

# Beyond Silenced Voices

*Class, Race, and Gender  
in United States Schools*

REVISED EDITION

*edited by*

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FOUR

# Hollowing the Promise of Higher Education

## *Inside the Political Economy of Access to College*

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Janice L. Bloom

In testimony before Congress, the National College Access Network asserted that financial barriers prevent 48% of college qualified, low-income students from attending four-year colleges and 22% from attending any college at all within two years of high school graduation.

—NCAN bulletin, July 15, 2003

IN THE LAST THIRTY YEARS, as the American economy has been transformed by technology and globalization, a college education has become more than just a “door to the middle class” (Loza, 2003; Tierney & Hagedorn, 2002). Whereas before the 1970s a high school degree was sufficient to provide access to stable working-class jobs, today, “a college education is fast becoming indispensable to an individual’s economic self-sufficiency” (Fossey, 1998, p. 1).

To what degree do all Americans have access to this, now, deeply important opportunity for higher education? At first glance, it appears that in many respects equality of access has been achieved. The civil rights movement and

affirmative action have opened higher education to a wider range of racial and ethnic backgrounds than ever before in history. Beginning in the 1960s as well, a federal system of financial aid and a network of local and state colleges and universities (subsidized by the states) widened economic access for those without the means to afford college.

However, while attacks on affirmative action have made national headlines in recent years, this second but equally important avenue of access—ability to afford a college education—has in fact been quietly choked off since the late 1970s. While the cost of college has risen exponentially during this time, viable financial aid for the poor and working class has been steadily eroded—resulting in a 32 percent gap in college-going rates between students from the lowest and highest income families in 2003 (a gap equal to the one that existed in 1970, before many federal financial aid programs were put into place) (Burd, 2002). This retreat from the goal of widening access to—and public responsibility for—higher education through the hollowing of government programs can be seen as part of a larger move toward “the drastic reduction of government responsibility for social needs” (Apple, 2001, p. 65) that has characterized the last quarter century. What it means is that, while the expectations and dreams nurtured by the promise, and necessity, of higher education remain, the means to fulfill them often do not. This is a reality, however, that is not widely recognized by the American public (Carnevale & Rose, 2003).

The place where promise and truth most tellingly collide is in the lives of poor and working-class young people, and it is they who pay the price of our continued national inattention, on the one hand, and our policy choices on the other. In this chapter, I have two goals. First, I chronicle the changing landscape of financial aid policy over the past thirty years. Second, I explore what “access to higher education” looks like from the vantage point of some of these young people. Is financial aid available? How accessible is it, at the points when they actually need it? What are the risks they must take in applying to college and for financial aid? From where they stand, are these risks worth it?

I use a combination of ethnography and policy analysis (see also Anyon, 1997; Duneier, 1999; Newman, 1999; Weis & Fine, 2004) or “multi-level ecological analysis” (O’Connor, Lewis, & Mueller, in press) to map how social class is lived at a crucial moment of transition in the lives of young people coming of age at the beginning of the 21st century. Through this mapping, I document the ways in which, despite many assurances to the contrary—by their teachers, by the media, by the government, by the colleges themselves—the promise of college has been hollowed for many of these students, in ways both large and small. This shift away from providing sufficient financial access to college has important consequences for this country’s claims of justice and equal opportunity.

## THE RESEARCH

Over the 2002–03 academic year, as part of a larger research study, my research followed the journey of a group of high school seniors in two small urban high schools as they made their plans for life after graduation. Though underexplored in both the literatures on secondary schools and higher education, this time of transition and choices about the future seemed like a crucial one in understanding why high school students do or do not go on to college and how they arrive at particular institutions if they do. As students go through the process of applying to college in their senior year, the abstraction of “going to college” must meet the reality of where and how. This “meeting” is a particularly challenging one for low-income students.

Every week from September to June, I spent a day at each of two high schools in New York City. These schools are unique in several important ways: As members of the Coalition of Essential Schools, they are part of a movement for small high schools with a twenty-five-year history in New York City. Both have enrollments of under 300, and neither tracks its students; all students are assumed to be “college bound.” Many of the small schools in New York City were founded to serve predominantly low-income students of color; this was definitely the case at the Vista and Connections schools,<sup>1</sup> where more than 80 percent of students qualify for free lunch, and over 90 percent of students are African American or Latino.<sup>2</sup>

Literature on small schools shows a consistent and often strong relationship between school size and higher graduation and college-going rates (Gladden, 1998). Lindsay (1984) and Sares (1992) both found that, even when controlling for factors such as ability and high school achievement, smaller high school size is related to completing more years of college and graduate education. The Vista Academy and Connections High hold out high academic aspirations for all of their students; all students receive a college-prep curriculum; and at both schools, close to 100 percent of the 2003 graduating cohort of students applied to college.<sup>3</sup> In important ways, therefore, these schools are answering the call for high-quality education and high expectations so that low-income students of color can indeed reach the portals of higher education.

