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Joy N. Emmanuel
University of Vermont

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Affordability In College Access: Improving Equitable Value for Low-Income, First-Generation, and Students of Color

Joy Emmanuel

Pursuing post-secondary education is often thought of as a pathway to tremendous economic success, yet many students, such as low-income, first-generation students, and students of color, are still underrepresented in higher education. Despite receiving more attention than in the past, the socioeconomic gap in higher education has remained the same. The ever-rising cost of higher education, declining government financial aid, and widening income disparities have put college out of reach to underrepresented, underserved students. It is vital to identify strategies to close the equity gap and improve college access for underrepresented underserved students. In this article, I explored the issue of affordability that has created persistent gaps in college access for low-income students, first-generation students, and students of color. The concluding part of this paper examined ways to mitigate the inequitable gaps in college access and the significance of bridging those gaps for low-income students, first-generation students, and students of color.

Keywords: college access, affordability, low-income students, first-generation students, students of color, hope

Joy Emmanuel (she, her) is a graduate student at the University of Vermont's Higher Education and Student Affairs Administration M.Ed Program and holds a BA/Ed in English/Education from Obafemi Awolowo University, Nigeria, West Africa. She is passionate about social justice and inclusion, equity, and access for historically underrepresented marginalized students within higher education and seeks ways to create equitable opportunities to help them succeed.

Affordability In College Access: Improving Equitable Value for Low-Income, First-Generation, and Students of Color

Pursuing post-secondary education is often thought of as a pathway to tremendous economic success, yet many students, such as low-income, first-generation students, and students of color, are still underrepresented in higher education (Clayton & Means, 2018; Perna & Kurban, 2013). Despite receiving more attention than in the past, the socioeconomic gap in higher education has remained the same. According to Catharine Hill's research (2013), only 10% of students enrolled in prestigious colleges and universities came from the bottom 40% of the income distribution in 2001, and no progress had been made by 2008, save at a few of the wealthiest schools (Kahlenberg *et al.*, 2016).

The ever-rising cost of higher education, declining government financial aid, and widening income disparities have put college out of reach to underserved students (Malatras, 2018). For instance, recent research has shown, most significantly, that students from low-income families are much less likely to attend college than their higher-income counterparts, even after controlling for high school preparation (Bailey & Dynarski, 2011). Not only are students from low socioeconomic backgrounds underrepresented in higher education, but their numbers also appear to be falling: the proportion of high school graduates from the bottom quintile of family income enrolling in college declined 10.4 percentage points from 2008 (55.9%) to 2013 (45.5%), compared to a drop of only 3.4 percentage points for graduates in the top quintile (81.9% to 78.5%) (Nellum & Hartle, 2015).

Examining the affordability aspect of higher education is significant in addressing the persistent gaps in college access and ensuring all individuals can enroll, which further maximizes the personal and public benefits of higher education. As a case study, there is an expanding college access divide in the United States. Hence, it is vital to identify strategies to close the equity gap and improve college access for underserved students, such as low-income, first-generation, and students of color. This is because failing to educate this expanding population segment would lead to losing the necessary talent to resuscitate our communities and create civic renewal.

Purpose Statement

This study seeks to answer how college access has played out for low-income, first-generation, and students of color in terms of affordability. Thus, this paper aims to target higher education stakeholders such as Public Policy Makers, Higher Education Administrators, and Federal and State governments.

I can relate to this topic based on my identity and experiences as a first-generation student and student of color from a low-income family background who encountered difficulty accessing the most selective higher institution for my undergraduate program due to the exorbitant cost of attendance associated with higher education and lack of information on the availability of financial aid being the first individual in my family to attend university. Further still, while considering the right graduate

school to choose, though I gained admissions to two top selective universities in the United States alongside the University of Vermont, I could not afford the high cost of attendance of those higher institutions as the availability of financial aid for international students and students of color were limited.

Hence, I believe there is a need to examine how the steady rise of college and university cost of attendance and structural inequities in the allocation and distribution of financial aid keep making higher education inaccessible for underserved and historically marginalized identities. Also, it is vital to come up with workable suggestions that could help bridge the widening inequity gaps in college access. Therefore in this paper, I will examine the college/university enrollment trend; how the steady rise in college costs affects the access to the college experience; factors affecting equity in the allocation and distribution of financial aid; and the recommendations for improving college access for low-income, first-generation, and students of color.

