Journal of Student Financial Aid

Volume 47 | Issue 2 Article 2

8-1-2017

It All Adds Up: Examining and Enhancing Campus Climate for Affordability at a Four-Year University

Kevin R. McClure
University of North Carolina Wilmington, mcclurek@uncw.edu

Andrew J. Ryder
University of North Carolina Wilmington, rydera@uncw.edu

Andrew J. Mauk
University of North Carolina Wilmington, mauka@uncw.edu

It All Adds Up: Examining and Enhancing Campus Climate for Affordability at a Four-Year University

Cover Page Footnote
The authors thank Michael Harris and Robert Reason for thoughtful feedback on earlier versions of this article.

It All Adds Up: Examining and Enhancing Campus Climate for Affordability at a Four-Year University

By Kevin R. McClure, Andrew J. Ryder, and Andrew J. Mauk

This study examined undergraduate students' perceptions of non-academic spending in college and how they navigated these expenses. Using a mixed-methods study at a public comprehensive university in the southeastern United States, we conceptualized these perceptions as a central component of campus climate for affordability in college. Findings demonstrated that campus policies, practices, and spaces facilitated non-academic spending and exacerbated students' perceptions that college is unaffordable. Non-academic and social costs were more expensive than students anticipated, and many students struggled to manage their money and cover these costs. Students shared a range of strategies to navigate non-academic expenses, from opting out of social activities to forgoing savings and loan payments. These findings draw attention to policies and practices in higher education that problematize institutions' commitment to affordability.

Keywords: *campus climate, campus environment, higher education spending, college costs, affordability, campus, college, mixed methods*

The National Retail Federation's Back-to-College Spending Survey (2015) estimated that college students and their families spent $43 billion on non-academic goods and services in 2015. This spending is "non-academic" in the sense that it is in addition to tuition and fees, though it may contribute to students' ability to adjust to and succeed in college. Examples of this spending include, but are not limited to, club dues and activity fees, computers and related accessories, meals out and entertainment, and even coffee while studying. Most of the conversation surrounding college affordability has, understandably, been dominated by the rise of tuition and fees and the concomitant increase in student loan debt (Archibald & Feldman, 2011; College Board, 2015; Johnstone & Marcucci, 2010; Zumeta, Breneman, Callan, & Finney, 2012). Although tuition represents a significant burden for students and their families, it accounts for less than half of what the federal government considers the total cost of attendance (Kelchen, Goldrick-Rab, & Hosch, 2015). A desire to better understand additional costs associated with college and what expenses beyond tuition mean for college affordability motivated the research underlying this paper. More specifically, we sought to examine undergraduate students' perceptions of non-academic and, frequently, socially oriented spending and how they navigated these expenses. To achieve this, we conducted a mixed-methods study at a public comprehensive university in the southeastern United States.

Quantitative and qualitative data collected for this study revealed students' attitudes, perceptions, and experiences with non-academic spending and their broader efforts to pay for college. From high-priced milk to inflexible dining plans and pricey parking meters, students noted that features of the organizational context, namely campus practices and policies, frequently frustrated their ability to keep a budget, curtail

Kevin R. McClure is an assistant professor of higher education at the University of North Carolina Wilmington. Andrew J. Ryder is an assistant professor of higher education at the University of North Carolina Wilmington. Andrew J. Mauk is an associate provost for institutional research and planning at the University of North Carolina Wilmington.

spending, and/or pay for necessities. Although these expenses were often discretionary and minor compared to tuition, the phrase that recurred throughout data collection was, "It all adds up." These reports of small but significant expenses coincide with a record number of students saying costs are a major determinant of their decision to pursue a degree (Eagan, Lozano, Hurtado, & Case, 2013), while nearly half of prospective students report worrying about their ability to afford college (Hagelskamp, Schleifer, & DiStasi, 2013). It is increasingly important that students and their families understand the full range of expenses associated with pursuing a postsecondary degree, because unanticipated financial challenges can disrupt students' college plans, leading them to stop-out and/or dropout (Broton, Frank, & Goldrick-Rab, 2014). Through analysis of undergraduate students' attitudes and experiences, we offer an initial account of the perceived campus climate for affordability at one institution. In the process, we draw attention to policies and practices in higher education that problematize institutions' commitment to affordability.

In the remainder of this article, we review relevant literature on college affordability, the campus environment, and campus climate. We then explain the conceptual framework inspired by Terenzini and Reason's (2005) parsing model of college impact, which foregrounds how organizational features of college influence students' experiences and educational outcomes. The fourth section of the paper details the research methods, institutional context, and limitations of the study. We present findings related to students' perceptions of campus climate for affordability, then discuss these findings through reference to the literature and conceptual framework. Lastly, we offer several implications of the study for research and practice.

Literature Review

We situate this study within three strands of literature, beginning with an overview of research that speaks to college costs and affordability. Next, we review changes to the campus environment—an essential component of campus climate—and the role of competition-driven and market-based amenities in changes to the environment. We end with a discussion of campus climate and its effect on a range of outcomes in higher education, which underscores the concept's broad applicability and utility in catalyzing campus change processes. Each of the strands of literature focuses on four-year institutions, though it should be recognized that college affordability is a universal concern in higher education.

College Costs and Affordability

College has become less affordable for students and their families since the 1980s (Johnstone & Marcucci, 2010; Zumeta, Breneman, Callan, & Finney, 2012). Traditional indicators of this trend include tuition and fee increases (Archibald & Feldman, 2011), rising textbook prices (Cousteau, 2013), and the steady uptick of living costs (Kelchen, Goldrick-Rab, & Hosch, 2015). Between 2005 and 2015, the College Board (2015) reported that published in-state tuition and fees at public four-year institutions increased by an average annual rate of 3.4% beyond inflation. The National Association of College Stores (2016) found that the average price of a new textbook increased from $57 in 2007 to $79 in 2013. Lastly, Kelchen, Goldrick-Rab, and Hosch (2005) found that living-cost allowances at public and private four-year institutions for students living on campus have steadily increased, with average room and board increases of $351 to $417 annually. Because of these trends, there is widespread belief in a college affordability "crisis," propelled by congressional inquiries (e.g., Boehner & McKeon, 2003) and various articles in popular media (e.g., Campos, 2015; Lederman, 2015). There is growing concern that higher education, long considered a vital social institution in promoting upward mobility, has become inaccessible to segments of the population due to escalating prices.

There are two common explanations for rising prices in public higher education. The first and most widely accepted explanation is that institutional subsidies in the form of state appropriations to public colleges and universities have declined (Slaughter & Rhoades, 2004). Average state subsidies per student declined by nearly 30% between 2000 and 2015 (College Board, 2015). Although total state funding for higher education has increased in recent years, appropriations have not kept pace with enrollment growth or fully returned to pre-recession levels. State legislatures are more likely to cut funding to higher education due to the assumption that colleges and universities have mechanisms (e.g., raising tuition) to better absorb reductions compared to corrections or entitlement programs (Zumeta, 2001). A second explanation is that institutional expenses have continued to climb (Desrochers & Kirshstein, 2014; Leslie & Rhoades, 1995), in part because of increased enrollments. Although enrollment growth has since slowed at many four-year institutions, it increased by 20% between 2005 and 2010 (College Board, 2015).

Beyond enrollment growth, two theories have been proffered for rising institutional costs in higher education. The first theory is that higher education, like many service industries, suffers from "cost disease," whereby technology does little to improve productivity, and the salaries and benefits of a highly educated workforce drive up expenses (Baumol & Bowen, 1966). The second theory is that higher education institutions seek to maximize prestige and the quality of services delivered. As a result, they constantly seek to increase—and inevitably spend—income (Bowen, 1980). The trends in college prices over the past decade can therefore be attributed to a combination of factors related to state budget cuts and growing institutional costs.

Faced with reductions in income and rising expenses, institutions have increasingly passed costs onto students and their families (Johnstone & Marcucci, 2010). The federal financial aid system seeks to assist students through grant aid and loans, and the number and amount of federal student loans have increased dramatically to meet student need (Archibald & Feldman, 2011). The share of students taking out subsidized and unsubsidized loans increased from 28% in 2005 to 36% in 2015 (College Board, 2015), and the U.S. Department of Education reported that the median student loan amount for graduates rose from $20,000 in 2008 to $26,500 in 2012. The upper limit on federal, state, and institutional financial aid that students can receive is determined by an estimate of the total cost of college attendance, which the federal government requires institutions to report to the U.S. Department of Education. For the Title IV federal student aid programs, the Higher Education Act of 1965, as amended, defines the cost of attendance as the sum of costs associated with tuition, fees, books, supplies, and living expenses (e.g., housing, groceries, laundry, and entertainment; National Association of Student Financial Aid Administrators [NASFAA], 2014). However, while statute specifies the cost components, no standardized formula exists for calculating the estimated cost of attendance, and the determination of component costs remains under local institutional control (NASFAA, 2014). As a result, Kelchen, Goldrick-Rab, and Hosch (2015) argued that some institutions may miscalculate the figure, and they found that one-third of colleges and universities understated living expenses by at least $3,000. Consequently, students receiving support for living expenses may run out of financial aid before the end of an academic term. According to the College Board (2015), in 2012, approximately 62% of low-income students attending public four-year institutions said they received enough grant aid to cover their expenses. Those students without enough financial support reported that their total expenses, including housing, food, and books, exceeded their grant aid by an average of $12,000.

Additional signposts that college has become less affordable include the increasing proportion of college students working while in school and working longer hours (Perna, 2010). Amidst discussions of high-end amenities in higher education, evidence increasingly shows that some students face food and housing insecurity (Goldrick-Rab & Broton, 2015; Nellum, 2015), as reflected in stories about the rise of food pantries on campuses (West, 2014). Difficulties associated with paying all college costs can be particularly acute for low-income students, who are more likely to pay for their schooling themselves, work longer hours, and live with family to cut costs compared to higher-income peers (Soria, Weiner, & Lu, 2014). These

students may also forgo purchasing books, necessary technology, academic supplies, and basic necessities in order to pay tuition and fees, or they may drop out of college altogether (Broton, Frank, & Goldrick-Rab, 2014; DesJardins, Ahlburg, & McCall, 2006).

Much of the research on college costs focuses upon necessary non-academic spending, such as costs related to housing and food. However, college involves ample discretionary non-academic spending as students seek to socialize and achieve a sense of belonging. We know little about non-academic, socially-oriented spending and how students manage these costs. A crucial question posed by this first strand of literature is whether the organizational features of college encourage or inhibit students' ability to afford higher education. It is possible that college is becoming more expensive and, simultaneously, changing to cater to those who have money to spend (Armstrong & Hamilton, 2013).

Campus Environment

The campus environment is an essential component of climate research. Typically, the campus environment includes the geographic setting, implicit and explicit symbols, and physical structures and buildings (Hurtado, Griffin, Arellano, & Cuellar 2008; Rankin & Reason, 2008; Strange & Banning, 2001). In the last two decades, the built environment at colleges and universities nationwide has undergone substantial transformation (Gumprecht, 2008). Hallmarks of this transformation include a range of new construction projects and upgrades to academic buildings, residence halls, recreation centers, dining halls, and student centers. Critics claim this building boom has become a significant part of institutional competition to attract and recruit students at a time when enrollment is strategically managed (Cheslock & Kroc, 2012). To "craft a class" of students, institutions frequently engage in competition for both academically talented students and full-fee-paying students, many of whom are from out-of-state and/or are non-U.S. citizens (Slaughter & Rhoades, 2004). These efforts have spawned an "amenities arms race," whereby institutions attempt to one-up competitors by providing luxury residence halls, gourmet dining options, and spa-like recreation centers, turning campuses in the eyes of some analysts into "shopping malls," "country clubs," or "resorts" (Jacob, McCall, & Stange, 2013; Wotapka, 2012).

Some observers fear that climbing walls and lazy rivers are driving up the price of college (Woodhouse, 2015), but there is little empirical evidence linking amenities and tuition hikes (Kirshstein & Kadamus, 2012). Nevertheless, the use of amenities to attract students may constitute a means of revenue generation. According to Slaughter and Rhoades (2004), as a consequence of declining government support, institutions have engaged in market and market-like behaviors to connect with the knowledge-based economy and secure new resources. These behaviors include enrolling more non-resident students, strategically creating and eliminating degree programs, commercializing faculty research, and developing administrative units dedicated to revenue generation (e.g., auxiliary enterprises). Consistent with Pfeffer and Salancik's (1978) resource dependence theory, reliance on students as a source of income has conditioned institutions' operations and decision making such that students are increasingly viewed as customers. From this stream of literature, we learn that market-based competition for new revenues and resource dependence have shifted institutional practices, policies, and spaces. It stands to reason that changes to policies, practices, and the campus environment to attract certain kinds of students and generate revenue would occasion substantial shifts in students' perceptions, attitudes, and experiences with non-academic spending and college affordability.

Campus Climate

Although there is no universally agreed-upon definition of campus climate, Reason (2013) demonstrated that there are several shared characteristics in existing definitions: "Most importantly, perhaps, is the common understanding that 'climate' is multifaceted, includes people's attitudes and behaviors, and is more malleable than culture. Further, climate interacts with organizational policies and practices" (para. 11).

Peterson and Spencer (1990) reiterated that any study of campus climate should take into account campus practices and policies. Climate assessments capture individuals' experiences, perceptions, and attitudes, and incorporate multiple sources to identify trends that show whether and how institutional climate supports certain conditions (e.g., diversity, affordability) or outcomes (e.g., persistence; Ryder & Mitchell, 2013). If institutions seek to make college accessible and promote financial stability among students, examining the campus climate for affordability "can provide a starting point for discussions about how to move toward creating, maintaining, or improving opportunities" for students and institutions alike (Ryder & Mitchell, 2013, p. 31).

Literature on campus climate has mainly focused on race and other aspects of diversity, demonstrating how a discriminatory climate can decrease the likelihood of retention, persistence, and graduation among minoritized students (Hurtado, Clayton-Pederson, Allen, & Milem, 1998; Hurtado, Griffin, Arellano, & Cuellar, 2008; Pascarella & Terenzini, 2005). Campus climates can be conceptualized in multiple ways, however, such as personal and social responsibility (Reason, 2013; Ryder & Mitchell, 2013), learning related to openness to diversity (Ryder et al., 2015), and faculty members' scholarly productivity (Seifert & Umbach, 2008), all with the primary goal of informing efforts to improve the experiences and outcomes of various stakeholders in higher education. Thus far, there have been few, if any, studies that directly examine campus climate for affordability. If making college affordable is a contemporary outcome presently pursued by many institutions, campus climate provides one avenue for better understanding students' perceptions, and may help to spark dialogue and inform change processes.

Conceptual Framework: Terenzini and Reason's Parsing Model

We analyzed students' perceptions of campus climate for affordability through reference to Terenzini and Reason's (2005) Parsing Model, which provides a holistic account of campus climate by situating the *peer environment* and the *organizational context* as key determinants of college outcomes. The model took shape through a review of 35 years of research and yielded seven foundational dimensions of institutions that are effective in promoting the success of first-year students. These dimensions were then tested through discussions with faculty, staff, and administrators at almost 200 liberal arts and comprehensive universities. Among the dimensions are engaging students inside and outside the classroom, as well as serving all first-year students according to their varied needs. The Parsing Model draws upon these seven dimensions and suggests causal relationships between and among the multiple influences at play in student success and persistence. Despite their interest in the first year of college, Terenzini and Reason (2005) argued that the model is best classified as a college impact model and provides insights beyond the first year.

In broad terms, the Parsing Model comprises four constructs. The first construct hypothesizes that students arrive at college with background characteristics and experiences that "prepare and dispose them, to varying degrees, to engage with the various formal and informal learning opportunities their institution offers" (p. 6). Students' background characteristics shape the college experience through interaction with the campus environment and what Terenzini and Reason (2005) called "major agents of socialization (e.g., peers and faculty members)" (p. 6). While students' pre-college characteristics are important, we were drawn to the Parsing Model's unique emphasis on three sets of "primary influences" related to campus climate: the institution's internal organizational context, the peer environment, and students' individual experiences inside and outside the classroom. Of these three primary influences, the internal organizational context is most relevant to this study. Terenzini and Reason (2005) assumed in their conceptualization that "institutional effects are more a function of what institutions *do* than what they *are*" (p. 8). They foregrounded spaces, policies, and practices—such as the support staff and resources dedicated to student success or the availability of financial aid to help students take part in educational activities—as central to campus climate. The main point in the Parsing Model is that there are many areas over which institutions have direct control when seeking to promote particular conditions for or outcomes among students.

We argue that institutional policies, practices, and spaces contribute to an overall campus climate for affordability. Colleges and universities should work to minimize expenses and help students manage their finances as they learn and develop, which requires that careful attention be paid to campus spaces, practices, and policies. Consistent with the Parsing Model, we designed our study and analyzed the data with an eye to students' background characteristics, especially their socioeconomic status, as well as institutional practices, policies, and spaces. Thus, we found unique utility in the Parsing Model as we conceptualized this study and made meaning from the data.

Methods

This study employed a sequential explanatory mixed methods design (Creswell, 2014). This design requires integrating the two phases of data collection procedurally and in discussing study outcomes (Ivankova, Creswell, & Stick, 2006). It has been constructed to yield deeper research findings through harnessing the benefits of qualitative and quantitative inquiry (Johnson & Onwuegbuzie, 2004). Sequential explanatory mixed methods design is useful when quantitative data and their subsequent analysis are intended to provide a general understanding of the research problem, after which qualitative data and their analysis refine findings by mining participants' views in greater depth (Ivankova, Creswell, & Stick, 2006). Because of the dearth of research on non-academic spending in college, we viewed the quantitative phase of data collection and analysis as exploratory, then examined pertinent relationships and themes through follow-up focus groups. Although we integrated phases of data collection and the reporting of study outcomes, we gave priority to the qualitative data collection and analysis because of our focus on students' perceptions of campus climate for affordability.

We crafted our research questions to further explore topics raised by the literature and in keeping with the Parsing Model (Terenzini & Reason, 2005). In the first quantitative phase, we used survey data to explore the following question:

- How do students from different income groups perceive non-academic spending, particularly as it relates to college affordability?

In the subsequent qualitative phase, we sought an explanation of our survey results in greater depth by exploring this question:

- How do students experience and navigate the campus climate for affordability?

Data Collection and Analysis

We collected data during the quantitative phase using the Social Spending Survey developed for the purpose of this study. The survey focused on perceptions, behaviors, and experiences with non-academic and social spending in college, including questions about spending habits, peer relationships and spending, and demographic characteristics. We defined non-academic spending as expenses beyond those usually required to enroll at a higher education institution (i.e., tuition and fees, expenses for on- or off-campus housing, basic food needs, and transportation). Prior to survey distribution, we conducted cognitive interviews (Groves et al., 2004) with individuals similar to persons likely to be included in our sample to check the overall clarity and content validity of questions (Kumar, 2014). We distributed the survey online to a random sample of 3,000 undergraduate students, with an incentive provided to every twentieth person who completed the survey. To ensure a representative sample, we oversampled men and stratified by race and ethnicity (Porter & Whitcomb, 2005); prior to analysis, we weighted data by sex, race, ethnicity, class year, and full- or part-time attendance status. The final dataset included a weighted total sample of 426 students.

We analyzed responses for frequency distributions for the overall dataset; Table 1 summarizes the results for survey items relevant to this study. We used crosstabs to compare responses by socioeconomic background by creating three categories of students' familial income based upon Fry and Kochhar's (2014) work on family income inequality: lower income (less than $40,000 per year), middle income ($40,000-$150,000 per year), and higher income (more than $150,000), plus a fourth category for students who indicated being financially independent. To test for differences across these four income groups in the distributions of responses to our five-point Likert scale, we employed the non-parametric Kruskal-Wallis test. This test was appropriate given the types of variables and the presence of some cell counts less than five (Field, 2009; Hinkle, Wiersma, Jurs, 2002). Tables 2-4 present survey results, summarized by income group, to complement our qualitative findings. The findings from the descriptive statistics and income group differences led to emergent themes and questions, which drove the qualitative phase of the study.

We invited all survey respondents to attend one of three 60- to 90-minute focus groups. We recruited group participants from the pool of survey respondents for two reasons. First and foremost, this recruitment strategy coheres with our intent of more deeply analyzing and elaborating upon students' perceptions of non-academic spending and college affordability as indicated in the survey. Second, Ivankova, Creswell, and Stick (2006) modeled this recruitment strategy in their seminal work explaining sequential explanatory mixed methods. In total, 24 participants attended the focus groups. Because females predominated in these focus groups, we elected to conduct a fourth focus group entirely composed of males. This focus group occurred at an annual undergraduate men's leadership program and consisted of an additional four participants. Thus, the qualitative phase of the study included a total of 28 focus group participants. Even with our efforts to secure the participation of more males, we had an overrepresentation of females in the focus groups (86%), given the campus population (approximately 61% female to 39% male). Focus group participants were 82% Caucasian, 11% Latino/Hispanic, 4% Asian, and 4% African American, which closely matches undergraduate demographics at the university. Half of the focus group participants utilized loans to finance their education, a proportion somewhat higher than the campus average (40%).

The focus group protocol asked open-ended questions about themes in the survey (Ivankova, Creswell, & Stick, 2006) and encouraged students to provide examples and share stories. Two researchers and a research assistant attended each focus group and their field notes served as an additional source of data. Upon completion of the focus groups, participants received gift cards of nominal value for their attendance. Audio recordings of focus groups were transcribed for data analysis, and we then independently reviewed and conducted two rounds of transcript coding. The first round of coding was open, and we sought to organize and make sense of the data. This entailed extracting discrete units of text and assigning each unit an inductively derived descriptive code. In the second round of coding, we met to discuss recurring codes and developed a set of overarching themes, in consultation with the literature and conceptual framework (Lincoln & Guba, 1985). Lastly, we returned to the data to better understand relationships between these themes and to search for units of data that aligned with or deviated from emerging patterns to ensure the integrity of interpretations.

The Institutional Context

We conducted this study at a public regional comprehensive university (hereafter, "the university") in the southeastern United States. Regional comprehensive universities primarily provide undergraduate education, with a few graduate degree offerings. Nearly 70% of all students enrolled at a public four-year university in the United States attend a regional comprehensive university (Fryar, 2015), and, given their central role in providing undergraduate education, we saw reason to examine students' financial lives at this particular institution type. Local citizens voted to help to establish the university through a tax levy. By virtue of its location in a suburban setting near a small city, the university plays a significant role within the area in terms of economic development, community service, and research. The local economy is strong, with an unemployment rate lower than both the state and national averages.

Table 1

Students' Perceptions of Social Spending

Survey item	Disagree	Disagree somewhat	Neither disagree nor agree	Agree somewhat	Agree
I am worried about being able to afford college.	22.7	12.4	06.6	20.7	37.6
I don't worry about money very often.	54.5	25.7	05.9	08.1	05.9
I am not worried about my level of debt after college.	53.9	18.0	03.9	04.9	19.3
I have considered transferring because it is too difficult to pay for social activities at this college.	71.9	07.4	09.2	08.2	03.3
I track my spending in order to stay within my budget.	6.4	08.2	08.7	36.9	39.9
I am unable to participate in the social activities I want because they are too expensive.	23.4	24.6	16.6	22.4	13.1
I have enough money to participate in the same activities that my peers do.	11.4	19.1	19.1	27.7	22.8
I have very little social life in college because I need to work.	29.8	24.3	11.5	15.3	19.3
I would be more conscious of my spending on campus if I were not using Food Dollars.	19.2	11.1	15.6	16.6	37.5
I don't consider Food Dollars to be real money.	35.4	14.5	13.4	18.0	18.8
I try to save money by only using my meal plan or preparing my meals at home.	6.9	12.3	9.5	27.8	43.4
I do not like to visit certain places on campus because I do not want to spend money.	25.7	14.4	13.1	19.4	27.5

The university is selective, admitting 60% of its applicants, and is categorized as a Master's Large Program in the Carnegie Classification system, offering mostly undergraduate education with a limited number of master's and doctoral degrees. Current enrollment figures include approximately 15,000 undergraduate and graduate students, of which nearly 40% are transfer students. Undergraduate student success is a hallmark of the institution, with a 6-year graduation rate of over 70% and first-year retention rates above 85%. The student body is composed of mostly undergraduate students under the age of 23, with 79% identifying as White, non-Hispanic. Females comprise almost two-thirds of the enrollment. Intercollegiate athletics plays a relatively minor role in the campus social scene, although sports programs compete at the Division I level. Around 13% of students participate in one of 28 Greek letter organizations. While there is no requirement that students live on campus, over 90% of the first-year cohort choose to live in university residence halls. Overall, however, approximately 70% of all undergraduate students live off campus.

Most students are in-state residents, though the university attracts students from across the country. While some students come from affluent families, drawn by the university's location near popular vacation destinations, approximately half of all undergraduate students receive some type of need-based aid, with

29% receiving Federal Pell Grants. Approximately 40% of the university's undergraduate population borrowed money from state and federal loan programs during the year we collected data. The average cumulative principal amount of borrowed money is $25,000 for undergraduate students. The university was able to maintain and grow enrollment over the past two decades, with strategic intentions to grow to more than 20,000 students in the next five to seven years.

Trustworthiness and Limitations

Inter-coder agreement, triangulation of data, and peer review provided trustworthiness. We also shared findings with several participants to solicit their feedback. Despite these efforts to ensure trustworthiness of data analysis, it is worth noting several limitations. First, the findings draw upon students' perceptions and should be interpreted cautiously. Our strategy of recruiting focus group participants from the pool of survey respondents may have introduced some sampling and gender bias. Future research on campus climate for affordability should attempt to capture the views of other constituencies, particularly faculty and staff (Peterson & Spencer, 1990). Second, we collected data at a single university, and students' perceptions, attitudes, and experiences may be specific to this campus and not generalizable across higher education. Additional research that is less localized is needed to advance our understanding of campus climate for affordability. Third, even with our efforts to oversample men and conduct a separate focus group, our dataset had an overrepresentation of women. It is possible that men and women in college navigate financial choices and challenges in different ways, skewing our interpretation. Lastly, we did not construct this study as a true assessment of campus climate for affordability based upon a predetermined set of outcomes. Consequently, this study offers only a partial window into how campus climate mediates outcomes connected to college affordability.

Findings

The findings report on select student perceptions, attitudes, and experiences with non-academic spending and college affordability, organized into three interrelated categories. The first category relates to campus practices, policies, and spaces. The second and third categories focus upon college affordability and personal finances, as well as students' strategies for navigating expenses. We treat each of these categories in turn, presenting findings from both the survey and focus groups. Collectively, the themes provide a vivid description of campus climate for affordability. The findings demonstrate that students' experiences with the organizational context show that some policies, practices, and spaces facilitated non-academic spending and, consequently, exacerbated perceptions of an unaffordable campus climate. Non-academic and social costs were higher than students anticipated, and many students struggled to manage their money and cover these costs. Students shared a range of strategies to navigate non-academic expenses, from opting out of social activities to forgoing savings and loan payments.

Perceptions of Campus Practices, Policies, and Spaces

Students described an organizational context in which opportunities to spend greeted them in nearly every aspect of life on campus. Organizational features of the university, such as internal campus practices, policies, and spaces, encouraged non-academic spending and cultivated the sense that the university desires to extract money from students. Table 2 shows relevant responses for survey items related to students' perceptions of campus practices, policies, and spaces, which we break down by income group. The results of the Kruskal-Wallis test revealed no statistically significant differences in how students from different income groups responded to these survey items.

Table 2

Students' Perceptions of Campus Practices, Policies, and Spaces, with Results of Kruskal-Wallis Test

Survey item	Disagree	Disagree somewhat	Neither disagree nor agree	Agree somewhat	Agree	*H*
I would be more conscious of my spending on campus if I were not using Food Dollars.	19.2	11.1	15.6	16.6	37.5	7.52
Financially independent	34.5	06.9	13.8	17.2	27.6	
Lower-income group	12.9	25.8	22.6	00.0	38.7	
Middle-income group	13.5	12.0	14.6	20.8	39.1	
Higher-income group	34.5	01.8	16.4	10.9	36.4	
I don't consider Food Dollars to be real money.	35.4	14.5	13.4	18.0	18.8	2.41
Financially independent	35.6	22.2	15.6	11.1	15.6	
Lower-income group	25.6	33.3	12.8	05.1	23.1	
Middle-income group	33.9	11.8	12.7	24.9	16.7	
Higher-income group	45.6	07.4	14.7	07.4	25.0	
I do not like to visit certain places on campus because I do not want to spend money.	25.7	14.4	13.1	19.4	27.5	5.29
Financially independent	19.6	10.9	13.0	08.7	47.8	
Lower-income group	23.8	14.3	11.9	35.7	14.3	
Middle-income group	27.0	14.3	14.3	16.9	27.4	
Higher-income group	26.4	16.7	09.7	25.0	22.2	

Note: df = 3; **p* < .01, ***p* < .001

Campus practices. One of the most frequent expressions and frustrations among focus group participants was that they perceived many goods and services on campus to be more expensive than they were off campus. In the words of one student: "Everything's a lot more expensive. Everything's 10 to 20% more expensive on campus than it would be off." Another student echoed this sentiment, adding: "Milk is double the price." Campus practices related to food were particularly troubling for many students in our study. They cited as examples that an on-campus fast food franchise charges more than the location directly off campus, and a popular brand of pre-packaged lunches is six dollars on campus versus three dollars off campus. With respect to this latter example, one focus group participant protested: "That makes no sense. We're poor college kids….We're already paying buttloads of money. And you're like, 'Oh, let's just add another three dollars to this crappy meal that you need on your way to class.'" Students related that even healthier options such as produce, and necessities like toilet paper, were priced higher on campus.

In addition to higher prices, students intimated that at least one campus practice encouraged their spending: using their identification card as a declining-balance debit card for food, either as part of a meal plan or as a separate account. At the university, students refer to this system as spending "Food Dollars." As Table 2 indicates, when asked whether they considered Food Dollars to be real money, approximately 37% of survey respondents said they agreed or somewhat agreed. Results from the Kruskal-Wallis test showed differences in response distributions by income group were not statistically significant [$H(3) = 2.41$, $p = 0.492$]. Over half of survey respondents reported that they would be more conscious of spending on campus if they were not using Food Dollars. Again, differences in response distributions by income group were not statistically significant [$H(3) = 7.52$, $p = .057$]. Focus group participants voiced a remarkable degree of consensus around the feeling that Food Dollars facilitate spending. As one student put it: "I think I spend more than I would if I was using a credit card every time because...in my head I'm thinking, 'Oh, this is just my [ID card], so it's not real money.'" Another participant admitted that she "blew through" her Food Dollars, in part, because she can use her ID card with a local pizza delivery company. Through such connections with businesses and on-campus vendors, one student said he never carried a wallet: "They've eliminated the need for cash on campus."

Some students felt inclined to buy food on campus they otherwise would not because it was a sunk cost. "We already gave them money," one student explained, "I can't use this on anything else other than food. So, it's like, might as well use it on the food while I have it." Students felt pressure to spend Food Dollars because the money did not carry over from one year to the next and one focus group participant found this practice particularly troubling:

> If you don't spend your money, the school just profits off of it and just keeps it. And none of that is refunded or put toward your tuition or anything like that. I think that makes it really unattractive for me—a little bit of a greedy scam—I don't feel like the school should need to profit that much off my money and need to keep things that I don't spend on campus.

Thus, the expense of on-campus food and practices surrounding Food Dollars sometimes countered students' efforts to control or limit spending.

The costs of on-campus food and services pushed some students to seek alternatives off-campus. However, several students also pointed to restrictions on their opportunities to venture off campus. Students only have a 15-minute window between classes, which may be the only time they have to eat. One student said, "I think that I spend a lot at [an on-campus eatery], simply because it's super convenient if you're between classes, really quickly running to the next thing." Parking presents another obstacle that prevents students from leaving campus. One student reasoned, "Knowing that parking's going to be crazy when I get back, it's going to take me so much longer to get to class, kind of forces me to stay on campus more."

Campus policies. Campus policies related to parking and other fees factored prominently in students' perceptions of non-academic spending and college affordability. For several students living off-campus, parking passes or meters constituted one of their largest expenses. One focus group participant criticized the campus policy of forcing students to pay for a parking pass for a full academic year when they planned to graduate in December. Unsurprisingly, students also shared a number of experiences around what they saw as an unfair and overly aggressive approach to parking tickets on campus. To illustrate this point, one participant noted, "I got ticketed at 8:30 p.m. on a Sunday....Like what am I supposed to do? I mean, it's not like buses run....I mean, we pay so much money to be here and you're going to ticket when I'm here at 9 o'clock on a Sunday?" Apart from policies around parking, students raised questions about mandatory fees, and there was a clear current of dissatisfaction among several of them. One student felt many of the fees did not benefit her as an off-campus student: "Honestly, a lot of the fees, when I look at them, are unnecessary.

I don't have the student health insurance, so that saves me $800, but I think some of the fees are just, I mean, they're just trying to milk every penny." Because of the imposition of fees with limited perceived benefits, this student concluded, "It makes me kind of feel like college is more of a business, not about your education."

Campus spaces. Students expressed conflicted feelings about campus spaces. On the one hand, many students conceded campus amenities made the university attractive to them and matched their expectations of college. One student succinctly captured this view: "The nicer the buildings are, the nicer the amenities, obviously, we're going to want to go here." Another student, who had transferred to the university from a small institution, remarked that amenities were central to her decision-making:

> When I did come to [the university], I was really excited by all the food choices and by all the coffee choices and it kind of made me like, "Okay, I'm paying—I'm going to this nice university and they have all these nice options." So it did make a difference for me.

On the other hand, some students indicated that the presence of amenities on campus encouraged them to spend more. During focus groups, several students explained their on-campus spending through a similar phrase: "It's right there." In other words, they spent money on campus because opportunities to spend were omnipresent. "If it's not there, it doesn't really matter, but since it is there, you'll buy it," opined one student. Moreover, some students shared that the temptation to spend on campus was substantial: "I do not come into [the student center] because I will smell the food and want to buy it. I spend probably 10 dollars a month on campus just because I avoid everything like that." On a campus replete with opportunities to spend, some students strategically avoided certain buildings. In fact, survey findings demonstrated that nearly 37% of respondents agreed or somewhat agreed that they avoided certain places on campus because they did not want to spend money, and response distributions by income group were not statistically significant, [$H(3) = 5.29, p = .152$]. While many of our study participants were attracted to the university because of its amenities, once they enrolled, the realities of limited resources quickly surfaced, requiring them to be strategic about where they spent time on campus to avoid gratuitous non-academic spending.

Perceptions of College Affordability and Personal Finances

The organizational context influenced students' perceptions of college affordability and their personal financial management. Nearly all the students we talked to worried about money and being able to pay for college, but the significant expenses encountered beyond tuition, room and board, and textbooks caught many students by surprise. Concerns over accruing debt or managing non-academic costs prompted few students to budget what money they had available. Table 3 shows relevant responses for survey items related to students' perceptions of college affordability and personal finance, which we break down by income group. For all questions, response distribution differences by income group were statistically significant.

Affordability. Survey responses and focus group data revealed clear concerns over college affordability. In total, 58% of survey respondents agreed or agreed somewhat that they worry about being able to afford college. Moreover, 80% of survey respondents worried about money generally. Kruskal-Wallis results revealed statistically significant differences in response distributions by income group for both questions, particularly between students in the higher-income group and students in all other groups.[1] The largest proportions of worried students were those who reported lower levels of family income or were financially independent, yet substantial percentages of students from middle- and higher-income families also expressed concern. In focus groups, students catalogued how nearly every aspect of the college experience contributes to their anxiety, from more traditional costs like tuition and rent to non-academic expenses (e.g., membership fees and dues, meals out, entertainment). Therefore, student anxiety about college affordability stemmed from more than tuition.

Table 3

Students' Perceptions of College Affordability and Personal Finances, with Results of Kruskal-Wallis Test

Survey Item	Disagree	Disagree somewhat	Neither disagree nor agree	Agree somewhat	Agree	*H*
I am worried about being able to afford college.	22.7	12.4	06.6	20.7	37.6	45.62**
Financially independent	07.5	01.9	11.3	18.9	60.4	
Lower-income group	04.9	09.8	04.9	22.0	58.5	
Middle-income group	22.3	14.0	05.2	23.1	35.4	
Higher-income group	45.2	16.4	08.2	13.7	16.4	
I don't worry about money very often.	54.5	25.7	05.9	08.1	05.9	22.47**
Financially independent	69.8	22.6	00.0	07.5	00.0	
Lower-income group	76.7	16.3	02.3	04.7	00.0	
Middle-income group	51.5	28.9	05.9	10.0	03.8	
Higher-income group	40.5	23.0	12.2	04.1	20.3	
I am not worried about my level of debt after college.	53.9	18.0	03.9	04.9	19.3	11.73**
Financially independent	75.5	11.3	00.0	03.8	09.4	
Lower-income group	70.0	15.0	02.5	00.0	12.5	
Middle-income group	54.7	17.3	04.0	06.7	17.3	
Higher-income group	25.7	27.1	07.1	02.9	37.1	
I have considered transferring because it is too difficult to pay for social activities at this college.	71.9	07.4	09.2	08.2	03.3	14.93**
Financially independent	66.0	02.0	18.0	12.0	02.0	
Lower-income group	60.5	02.6	23.7	02.6	10.5	
Middle-income group	69.5	09.4	07.3	10.7	03.0	
Higher-income group	90.1	07.0	01.4	00.0	01.4	
I track my spending to stay within my budget.	06.4	08.2	08.7	36.9	39.9	12.85**
Financially independent	00.0	07.7	07.7	26.9	57.7	
Lower-income group	04.7	20.9	11.6	34.9	27.9	
Middle-income group	07.2	04.7	08.9	37.9	41.3	
Higher-income group	09.5	12.2	06.8	41.9	29.7	

Note: df = 3; *$p < .01$, **$p < .001$

Students expected college would be expensive and were prepared for tuition, room and board, and textbook costs, but they failed to accurately anticipate the variety and degree of other expenses. Students assumed responsibility for paying for many of their daily needs, like toiletries and groceries; and wants, such as meals out and clothing; either for expediency or because parents expect them to share in the costs. Such expenses made college surprisingly more expensive. One student summarized her dismay saying, "I didn't think [non-academic spending] would be as big of an expense as it was…. I had mapped out in my mind how much money I wanted to spend per month and that was gone by a certain time." Another student recognized how her college experiences revealed what the admissions process failed to explain: "[I]t's a few thousand dollars added that they don't really tell you about when you're taking the tour, that you're going to need just to survive for nine months." A small but substantive portion of survey respondents (12%) had considered transferring to another institution because of difficulty paying for social activities. Differences in item response distributions by income group proved to be statistically significant [$H(3) = 14.93$, $p < .05$].

Personal finances. Concerns over college affordability yielded surprisingly few students who discussed setting and keeping a budget, at least in any sort of formalized manner. Table 3 shows that 77% of survey respondents indicated some level of tracking expenses to remain within a budget, with statistically significant differences in response distributions by income group [$H(3) = 12.85$, $p < .05$]. Over 83% of financially independent students said they track their spending, yet a greater share of students in the higher-income group (72%) reported they tracked their spending compared to students in the lower-income group (63%). However, the approaches to budgeting students shared in focus groups provided little financial control beyond the immediate moment. One student explained budgeting through her grocery shopping process, "I'll want to buy Cheetos, but it's not going in my cart because there's not enough money and I always try to leave added money in case something happens that I might need it." A male student who plans a career in accounting noted he does not keep a formal budget, but instead said, "I track the number of times I go out to eat or out to the bars in a month to know roughly how much I'm spending." Still, overspending was a recurrent theme among students: "Sometimes I try to [budget], but there's some points where I just completely overdo it." Students told us repeatedly they either did not attempt to control their spending, or their efforts to manage their finances were unsuccessful.

Strategies for Navigating Expenses

Four strategies for navigating the non-academic and social expenses associated with college emerged from our focus groups: (a) opting out of opportunities; (b) prioritizing the present; (c) working to the exclusion of social life; and (d) social budgeting. Table 4 shows relevant responses for survey items related to students' perceptions of personal spending practices and strategies, which we break down by income group. In all but one survey item, differences in response distributions by income group were statistically significant, according to results from the Kruskal-Wallis test.

Opting out of opportunities. Students sometimes opted out of certain high-cost activities because they could not afford to participate in them. Almost 36% of survey respondents said they could not participate in the social activities they desired because of the cost, with statistically significant differences in response distributions by income group [$H(3) = 21.76$, $p < .001$]. Approximately half of lower-income and financially independent students said they were unable to participate in the social activities they wanted because they are too expensive. During focus groups, this was the case, in particular, for participating in Greek life. As one student put it: "I wanted to be in a sorority when I was younger. And I still do, but that's such an investment to be in the sorority… I chose not to do that." Another student opted out of Greek life because of the cost: "Six-hundred dollars is the starting price of joining a sorority. Between six-hundred and a thousand dollars. And then you have to pay money every semester. My thought process was that money could go somewhere else even more needed." Students made similar calculations with respect to study abroad, especially if doing so would push back their graduation date and require another semester of tuition payments. Despite the inevitability of financial trade-offs, the decision to not participate in certain social

Table 4

Students' Personal Spending Practices and Strategies, with Results of Kruskal-Wallis Test

Survey item	Disagree	Disagree somewhat	Neither disagree nor agree	Agree somewhat	Agree	*H*
I am unable to participate in the social activities I want because they are too expensive.	23.4	24.6	16.6	22.4	13.1	21.76**
Financially independent	13.5	15.4	21.1	25.0	25.0	
Lower-income group	14.0	18.6	16.3	32.6	18.6	
Middle-income group	24.2	23.8	16.5	24.2	11.3	
Higher-income group	33.3	37.5	13.9	08.4	06.9	
I have very little social life in college because I need to work.	29.8	24.3	11.5	15.3	19.3	40.92**
Financially independent	10.4	18.8	06.3	18.8	45.8	
Lower-income group	16.3	09.3	16.3	23.3	34.9	
Middle-income group	32.8	26.4	11.1	15.3	14.5	
Higher-income group	40.5	29.7	13.5	08.1	08.1	
I try to save money by only using my meal plan or preparing my meals at home.	06.9	12.3	09.5	27.8	43.4	04.09***
Financially independent	00.0	12.5	06.3	29.2	52.1	
Lower-income group	07.3	12.2	02.4	34.1	43.9	
Middle-income group	05.7	13.2	11.0	27.3	42.7	
Higher-income group	15.1	09.6	11.0	24.7	39.7	

Note: df = 3; *$p < .01$, **$p < .001$

activities believed to be a normal part of the college experience proved to be painful in some instances. "It stinks," complained one student, "because when you're in college, you want a social life. That's the whole point of coming to college, is finding out who you are and making new friends. But it's hard to do all those things when all of it costs money."

Prioritizing the present. Students often compromised their future financial stability by spending money in the present that could be put toward savings or loan payments. As one focus group participant put it, "When I do get money, I know that I should be putting some of it in savings because that'll help me after college to start paying off my loans. But it's really hard to put anything in savings when you know, even if you use all of it, it might still not be enough to do everything you want while you're here [in college]." Another student's strategy was ignoring her debt: "To an extent, I just ignore the fact that I'm going to be

drowning in debt later." For those students who spent money that they believed they should be saving, they justified the decision by viewing college as a once-in-a-lifetime experience. When asked to explain their non-academic spending habits, students said, "You're only young once. So, this is the time to do it. I can pay for it later." Students wanted to take advantage of their time in college, and they were willing to accrue debt or spend everything they earned in the process.

Working to the exclusion of social life. For some students, the college experience consisted of courses and work, leaving little time or money for social activities. "All I do is work and go to school," explained one student. "I don't really get to 'go out' like a lot of college students do. I don't have funds to do that." A recent transfer student shared that she worked three jobs while attending school full-time and noted "I don't have the ability to go do whatever on weekends because I'm always working." Contrasting her reality with those of other students in the focus group, this same student intimated, "I have a very sad social life compared to you guys because I'm constantly thinking that I don't have the money, and I'm trying to work just to pay gas bills, let alone the tuition bills." Thus, some students longed for a social life, but were unable to cover the requisite costs. While such sentiments were rarely expressed during the focus groups, over one-third of survey respondents agreed or agreed somewhat that they have very little social life in college because of the need to work. The differences in item response distributions by income group were statistically significant [$H(3) = 40.92, p < .001$]. For financially independent, respondents who felt work eclipsed socializing jumped to 65%; he same was true of 58% of lower-income students.

Social budgeting. The final strategy for navigating expenses that emerged in the data was what we term "social budgeting," or consciously limiting expenditures for necessities like food or toiletries to maximize money that could be spent for social purposes. For example, some students elected to eat less food, eat cheaply, or otherwise not spend money through the week in order to have more money to spend on the weekends. One student related, "I just try to go a couple of days without spending any money so that I can spend additional on the weekends." In another example of social budgeting, one student noted she "ate pasta three nights a week" to pay for social events and activities. Thus, students were willing to make sacrifices in order to enjoy the social opportunities associated with college. However, they employed these cost-saving measures with less frequency than the other three strategies. Given the ubiquity of spending in college, students relied upon a range of tactics—some healthier than others—to cover costs.

Discussion

For at least the last quarter century, the literature has noted that college is becoming increasingly expensive for students and their families. The result for many students is concern and, in some cases, anxiety over whether and where to attend college, and how to pay for it (Eagan et al., 2013; Hagelskamp, Schleifer, & DiStasi, 2013). Navigating college costs can be especially challenging for low-income students, who sometimes have difficulties paying for necessities let alone enriching experiences and activities outside of the classroom (Broton, Frank, & Goldrick-Rab, 2014; DesJardins, Ahlburg, & McCall, 2006).

The findings of this study illustrate a climate for affordability that reaches far beyond tuition. Giving voice to the nature of students' financial worries in college, this study demonstrated how students' perceptions and experiences with campus policies, practices, and spaces—and their behaviors to manage their costs—contributed to a campus climate for affordability.

Accordingly, we extend prior investigations of college affordability in two ways. First, we demonstrated that many students struggled to pay for myriad non-academic costs that accompany the college experience, from club dues and activity fees to quick meals between classes and parking passes. Second, in recognizing that factors affecting college affordability are, quite literally, everywhere, we conceptualized affordability in terms of campus climate. Students reported that nearly everything they did in college carried a cost, and

while many of these non-academic expenses were minor compared to tuition, there was consensus that all of the non-academic spending added up to a substantial financial burden. Not all students were prepared for costs above and beyond tuition, and they were surprised to find that the money they earned or received from parents did not last long, given the barrage of cost-bearing goods and services they encountered.

Although students differentially experienced and navigated non-academic spending based upon socioeconomic status, worrying about money cut across class lines. Low-income students reported feeling pulled away from enriching experiences in college in order to work. The campus climate for affordability that emerges at the institution we studied was marked by the ubiquity of non-academic spending and concerns about how to cover these costs. In other words, spending money once enrolled has become a significant determinant, and even gatekeeper, of the "quintessential" college experience. This raises questions about how students perceive campus practices and policies that impact their spending.

Both the literature and conceptual framework suggest that campus climate is shaped, in part, by the campus environment, organizational features of colleges and universities, and students' experiences in and perceptions of climate (Strange & Banning, 2001; Terenzini & Reason, 2005). We argue that students' ability to pay for the full costs of attending college is an important outcome for institutions to pursue through policy and practice. The findings of this study demonstrate that campus practices and policies frequently fostered non-academic spending and made it difficult for students to manage their finances. For example, students noted that most food options were more expensive on campus than off campus, which they perceived as counterintuitive, unfair, and exploitative. Another campus practice that students believed encouraged their spending was allowing the use of ID cards for most purchases. In fact, the institution had rendered hard currency obsolete by permitting the use of ID cards for nearly all on-campus purchases. Although this practice aims to increase convenience, students reported that it often felt like they were not spending "real money," which impeded their efforts to keep a budget. Indeed, many said they would be more aware of their non-academic spending if they did not use Food Dollars for purchases on campus.

An important finding of this study related to students' perception that the institution operates foremost as a business with seemingly little interest in their individual financial lives. Students expressed rather sophisticated views about what they saw as campus practices and policies aimed at resource extraction and profiteering. In particular, students pointed to examples such as inflexible dining plans, overly aggressive approaches to parking tickets, and the imposition of fees that carried few perceived benefits. The sentiment that the institution engaged in price gouging by upcharging goods and services on campus permeated the focus groups. One student went so far as to describe the institution's practices around Food Dollars as a "greedy scam." In this way, the findings support Slaughter and Rhoades' (2004) contention that institutions increasingly treat students as a captive market of consumers to generate revenue. Students described being unable to truly exercise choice by leaving campus to make purchases, and they sensed that the institution took advantage of their inability to travel off campus. This finding complicates the prevalent view that students demand certain consumer amenities in higher education, forcing institutions to provide numerous opportunities to spend. It also shows a perceived institutional intentionality around creating a climate that is *not* affordable.

This does not mean that amenities were irrelevant in students' decision making. Many students expressed that amenities helped to make the institution attractive as they were deciding where to attend college. However, once they enrolled at the university, students' financial realities often trumped the allure of amenities. This manifested in the strategy of avoiding certain campus spaces that tempted students to spend money. Ironically, these spaces (e.g., the student center and recreation center) included coffee shops and eateries not to drive students away, but rather to foster the sense of community and provide opportunities for the type of engagement that leads to learning, retention, and graduation (Astin, 1984; Hurtado & Carter, 1997; Pike & Kuh, 2005; Strayhorn, 2012).

One takeaway from this study is that overwhelming students with consumer options and temptations to spend money may not create inclusive spaces, particularly for students who are struggling to afford college. A similar caution applies to activities and events in college that carry a fee or extra expense for students. The findings of this study make clear that campus involvement opportunities, such as Greek membership or participation in certain clubs or educational experiences (e.g., study abroad), carry a high cost for students. While viewed as a normal part of the college experience, students may perceive these opportunities as only available to those with money to spend. Taken together, many practices, policies, and spaces in higher education engender perceptions that the climate is "chilly" for students struggling to afford college. Correcting this climate may require that institutions strike a better balance between cost-bearing goods and services and affordability.

In addition to avoiding certain campus spaces and forgoing activities, students worked and deferred long-term financial planning as strategies for navigating climate for affordability. Lower-income and financially independent students, in particular, worked during college, but they frequently worked to pay for necessities like housing and transportation. For these students, working was not a means to pay for social activities in college, and many of them were forced to prioritize the demands of their job and schoolwork over time spent with peers. However, the findings of this study also corroborated research (e.g., Perna, 2010) that students are working significant hours, and some of the money they earn is for the explicit purpose of covering non-academic costs in college. Many students were aware that they should be curtailing their spending, saving what they earn, and even making payments toward student loans. Awareness notwithstanding, students either confronted difficulties in keeping a budget or elected to ignore their student loan debt in order to enjoy college as a once-in-a-lifetime experience. Thus, many students bankrolled the college experience instead of positioning themselves for financial stability. The institution, of course, did not strong-arm students to make these decisions, and it is important to recognize that students share responsibility for their financial lives. Nevertheless, an organizational context that facilitated spending and sometimes aggressively extracted money from students did not cultivate a climate conducive to affordability.

Nexus: Connecting Research to Practice

- In the interest of reigning in college costs, we urgently need to broaden our understanding of college affordability to include non-academic costs.
- Institutional decision makers should be more conscious when considering campus offerings that serve as locations for non-academic spending. While students may desire coffee shops in every building and luxurious recreational facilities, there is reason to scrutinize whether these amenities create a campus climate conducive to affordability.
- Published costs for students often fail to comprehensively capture the realities of being a college student. Financial aid administrators should scrutinize their process for calculating cost of attendance and confer with colleagues at other institutions to determine effective practices (Kelchen, Goldrick-Rab, & Holsch, 2015).
- In our study, students were seldom prepared for the total cost of college attendance. Communication with students regarding the full costs of college should begin early and be reinforced frequently.
- This study strongly points to the need for programs that improve college students' financial literacy and money management. We argue that additional initiatives could be introduced at the onset of college, whether through the admissions process, new student orientation, first-year seminars, or online modules, that foster student understanding of responsible financial management.

Acknowledgments

The authors thank Michael Harris and Robert Reason for thoughtful feedback on earlier versions of this article.

References

Archibald, R. B., & Feldman, D. H. (2011). *Why does college cost so much?* Oxford, UK: Oxford University Press.

Armstrong, E. A., & Hamilton, L. T. (2013). *Paying for the party: How college maintains inequality*. Cambridge: Harvard University Press.

Astin, A. W. (1984). Student involvement: A developmental theory for higher education. *Journal of College Student Personnel*, *25*(4), 297-308.

Baumol, W., & Bowen, W. (1966). *Performing arts: The economic dilemma*. New York: Twentieth Century Fund.

Boehner, J. A., & McKeon, H. P. (2003). *The college cost crisis* (Report of U.S. House Committee on Education and the Workforce and U.S. House Subcommittee on 21st Century Competitiveness). Washington, DC: U.S. Government Printing Office.

Bowen, H. R. (1980). *The costs of higher education: How much do colleges and universities spend per student and how much should they spend?* San Francisco: Jossey-Bass.

Broton, K., Frank, V., & Goldrick-Rab, S. (2014). *Safety, security, and college attainment: An investigation of undergraduates' basic needs and institutional response.* Wisconsin Hope Lab: Madison, Wisconsin.

Campos, P. F. (2015, April 4). The real reason college tuition costs so much. *The New York Times*. Retrieved from http://www.nytimes.com/2015/04/05/opinion/sunday/the-real-reason-college-tuition-costs-so-much.html?_r=0

Cheslock, J. J., & Kroc, R. (2012). Managing college enrollments. In R. Howard, B. Knight & G. McLaughlin (Eds.), *The handbook for institutional researchers* (p. 221-236). San Francisco, CA: Jossey-Bass.

College Board. (2015). *Trends in college pricing*. Retrieved from http://trends.collegeboard.org/college-pricing

Cousteau, L. (2013). *College textbook costs: Factors, trends, and access to information.* Hauppauge, NY: Nova Science Publishing.

Creswell, J. W. (2014). *Research design qualitative, quantitative, and mixed methods approaches* (4th ed., p. 304). Thousand Oaks, CA: SAGE Publications.

DesJardin, S. L., Ahlberg, D. A., & McCall, B. P. (2006). An integrated model of application, admission, enrollment, and financial aid. *Journal of Higher Education*, *73*(3), 381-429.

Desrochers, D., & Kirshstein, R. (2014). *Labor intensive or labor expensive? Changing staffing and compensation patterns in higher education.* Delta Cost Project Issue Brief.

Eagan, K., Lozano, J. B., Hurtado, S., & Case, M. H. (2013). *The American freshman: National norms fall 2013*. Los Angeles: Higher Education Research Institute, UCLA.

Field, A. (2009). *Discovering statistics using SPSS*. (3rd ed.). London: Sage Publications.

Fry, R., & Kochhar, R. (2014). America's wealth gap between middle-income and upper-income families is widest on record. *Fact Tank*. Retrieved from http://www.pewresearch.org/fact-tank/2014/12/17/wealth-gap-upper-middle-income/

Fryar, A. H. (2015). The comprehensive university: How it came to be and what it is now. In M. Schneider & K. C. Deane (Eds.), *The university next door: What is a comprehensive university, who does it educate, and can it survive?* (p. 19-42). New York: Teachers College Press.

Goldrick-Rab, S., & Broton, K. M. (2015, December 4). Hungry, homeless, and in college. Retrieved from http://www.nytimes.com/2015/12/04/opinion/hungry-homeless-and-in-college.html?_r=0

Gumprecht, B. (2008). *The American college town.* Amherst, MA: University of Massachusetts Press.
Groves, R. M., Jr., Fowler, F. J., Couper, M. P., Lepkowski, J. M., Singer, E., & Tourangeau, R. (2004). *Survey methodology*. Hoboken, N.J.: Wiley.

Hagelskamp, C., Schleifer, D., & DiStasi, C. (2013). *Is college worth it for me? How adults without degrees think about going (back) to school.* New York, NY: Public Agenda.

Hinkle, D. E., Wiersma, W., & Jurs, S. G. (2002). *Applied statistics for the behavioral sciences.* (5th ed.). Belmont, California: Wadsworth Publishing.

Hurtado, S., & Carter, D. F. (1997). Effects of college transition and perceptions of campus racial climate on Latino college students' sense of belonging. *Sociology of Education*, *70*(4), 324-345.

Hurtado, S., Griffin, K. A., Arellano, L., & Cuellar, M. (2008). Assessing the value of climate assessments: Progress and future directions. *Journal of Diversity in Higher Education, 1*(4), 204-221.

Ivankova, N. V., Creswell, J. W., & Stick, S. L. (2006). Using mixed-methods sequential explanatory design: From theory to practice. *Field Methods*, *18*(1), 3-20.

Jacob, B., McCall, B., & Stange, K. (2013). *College as country club: Do colleges cater to students' preferences for consumption?* National Bureau of Economic Research.

Johnson, R. B., & Onwuegbuzie, A. J. (2004). Mixed methods research: A research paradigm whose time has come. *Educational Researcher, 33*(7), p. 14-26.

Johnstone, B. D., & Marcucci, P. N. (2010). *Financing higher education worldwide: Who pays? Who should pay?* Baltimore: Johns Hopkins University Press.

Kelchen, R., Goldrick-Rab, S., & Hosch, B. (2015). *The costs of college attendance: Trends, variation, and accuracy in institutional living cost allowances.* Washington, DC: Association for Education Finance and Policy Annual Conference.

Kirshstein, R. J., & Kadamus, J. A. (2012). *Climbing walls and climbing tuitions. Delta Cost Project.* Retrieved from http://www.deltacostproject.org/sites/default/files/products/Delta-Cost-Climbing-Walls-Climbing-Tuitions.pdf

Kumar, R. (2014). *Research methodology (4th ed).* Thousand Oaks, CA: Sage.

Lederman, D. (2015, August 19). Defining college affordability. *Inside Higher Ed*. Retrieved from https://www.insidehighered.com/news/2015/08/19/what-does-it-mean-college-be-affordable-heres-one-answer. 56

Leslie, L. L., & Rhoades, G. (1995). Rising administrative costs: Seeking explanations. *The Journal of Higher Education*, *66*(2), 187-212.

Lincoln, Y., & Guba, E. (1985). *Naturalistic inquiry*. Beverly Hills, CA: Sage Publications Inc.

Hurtado, S., Clayton-Pedersen, A. R., Allen, W. R., & Milem, J. F. (1998). Enhancing campus climates for racial/ethnic diversity: Educational policy and practice. *The Review of Higher Education*, *21*(3), 279-302.

National Association of College Stores. (2016). *Higher education retail market facts and figures*. Retrieved from http://www.nacs.org/research/industrystatistics/higheredfactsfigures.aspx

National Association of Student Financial Aid Administrators. (2014). *Developing the cost of attendance*. Monograph No. 24. Washington, DC.

National Retail Federation. (2015). *Back-to-college survey 2015*. Retrieved from https://nrf.com/media/press-releases/after-splurging-2014-families-trim-back-school-spending-2015

Nellum, C. (2015). Fighting food insecurity on campus. *Higher Education Today: A Blog by ACE*. Retrieved from http://higheredtoday.org/2015/06/29/fighting-food-insecurity-on-campus/

Pascarella, E. T., & Terenzini, P. T. (2005). *How college affects students (vol. 2): A third decade of research*. San Francisco: Jossey-Bass.

Perna, L. (2010). Understanding the working college student. *Academe*, *96*(4).

Peterson, M. W., & Spencer, M. G. (1990). Understanding academic culture and climate. In W. G. Tierney (Ed.), *New Directions for Institutional Research* (No. 68). Assessing academic climates and cultures (pp. 3-34). San Francisco, CA: Jossey-Bass.

Pfeffer, J., & Salancik, G. (1978). *The external control of organizations: A resource dependence perspective*. New York: Harper and Row.

Pike, G. R., & Kuh, G. D. (2005). A typology of student engagement for American colleges and universities. *Research in Higher Education*, *46*(2), 185-209.

Porter, S. R., & Whitcomb, M. E. (2005). Non-response in student surveys: The role of demographics, engagement, and personality. *Research in Higher Education, 45*(2), 127-152.

Rankin, S., & Reason, R. (2008). Transformational tapestry model: A comprehensive approach to transforming campus climate. *Journal of Diversity in Higher Education, 1*(4), 262-274.

Reason, R. D. (2013). Creating and assessing campus climates that support personal and social responsibility. *Liberal Education, 99*(1), 38-43.

Ryder, A. J., & Mitchell, J. J. (2013). Measuring campus climate for personal and social responsibility. In R. D. Reason (Ed.), *New directions for higher education* (No. 164). Developing and assessing personal and social responsibility (pp. 31-48). San Francisco, CA: Jossey-Bass.

Ryder, A. J., Reason, R. D., Mitchell, J. J., Gillon, K., & Hemer, K. M. (2015, October 5). Climate for learning and students' openness to diversity and challenge: A critical role for faculty. *Journal of Diversity in Higher Education*. Advance online publication. http://dx.doi.org/10.1037/a0039766

Salerno, C. (2016, June 15). If we really want to reign in student debt, here are the solutions we should be talking about (but aren't). *LinkedIn Pulse*. Retrieved from https://www.linkedin.com/pulse/four-ways-reign-student-loan-debt-we-should-talking-arent-salerno?trk=pulse_spock-articles

Seifert, T.A., & Umbach, P.D. (2008). The effects of faculty demographic characteristics and disciplinary context on dimensions of job satisfaction. *Research in Higher Education*, *49*, 357-381.

Slaughter, S., & Rhoades, G. (2004). *Academic capitalism and the new economy: Markets, state, and higher education*. Baltimore: The Johns Hopkins University Press.

Soria, K. M., Weiner, B., & Lu, E. C. (2014). Financial decisions among undergraduate students from low-income and working-class social class backgrounds. *Journal of Student Financial Aid*, *44*(1), 2-23.

Strange, C. C., & Banning, J. H. (2001). *Educating by design: Creating campus learning environments that work*. San Francisco, CA: Jossey-Bass.

Strayhorn, T. L. (2012). *College students' sense of belonging: A key to educational success for all students*. New York: Routledge.

Terenzini, P. T., & Reason, R. D. (2005). *Parsing the first year of college: A conceptual framework for studying college impacts*. Paper presented at the meeting of the Association for the Study of Higher Education, November 19, 2005, Philadelphia, PA.

West, M. G. (2014, October 9). Food pantries grow on New York campuses. *Wall Street Journal*. Retrieved from http://www.wsj.com/articles/food-pantries-grow-on-new-york-campuses-1412878544

Woodhouse, K. (2015, June 15). Lazy rivers and student debt. *Inside Higher Ed*. Retrieved from https://www.insidehighered.com/news/2015/06/15/are-lazy-rivers-and-climbing-walls-driving-cost-college

Wotapka, D. (2012, December 6). Resort living comes to campus. *Wall Street Journal*. Retrieved from http://www.wsj.com/articles/SB10001424127887323830404578145591134362564

Zumeta, W. (2001). Public policy and accountability in higher education: Lessons from the past and present for the new millennium. In D. E. Heller (Ed.), *The states and public higher education policy: Affordability, access, and accountability* (155-197). Baltimore: The Johns Hopkins Press.

Zumeta, W., Breneman, D. W., Callan, P. M., & Finney, J. E. (2012). *Financing higher education in the era of globalization*. Cambridge, MA: Harvard Education Press

Endnote

[1] Post-hoc pairwise comparisons revealed statistically significant distribution differences between specific income groups. The authors can provide the results of these tests by request.