In my year at the Vista Academy and Connections High schools, my research took several forms. I worked closely with a few students—four at Connections and three at Vista—interviewing them separately and together at least once a month, as well as meeting with their parents outside of school. In addition, I tracked them and their classmates more broadly through extensive participant observations, surveys, and interviews with teachers, college counselors, and principals. As the year progressed, my observations and conversations raised questions that led me to research the changing landscape of

financial aid policy in both the academic literature and current media (educational, i.e., *The Chronicle of Higher Education* and *Education Week*, and more broadly, newspapers such as the *New York Times* and the *Washington Post*). In this chapter, I draw from all of these sources: focus group and individual interview transcripts, survey data, my field notes, and literature and articles on financial aid and access to higher education.

Throughout the year, I endeavored to connect the setting and situations I was studying to the larger conditions that influenced them, elaborating the effects of the "macro" on the "micro" (Burawoy 1991). This linking of micro-processes with more meso- and macroinfluences (O'Connor, Lewis and Mueller, in press) allows for what I consider an *ethnographic policy analysis* that moves between policy and individual lives, revealing the lived consequences of federal and state policies. In my writing, then, I move back and forth from my data to the larger policy landscape, in order to illuminate the important—if often less visible—ways that they are deeply intertwined.

### COLLEGE DREAMS

With three or four exceptions, all 89 of the seniors with whom I came in contact expressed a desire to go to college when I first met them in September. This reflects nationwide data, in which 95 percent of current high school students say they want to go to college (Adelman, 2002; Rosenbaum, 2001). Current economic and educational trends, and thus the importance of a college education in today's economy, are not lost on young people or their parents. The most recent U.S. Department of Labor statistics indicate that college graduates earn an average of \$15,000 per year more than students with only a high school diploma (U.S. Department of Labor, 2000); U.S. Census Bureau figures for 2000 put the figure slightly over \$16,000.<sup>4</sup> Numerous educational studies confirm this data (Brint & Karabel, 1989; Dougherty, 1994; Grubb, 1999), with declining pay over the last 20 years for students who end their education at high school (Rothstein, 2002; Lafer, 2002) playing a large part in widening the gap. Thus, for high school students to say or plan for anything other than college is to consign themselves to a future of dead-end jobs.

At both the Vista Academy and Connections High, there were specific class periods set aside, at least once a week, for students to research colleges in books and on the internet, and as the fall went on, to actually fill out college applications. Students began the year with clear hopes—and willingness to express them to teachers, in front of peers, and with parents.

In a questionnaire that they filled out in September, I asked a group of students to write a short scenario for "their dream come true" for the first day of September 2004. Of 15 students that filled out the questionnaire at Vista Academy, 12 described their dream as college.

I would be in the college which accepted me.  
I would be at Long Island University studying.  
I picture myself in college.  
After graduating I will be in John Jay College.  
I hope I would be at either UConn or the University of Maryland.

Their hopes, however, were tinged with fear. On the same questionnaire, I asked students to describe a second scenario. "Your worst fears have come true—this is what you were afraid would happen." Two of the Vista students wrote:

No friends, pregnant, no love, welfare, small apartment.  
I have just quit college. I have become a very solitary person. I feel ashamed of myself and my family does also.

In a survey later in the fall, in answer to the question "Is there anything that you worry might get in the way of your plans next year?" students at Connections High wrote:

A lot of things.  
Getting the money and things to support myself during college.  
Paying for it, but I'm still gonna go.

Undertaking higher education, then, was an endeavor that students at Vista Academy and Connection High approached with some trepidation.

### Encountering College

JANICE: Saquina, I'm curious why you chose Assumption as one of the schools you're applying to. I've actually never heard of it. Where is it?

SAQUINA: I don't know. I think it's in Massachusetts? I . . . well . . . it sounded . . . well, I liked the name.

For most of the students, getting themselves to college was an overwhelming process. Many were the first in their family to finish high school or go to college; those who were not had older brothers and sisters who had paved the way, but their parents had not gone. When asked on the fall survey to list the people they knew who had gone to or were in college, many listed cousins, aunts and uncles, friends, or siblings who were attending community colleges in New York City; many others left the list blank. Of 67 students who took the fall survey at the two schools, 5 had parents who had completed a bachelor's degree; others had family members who were in the process of doing so.

For all of them, making their way through a maze of unfamiliar names and choices (What's the difference between Hunter College and Harvard University? What does it mean to "major" in something? What's the difference between "suburban" and "rural"?) was baffling.

And then there was the issue of cost. They knew that college was expensive; most knew that some colleges were really expensive and others were less expensive. But how much, they wanted to know? How much does college cost? On a visit to Columbia University with a group of students from Connections High, the most frequently asked questions were: "How much does the school cost?" "How much does the food in the cafeteria cost?" "Do you have to pay to use the gym?" "What happens if you drop out. Do you get your money back?"

The costs of college, of course, are staggering for most families in America; for these students, many living below the federal poverty line, they are simply fantastical. Thirty-five thousand dollars a year? That may be three times their family's income. Even the sums for CUNY, New York's city university, are far beyond their family's means. An extra \$3,200 a year? Where is that going to come from?

"But don't worry," soothed teachers and the college counselor, at both Vista Academy and Connections High (myself among them, when I used to teach 11th and 12th grade). "Don't worry about the money now. You'll get financial aid. You don't actually have to pay that amount. Just figure out where you would want to go and apply, then we'll worry about the money later." In an interview in June 2003, reflecting on the year, a teacher at Connections High remarked,

I think one thing we didn't do a very good job of dealing with, even this year, with the seniors, was to talk about the costs. Like no one has ever talked to the kids about the cost. We haven't. I don't know that the college counselor has. And no one has really talked to the parents. . . . I think my perception is that there's a reticence to talk about it, because we all know that the costs are so prohibitive, and there's so many other factors that dissuade kids and parents or create ambivalence about going to college, it's like, "Why pile on one more thing?" Let's just wait and see . . . you know, let's not scare them.

On one level, the teachers and college counselors are right. Because they are eligible for federal financial aid, students in need of financial help will never have to pay the full "price tag" of a college; and because substantial financial aid is sometimes offered by schools, they should not limit their college search, at least at the beginning, based on money. On another level, however, as I learned over the course of the year, these poor and working-class students are tapping into a reality that eludes their teachers, many of whom grew

up middle class and all of whom went to college under different economic circumstances in terms of the costs of higher education.

Though students may not know specific facts and figures, their sense of caution is in fact quite well informed.

## SHIFTS IN FINANCIAL AID POLICY

The GI Bill passed after World War II could be officially considered the first federal financial aid for college. As such, it heralded a new commitment to the expansion of access to higher education in the United States. Soon after its passage, President Truman's Commission on Higher Education noted,

We have proclaimed our faith in education as a means of equalizing the conditions of men. But there is a grave danger that our present policy will make it an instrument for creating the very inequalities it was designed to prevent. If the ladder of educational opportunities rises high at the doors of some youth and scarcely rises at all at the doors of others, while at the same time formal education is made the prerequisite to occupational and social advance, then education may become the means, not of eliminating race and class distinctions, but of deepening and solidifying them. It is obvious, then, that free and universal access to education, in terms of the interests, ability and need of the student, must be a major goal of American education. (President's Commission on Higher Education, 1947)

The 1960s War on Poverty took the next important step toward embodying this belief in policy. The 1965 Higher Education Act (HEA) was intended to provide disadvantaged students with the resources necessary to attend college;<sup>5</sup> and the 1972 Reauthorization of the Higher Education Act enabled financial aid to take its most meaningful form, with the creation of sizable grants (Basic Education Opportunity Grants, BEOG, later renamed Pell Grants) that were specifically targeted to the most needy students.

The impact of these grants on the college going of low-income students is uncontested. In 1975, 76 percent of all federal aid was in the form of gifts such as grants, scholarships, and benefits (Mortenson, 1990b, p. 9). The outcome of these grants was a sharp drop in the gap between college attendance of low-income and high-income students; it fell to its lowest level ever between 1970 and 1980, at 19.6 percent in 1979 (Mortenson, 1990b, p. i).

However, this trend was extremely short lived. In 1978, the Middle Income Students Assistance Act (MISAA) made important changes to the shape of federal financial aid and began a trend that has continued up to the present. Thomas G. Mortenson explains that, since 1978, "Virtually every major change in federal, state and institutional student aid has worked for the

benefit of students from middle and high family income backgrounds. Whereas in 1975, 76 percent of aid was given in grants, by 1988 [a much lower percent] was made up of grants (with the rest consisting of loans), and Pell Grant formulas have . . . shifted this money away from low-income students" (Mortenson 1990b).<sup>6</sup>

**TABLE 4.1**  
**Distribution of Federal Financial Aid<sup>7</sup>**

	1975	1988	2001
% of grants, work-study, scholarships	76%	45%	41%
% loans	21%	52%	58%

Changes in the 1980s and 90s have only moved further in the same direction. In 1992, the government stopped offering federally subsidized loans to all students (meaning the government paid accruing interest costs during the time that borrowers were enrolled as students), creating a whole new category of *unsubsidized* loans. By 1998, about one third of student loans were unsubsidized (Fossey, 1998, p. 11).

The shift of public dollars away from the goal of increasing access to higher education for those most in need has been justified in a variety of ways over the last twenty-five years. Under Reagan, cuts were made in the name of "restoring accountability in the use of federal funds" (Mumpers, 1996). In the 1990s, neoliberal policies championed "rationalizing" and "economizing" in education (as well as in other areas), vigorously attacking the "bloated state" and championing the move of public dollars toward more "rational" market mechanisms, such as school to work and "education for employment" (Apple, 2001). Most recently, calls for "accountability" have attempted to hold schools, students, and families responsible for unequal outcomes in education, and to simply deny the role of money altogether.<sup>8</sup> Whatever the justification, the numbers speak for themselves: students and their families must take increasingly large loans in order to attend college in the 21st century.

### "JUST FILL IN ZEROS"

What do these shifts mean in the lives of students? As I spoke with students at the Vista Academy and Connections High over the course of the year—and watched them make the decisions that would shape their lives after high school—I discovered that they knew both much less and much more than I

did about the answer to this question. While I—former teacher, college graduate, and now graduate student—knew a great deal of technical information about the landscape of American colleges and the myriad steps of the application process, I lacked an understanding of how deeply money and class "matters" (hooks, 2000) in this process. Applying to college is a moment in which the lived experience of social class—both in terms of money and of subjective ways of experiencing and making sense of the world (Cole & Omari, 2003; Ostrove & Cole, 2003; Sennett & Cobb, 1972; Walkerdine, Lucey, & Melody, 2001)—plays a critical role.

In terms of practical, concrete information, students and their parents were working from a pronounced disadvantage. They did not understand what exactly they were doing as their college counselor and teachers walked them through filling out the FAFSA (Free Application for Federal Student Aid) forms; they were not clear to whom they were applying for money, how the financial aid they might get would be broken down (i.e., grants, loans, work-study), or how that money would get routed to the colleges to which they were applying. Even in May, sitting with three of the four students at Connections High whom I had followed closely, it was clear that they did not understand their financial aid packages.

CARLA: [*showing us a piece of paper, which explains her financial aid package from SUNY Oswego*] This is how much money they're giving me.

JANICE: [*I look at the paper*] It's \$5,000 each semester, almost 6,000. And then they're giving you TAP and Stafford loans.

CARLA: So how much will I have to pay?

JANICE: You're taking out almost \$3,000 in loans that are unsubsidized.

CARLA: What does that mean?

JANICE: That means that you have to start paying back right away. With subsidized loans, the federal government pays the interest on them while you're in college, but not with unsubsidized. They're giving 1,300 each semester. Plus, then the TAP; you get a grant, you don't have to pay it back.

CARLA: So, wait—they're giving me 1,300 each semester?

JANICE: In loans.

CARLA: Loans, okay. How much do I have to pay?

They found the paperwork—the FAFSA itself, and the many papers that began arriving in the mail in the spring—confusing—and full of questions that made little sense in their universe. Questions about the year and make of their car, mortgage information, net worth of their parents' investments, tax deferred pension plans.

"Do you pay rent?" one Vista Academy teacher translated gently as she helped a student with her FAFSA form in February. "Does your grandmother work?"

"No, she gets disability," the student answered.

"Just fill in zeros, then," the teacher explained quietly.

The students' confusion and these interactions were tinged with other, more painful emotions: doubt, humiliation, a loss of dignity, what Sennett and Cobb call "the hidden injuries of class" (Sennett & Cobb, 1972). "My FAFSA was mad zeros," one student, Jasmine, confided to me in March. Having thought of herself as relatively well off compared to some of her peers, she was taken aback by how her family looked on paper. Zero, zero, zero. Sum total, nothing.

For many, their families could not be squeezed into the neat boxes and ovals that the form offered them. For the many students who live with grandparents, aunts and uncles, or other extended family members, because their parents have died or are in prison, their families were defined right out of existence.

Page seven of the FAFSA form:

Read these notes to determine who is considered a parent on this form.

*Answer all questions in Step Four about them, even if you do not live with them. (Note that grandparents and legal guardians are not parents.)*

At Vista Academy, Isabella, who had been brought up by her grandmother, wondered out loud about how to fill out the form. "But I don't know anything about my mom or dad. What do I put?"

One more "not" to add to the list; and one (or two, or four) more pieces of paper that these students must confront. They must make their way through *more* paperwork than middle-class students, with *less* knowledge and support. Moreover, although these papers are "just" bureaucratic forms, for Jasmine and Isabella and others, they speak to so much more—the small print of the wrong contract they seem to have signed at birth. When did they sign away all these things that Americans are supposed to have—cars, mortgages, pensions, the right kind of family? And what, then, does that mean about whether they might possibly "belong" at college? These questions, written in ink invisible to me as I helped them fill out their forms, read all too clearly to their eyes.

Many of the students balked when they realized the costs of applying to college; \$40 for a CUNY application, \$40 for each SUNY. They had not realized it would *cost* money to apply to college. As I traveled with them around the city to visit colleges, watching them go without lunch because they could not afford to buy a slice of pizza or stop at the subway entrance

because they did not have the \$2 fare, I caught glimpses of what \$40 meant in their world. Slowly, the magnitude of what it meant to leave their neighborhoods and familiar patterns, where expenses were predictable, began to dawn on me. In college, they would have to buy their own lunch every day; they would have to pay their own subway fare; they would need to buy books; who knew what else?

Fine and Burns speak of the importance of tying together the "material conditions of inequality, within which class is lived, to those national ideologies, institutional contexts, social relations and psychological dramas through which individuals *experience* class" (Fine & Burns, 2003). Watching these students over the course of the year, I began to understand how deep their worry went, how daily they live on the edge of a financial precipice. What could be called their "well-grounded assessments," their intimate analyses of whether they could "afford" college, was far more based in reality than my or their teachers' or counselors' assurances "not to worry about it."

## WHAT LOANS COST

One refrain echoed repeatedly throughout my conversations with students and their overheard conversations with each other. "I'm not taking loans"; "I don't know how I'm going to pay, but I don't want to borrow money!"

Sitting with William at Vista Academy as he filled out his FAFSA, I watched him check off "No" to question 33, "In addition to grants, are you interested in student loans (which you must pay back)?" When I explained that he may need these loans to pay for college he reluctantly changed his answer. But his fear of going into debt spoke volumes about the costs of reaching for mobility in the United States.

The deep aversion to debt that I observed among the students I worked with mirrors that of other low-income students around the country, and there is increasing evidence that higher levels of unmet financial need and greater loan burdens are discouraging applications from them and their peers (Carnevale & Rose, 2003). Many may have watched family members, friends, or neighbors take out loans and then drop out of college and be unable to pay them back (McDonough, 1997, p. 144). Research shows that students educated in inner-city schools (as their families, neighbors, and friends are most likely to have been) are more likely to be underprepared for college (Campaigne & Hossler, 1998; Kane, 1999; Mumpers, 1996), putting them at higher risk of dropping out or needing to take remedial classes in college, increasing their loan costs and delaying their entry into the job market (Fossey, 1998, p. 12).

For this reason, loans for higher education are a much higher risk for low-income students. Mortenson reports that poor students are far less likely to



want to assume debt or take financial risks and that therefore loans are not a substitute for grants in terms of convincing low-income students to go to college (1990a).

And yet, with the financial aid system as it currently exists, the amount of debt a college education incurs has risen enormously. The average students' cumulative indebtedness grew dramatically between 1985 and 2003, while annual gross income grew by only 5.5 percent.

**TABLE 4.2**  
Average Debt of Student Borrowers

1985	1991 <sup>10</sup>	2003 <sup>11</sup>
\$6,488	\$16,417	\$27,600

Meanwhile, "students with the most financial need have increased their debt-burden faster than have traditional college-age students" (Fossey, 1998, p. 12).

This is *most* true for students with the most need and the least chance of paying off that debt. Not only are these students the least able to forgo income that would have been earned if they were not in school (Kane, 1999, p. 92); they must also borrow *more* than higher income students, thus increasing the amount that they pay overall for a college education (given interest payments).<sup>12</sup>

This trajectory is being reinforced by current changes in federal and state higher education financing. As students at the Vista Academy and Connections High weighed their options, the ground was shifting under their feet. Around the country, responding to growing budget gaps, almost every state raised tuition and fees for public universities in 2002, some by 20 percent or more (Winter & Medina, 2003).<sup>13</sup> In New York state specifically, CUNY and SUNY tuitions were raised by 25 percent and 28 percent respectively, and New York state's governor, George Pataki, attempted to cut Educational Opportunity Programs for low-income students.

What all of this means is that those most in need are sure to be hardest hit by the rising cost of college. