Evidence from these experiments points to some salient features in the design of new schemes for the support of postsecondary students, and it also permits the identification of relevant issues which might significantly affect the practical implementation of any scheme involving income contingency as a basis for repayments.

Schaafsma, J. (1990). The Canada student loans program: Time for revision. *Canadian Journal of Higher Education*, 20(1), 7-20.

A discussion of the Canada Student Loans program argues that it lacks vertical and horizontal equity and creates a work disincentive, program rules need updating to reflect inflation and tax rate changes, and the government is controlling the cost of program interest subsidy inefficiently. An alternative program design is proposed.

Schwartz, S., & Finnie, R. (2002). Student loans in Canada: An analysis of borrowing and repayment. *Economics of Education Review*, 21(5), 497-512.

This paper reports the results of an econometric analysis of the borrowing and repayment patterns of Canadian bachelor's level university graduates, using data from the National Graduates Survey (NGS) of the class of 1990. After confirming the intuition that the level of borrowing is determined by supply-side rather than by demand-side factors, we analyze the repayment experience of the graduates. We calculate that the fraction of graduates who reported problems repaying their student loans was, overall, quite small, falling in the 7-8 percent range. Among both men and women, graduates with low current earnings and those in fields likely to have

low lifetime earnings reported significantly greater problems with repayment. Holding other variables constant, women reported more difficulty in repayment than men. Overall, it would seem that women borrowed only slightly less than men, repaid as quickly as men (despite lower earnings), but reported having significantly more difficulty in repayment.

Shaker, Erika, & Doherty-Delorme, Denise. (1999). Access denied: only the privileged need apply. *Education Forum*, 25(4), 12.

Rising tuition and other user fees, the elimination of programs that ensure accessibility to marginalized groups, and the increasing inequality between programs and institutions have resulted in a fundamental shift in our educational institutions. Instead of facilitating democratic and social improvement, post-secondary education is becoming a tool of immediate marketplace requirements. When the financial opportunity to access post-secondary education is limited or removed, education effectively becomes a privilege based on socioeconomic status. Financially and structurally, post-secondary institutions have undergone a series of profound changes which, arguably, have made these institutions less accessible, less accountable, and of lesser quality. As one of the fundamental cornerstones of a society dedicated to justice and equality, public education is founded on four major themes. These are equity, opportunity, quality and accountability. With equity, each person should have equal opportunity to attend or work at the institution of his or her choice. To this end, publicly funded programs must be in place to ensure that those constrained by factors such as poverty, child care, or disability are not barred from benefiting from educational institutions. With opportunity, access and affordability each person should have the financial opportunity to pursue an education, and the right to use it upon graduation without being indebted. With quality, each person should have the right to a quality education, which includes a low instructor-pupil ratio, a wide variety of learning styles and subject areas represented, adequate learning aids and facilities, and job security for administration, faculty and support staff. Lastly, with accountability, public education institutions should remain accountable to the public, and not to outside bodies such as external governing boards or private corporations that are responsible to their shareholders. Additionally, the range of debate and discussion offered by Canadian mainstream media on education restructuring has been extremely narrow. At different times, specific initiatives or topics have been examined virtually to the exclusion of all others, but in almost every case, from the perspective of how to further restructure post-secondary education to facilitate accountability to market ideology. One notable example is the so-called "brain drain," that caused widespread panic about the apparent flood of Canadian graduates and professionals south of the border. On cue, the business community called for tax cuts that directly impact accessibility to post-secondary institutions and the need for education to reflect the requirements of prospective employers.

Sloane-Seale, Atlanta. (2003). Transitional barriers for Aboriginal post-secondary students in Manitoba: implications for access to education. *Canadian and International Education*, 32(1), 45.

Soule, George. (2005). Student aid regime preys on the poor [Income contingent repayment plans represent the single largest threat to accessible post-secondary education]. *CAUT Bulletin*, 52(1), A3.

Income-contingent loan repayment schemes for post-secondary students are old models of transferring a greater share of the cost of post-secondary education on to individuals. Devised as a way to make massive tuition fees more palatable, ICR is designed to spread loan obligations over a lifetime to lessen the immediate financial hardship on borrowers. However, extending the repayment period of student loans means those with the lowest incomes after graduation will ultimately pay more for their education as compound interest accumulates. Income contingent repayment means one thing - higher tuition fees. But don't take my word for it. Consider this admission from Human Resources and Skills Development in a document obtained through the Access to Information Act: "... ICR loans would solve the problem of university and college underfunding, by allowing institutions to increase tuition fees to cover a greater portion, or even all of its costs. Fees would be unregulated and institutions would charge whatever the market would bear. Needy students and those with cash flow problems would pay the increased fees with the help of ICR loans." Les articles reflètent l'opinion de leurs auteurs et pas nécessairement celle de l'ACPPU. Tribune libre est une chronique régulière du Bulletin. La rédaction invite les lecteurs à soumettre des articles. Veuillez vous renseigner auprès de [Liza Duhaime], la rédactrice en chef (duhaime@caut.ca). La rédaction communiquera avec les auteurs de commentaires si leurs articles sont acceptés pour la publication.

Steinhauer, Noella. (1998). Higher education and native students. *Canadian Social Studies*, 32(4), 115.

After the elder said the prayer and words of wisdom, each one of the group walked up and received an eagle feather. This ceremony of respect and honour marked the culmination of four years of study for many. In all there were 42 of them, Saddle Lake was honouring the post-secondary graduates for the 1997 year. After each of the individuals received their honour they participated in a special dance. The graduates received awards ranging from college certificates to graduate degrees. In fact there were 16 university graduates, two of whom received master's degrees. Later when the round dance continued, I beamed with pride for the graduates and for my community. Many of them had made it inspite of tremendous odds. The round dance continued into the night, food and music were plentiful and more importantly the feelings of pride, joy, and unity permeated the air.

Swail, W. S., & Heller, D. E. (2004). *Changes in tuition policy: Natural policy experiments in five countries*. Retrieved November 3, 2005 from <http://www.educationalpolicy.org/pdf/tuitionpolicy.pdf>

This international study reviews tuition and fee policy changes and strategies in 5 countries and 9 jurisdictions. Funded by the Canada Millennium Scholarship Foundation and conducted by the Educational Policy Institute, the purpose of this review is to gain an insight into the impact of various tuition policies around the world in terms of enrolment, participation, and tuition pricing. Analysis of these data will help formulate a research-based opinion as to the impact of the stated policies.

Usher, Alex, & Junor, Sean. (2005). Canada's two-market system: universities, colleges cater to very different clienteles. *University Affairs*, 46(1), 42.

Usher, A. (2004). *Are the poor needy? Are the needy poor? The distribution of loans and grants by family income quartile in Canada*. Retrieved November 3, 2005 from <http://www.educationalpolicy.org/pdf/PoorNeedy.pdf>

Voyageur, J. C. (2001). Ready, willing and able: prospects for distance learning in Canada's First Nations community. *Journal of Distance Education*, 16(1), 102. The educational attainment levels of First Nations people in Canada lags behind that of mainstream society. Because many reserves are in rural or remote areas, attending postsecondary institutions has meant leaving the community. However, advances in information technologies and distance education program delivery mean that First Nations people can obtain postsecondary educational credentials without having to leave their home communities. This would be both convenient and less disruptive for the student. However, before programs can be delivered, the current technological competence and usage levels in reserves must be determined. The primary thrust of this research provides baseline information on the access to and use of various technologies and the degree, type, pervasiveness, and availability of technologies such as computers, Internet, e-mail, voice mail, computer networking, satellite systems, teleconferencing, and other communications services. This investigation of information technology usage in selected First Nations communities provides insight into their readiness for distance learning opportunities in the community.

Warson, Albert. (1993). On the financial fringe : when it comes to loans programs, part-time students are often shoved aside even though their numbers, and needs, are growing. *University Manager*, 1(3), 33.

Working group on accessibility to post secondary education in New Brunswick. (2001). *Report of the Working group on Accessibility to Post Secondary Education in New Brunswick*. Retrieved November 3, 2005 from <http://www.gnb.ca/0000/publications/postsec/finalreporte.pdf>

Wright, D. A. (1998). Preparing First Nations students for college: The experience of the Squamish Nation of British Columbia. *Canadian Journal of Native Education*, 22(1), 85. The Squamish Nation of British Columbia initiated a program to improve the success rate of their postsecondary students through a partnership with a local community college. Accepting principles of First Nations self determination, the partnership empowered the Squamish Nation to participate fully in developing a college transition program. The program assisted students by providing an initial skill assessment, developmental instruction, and ongoing support services. The success rate of students enrolled in the program demonstrated the benefits of the partnership. The experience of the Squamish Nation indicated that as colleges accept First Nations self-determination more First Nations students will succeed.

Zhao, J., Corak, M. & Lipps, G. (2003). *Family income and participation in post-secondary education*. Retrieved November 2, 2005 from <http://www.statcan.ca/english/research/11F0019MIE/11F0019MIE2003210.pdf>

The relationship between family income and postsecondary participation is studied in order to determine the extent to which higher education in Canada has increasingly become the domain of students from well-to-do families. An analysis of two separate data sets suggests that individuals from higher income families are much more likely to attend university, but this has been a long-standing tendency and the participation gap between students from the highest and lowest income families has in fact narrowed. The relationship between family income and postsecondary participation did become stronger during the early to mid 1990s, but weakened thereafter. This pattern reflects the fact that policy changes increasing the maximum amount of a student loan as well as increases in other forms of support occurred only after tuition fees had already started increasing.

References – USA

- Get college financial aid to the neediest.(2003). *American Teacher*, 87(6), 6.
- A panel of education leaders has criticized federal college financial aid policy. Appointed by the College Board, the panel of prominent education leaders said that tax-supported programs that award scholarships and grants based on merit rather than need threaten the promise of equal opportunity and access. Student aid recommendations made by the panel are outlined.
- Lower-income families have less access to post-secondary education [Post-Secondary Education Participation Survey].(2003). *CAUT Bulletin*, 50(8), n/a.
- The first Post-Secondary Education Participation Survey found that the state of a young person's family finances is a major factor in determining participation in post-secondary education. By contrast, only 67 per cent of young people with family earnings between \$55,000 and \$80,000 had taken some form of post-secondary program after leaving high school. The survey also showed that this dropped to 55 per cent when family earnings were estimated to be less than \$55,000. Access, Persistence and Financing: First Results from the Post-Secondary Education Participation Survey (81-595-MIE2003007) is available at www.statcan.ca/english/IPS/Data/81-595-MIE.htm.
- Advisory Committee on Student Financial Assistance, Washington, DC. (2001). *Access denied: restoring the nation's commitment to equal educational opportunity. A report of the advisory committee on student financial assistance*. U.S.; District of Columbia:
- Three interrelated factors have combined to produce what is rapidly becoming a crisis in access to higher education. In the first place, the cost of higher education has risen steadily as a percentage of family income only for low-income families, but

middle-income affordability and merit have begun to displace access as the focus of policymakers at the federal, state, and institutional levels. This shift in policy priorities has caused a steep increase in the unmet need of low-income students. In response to the excessive levels of unmet need, low-income students must abandon plans for full-time, on-campus attendance and attend part-time, work long hours, and borrow heavily. This pattern produces an income-related widening in participation, persistence, and completion gaps over the next 15 years. Solving the access problem for today's students and averting an access crisis for tomorrow's students will require promoting policies that enhance access for low-income students. Using the federal student aid programs as its primary tool, the federal government must reinstate the traditional access goal, refocus policy on unmet need, and expand grant aid. One key to a broad access strategy will be restoring the access partnership of federal government, states, and institutions that has eroded over the past decades.

Advisory Committee on Student Financial Assistance, Washington, DC. (1996).

Improving the federal student loan programs. A report of the advisory committee on student financial assistance. U.S.; District of Columbia:

This report presents the findings and recommendations of the Advisory Committee on Student Financial Assistance resulting from the committee's ongoing evaluation of student loan programs and their delivery system. The role of the committee is to provide extensive knowledge and understanding of federal, state, and institutional programs of postsecondary student assistance; to provide technical expertise with regard to systems of need analysis and application forms; and to make recommendations that will result in the maintenance of access to postsecondary education for low- and middle-income students. The particular findings presented here concern the improvements made in 1995-96 in the Ford Federal Direct Loan Program (FDLP) and the Federal Family Education Loan Program (FFELP). Findings indicate that the Department of Education (ED) successfully expanded the FDLP from slightly more than 100 institutions participating in 1994-1995 to over 1,200 in 1995-1996. ED also supplied improved software and systems. ED is exploring ways to improve its reconciliation process. ED, legislative, and loan industry initiatives have contributed significantly to the improvement of the FFELP, resulting in streamlined delivery and simplified processing for institutions. Specific recommendations to further improve each of the two programs are offered. Two appendices contain legislative information, and one appendix lists the committee members and staff.

Alexander, F. K. (2002). The federal government, direct financial aid, and community college students. *Community College Journal of Research and Practice*, 26(7-8), 659-679.

Discusses federal student financial aid, focusing on direct grant aid programs that serve needy students attending community colleges. Presents recent data showing that lower-income students attending community colleges are likely to receive less direct grant aid than those attending for-profit proprietary two-year institutions.

Alexander, F. K. (2001). Fiscal inequality and direct student aid policies: The impact of institutional choice on lower income students. *Peabody Journal of Education*, 76(1), 136-149.

Analyzes patterns in lower income student enrollment and access to direct student aid resources, reviewing the federal government's original objectives with direct student aid policies and subsequent changes that expanded student access, examining recent research on lower income student enrollment patterns in higher education, and analyzing research regarding equitable distribution of direct student aid resources to lower income students.

Alexander, F. K. (1998). Private institutions and public dollars: an analysis of the effects of federal direct student aid on public and private institutions of higher education. *Journal of Education Finance*, 23, 390-416.

A study examined the effects of federal direct student aid on public and private institutions of higher education. Data were primarily obtained from the Stampen, Hansen, and Luebke Higher Education Database; the Digest of Education Statistics; and The American Freshman: National Norms for Fall, a national student survey of dependent freshmen entering postsecondary education. The results confirm M. M. Chambers's predictions that forecast detrimental effects of federal direct student aid policy in that the policy unduly inflates college costs by rewarding tuition-reliant institutions with federal resources and subsidies and that it has shifted greater tuition burdens to students and their families, thereby limiting lower-income postsecondary opportunities. Moreover, the results indicate that the federal government appears to have moved from its original aim of providing resources to remove growing financial barriers affecting the educational opportunities of lower-income student to providing resources to institutions.

Almeida, D. A. (1999). *Postsecondary financial aid for American Indians and Alaska natives*. ERIC Digest No. EDORC993). U.S.; West Virginia: ERIC/CRESS.

This digest summarizes challenges that American Indian and Alaska Native students face in obtaining adequate postsecondary financial aid and describes general sources of aid for Native students. The number of Native college students is growing rapidly, but obtaining adequate financial aid is the most serious obstacle to completing postsecondary education. Difficulties and barriers related to financial aid include: (1) extreme, sometimes complete, lack of family resources; (2) bureaucratic and paperwork hurdles; (3) unrealistic requirements for student earnings, given the high unemployment in Native communities; (4) unacknowledged costs, such as moving expenses, medical and child care costs, and necessary trips home; and (5) Native distrust of non-Native institutional officials. General categories of student financial aid include grants, scholarships, work-study programs, and loans. The federal Office of Postsecondary Education is the most common source of aid for Native undergraduates, with 34 percent receiving some type of federal aid. Some federal programs are designed specifically for Native students but may stipulate specific fields of study. Most aid given by college financial offices is based on need. Merit scholarships make up less than 5 percent of all aid, but some colleges earmark merit scholarships for minority students. Suggestions are offered on how Native

communities can assist students in the financial aid process. Five publications and 10 Internet sites on financial aid are listed.

- Baker, T. L., & Velez, W. (1996). Access to and opportunity in postsecondary education in the United States: a review. *Sociology of Education*, , 82-101.
Part of a special issue on sociology and educational policy. Research on access to and persistence in higher education in the U.S. is reviewed. Research indicates that the proportions of women, older, and part-time college students have increased dramatically since 1960. Although enrollments of African-Americans and Latinos have also increased since 1960, they slowed during the 1980s. Predictive analysis of access and persistence reveals that the importance of socioeconomic advantages is generally declining when compared to academic ability. Lower rates of college persistence are accounted for by weaker social and academic integration of students within their institutions. Students' chances of attaining baccalaureate degrees are lessened if they begin at community colleges. The persistence of minority students is strengthened by most forms of financial aid.
- Barr, N. (2001). Income-contingent student loans: An idea whose time has come. *Economic Theory and the Welfare State. Volume 3. Benefits in Kind*, , 583-600.
- Basch, D. L. (1996). Pricing differences among private colleges: The impact of discounting through college-funded grants. *Journal of Student Financial Aid*, 26(3), 41-58.
Substantial differences in tuition discounting across private colleges appear related to differences in admissions selectivity, nominal price, endowment per student, and regional location. Ironically, one reason many of these colleges can sustain such policies is that stringent selectivity and high price may lower the percentage of needy students.
- Baum, S. R. (1987). *Financial aid to low-income college students: Its history and prospects* No. DP84687). U.S.; Wisconsin: Institute for Research on Poverty.
After briefly sketching the history of federal aid programs for higher education, this paper employs the conceptual framework of fairness theory to analyze the extent to which financial limitations appear now to prevent high school seniors from attaining a college education. Using data from the High School and Beyond longitudinal study, this study finds that ability, measured by an achievement test administered as part of the survey, is a stronger determinant of entrance into and completion of a college education than is income. As past research indicated, socioeconomic status plays a strong role in promoting college education, but this paper concludes that income alone is not a major factor in limiting the pursuit of higher education.
- Baum, S., & Sjogren, J. (1996). The Distribution of subsidies to postsecondary students. *Eastern Economic Journal*, 22(2), 195-204.
College students receive both direct subsidies in the form of grants and loans provided by the government and by educational institutions and indirect subsidies in the form of tuition levels which do not cover the full cost of education. This paper

examines the distribution of each of these forms of subsidy to students at different income levels who attend public and private colleges and universities. Students in private colleges receive lower indirect subsidies, but significantly higher direct subsidies than do those in public colleges. The distribution of subsidies in the private sector is distinctly pro-poor, but this is not true in the public sector. Other findings include higher subsidies for undergraduates studying at four year colleges than for those in universities and significant saving of public funds on middle and upper-income students studying in private institutions.

Bowen, R. C. (1991). *The tuition/financial aid equation and its impact on access*. U.S.; New York:

The complex rules and regulations of the student financial aid industry have alienated and confused both students and parents, especially those from lower income families. Unless simplified, the financial aid application process will continue to act as a deterrent to participation in the U.S. educational system. Families managing to overcome the initial obstacles presented by the process are often faced with a financial aid needs analysis in which college costs, particularly indirect ones such as lost earnings, are severely underestimated. Financial aid packages must begin to reflect students' financial and college attendance realities. Even as public institutions carry the burden of educating more and more people, the vitality of the nation's public educational system has declined. A decade dominated by the social and economic policies of Reaganomics, particularly the decision to issue more aid in the form of loans rather than grants, has curtailed the aspirations and access of minority and lower income students. When loans comprise the primary financial aid package, the net benefits of a community college education are reduced and the risk of loan default looms large. At the City University of New York, college participation between 1975 and 1986 dropped for Blacks from 32.0% to 27.8% and for Hispanics from 20.4% to 16.1%, reflecting these students' vulnerability to cutbacks in financial aid. In this context, widespread concern that the door of educational opportunity is closing, particularly for poor people, seems warranted. That many young people will be limited to a future of unemployment, military service, or crime is indeed a sobering prospect.

Braunstein, A., McGrath, M., & Pescatrice, D. (2001). Measuring the impact of financial factors on college persistence. *Journal of College Student Retention*, 2(3), 191-203. Analyzed the effects of family income and financial aid on college students' persistence at Iona College, New York. Institutional data on family demographics, academic achievement, and financial variables indicated that financial aid did not significantly affect persistence. Although students from families with greater incomes tended to persist, academic performance was the most significant factor affecting decisions to persist.

Bresciani, M. J., & Carson, L. (2002). A study of undergraduate persistence by unmet need and percentage of gift aid. *NASPA Journal*, 40(1)
Examines how undergraduate persistence is related to unmet financial need and amount of gift aid. For students who received varying amounts of gift aid,

persistence is studied as it relates to the percent of the total aid package. Results indicate that level of unmet need is more predictable of a student's ability to persist than is percentage of gift aid.

Burd, S. (2000). In some federal aid programs, not all campuses are treated alike.

Chronicle of Higher Education, 46(41), A27-29.

Reports evidence that the federal government's three campus-based student aid programs are no longer serving needy students well, but rather benefit a select group of institutions. Urges changing the 20-year-old financial aid formula to better reflect changing college demographics. Contrasts aid received by students attending the University of Southern California and California State University at Los Angeles.

(DB)

Burd, S. (1997). Students Who Lack Funds from Parents Say Federal-Aid System Is Unfair. *Chronicle of Higher Education*, 43(41), A29-A30.

College students are complaining that Congress has made it too difficult to demonstrate financial independence to qualify for federal financial aid. Legislation in 1992 tightened the policy on financial independence to prevent affluent students from cheating the system. Colleges are reluctant to step in for fear of state-conducted audits of colleges' federal student aid programs.

Cabrera, A. F., & Others. (1992). *The role of finances in the persistence process: A structural model*. U.S.; New York:

This paper reports the results of an empirical study on the role of finances on college persistence. A quantitative causal model, that relied on several theoretical frameworks, was tested via structural equation modelling for categorical data that incorporated constructs from the financial aid literature as well as the persistence literature. The research design was longitudinal in nature and analyses were conducted on a sample of 466 college students who were attending a large public urban commuter institution in the spring of 1989. In sum, results appeared to suggest that financial aid is important, not only because it equalizes opportunities between affluent and low-income students, but also because it facilitates the integration of the student into both the academic and social components of the institution as well as influencing his or her commitment to stay in college.

Cabrera, A. F., & Others. (1990). Exploring the effects of ability to pay on persistence in college. *Review of Higher Education*, 13(3), 303-336.

A study using a national sample of 1,375 college students attending public 4-year institutions tested hypotheses concerning economic and noneconomic variables on college persistence. Findings indicate financial variables moderate the effect of goal commitment on persistence. Implications for theory and for financial aid policy are explored.

Callan, P. M. (2001). Reframing access and opportunity: Problematic state and federal higher education policy in the 1990s. *The States and Public Higher Education Policy: Affordability, Access, and Accountability*, 83-99.

- Carmona, J. (1994). Minority students who depend on loans found more likely to drop out. *The Chronicle of Higher Education*, 40, A28.
- Carriuolo, N. E., Rodgers, A., & Stout, C. M. (2001). Helping low-income and minority students succeed in college: An interview with Blenda Wilson. *Journal of Developmental Education*, 25(1), 26-28.
Presents an interview with Blenda Wilson, president and chief executive officer of the Nellie Mae Education Foundation. Discusses ways low income and minority students can afford college tuition, as well as areas in which the financial aid process must be revised. Suggests that community outreach is crucial, as is increased access to grant-based aid.
- Chaney, B., Muraskin, L. D., & Cahalan, M. W. (1998). Helping the progress of disadvantaged students in higher education: the federal Student Support Services program. *Educational Evaluation & Policy Analysis*, 20(3), 197-215.
Student Support Services (SSS) is one of the largest federal TRIO programs designed to help disadvantaged students stay in and complete college. Through a longitudinal study of participants and comparable nonparticipants, we examined the impact of SSS on retention. Data were collected through student questionnaires, institutional and program data, and students' postsecondary transcripts. We found that SSS had a positive impact for all three measures of retention that were used, but the impact varied depending on which services students used and how much they participated. The results confirm that retention programs should address both academic and social integration on campus. Copyright 1998 by the American Educational Research Association.
- Choy, S. P. (1999). College access and affordability. *Education Statistics Quarterly*, 1(2), 74-90.
Examines the extent to which the financial-aid system promotes access to postsecondary education by equalizing income differences. Describes ways in which students and their families cope with the increasing costs of college, and explores the consequences of full-time and part-time work on college persistence.
- Choy, S. P., & Bobbitt, L. (2000). Low-income students: Who they are and how they pay. *Opportunity Outlook*, , 9-11.
This article examines the characteristics of low-income undergraduates and how they pay for college. It examines their financial need, describes the contribution of financial aid, and presents what is known about how they close the gap between their costs and the amount of aid they receive.
- Cibik, M. A., & Chambers, S. L. (1991). Similarities and differences among native americans, hispanics, blacks, and anglos. *NASPA Journal*, 28(2), 129-139.
Assessed current status of minority education by surveying college students (n=423). Gathered information about the barriers and contributors to persistence and academic success. Determined finances and availability of financial aid were first-order

concerns of minority students. Found differences in motivation for college attendance between minority and White students.

- Clinedinst, M. E., Cunningham, A. F., & Merisotis, J. P. (2003). Characteristics of undergraduate borrowers: 1999-2000. *Education Statistics Quarterly*, 5(1), 57-61. Explored the demographic and enrolment characteristics of undergraduate borrowers, as well as their risk for not persisting to degree completion and the various types of loans and other financial aid they received. Data are from the National Postsecondary Student Aid Study.
- Cofer, J., & Somers, P. (2001). What influences student persistence at two-year colleges? *Community College Review*, 29(3), 56-76. Discusses the Higher Education Act of 1992, which increased the availability of student loan funds. Examines the difference in effects of background, achievement and aspiration, college experience, price variables, and accumulated debt in 1993 as compared with 1996 on student persistence decisions. Finds that current year subsidies are positively associated with persistence, but the opposite is true for accumulated debt.
- Coulson, A. J. (2002). Giving credit where it's due: why tax credits are better than vouchers. *Independent Review*, 7(2), 277-87. Joseph Bast is overly pessimistic when he argues that education tax credits would fail to bring private schooling to lower- and middle-income parents. On the contrary, so long as they are structured properly, tax credits would ensure universal access to the education marketplace.
- Daener, P. H. (1994). *The role of opportunity cost in access to four year public higher education*. U.S.; Oregon: This study explores the effect of decreasing affordability of college education on the number and racial and ethnic mix of students attending public higher education. Review and discussion of available data from many studies finds that those who can tolerate the expense of foregoing wages while they attend college, are not particularly sensitive to tuition increases. These who are excluded from college education are not affected by the costs of attending but by the opportunity costs of not working for the 4 or more years necessary to complete a degree. Despite human capital theory which holds that the rational person will invest in higher education to the extent that the increased earning later will cover the costs of attending, actual student behavior indicates that the foregone wages are an insurmountable barrier to participation for students from low income families. Thus the study concludes that tuition policy is not likely to be a panacea to the pressure on higher education to fundamentally restructure its costs in the future. Conclusions are illustrated by four tables and two charts.
- Davis, H. D., Noland, B. E., & McDonald, N. (2001). The impact of state financial aid on college participation: Meeting the needs of the under-served. *Journal of College Orientation and Transition*, 9(1), 56-72.

Identified and analyzed the college participation decisions of 13,000 eligible non-recipients of Tennessee state financial aid in fall 1999. Found that 81 percent were enrolled in higher education, but the negative effects of non-receipt of state aid and preexisting economic conditions were found in patterns of institution selection and in increased reliance on employment to meet education costs.

DeAngelis, S. (1998). The influence of price and price subsidies on within-year persistence of graduate and professional students. *Journal of Student Financial Aid*, 28(3), 41-57.

A study of graduate and professional student within-year persistence, based on the 1993 National Postsecondary Student Aid Study, compared three models of the impact of financial aid on persistence. It was found that financial aid significantly and positively influenced within-year persistence, with comprehensive aid packages having the greatest influence, and effectively meeting the needs of professional and graduate education.

DeLoughry, T. J. (1990). Shift in aid policy hurt poor students, report concludes. *The Chronicle of Higher Education*, 36, A1.

DesJardins, S. L., Ahlburg, D. A., & McCall, B. P. (2002). Simulating the longitudinal effects of changes in financial aid on student departure from college. *Journal of Human Resources*, 37(3), 653-679.

We use the estimates from a hazard model of college student departure to simulate how changes in financial-aid packaging affect students' departure decisions over time. We find that changing loans to scholarships, as Princeton has recently done, has a large impact on retention and that frontloading aid has a more modest impact. Our results also suggest that financial aid represents more to the student than just the dollar value of the aid offered. Increased knowledge about the temporal effects of different types of financial aid will help policy makers make more informed choices about the structure of financial aid packages.

DesJardins, S. L., Ahlburg, D. A., & McCall, B. P. (2002). A temporal investigation of factors related to timely degree completion. *Journal of Higher Education*, 73(5), 555-581.

Asserting that graduation and stopout are "competing" or correlated events and that they often should be modeled as such, this study demonstrated that factors affecting timely graduation (e.g., financial aid) often have time-varying effects, and that ignoring these time-varying effects can lead to spurious conclusions that may result in inappropriate or inefficient policies.

Dynarski, S. (1999). Student aid and college attendance: Analysis of government intervention in the higher education market.

Eagle, E. (1989). *Enrollment and persistence in postsecondary education: expanding opportunity or equity lost?*. U.S.; California: Controversy over whether rising college costs or recent federal policies have

adversely affected opportunities for postsecondary education, especially among low income and minority students, is noted. A study examined the competing claims that (1) there are enrollment increases among all students (even minorities) and (2) enrollment is far lower for low income and minority students than advantaged groups. Changes in enrollment and persistence for various types of students are described. The study saw the need for a clear analysis of trends in postsecondary education. It took the perspectives that: policy discussions about equity and opportunity must examine the progress of individual students over time; and studies of enrollment are a first step to documenting trends in postsecondary education. Two major sections look at: (1) changes in postsecondary education (immediate enrollment after high school, cumulative enrollment in each year after high school graduation, and total enrollment after 4 years); and (2) changes in persistence in postsecondary education (immediate entry into postsecondary education and entry at four time periods). Each section concludes with a brief examination of multivariate models for enrollment and persistence. It was found that the record of the 1972-82 decade was mixed. The decade had a positive overall trend in postsecondary enrollment, with large increases for all groups between 1972 and 1980. Upward trends were particularly notable for women, minorities, and students of low socioeconomic status. In contrast to this general picture, however, trends in persistence were downward for all types of students. A technical appendix is included. Figures and tables are included.

Education Resources Inst., Boston, MA., & Institute for Higher Education Policy, Washington, DC. (1997). *Missed opportunities: A new look at disadvantaged college aspirants*. U.S.; Massachusetts: The Education Resources Institute.

This report provides a comprehensive portrait of educationally disadvantaged college aspirants, focusing on three important factors that hinder access to and success in postsecondary education. These factors--welfare participation, first-generation college student status, and parental divorce--exacerbate the obstacles that continue to confront low-income, minority, and other disadvantaged students. Based on Census Bureau and U.S. Department of Education data, the report found that the number of welfare recipients participating in postsecondary education has fallen since the federal welfare reforms of 1996. It also found that first-generation college students and children with divorced parents were less likely than their peers to complete the necessary steps to enroll in a four-year college, and that first-generation students were more likely than peers to delay enrollment in postsecondary education. The report recommends increased investment in early intervention and precollege programs, renewed efforts to increase the availability of college awareness information, increased availability of support services for college students, greater consistency and clarity in state policies concerning parental responsibilities to pay for college, fewer restrictions on participation in postsecondary education for welfare recipients, and simplified forms and processes for applying for college admission and financial aid.

Fenske, R. H., Geranios, C. A., & Keller, J. E. (1997). Early intervention programs: opening the door to higher education. *ASHE-ERIC Higher Education Reports*, 25(6), 1-101.

A report on government and private early intervention programs for encouraging students, especially those from underrepresented groups, to finish high school and enter college and on the direct outreach of collegiate academic programs to the lower schools for the same overall purpose is provided. This report includes an overview of the societal goals of equality for the country's educational system, examples of private intervention initiatives, evaluations of some early intervention programs, and recommendations for follow-up by college and university administrators.

Fischer, F. J. (1987). Graduation-contingent student aid: fighting the high costs of dropping out. *Change*, 19, 40-47.

One solution to lowering the rate of college and university dropouts is to provide graduation-contingent financial aid to students who qualify for loan programs. Financial incentives like unsubsidized loans that become subsidized upon graduation would encourage students to stay in school. Several variations of graduation-contingent financial packages and their major advantages and disadvantages are discussed.

Frances, C., & Morning, C. (1993). Access to college: The role of family income. *Higher Education Extension Service Review*, 4(4)

This newsletter issue focuses on the roles played by higher education finance and student financial aid in ensuring broad access to higher education. Specifically, the report discusses trends in family income and college costs that affect the need for student aid. The report finds that income remains a primary determinant of students' educational opportunities. Students from higher income families enroll in college at rates three to four times greater than students from lower income families.

Government student aid programs have not successfully overcome financial barriers to college and significantly increased the college enrollment rates of students from lower income families. Colleges themselves, through institutionally funded grants, provide an important part of the access currently available to low-income students. College is becoming less and less affordable for lower income and middle income families. Because a high and increasing proportion of all American children are in lower income families, their access to college is likely to erode unless action is taken. Overcoming the financial barriers to college will require increasing amounts of student aid and guidelines that carefully target aid to the neediest students.

Seventeen graphs present college-going rates by family income, percent of young adults enrolled in college, and trends in college costs.

General Accounting Office, Washington, DC. Health, Education, and Human Services Div. (1995). *Higher education: restructuring student aid could reduce low-income student dropout rate. Report to Congressional Requesters* No. GAOHEHS9548). U.S.; District of Columbia: U.S. General Accounting Office.

This study compared the relative effectiveness of grants and loans in helping low-income students stay in college until graduation. The study analyzed two student-

level databases. One database contained data on a national sample of high school seniors who began full-time study at four-year colleges and traced them through college. The other database contained data on a group of relatively low-income freshmen from a large public four-year university that "frontloaded" some of its institutional grant dollars as part of a program to improve these student's dropout rates. In addition the study sought the views of financial aid directors and 51 students from 12 colleges and universities. Results found that grant aid lowers the probability that low-income students will drop out, while loans have no statically significant impact on such students' drop-out rates. In addition, for low-income students, grant aid is relatively more effective during the first school year than in subsequent years. Results from a university that frontloaded grants for some students as well as providing them with academic and administrative support reinforced these findings. Appendixes contain detailed information on study methodology. Ten tables and seven figures illustrate the report.

Gladieux, L. E., & Swail, W. S. (1998). Financial aid is not enough: Improving the odds of college success. *The College Board Review*, (185), 16-21+.

Public policy in the U.S. has been narrowly focused on access to higher education, but it now needs to attend to problems of persistence and completion among students who are academically and economically at risk. One means of promoting achievement among the economically and academically disadvantaged is through early intervention and mentoring programs, and the challenge for public policy is to expand those programs that work to a vastly larger scale. Precollege intervention programs in which colleges collaborate with schools and communities are another means of promoting diversity on college campuses. However, higher education institutions also need to use complementary strategies to ensure that their students persist and complete their degrees. To this end, educators, analysts, policymakers, and citizens need to make a combined effort to redress the social imbalances that threaten the nation's future.

Golonka, S., & Matus-Grossman, L. (2001). *Opening doors: Expanding educational opportunities for low-income workers*. U.S.; New York:

This report is a summary of discussions at a roundtable meeting conducted in April 2000 by the National Governors' Association Center for Best Practices and Manpower Demonstration Research Corporation to discuss expanding postsecondary opportunities for low-income, working parents and welfare recipients. Section I offers background. Sections II-IX describe options for eliminating and expanding opportunities for these populations to participate and succeed in postsecondary education by doing the following: (1) using Temporary Assistance for Needy Families (TANF) flexibility and resources to support participation in postsecondary education; (2) developing effective organizational structures and partnerships to improve service delivery; (3) redesigning programs and curricula to meet the needs of working individuals; (4) improving financial aid options; (5) increasing motivation for low-income individuals to attend postsecondary programs; (6) providing support and incentives to help individuals succeed in postsecondary education; (7) involving employers in designing training programs and promoting

career advancement; and (8) pursuing strategies to affect institutional or systemic change. Appendixes include descriptions of six additional sources of funding and a list of the roundtable participants.

Grubb, W. N., Badway, N., & Bell, D. (2002). *Community colleges and the equity agenda: The potential of non-credit education*. U.S.; California:

This paper argues that non-credit community college courses can reach more educationally and economically disadvantaged students and better serve them in their pursuit of short-term and long-term goals. The report suggests that these courses are more flexible, less impersonal and bureaucratic, and are more likely to be in community-based facilities, closer to where low-income students live. Non-credit community college education shares the dilemmas of community colleges in general: inadequate funding, over-use of adjunct faculty, and low respect. The paper argues that non-credit education in community colleges represents yet another form of the stratification within postsecondary education, with elite universities at the top, and short-term job training and adult education programs at the very bottom. The report stresses the need to confront and overcome the fundamental inequities in all of higher education, including non-credit programs. Stratification within the community colleges has been furthered through the over-employment of part-time faculty in non-credit programs. The report looked at programs in four community colleges--in one of those programs, there were 12 full-time instructors and 172 part-time or adjunct faculty. Funding issues come into play here. In California, for example, the funding per FTE student is \$3,800 per student for credit courses, while it is \$1,900 for non-credit students.

Grubb, W. N., & Tuma, J. (1991). Who gets student aid? Variations in access to aid. *Review of Higher Education, 14*(3), 359-382.

National data reveal postsecondary students in proprietary schools and vocational education are much more likely than others to receive financial aid, and community college students are much less likely. Because of community college student sensitivity to costs and because evidence indicates aid is effective in two-year colleges, the pattern is worrisome.

Hart, N. K. (2003). Best practices in providing nontraditional students with both Academic and Financial Support. *New Directions for Higher Education, (121)*, 99-106.

Describes how Ohio State University, to confront the nexus between nontraditional students' financial decisions and their academic success in a large-scale setting, has redesigned its financial aid processes, developed minicourses, and brought together financial aid and academic advisers to provide students with one-on-one attention at the most critical junctures.

Hartle, T. W., & King, J. E. (1997). The end of equal opportunity in higher education? *College Board Review, (181)*, 8-15.

Thirty years of federal student aid have increased the chances that low-income individuals will go to college, but the gap in college attendance between low- and

high-income families has not changed much. Academic underpreparation among low-income groups, more federal student aid for the middle class, and rising tuition at state institutions threaten to worsen the situation.

Hebel, S. (2001). Experts call for a renewed emphasis on student aid that is need-based. *The Chronicle of Higher Education*, 47(27), A28.

A group of 20 prominent student-aid experts has called on federal and state lawmakers and colleges to focus their aid policies on helping low- and moderate-income families instead of those who can afford to pay for higher education. The experts argued that the nation has failed to close the college-enrollment gap that exists between students from low-income families and those from wealthier families.

Heller, D. E. (2002). *Condition of access: Higher education for lower income students. ACE/Praeger Series on Higher Education*. U.S.; District of Columbia: Praeger Publishers.

Chapters in this collection discuss the state of access to U.S. higher education institutions for lower income students and the status of student aid programs. The chapters of part 1, "College Access Issues for Lower Income Students," contains: (1) "Educational Opportunity in America" (Brian K. Fitzgerald and Jennifer A. Delaney); and (2) "An Issue of Equity" (John B. Lee). Part 2, "Student Aid Programs," contains: (3) "Federal Student Aid in Historical Perspective" (Lawrence E. Galdieux); (4) "State Aid and Student Access: The Changing Picture" (Donald E. Heller); and (5) "Changing Patterns of Institutional Aid: Impact on Access and Education Policy" (Michael S. McPherson and Morton Owen Schapiro). Part 3, "Early Intervention, Remediation, and Support Services," contains: (6) "Pre-College Outreach and Early Intervention Programs" (Laura W. Perna and Watson Scott Swail); and (7) "Beyond Money: Support Strategies for Disadvantaged Students" (David W. Breneman and Jamie P. Merisotis). Part 4, "The Future," contains; (8) "The Demographic Window of Opportunity: College Access and Diversity in the New Century" (Anthony P. Carnevale and Richard A. Fry); and (9) "Policy Priorities and Political Realities" (A. Clayton Spencer). Each chapter contains references.

Heller, D. E. (2001). *The states and public higher education policy: Affordability, access, and accountability*. Baltimore and London: Johns Hopkins University Press. From <http://search.epnet.com/login.aspx?direct=true&db=ecn&an=0604961>

Ten essays argue that affordability, access, and accountability are the three key policy issues facing public higher education in the opening years of the new century. Addresses trends in the affordability of public colleges and universities (Donald E. Heller); the paradox of college prices (Michael Mumper); reforming the ways in which states finance higher education (Arthur M. Hauptman); reframing access and opportunity--problematic state and federal higher education policy in the 1990s (Patrick M. Callan); perspectives on the effects of Hopwood on campus (Sylvia Hurtado and Heather Wathington Cade); California after Proposition 209 (Brian Pusser); lessons from the past and present on public policy and accountability in higher education (William Zumeta); a study in tension--state assessment and public colleges and universities (Michael Nettles and John Cole); rethinking the linkages to

student outcomes (Edward P. St. John, Kimberly A. Kline, and Eric H. Asker); and technology and the future of public education policy (Heller). Heller is Assistant Professor in the School of Education at the University of Michigan. Index.

Heller, D. E., & Laird, T. F. N. (1999). *Trends in the use of need-based and non-need financial aid in American colleges and universities. AIR 1999 Annual Forum Paper.* U.S.; Michigan.

This study uses data from the National Postsecondary Student Aid survey to analyze the use of need-based versus non-need financial aid awarded by colleges and universities in 1989 and 1995. Descriptive and trend analyses were used to examine differences in the use of these types of aid among varying institutional types, and to examine how financial aid awards have changed for students from different income backgrounds. Key findings include: (1) while the number of need-based awards grew faster than non-need grants at all four-year institutions, the amount of the average non-need grant grew faster; (2) the growth in the number of need awards was greatest in public institutions and among high income students; (3) high income students increased their proportion of both total need and non-need grant dollars awarded between 1989 and 1995; and (4) important differences in the use of need and non-need awards were discovered among institutions from different Carnegie classifications.

Hippensteel, D. G., & Others. (1996). Influence of tuition and student aid on within-year persistence by adults in 2-year colleges. *Community College Journal of Research and Practice*, 20(3), 233-242.

Uses data from a national study on student aid to examine the influence of student subsidies on within-year persistence for non-traditional college-age students enrolled in two-year colleges. Finds that tuition charges had a negative effect on within-year persistence and that student aid subsidies were insufficient to mitigate this effect. (19 citations.)

Hoffman, C. (1990). Building a bridge to college. *Appalachia*, 23(4), 11-14.

Describes Woodlands Mountain Institute's leadership program, which helps exceptional West Virginia high school students get into good colleges and serve home communities after finishing college. Describes cases of low-income students assisted by program in college selection and financial aid. Describes colleges' cooperation, peer-counseling program, and accompanying rise in students' self-esteem.

Hoover, E. (2004). For American Indians, the keys to college. *The Chronicle of Higher Education*, 50(46), A31-2.

College Horizons is a summer workshop that helps Native American students to unlock the admissions process. Students who participate in the five-day workshop receive instruction from counselors and representatives of highly selective colleges in filling out financial-aid forms, improving their standardized-test scores, and writing admissions essays. College Horizons is also designed to ease whatever concerns the students have about attending college.

Howard, A. (2001). Students from poverty: Helping them make it through college. *About Campus*, 6(5), 5-12.

More economically disadvantaged students are attending college than ever before, yet only a small percentage of them actually graduate. As the author points out, helping students get into college is only half the battle. Along with financial support, these students need academic and social support, as well as supportive relationships.

Hu, S., & St John, E. P. (2001). Student persistence in a public higher education system: Understanding racial and ethnic differences. *Journal of Higher Education*, 72(3), 265-286.

Examined effects of financial aid on within-year persistence by African Americans, Hispanics, and Whites enrolled in Indiana public higher education. Found that financial aid recipients persisted better than or as well as non-recipients within each racial/ethnic group. College grades and other college experience variables also had a substantial influence on the disparity in aggregate persistence rates for various groups.

Ishitani, T. T., & DesJardins, S. L. (2002). A longitudinal investigation of dropout from college in the United States. *Journal of College Student Retention*, 4(2), 173-200.

A study investigated the dropout behavior of college students in the U.S. Data were obtained from an effective sample of 3,450 U.S. citizens aged 18- to 25-years-old who matriculated to public and private four-year institutions between August 1989 and October 1989. The results demonstrate that students who receive financial aid generally have lower dropout rates than non-aided students. They also reveal that dropout rates vary depending on the amount and timing of student financial aid. Moreover, the results demonstrate that the effects of exogenous variables on students' dropout rates are not time constant.

Jenkins, D. (2002). *The potential of community colleges as bridges to opportunity for the disadvantaged: can it be achieved on a large scale?*. U.S.; Illinois:

This paper analyzes the role the community college plays as a bridge to opportunity for the working poor and economically disadvantaged. Because educating the disadvantaged is expensive and often under-funded--particularly in the area of basic or remedial education--many community colleges opt to focus on educating more advantaged students in programs popular with employers and policy makers. This paper suggests that the delivery methods for developmental classes be retooled, particularly in light of the high dropout rate in these programs. The author addresses the following issues: the career pathways approach to developmental education, the reasons why more community colleges have not adopted this approach, and the potential benefits to community colleges of rethinking developmental offerings and other programs for disadvantaged students according to the career pathways model. Table 1 examines the digital divide in light of wage and salary differences for unskilled, semi-skilled, skilled, and professional technical jobs. The differences in salary and wages range from \$7.52 an hour for a medical orderly/attendant to \$57,000 a year for a mechanical engineer. Table 2 examines career pathways

program features, from Workplace Basics 1 to Associate of Science degrees. Contains two tables and six figures.

Jenkins, D., & Fitzgerald, J. (1998). *Community colleges: Connecting the poor to good jobs. Policy Paper No. PS985*. U.S.; Colorado: ECS Distribution Center.

This paper, which focuses on community colleges and job placement, is part of a series published by the Center for Community College Policy, designed to support state and local policymakers, as well as educational leaders who are interested in policy issues related to the two-year postsecondary sector. The current emphasis on "work-first," getting welfare recipients into any jobs, no matter the pay, is counterintuitive. Jobs that pay as much as is needed for a single woman to raise two children often require more than a high school degree, and promotion from an entry-level position into a career often requires formal postsecondary training. Since community colleges play a significant role in workforce development, collaboration with state development agencies and local workforce development can ensure that programs are developed to meet the needs of key employers, who will then hire students. Several policy options are described in this document, such as: (1) encouraging colleges on their own accord to make necessary connections between technical programs and employment; (2) consolidating funding for job training for the poor; and (3) providing incentives to serve the poor in mainstream technical education programs.

Johnson, K. A. (2004). *Is money an impediment to a college education? Recent findings from the congressional budget office. Executive Memorandum. No. 922*

This document discusses issues relating to recent findings from the Congressional Budget Office relating to the cost of a college education. A groundbreaking new study from the Congressional Budget Office (CBO) sheds some light on issues of college affordability and accessibility. The January 2004 study, entitled "Private and Public Contributions to Financing College Education," tackles the following questions: (1) What do parents and students actually pay for higher education after utilizing financial aid (public and private) and other subsidies? and (2) Do low-income students pay more, in percentage terms, than their more affluent peers? According to the Congressional Budget Office, current federal and state financial aid programs allow most low-income students to finance their college education. The document also points out that the CBO also concluded that financing is "not a major obstacle to college attendance." It concludes that in light of this CBO report, Congress should resist the urge to simply expand the size of subsidies when reauthorizing the Higher Education Act. Instead, Congress should eliminate fraud from currently enacted student aid programs to help ensure that they are adequately funded.

Kane, T. J. (1996). College cost, borrowing constraints and the timing of college entry. *Eastern Economic Journal*, 22(2), 181-94.

As Becker [(1964) 1993] pointed out in his classic work, the primary failure in the market for human capital is the inability of youth to borrow against future earnings. Since indenturehood is proscribed, many youth, for whom college may be a

worthwhile investment, have insufficient collateral with which to secure a loan. Indeed, this is the *raison d'être* of the Guaranteed Student Loan program. However, borrowing under the GSL program (now called Stafford Loans) is subject to a maximum, which can be binding, particularly during the first two years of college. Unfortunately, the size and importance of these borrowing constraints, which fell in real value throughout much of the 1980s, remains untested. A simple model of human capital investment predicts that youth would enter college immediately after high school in the absence of borrowing constraints. In the presence of borrowing constraints, students may choose to work first and save for college. Therefore, as a test of the presence of borrowing constraints, I evaluate the relationship between public tuition levels and age of college entry using the National Longitudinal Survey of Youth (NLSY) and the October Current Population Survey (CPS). As long as the myriad other reasons for delaying college entry are not correlated with state tuition levels, greater delayed entry in high-tuition states may be evidence of the importance of borrowing constraints. The evidence suggests that borrowing constraints may bind, since delayed college entry is more common in high tuition states, particularly among blacks and low-income whites. Beyond suggesting the potential value of loosening loan maxima, these results suggest that the estimates of demand elasticities for college enrollment based upon the decisions of 18-21 year-olds may be overstated: approximately one-third of this effect is offset by delayed college entry by age 22.

- King, J. E. (2003). Nontraditional attendance and persistence: The cost of students' Choices. *New Directions for Higher Education*, (121), 69-83.
Working more than part-time and attending college part-time negatively affect persistence, especially among low-income students. Such choices also impede the ability of institutions to shorten time-to-degree, improve graduation rates, and accommodate larger numbers of students. Judicious use of student loans can help students reduce hours at work and finance full-time attendance.
- Lewis, A. C. (2004). Minority college access. *The Education Digest*, 69(8), 68-69.
The campaign to increase college enrollment is so badly underfunded that the situation is quickly falling into chaos. This is particularly true for minority and low-income students who depend on public student aid. Young people are being told that a college education is the only way to improve their economic future, but Arnold Mitchem, president of the Council for Opportunity in Education, says that policies are not being instituted to make this possible. Mitchem says that although some support programs exist, minority and low-income students earn college degrees at the same pace as in the late 1970s.
- Lumina Foundation for Education, Indianapolis, IN. (2004). *Increasing need-based grant aid is the most efficient way to expand college access. Illuminations: highlighting important research in postsecondary education access. New agenda series*
This two-page summary offers an overview of a "New Agenda Series" publication relating to need-based grant aid. The federal and state governments share the responsibility for providing access to postsecondary education. They do this through

direct appropriations, student financial aid programs and other support for research and educational activities. For 3 decades, research has consistently shown the link between the availability of need-based grant aid and college enrollment, especially for low-income students and students of color. This Illuminations highlight summarizes the study, *Expanding College Access: The Impact of State Finance Strategies*. This study addresses the following question: What is the net impact of state finance strategies for higher education, especially the use of student financial aid and tuition levels, on college research? The researchers explore this question by examining data from all 50 states during the 1990s. Based on the results, the report proposes the following two policy options, either of which would serve to improve coordination between federal and state policies to finance college access: (1) states' need-based grant programs could meet a minimum "equity threshold" equal to one-quarter of a weighted average public tuition charge; and (2) officials could create a new federal-state partnership--a second-tier, need-based grant program in which a state's maximum award would equal the cost of public-college tuition in that state.

Lumina Foundation for Education, Indianapolis, IN. (2004). *Powerful partnerships: independent colleges share high-impact strategies for low-income students' success. New Agenda Series. Volume 5, Number 4*

Colleges and universities face financial and educational challenges in educating low-income students. The challenges arise not only from the students' more limited financial resources, but also from often related factors that affect students' preparation for and motivation to pursue higher education. To address this problem in keeping with America's commitment to egalitarian opportunity, higher education has taken a number of steps over the last half century to level the playing field for individuals and families. A greatly expanded network of community colleges and state universities has reduced the costs associated with distance. To deal with the accompanying issues of motivation and preparation, most higher educational institutions ? public and private ? have instituted a broad range of outreach initiatives, pre-college programs, developmental courses, and tutoring and study skills classes. This document identifies institutions that are successful in educating low-income students. In this document, presidents of 15 independent colleges and universities that have had genuine success admitting, sustaining and graduating low-income students reflect on those successes. The authors discuss how their institutions have addressed students' low-income circumstances. They also provide insight into methods of reaching and understanding these students and thus shaping environments amenable to their educational goals.

Manzo, K. K. (1997). The shifting terrain of welfare reform: Educational advocates for low-income students looking for solid ground. *Black Issues in Higher Education*, 14(21), 30-31.

Since passage of federal legislation limiting the educational options of welfare recipients, community colleges have been scrambling to ease the impact on current and potential students. Low-income student enrollment is declining; many feel their only choice is work. Colleges are attempting to get programs on approved lists with local social service agencies, and shortening programs to meet time restrictions.

Matus-Grossman, L., & Gooden, S. T. (2001). *Opening doors to earning credentials: impressions of community college access and retention from low-wage workers*. U.S.; New York:

Educational access and retention issues for low-wage working parents were examined in a study conducted at six community colleges nationwide. Three focus groups were held at each community college--one each for current community college students, those who had enrolled, in but not completed a community college program, and those who had never attended credit-granting community college programs. Together, the 18 focus groups included 131 participants. The focus group participants also completed short demographic surveys and follow-up telephone interviews. As a group, the current students reported fewer personal barriers to community college attendance, significant support from family, and more stability in terms of income and housing. The former students reported a mixed set of supports and stability that was influenced by periodic ebbs and flows. Overall, the potential students reported many ongoing barriers, few family supports, and lives in a constant state of flux regarding factors such as income, employment, and housing. The following models and program strategies were recommended to community colleges wishing to increase access and retention for low-wage workers: (1) student support centers; (2) short-term certification programs; (3) supported distance learning; (4) on-campus child care; (5) financial aid for working adults; and (6) enforcement of nondiscrimination in higher education.

McPherson, M. S., & And Others. (1985). Federal student aid policy: Can we learn from experience? Proceedings of the New York education policy seminar (3rd, Albany, New York, October 1985). [and Discussant Comments]. Rockefeller Institute Conference Proceedings, Number 7, Spring 1986. *Rockefeller Institute Conference Proceedings, (7)*

This paper examines the problem of determining how effective student aid programs have been in promoting the college enrollment of lower income and disadvantaged students and analyzes the institutional means through which federal aid policies have been implemented. The importance of considering the key role of state and institutional responses to federal policies is stressed. The document discusses: enrollment effects of student aid, strategic Congressional choices, student aid versus institutional aid, tax credits versus aid expenditures, and guaranteed loans versus a loan bank. It is concluded that the decentralized, market-based approach of portable need-based grants has worked rather well, but the decentralized, market-based approach of running the loan program through banks has not worked well. Other successful features in student aid were Congressional decisions relying on student rather than institutional aid and on expenditures over tax credits; unsuccessful features included the Congressional decision to adopt a guarantee mechanism in the Guaranteed Student Loan (GSL) program. Finally, policy implications are identified, including the basic reconstruction of the GSL program, examination of various schemes to subsidize student costs through the tax side rather than the expenditure side of the budget, and rejection of a proposed legally mandated needs analysis

system. Discussant comments by Ronald B. Hoskins and C. Mark Lawton are included.

McPherson, M. S., & Schapiro, M. O. (1997). Financing undergraduate education: Designing national policies. *National Tax Journal*, 50(3), 557-71.

In this paper, the authors summarize their recent work analyzing pricing, aid, access, and choice in American higher education and they draw out implications from those findings for national higher education policy. They find that real increases in net tuition have impaired access and choice principally for students from low-income families. The Clinton administration's education proposals, rather than addressing the needs of this group, focus on providing tax benefits to middle- and upper-middle-income families. The authors argue that the nation needs a higher education program that provides more assistance to the students for whom the issue of college affordability is the most pressing.

Moline, A. E. (1987). Financial aid and student persistence: An application of causal modeling. *Research in Higher Education*, 26(2), 130-147.

Path analysis was used to explore the relationships among a number of variables related to student persistence. The subjects were freshmen in the College of Liberal Arts, University of Minnesota. Variables that showed the largest total effects on persistence were college grade-point average and high school rank.

Mortenson, T. G. (1990). *The impact of increased loan utilization among low family income students* No. ACT901). U.S.; Iowa: ACT Publications.

This study used economic investment theory and attitudinal survey data to examine the relationship between the decline in low-income participation in higher education and the substitution of loans for grants in federal student financial aid programs. Loans are seen to substantially decrease the net benefits of college attendance to low-income students because of these students' greater risk of academic failure and the addition of fees and interest charges to existing cost barriers. Survey data found that far fewer persons from family incomes of less than \$20,000 felt the lifetime return on a college education was greater than its cost. Additionally, low family income is related to less willingness to assume debt for educational or other expenses and to reluctance to take financial risks for investment purposes. Examination of behavioral data revealed that college enrollment rates of students from poor family backgrounds increased when net college attendance costs were decreased due to availability of grants, that students from poorer backgrounds were likely to select less expensive higher education options, and that the poorest students incurred the greatest growth in indebtedness. It is concluded that only grants achieve desired enrollment gains by low-income students. Appendixes detail the data. Contains 17 references. Twenty-eight figures are included and 5 tables are appended.

Mortenson, T. G. (1989). Attitudes toward educational loans. *Journal of Student Financial Aid*, 19(3), 38-51.

This study examines attitudes of Americans toward borrowing to finance educational expenses over the period from 1959 to 1983. The study finds that Americans have

had a consistently favorable view toward educational loans. People from low-income backgrounds are less likely to have a positive attitude toward borrowing.

Mortenson, T. G. (1989). *Missing college attendance costs: Opportunity, financing, and risk. ACT Student Financial Aid Research Report Series 89-3*. U.S.; Iowa: ACT Publications.

The way in which costs enter the potential college student's calculation of the benefits of college attendance is examined. In particular, the paper considers how costs not considered in financial aid need analysis can increase college attendance costs and thereby decrease net benefits of college attendance for those who use financial aid. The sixth in a financial aid research series, this report offers information on the following topics and subtopics: (1) economic theory; (2) college attendance costs (opportunity costs, financing costs, and risk costs); (3) equity of higher educational participation (females, non-white minorities, and low income students); (4) student financial aid policy issues (negative family contribution, student aid versus public aid, net benefits of college, and risk and loan default); (5) the shift from grants to loans (minority issues and loan defaults and the budget deficit); (6) and implications for higher education (including the specific problems of minority and low-income group enrollments in American higher education). Six figures and 7 references are included.

Mortenson, T. (1991). Financial aid problems for dependent students from low income families. *Journal of Student Financial Aid*, 21(3), 27-38.

The educational progress of students with different family incomes is analyzed. Three financial aid policies working against dependent students from low-income families are examined: (1) zeroing out calculated negative parental contributions; (2) requiring a minimum self-help expectation from students in this group; and (3) substituting expensive financial aid (loans) for free aid (grants).

Murdock, T. A. (1989). Does financial aid really have an effect on student retention? *Journal of Student Financial Aid*, 19(1), 4-16.

A meta-analysis of existing research on the relationship between financial aid and student persistence is presented. Results suggest that while financial aid has some effect on persistence, educators should concentrate more on retention programs.

Murdock, T. A. (1987). It isn't just money: The effects of financial aid on student persistence. *Review of Higher Education*, 11(1), 75-101.

A meta-analysis of 31 studies found financial aid to have a small, but significant, positive effect on student persistence, enabling lower-income students to persist at a rate roughly equal to that of middle- and upper-income students.

Ness, J. E. (2002). Crossing the finish line: American Indian completers and non-completers in a tribal college. *Tribal College*, 13(4), 36-40.

Part of a special issue on leadership in tribal colleges. A study examined American Indian completers and non-completers in a tribal college. Participants were seven students who completed and six students who did not complete their plan of study.

Results revealed that organizational factors affecting completion were accessibility, cultural aspects of the campus, and support services and that institutional factors affecting students most were related to faculty and staff members, planning for non-traditional-age learners, and culturally relevant instruction. Results showed that factors enhancing completion were location, culture, support services, financial aid, faculty, expanded programs and outreach, and advisers. Implications for policymakers, administrators, families, and individuals and for future research are presented.

Norris, W. (1987). High drop-out rate linked to loans. *The Times Higher Education Supplement*, (752), 7.

O'Brien, C., & Shedd, J. (2001). *Getting through College: Voices of low-income and minority students in New England. The New England Student Success Study*. U.S.; District of Columbia:

The New England Student Success Study includes the results of survey of 350 low-income 4-year college students and in-depth interviews with low-income and minority students enrolled in 4-year institutions in the region combined with national data from the U.S. Department of Education. Four areas were of particular interest: (1) precollege preparation; (2) financial aid; (3) involvement at or feeling connected to their institutions; and (4) attendance factors and behaviors that may inhibit persistence. Results of the study reinforce some of the findings from national research. Low-income and minority students face many obstacles to success in postsecondary education. It is usually the combined effect of these barriers that poses the greatest challenge. Precollege programs, such as TRIO or institution sponsored programs, are having an effect for those who participated, but only one quarter of New England students participated in such programs. Financial aid continues to be vital to the success of low-income students, with 90% receiving assistance, and 47% receiving a federal Pell Grant. Overall, the attendance patterns of low-income students do not suggest that they are putting their ability to complete college at risk. Just under one-third were no longer at the college at which they began their studies; the most common reason for transfer was academic choices. Students' involvement in and attachment to their institutions were essential elements of success. Where students live had an impact on their attendance patterns. Students who lived at home or off campus were more likely to be older and attend part-time. Policy recommendations in this report target specific issues from the research. Two appendixes contain a chart of demographics of survey respondents and tables summarizing specific survey questions.

Oosterbeek, H. (1998). Innovative ways to finance education and their relationship to lifelong learning. *Education Economics*, 6(3), 219-251.

Discusses economic rationales for governmental intervention in the education market. Evaluates different proposals for financing higher education centered on three themes: more reliance on tuition fees, a shift from grants to student loan systems, and different types of voucher models. Discusses various countries' experience with such models.

Orfield, G. (1992). Money, equity, and college access. *Harvard Educational Review*, 62(3), 337-372.

Three decades after massive government commitment to financial aid, minority and low income access is declining and aid going to middle class students. Policies and political deadlock have worsened the situation of those in need, and hard choices must be made if college access is to be restored without greater expenditures.

Orfield, G., & Longanecker, D. (2003). Merit versus need: Where's the balance? *Trusteeship*, 11(1), 14-19.

Presents both sides of the debate on whether the neediest students are getting short shrift in the trend toward awarding financial aid to students based on achievement rather than family income.

Ozden, Y. (1996). Have efforts to improve higher education opportunities for low-income youth succeeded? *Journal of Student Financial Aid*, 26(3), 19-39.

A study identified overall changes in college-going behavior before and after the Basic Educational Opportunity Grant program, based on a comparison of the high school graduating classes of 1972 and 1982. Results suggest that federal efforts to increase access to higher education have been constrained by heavy reliance on test scores in college admissions decisions.

Padron, E. J. (2002). Merit-based funding hurts the poor: a community college view in Florida. *College Board Review*, (195), 34-39.

The head of the largest community college in the United States, Miami-Dade Community College, warns that the ebbing of need-based financial aid threatens the efforts of the poor and minorities to gain a postsecondary education.

Paulsen, M. B., & St. John, E. P. (2002). Social class and college costs: examining the financial nexus between college choice and persistence. *The Journal of Higher Education (Columbus, Ohio)*, 73(2), 189-236.

A study examined how the college-choice and persistence decisions of students in four different income groups were influenced by college costs. Data were obtained from the National Postsecondary Study Aid Survey of 1987. Findings revealed notable class-based patterns in students' enrolment responses to both pre-matriculation perceptions of college costs and actual post-matriculation costs. These responses consistently limited postsecondary opportunities for lower-income students compared to their higher-income peers. Furthermore, findings revealed substantial differences in the influence of attendance patterns, high school attainment, academic achievement, postsecondary aspirations, gender, and ethnicity across the income groups. Findings also indicated that social class is much more complex than is suggested by hierarchical variables such as socioeconomic status. The implications of the findings are discussed.

Pavel, D. M., Skinner, R. R., Farris, E., Cahalan, M., Tippeconnic, J., & Stein, W. (1999). American Indians and Alaska Natives in postsecondary education. *Education*

Statistics Quarterly, 1(1), 67-74.

Describes American Indians and Alaska Natives involved in all facets of higher education. Describes demographic characteristics, access to and enrollment in higher education, outcomes, financial aid, American Indian staff and faculty, and tribally controlled colleges.

Pavel, M. (1997). Who pays to educate tribal college students? Victory in Wisconsin important precedent. *Tribal College*, 9(3), 52-54.

Reviews student scholarship funding from federal and state sources. Argues that, unlike mainstream institutions, tribal colleges have limited access to state financial aid. Suggests that college leaders open a dialog with state officials concerning funding for education.

Perna, L. W. (1998). The contribution of financial aid to undergraduate persistence. *Journal of Student Financial Aid*, 28(3), 25-40.

Examines the total direct and indirect effects of receiving financial aid on persistence to degree using a subsample of 1989 freshmen from the Beginning Postsecondary Student Survey. Analysis shows that although simply receiving financial aid is unrelated to persistence, the effects of financial aid on persistence appear to depend on type and package of aid received.

Porter, J. D., & Barberini, P. G. (1989). Collaboration between institutional researchers and student financial aid officers in developing student persistence policy. *New Directions for Institutional Research*, (62), 17-29.

Porter, O. F. (1991). Where do we go from here: Looking beyond student aid and access to persistence.

Evidence suggests that college student financial aid policy and packaging can and do positively affect student persistence, as do a variety of other factors. However, coordinated, holistic policy in the federal, state, institutional, and corporate and foundation arenas will generate the best effect.

Redd, K. E. (2002). Affirmative action, minority student access to college, and college retention: What does the future hold? *Journal of Student Financial Aid*, 32(1), 7-17.

Discusses the recent challenges to affirmative action and the alternative policies states have used to diversify their college campuses, and describes the role minority-serving institutions and financial aid administrators may play in providing access to higher education for underrepresented groups.

Redd, K. E. (2002). How effective are state merit aid programs? *Student Aid Transcript*, 13(2), 35-37,39.

Describes findings from a symposium sponsored by the Civil Rights Project at Harvard University focusing on the following policy issues: What are the most recent trends in state merit aid programs? What are the relevant legal issues involved? Do merit aid programs adversely affect college access for low-income and racial/ethnic minority students? Are these programs meeting states' goals?

- Redd, K. E. (2001). Need analysis and tuition discounting: Do institutional grants still help low-income students? *Student Aid Transcript*, 12(2), 26-31.
The Director of Research of the National Association of Student Financial Aid Administrators examines how tuition discounting is affecting the neediest students. Results suggest that a large share of institutional aid dollars are still being distributed to low-income undergraduates, despite the rise in merit- and other non-need-based grants.
- Reyes, M. E. (2001). What does it take? Successful Alaska native students at the University of Alaska Fairbanks. *Journal of College Student Retention*, 2(2), 141-159.
Focus groups comprised of Alaska Native students at the University of Alaska Fairbanks identified factors contributing to or serving as barriers to student academic success. Contributors included student persistence, financial support from native corporations, family support, employment, and availability of developmental classes. Barriers included poor academic preparation, financial problems, and inadequate childcare. Gender differences were also found.
- Reyes, S. (1995). Educational opportunities and outcomes: The role of the guaranteed student loan.
- Roth, A. (1998). Admission, ethics, and financial aid: Formulating and applying an ethical framework to the need-blind debate. *Journal of College Admission*, (160), 14-23.
Explores the history and current status of college admission and develops an approach to resolve ethical problems. Applies this approach to the need-blind versus aid-blind controversy, an admission situation rooted in the counseling versus recruitment dilemma.
- Saxton, J., & Knight, S. (1997). *College affordability: Tuition tax credits vs. saving incentives. A joint economic committee study*. U.S.; District of Columbia:
This paper examines the shortcomings of the existing federal system for providing student financial aid and evaluates the use of tuition tax credits and expanded Individual Retirement Accounts (IRAs) two of the largest educational provisions contained in the Balanced Budget Act of 1997. It finds that tuition is continuing to rise, college affordability is declining, and the participation gap between low- and high-income students is widening. It identifies three reasons for these trends: (1) colleges have little incentive to control costs and tuition; (2) the market for higher education is distorted; and (3) middlemen receive much of the benefit from federal subsidies. Analysis of the HOPE Scholarship, a tuition tax-credit program, suggests that many institutions may raise their prices to absorb the additional revenue, that the program will not help students from very low-income families, that benefits will accrue to institutions of higher education rather than to students, and that some middle class families claiming the credit may become subject to the alternative minimum tax. The paper concludes that expansion of IRAs would be preferred because families will be encouraged to save for educational expenses, government

aid can be diverted to need-based programs for the poor, tuition inflation will be controlled by restoring competition among colleges and universities, and families will make more responsible decisions that maximize their children's educational return.

Schmidt, P. (1998). More states focus on grants for part-time students. *The Chronicle of Higher Education*, 45(6), A38-9.

An increasing number of states across the country are considering proposals to offer more financial aid to part-time students. Although part-time students account for more than 30 percent of the nation's undergraduates, they are a population that has been largely ignored by state scholarship and student aid programs. State policies on spending for part-time students are discussed.

Seneca, J. J., & Taussig, M. K. (1987). The effects of tuition and financial aid on the enrollment decision at a state university. *Research in Higher Education*, 26(4), 337-362.

Somers, P. (1996). The freshman year: How financial aid influences enrollment and persistence at a regional comprehensive university. *College Student Affairs Journal*, 16(1), 27-38.

Examines the enrollment and persistence decisions of 674 applicants accepted at one university in the fall of 1992. Results indicate that the university is fulfilling community needs for place-bound students, women students, full-time students, and those students needing a supportive environment. Illustrates how research on aid can benefit institutions.

Somers, P. (1996). The influence of price on year-to-year persistence of college students. *NASPA Journal*, 33(2), 94-104.

Describes the development and testing of a socioeconomic model that allows any institution to study student persistence in pursuing an education using existing data sources. Indicates how financial aid, student affairs, academic, and financial administrators can use the model for carrying out sophisticated price response research to plan appropriate aid strategies.

Somers, P. (1995). First-to-second semester persistence: A case study. *Journal of the Freshman Year Experience*, 7(2), 43-62.

A study of 2,100 freshmen at a public university examined the relationship of financial aid at 3 levels (receipt of any aid, total amount of aid, type/amount of aid), grade point average, and full- versus part-time attendance to persistence from the first to the second semester. With the exception of scholarships, financial aid did not affect persistence significantly.

Southern Regional Education Board, Atlanta, GA. (2002). *Creating financial aid programs that work for distance learners*. U.S.; Georgia:

While billions of dollars of financial aid is made available from federal and state governments annually, little of this is available to the distance learner. Financial aid

mechanisms often limit aid for students who are not of traditional age, full-time, or learning on-campus. This report outlines and defines the problem of financial aid for distance education, traces the historical record of aid programs, describes real barriers for distance learners, and suggests alternative strategies that policymakers at the federal, state, and institutional levels might consider to address financial aid issues. Also discussed are a number of alternative state approaches that might serve as models for other states. Finally, a regional financial aid clearinghouse concept is proposed and described in some detail. Six principles of financial aid to support distance learners are presented that guide nine recommendations for increased financial assistance to part-time distance learners. These call for greater flexibility, changes in existing statutes, new policies and initiatives, and the inclusion in the reauthorization of the Higher Education Act of provisions for distance learners. Appendixes list some distance education consortia in the Southern Regional Education Board Area and outline the structure and elements of a regional clearinghouse.

St John, E. P. (2002). *The access challenge: Rethinking the causes of the new inequality. policy issue report* No. R200201). U.S.; Indiana:

Since 1980, the gap in college participation rates between low-income and high-income students and between minorities and whites has widened substantially, creating new inequality in college access. During this period, the National Center for Education Statistics (NCES) conducted numerous studies of the impact of academic participation on access to higher education, but the NCES overlooked the impact of reductions in federal need-based grants on the widening gap in postsecondary opportunity. This paper reviews trends related to financial access, develops a conceptual model that incorporates both the academic and economic explanations for access, and uses the model to reexamine the NCES analyses of enrollment behavior by college-qualified students in the high school class of 1992. The reexamination reveals that finances exerted a much more substantial influence on creating the new inequality. NCES ignored the effects of finances when analyzing the cause of disparity in college access. More than one million college-qualified, low-income students were denied financial access in the 1990s. Restoring federal need-based grants to their 1980 level is a necessary first step toward equalizing the opportunity for college-qualified high school graduates.

St John, E. P. (2000). The impact of student aid on recruitment and retention: What the research indicates. *New Directions for Student Services*, (89), 61-75.

Reviews literature on the relationship between student aid, college choice, and students' ability to continue their enrollment. Suggests colleges must invent their own financial resources to remain competitive. Discusses the problem of some students having to be periodic consumers (attending when they can afford it). Describes how an understanding of research can inform refinement in recruitment and retention strategies.

St John, E. P., Chung, C., Musoba, G. D., Simmons, A. B., Wooden, O. S., & Mendez, J. P. (2004). *Expanding college access: The impact of state finance strategies:*

research report

Although substantial attention has been given to federal strategies for improving college access, too little attention has been given to the impact of state finance strategies on academic preparation and access for prepared students. This report provides the following: (1) a review of prior access studies; (2) a new conceptual model for assessing the impact of state finance strategies; (3) an analysis of the impact of state finance strategies; and (4) simulations of alternative state and federal strategies. This report concludes that states must raise funding for need-based grants in order to maintain financial access for low-income students. If the federal government does not make any additional investment in grants, each state should maintain funding for need-based grants at least equal to one-quarter of the average tuition charge. Appended are: (1) State indicators for demographic and financial variables; (2) The impact of state financial strategies on high school graduation rates; and (3) Ordinary least squares regressions.

St John, E. P., Hu, S., & Weber, J. (2000). Keeping public colleges affordable: A study of persistence in Indiana's public colleges and universities. *Journal of Student Financial Aid*, 30(1), 21-32.

This study used the "workable persistence model" to assess the effects of financial aid on persistence of full-time resident undergraduates within the Indiana State postsecondary system. The analysis provides support for state-provided, need-based financial aid programs, and finds that student financial aid is adequate to equalize persistence opportunity for diverse groups.

St. John, Edward P. (1998). The effects of changes in student aid policy on persistence: A case study of a private university. *Journal of Student Financial Aid*, 28(1), 7-18.

A study investigated the effects of changes in institutional aid strategies on student persistence, exploring the implications of increased reliance on loans at a private university. Increases in grants and loans appeared to improve student persistence. However, students' increased loan burden should be considered. The study also suggests that new models can assess effects of student aid policy changes.

St. John, Edward P. (1991). The impact of student financial aid: A review of recent research. *Journal of Student Financial Aid*, 21(1), 18-32.

This literature review suggests that student aid is an effective mechanism for promoting equal educational opportunity and that the erosion in federal grant dollars has influenced an erosion in minority group access to higher education. Research findings on equal opportunity components including access, choice of school, persistence, choice of major, and earnings are reviewed.

St. John, Edward P. & Others. (1994). The influence of student aid on within-year persistence by traditional college-age students in four-year colleges. *Research in Higher Education*, 35(4), 455-480.

A study compared approaches to assessing the influence of student financial aid on within-year persistence of traditional college students. Results indicated that models including tuition were better predictors of persistence, that use of multiple

approaches provided more insight into policy's role, and that tuition charges had a consistent negative influence on persistence.

- St. John, Edward P. & Others. (1991). The effects of student financial aid on persistence: a sequential analysis. *Review of Higher Education, 14*(3), 383-406.
Analysis of effects of different student financial aid types on year-to-year persistence of high school seniors of 1980 found social and educational background had differential effects at different points in the college experience, college experiences were influential, student aid had a positive effect on persistence, and loans promoted persistence.
- St. John, Edward P. & Starkey, J. B. (1995). An alternative to net price: Assessing the influence of prices and subsidies on within-year persistence. *Journal of Higher Education, 66*(2), 156-186.
This study reviews higher education assumptions of traditional net-price theory and an emerging approach considering a set of price and subsidies in enrollment and persistence decisions. Results suggest that within-year persistence decisions made by students from all income groups are more sensitive to tuition charges than to student aid. Implications for pricing strategies and research are discussed.
- St. John, E. P. (2000). The impact of student aid on recruitment and retention: what the research indicates. *New Directions for Student Services, (89)*, 61-75.
Research indicates that student aid influences both first-time enrollment and persistence. This chapter describes how an understanding of the research can inform refinement in recruitment and retention strategies. Reprinted by permission of the publisher. Reprinted by permission of the publisher.
- St. John, E. P. (1990). Price response in enrollment decisions: an analysis of the High School and Beyond sophomore cohort. *Research in Higher Education, 31*, 161-176.
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- St. John, E. P., Starkey, J. B., & Paulsen, M. B. (1995). The influence of prices and price subsidies on within-year persistence by students in proprietary schools. *Educational Evaluation & Policy Analysis, 17*, 149-165.
This article uses the 1987 National Postsecondary Student Aid Study to assess the influence of prices and price subsidies on within-year persistence by students

enrolled in proprietary schools. The study found that African Americans and Hispanics and students who have not attained their high school degrees were more likely to persist, indicating that proprietary schools provide opportunities for the historically disadvantaged. Further, tuition charges have a substantial negative influence on within-year persistence by proprietary students. Copyright 1995 by the American Educational Research Association.

Stampen, J. O., & Fenske, R. H. (1988). The impact of financial aid on ethnic minorities. *Review of Higher Education, 11*(4), 337-353.

"Great society" financial aid programs successfully raised the curve of minority participation, but in the late 1970s, the curve flattened and is descending as college costs outpace financial aid. The most promising strategy for overcoming declining minority participation is to improve academic performance among low-income and minority students.

Terkla, D. G. (1985). Does financial aid enhance undergraduate persistence? *Journal of Student Financial Aid, 15*(3), 11-18.

A path analysis of the relationship of student background, precollege academic factors, occupational and educational aspirations, institutional characteristics, college performance, and financial assistance to student persistence found that students receiving aid were more likely than others to complete their degrees, and that aid has the third strongest effect on persistence.

Thompson, F., & Zumeta, W. (2001). Effects of key state policies on private colleges and universities: Sustaining private-sector capacity in the face of the higher education access challenge. *Economics of Education Review, 20*(6), 517-31.

The relationship between key state policy variables--(1) relative (private-public) tuition prices, (2) state student-aid funding, and (3) public institution density--and the competitive position of private colleges and universities is examined. Elite private schools are found to be nearly impervious to state policy. Large and moderately selective private institutions are adversely affected by public institution density and low public prices. Such prices divert students who would otherwise prefer these private institutions to similar public schools. State student aid funding most affects the enrollment market shares of the small, low-selectivity private colleges enrolling the greatest proportions of minority and modest-income students. The findings suggest state policies in this era of strong demand for higher education and constrained public sector capacity should use price signals (student aid and public institution pricing) to encourage students to consider seriously whether private higher education might serve their needs as well as or better than public institutions.

Wells, R. N. J. (1997). *The Native American experience in higher education: Turning around the cycle of failure II*. U.S.; New York:

Thirty two-year and four-year colleges and universities from among the 91 serving the largest percentage of Native American students were surveyed as a follow-up to a similar survey in 1988. The purpose was to obtain data on Native Americans

enrolled in higher education and to ascertain what factors contribute to their success or failure. It was discovered that reliable data are not available for Native American student performance and outcomes, financial aid, student retention and matriculation, and Native American curricular offerings. The principle findings of the survey were: 43 percent of Native American students attend full time; the graduation rate of Native American students is 25 percent; the first-year retention rate is 45 percent; the most frequently identified factors that hinder college-level achievement of Native Americans are inadequate preparation, poor adjustment to the college environment, personal and family problems, and financial difficulties; the average number of Native American professors at the institutions surveyed is 10; to improve retention and graduation rates for Native American students, colleges and universities have focused on precollegiate programs, organized tutoring, developmental courses, Native American counselors, Native American content courses, and Native American student organizations; the number of Native American teacher training programs has decreased slightly; only 25% of responding colleges sponsor distance learning or extension programs for Native Americans; and increased financing is critical to the survival of tribal colleges. Includes the survey questionnaire and responses.

Wiley, E. I. (1989). Native American educational plight described as national disgrace: Tremendous obstacles block progress. *Black Issues in Higher Education*, 6(3), 8-9. Most Native American youth face a series of obstacles that make college attendance an even greater unlikelihood than for most other minority groups. Discusses the need for pre-college programs, improved financial aid procedures, and support for college attendance.

Wilkinson, R. (2005). What colleges must do to help needy students. *The Chronicle of Higher Education*, , B7-9.

Williams, M. S. (1992). The effects of emergency loans on student retention. *Journal of Student Financial Aid*, 22(3), 39-44.
A study investigated the effect of emergency loans of up to \$275 on retention among 504 loan applicants (347 granted and 157 denied) at 1 university. Results indicate the loans had little or no effect on the likelihood of a student remaining in college.

Wood, P. A. (2001). *The U.S. department of education and student financial aid for distance education: An update. ERIC Digest No. EDOHE200110*. U.S.; District of Columbia: ERIC Clearinghouse on Higher Education.
This digest offers a brief discussion about the growth of distance education in the postsecondary arena and summarizes the U.S. Department of Education's progress in evaluating current rules governing financial aid for distance learning. Department of Education statistics show that there was a 72% increase in the number of institutions offering distance education from 1995 to 1998, when 1,680 intuitions offered about 54,000 online courses enrolling 1.6 million students. Rules designed to combat fraud and abuse in education in the 1980s and early 1990s are now hampering distance education students as they limit the number of courses an institution can offer online

or set strict qualifications for distance students receiving financial aid. It will be necessary to look at this aspect of financial aid and distance education. Congress has already established a Distance Education Demonstration Program to provide increased higher education through distance education, and this program will test some issues related to student aid. Program waivers and changes in program administration will also assist distance education students seeking financial aid. The new Administration has promised to work with Congress to address the issues that must be considered before crafting new student financial aid regulations.

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The development of the varied strategies that have been introduced in order to improve access for disadvantaged groups at Monash University is discussed. The Junior University Programme, the Monash Orientation Scheme for Aborigines, the Mature Age Special Admission Scheme, Special Entry Scheme, and the Schools Link Programme are described.

Appendix B: Excluded References

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