Theoretical Framework

This paper will draw on the theoretical framework from existing scholarly research works that focus on the American Higher Education System to address the pertinent issues surrounding equitable college access and affordability as experienced by underserved students. This framework will critique and analyze systemic challenges associated with equitable college access for underserved students, such as low-income, first-generation, and students of color, to improve college access to this underrepresented population (Means *et al.*, 2019).

Examining minority students' college decision-making processes, whether to attend college or not, is crucial for a deeper grasp of college access. To better understand how college cost affects the high rate of enrolment of underserved and minoritized students and the strategies to address the inequity gap in access to higher education, I draw from Iloh's model of college-going decisions and trajectories. Iloh's study found that how choice is presented downplays the influence of privilege on college alternatives and realities (Iloh, 2019). According to the model of college-going decisions and trajectories, knowledge, time, and opportunity influence a person's college decisions (Iloh, 2019). Each element influences prospective students' choice of higher education paths amidst complex lives.

However, I will use the component of 'opportunity' in this study to illuminate what it means to pursue college in the 21st century for these marginalized students who find themselves at the crucial juncture of deciding whether and where to participate in post-secondary education. In this framework, an opportunity is seen as a variable that can increase or decrease a person's chances of attending college depending on their identity, personal situation, and social standing. This raises the question of how choice might be positioned in a body of literature that ought to reveal rather than conceal distinct and unequal realities of college attendance. The context of opportunity focuses on perceptions and reality about what is personally possible within the post-secondary education landscape (Iloh, 2019).

The individual's economic, regional, political, and family contexts and realities, as well as the specific characteristics of higher education settings, should be considered with the dimension of opportunity (Iloh, 2019). Prospective students face many barriers and constraints, such as financial aid, location, income, and family status, all of which make some options opportunities and others impossible (Iloh, 2019). Thus, opportunities are cultivated in the context of hegemonic structures that limit opportunities based on identity and socioeconomic status.

Study has shown that family income and socioeconomic status have been the strongest predictors of college choice (Hossler *et al.*, 2014). Family income is reported to influence all college choice outcomes, such as educational aspirations, application behaviors, and enrolment decisions (Hossler *et al.*, 2014). For instance, compared to their peers from high-income families, low-income students typically have lower academic aspirations, are less likely to apply to four-year colleges, submit fewer applications, enroll in fewer colleges, and are more likely to enroll in a two-year, public, and less selective college (Hossler *et al.*, 2014). Thus, students choose post-secondary institutions based on their demand for education and supply of resources (family income and financial aid). Choosing whether to go to college or not and the type of college to attend are determined by the cost of attendance. This portrays the complexities and vast inequities in contemporary college going. Consequently, the model of college-going decisions will be used as a lens to articulate how college cost affects minoritized students' college choice behavior resulting in inequity gaps in college access and the implications in improving equitable value for low-income, first-generation students and students of color.

Literature Review

In this section, I will examine the current state of college enrolment trends, the effects of a steady rise in college costs on college access, and factors affecting equity in the allocation and distribution of financial aid for low-income students, first-generation students, and students of color.

Recent State of College Enrolment Trends for Low-Income, First-Generation Students and Students of Color

The United States has a history of privilege regarding those with access to higher education. Inaccessible to the poor, a college education was a privilege for the wealthy. Thus, our democratic approach, which holds that education should be affordable for everyone and only a question of choice, is contrasting. Most are aware of this contradiction, as real barriers have always existed regarding every individual's ability to receive higher education; this has been particularly true for minorities, who tend to fall at the bottom of the socioeconomic ladder. Everyone has a choice, at least in theory, but practically, the cost of higher education is a barrier to democratization (Dervarics, 2004).

Enrollment

A review of overall trends in enrollment supports the debate that the United States does not have a college access problem. The number of students enrolling in college has significantly increased over the past three decades, according to the National Center for Education Statistics (as stated in Perna & Kurban, 2013). More than 21 million students were enrolled in degree-granting institutions at all levels in 2010, a 37% increase over the number enrolled in 2000, a 52% increase over the number enrolled in 1990, and a 74% increase over the number enrolled in 1980. Most enrollments are at the undergraduate level (86% in 2010). However, disparities in college access across demographic groups are persistent in the United States (Gándara & Li, 2020). For instance, the National Center for Education Statistics (as cited in Gandara & Li, 2020) found out that in 2016, 57% of recent high school graduates who are Black enrolled in college, compared to 70% of White high school graduates.

Although the overall trends in college enrollment are impressive, the statistics mask continued college enrollment challenges. One is that college enrollment rates continue to vary based on race/ethnicity, family income, and other demographic characteristics (Baum *et al.*, 2010). Over the past two decades, college enrollment rates have increased among all race/ethnicity groups. Between 1990 and 2010, the share of high school graduates aged 18 to 24 who were enrolled in degree-granting institutions increased from 32.7% to 46.3% among Blacks, 28.7% to 43.7% among Hispanics, and 40.4% to 48.5% among Whites (NCES, 2012). Despite these increases, Black and Hispanic college enrolment rates remain lower than those of Whites. The statistics of high school graduates who enrolled in college within a year of graduation have been rising among Blacks, Hispanics, and Whites, following the same trend. Nonetheless, the share of high school graduates who signed up for college in 2010 continues to be smaller among Blacks (62%) and Hispanics (60%) than among Whites (71%; NCES, 2012).

Research has further shown that differences in community college enrolment are further evidenced by race. In a stratified system, Black, Hispanic, and other historically underrepresented students disproportionately end up on campuses with fewer resources. For instance, out of all college students, 44% of undergraduates enrolled in community colleges (Community College statistics, 2021). From 2018 to 2019, the racial composition of community college students can be split down into 45% white, 25% Hispanic, 13% black, and 7% Asian (Community College statistics, 2021). Black college students have seen share declines in most higher education sectors, with the most significant decrease coming in community colleges (Dembicki, 2022). Black students' share of enrollment at public two-year colleges dipped from about 15% in 2010 to just below 13% in 2020. At for-profit institutions, Black students' proportion remained at 28% over the 10 years — more than double their enrollment share at community colleges in 2020 (Dembicki, 2022). Consequently, affordable access to college and adequate institutional funding is emphasized in discussions of racial equity.

Financial Access

Despite calls for college for all, it remains out of reach for many students or overburdens them with debt. Available data and research demonstrate that money matters to students' college enrolment and choice (Perna & Kurban, 2013). Money—defined as family income versus debt in the form of loans, etc.—is related to whether a student enrolls in college and the type of college the student attends. Research shows a positive relationship between family income, accrued debt in the form of loans, and college enrollment, even after controlling for other forces that influence college enrollment. Thus, after accounting for academic preparation and success discrepancies, there are still wide income-based disparities in college access (Perna & Kurban, 2013).

It is worth noting that college enrollment rates increase with family income. Between 1998 and 2008, college enrollment rates rose only for three of the five quintiles—those in the lowest two quintiles (from 51% to 55% for those in the lowest quintile; from 51% to 57% for those in the second lowest quintile) and those in the highest quintile (from 79% to 80%; Baum *et al.*, 2010). However, even with these improvements, in 2008, those with families earning less than the top quintile had a 25% point lower share of recent high school graduates enrolled in college. (55% versus 80%; Baum *et al.*, 2010).

Hence, college choice is also stratified by family income. Students from low-income families are relatively overrepresented among dependent students attending for-profit and public two-year institutions (Baum *et al.*, 2010). In 2007—2008, dependent students with family incomes below \$40,000 represented substantially higher shares of students attending private for-profit institutions (54%) and public two-year colleges (35%) than students attending private, not-for-profit doctoral-granting institutions (17%), private, not-for-profit four-year nondoctoral granting institutions (23%), public doctoral-granting institutions (21%), and public four-year nondoctoral granting institutions (28%) (Baum *et al.*, 2010).

Studies have also shown that college-going probability varies significantly by family income and fear of debt through loans. In 2001, the Advisory Committee on Student Financial Assistance (as cited in Long & Riley, 2007) found that in 2004, just 43% of high school graduates from families making under \$30,000 enrolled right away in a post-secondary institution. However, 75% of students from homes making over \$50,000 did so only as many low-income high school students in the top academic quartile as high-income high school students in the bottom quartile of achievement attended college (Long & Riley, 2007).

Institutional Types

Furthermore, the college type in which students enroll varies based on students' demographic characteristics (Baum *et al.*, 2010). Among those who enroll, Blacks are relatively concentrated in for-profit colleges and universities. In terms of enrollment in the fall of 2010, 19% of Black and 11% of

Hispanic enrollments were at for-profit colleges and universities, compared with 10% of whites and 5% of Asians (NCES, 2012). Concurrently, Blacks and Hispanics are substantially underrepresented among undergraduates attending the nation's most selective colleges and universities. In 2010, Blacks represented 13% of all college-bound seniors but no more than 8% of undergraduates at highly selective research universities such as the University of Chicago (5%), Harvard University (6%), the University of Pennsylvania (7%), and Princeton University (8%) (College Entrance Examination Board, 2011; U.S. Department of Education, 2011). Following a similar pattern, Hispanics represented 15% of college-bound seniors in 2010, but at most, 8% of undergraduates at these institutions.

Over the past few decades, research continues to show that pathways to higher education remain inequitable for students with stratification by race and ethnicity, social class, family history of college, immigration status, and other dimensions of social identity (Perna & Kurban, 2013). Corresponding to the National Center for Education Statistics (as cited in Perna and Kurban, 2013), the statistics of high school graduates who enrolled in college within 12 months of graduating from high school has been increasing among Blacks, Hispanics, and Whites. However, the share of high school graduates who enrolled in college in 2010 continues to be smaller among Blacks (62%) and Hispanics (60%) than among Whites (71%) (Perna & Kurban, 2013).

Over the past decade, the stratification of institutional choice by income has increased. Between 1992 and 2004, college-qualified high school graduates from low-income families shifted their college destinations away from four-year institutions to two-year institutions or even toward non enrollment (ACSFSA, 2010). More needs to be done to promote college enrollment and choice, particularly regarding reducing gaps across underrepresented groups in these outcomes.

Effects of Steady Rise in College Costs on College Access for Low-Income, First-Generation Students and Students of Color

The cost issue has been a significant barrier to college access in recent history. Since there are inequalities in attendance by income level, many believe costs to be the most significant barrier for students. At a time when post-secondary education is crucial for producing well-rounded citizens, the rising expense of higher education, reduced government financial support, and rising income inequality has made college out of reach for many (Malatras, 2018). Underprivileged students in many states are bearing the escalating costs of college, and the trend picked up speed following the mid-2000s financial crisis (Malatras, 2018). Average state funding for higher education institutions has declined by more than 11% since the Great Recession, while tuition has typically climbed by 37%. The surge in student loan debt, which has increased by 117% nationally since 2008 (and is currently at more than \$1.5 trillion and climbing), has made college unaffordable for many, particularly historically marginalized students (Malatras, 2018).

Even with the onset of the pandemic, costs have continued to rise. Between 2019 and 2021, the average cost of tuition and fees steadily increased within public and private institutions (Clarida, 2022). According to Young Democratic Socialists (quoted in Niskey, 2007), from 1973 to 2001, the expense of college increased annually at a rate of 2.3% more than the rate of inflation. With college tuition rising significantly, many low-income students face increasing financial barriers to higher education (Long & Riley, 2007). As costs increased in the 1990s and early 2000s, fewer academically eligible low-income high school graduates attended four-year schools (from 44% in 1992 to 40% in 2004), and less suitable moderate-income students (from 59% to 53%) did so as well (Education Week, 2011). College Board (as cited in Long & Riley, 2007) found that for the 2006–2007 academic year, public four-year colleges and universities lowest tuition and fees were \$5,836; as a whole, average costs were \$12,796.

According to U.S. Census Bureau, 2005, this total cost amounts to 24 percent of the median family income without financial aid. College Board (as cited in Long & Riley, 2007) further discovered that concerns about affordability are even more significant at private four-year colleges and universities, which cost medium tuition of \$22,218 or \$30,367 with room and board. Again, College Board (as cited in Long & Riley, 2007) found that the current situation is the result of skyrocketing costs over the past many years: from 1976 to 2005, the minimum price of a public four-year college increased from \$617 to \$5,491 in nominal terms, or by 270% when adjusted for inflation. In contrast, the median family income climbed by only 23% in real terms during the same time, falling short of rising tuition prices (U.S. Census Bureau, 2005). Due to these developments, the Federal Commission on the Future of Higher Education (2006), established by Secretary of Education Margaret Spellings, concluded that the rising cost of higher education is the subject that the American public is most concerned about (Long & Riley, 2007). Institutions' exorbitant sticker prices become a formidable barrier impeding prospective students' ability to envision higher education as an attainable goal (Niskey, 2007).

Although federal financial aid has offset the rising costs of higher education in some cases, many students still struggle to afford college. This lack of affordability creates an access issue for students who rely on financial aid to make the price of college more realistically attainable for them. This affordability issue is a compounding factor for historically marginalized students when combined with a history of exclusion based on race, systems of meritocracy, classism that continue to disadvantage students of color, and increased sensitivity to price for these groups. Financial factors such as attendance costs, availability, financial aid, and net price significantly affect student college choices (Hossler et al., 2014). The post-secondary participation gap has been worsened by changes to federal financial aid programs, merit-based scholarship programs, and a move toward tuition tax credits that predominantly benefit the middle class (Hodgman, M. R., 2013). Rising college costs and inadequate financial aid limit opportunities for low-income, first-generation students and students of color. Potential students frequently ask how much a degree or certificate program will cost them and

the long-term cost after completion (Clarida, 2022). In other words, the cost of tuition and fees and the amount of loan debt influences the decision to attend and persist in higher education.

Factors Affecting Equity in the Allocation and Distribution of Financial Aid for Low-Income, First-Generation, and Students of Color

Even with financial aid, or grants, being able to afford college is difficult for many students, especially students from racially minoritized groups. Despite the presence of financial aid, the portion of the overall cost to attend college that is covered by grant aid still leaves a high cost to students due to the drastic increase in the cost of college attendance over time.

Research has shown that several factors affecting equitable allocation and distribution of financial aid for underserved students drive the college access gap ever wider. For instance, nearly all states have reduced financial support for higher education due to the Great Recession in the mid-aughts. Most states have not yet recovered from the severe cuts across the country, and it is unclear that many will ever "restore" general higher education spending to pre-recession levels. Additional factors have worsened the situation, including recently proposed federal budget cuts and growing fiscal strain on state and municipal governments (Malatras, 2018). Even though Congress restored nearly all of the proposed cuts, the president's proposed budget for higher education alone would have resulted in more than \$200 billion in cuts to programs over the next ten years, including freezing Pell Grant awards and eliminating federal work-study and educational opportunity programs, given the ongoing challenges from the federal executive branch to suggested budget cuts, uncertainty surrounding state and local tax revenue, and the national debt (Malatras, 2018).

With a growing number of students graduating from high school, the changing demographics of the country, and the increasingly important role of education in society, it is critical to examine the effectiveness of current financial aid policy in addressing concerns about affordability (Long & Riley, 2007). While myriad financial aid programs are aimed at helping families pay for college, recent trends in the design of aid policies may limit their impact on increasing college access for low-income students (Long & Riley, 2007). Shifts in the foci of governmental and institutional financial aid programs have left the neediest students facing higher prices in net financial aid. As a result, many questions whether the current financial aid system adequately addresses the needs of the neediest families (Long & Riley, 2007). The extent of public subsidies, the nature of laws and regulations determining who is eligible for financial aid, and the amount of funding provided for financial aid programs all significantly affect the affordability of post-secondary education for students from various income groups and, thus, their access to its benefits.

Meanwhile, the growing use of loans and the debt burden students face have reached alarming levels. It is crucial to consider additional financial aid resources to support higher education access and persistence. This is particularly important for certain groups, such as low-income students, as our

analysis suggests that they have significant unmet financial needs even after accounting for all grants and loans that are currently available. According to Breneman and Soifer, the current financial aid system lacks a streamlined set of procedures for federal, state, and institutional programs; this is a barrier to access to higher education, especially for students of color, first-generation students, and low-income students, who frequently struggle to navigate complex systems (Niskey, 2007).

Recommendations for Promoting Equitable College Access for Low-Income, First-Generation, and Students of Color

Higher education has a crucial task to achieve in expanding access and opportunity. The most significant opportunity to provide underrepresented students in higher education access to high-quality education if we are to solve equity disparities in higher education and our society. Hence, this is a critical time to consider making financial aid policy more effective and improving equitable access to higher education (Long & Riley, 2007).

Improving the post-secondary system to deliver equitable value for first-generation students, students of color, and from low-income backgrounds will require the focused effort of key post-secondary stakeholders—including institutional leaders, federal policymakers, and state policymakers. Institutions, states, and the federal government each play a unique role but share a joint responsibility to promote equitable college access through post-secondary opportunities (Ensuring Equitable Postsecondary Value: An action agenda, 2021).

Institutional leaders, federal policymakers, and state policymakers should make policies and practices that can be executed to address systemic barriers that prevent first-generation students, students of color, and from low-income backgrounds, from reaping equitable returns from post-secondary education and achieving holistic personal and professional development. Policies—from equitable admissions policies to robust need-based financial aid to building a better postsecondary data system—can help students become engaged global citizens by ensuring that students have equitable access to quality education, programs of study, degrees, and credentials of value that align with their goals, their interests, and holistic development. These policies prepare students to thrive in the global society after graduation and find fulfillment in meaningful work opportunities where they can pursue their passions and give back to their communities.

It is crucial that states fund initiatives that lower the overall cost of higher education. For instance, in New York, the state has spent \$8 million to reduce the cost of books for students, develop a community school program for community colleges to provide wraparound services for at-risk students, and spend money on food pantries to offer additional support (Malatras, 2018). These initiatives must run concurrently with any program offering free tuition. Thus, the potential equity issue can be further addressed by increasing funding for opportunity programs for underserved minoritized students. To remedy decades of insufficient and inequitable funding, institutional leaders

must allocate institutional aid toward meeting the total cost of attendance and eliminating the unmet need based on students' income and wealth instead of awarding aid based on non-need factors like GPA, standardized test scores, or high school ranking.

Moreover, if we are to close equity gaps in higher education, individualized support to underserved minoritized students is essential. Hence, policymakers should support programs that directly benefit low-income, first-generation, and students of color while indirectly benefiting campuses (e.g., increased enrollment). According to research, the free tuition movement such as the GI Bill has been one of the main strategies states have used to invest in students directly (Malatras, 2018). Thus, the free tuition movement can be revived and enhanced by federal, state, and local policymakers and executed in 21st-century higher institutions to bridge the college access gaps for underserved populations. Similarly, strategies such as cost-cutting alternatives (e.g., across-the-board tuition cuts, capping the total loan amount, and elimination of tuition altogether) should be established to address the issue of rising costs and inaccessibility (Niskey, 2007).

Another way to increase access, particularly among low- and moderate-income constituents, is to revisit and simplify the FAFSA financial aid methodology. Professor Ronald Ehrenberg, director of the Cornell Higher Education Research Institute, reports that completing the FAFSA is more complicated than filing a tax return (Peter, 2007). Schools can allocate their grant resources across a broader spectrum by lowering overall tuition costs, given that needy students require smaller grants (Niskey, 2007). In addition, federal Policymakers should ensure an increase in federal need-based aid for students from low-income backgrounds, including by doubling the Pell Grant.

Improving financial and institutional aid by stakeholders in higher education could potentially play a much more significant role in increasing access and persistence among low-income students, first-generation students, and students of color if these gaps in knowledge were closed. Thus, this serves to center hope for underserved underrepresented populations of students to gain equitable access to higher education which empowers them to be globally engaged and productive citizens.

Conclusion

As evidenced in this paper, research on college access has shown that students who come from low-income families, first-generation students, and students of color are less likely to enroll in college than their peers who do not belong to one of these groups due to the rising cost of attendance in post-secondary institutions. The financial constraints and inequitable allocation and distribution of financial aid place these underserved populations at a disadvantage and further widen the equity gaps in college access. To improve equitable college access for underserved populations of students, it is crucial to remove affordability as an impediment to post-secondary value because investing in historically marginalized students promotes equitable student success and can serve as a critical step in compensating for the legacies of systemic racism and classism in our country.

Stakeholders in higher education play a central role in ensuring educational attainment by students of color, low-income students, and first-generation students. Thus, there is a need for stakeholders in higher education to close the inequity gaps by effecting significant changes in the allocation and distribution of financial aid to underserved students with college inaccessibility due to affordability issues, in the United States.

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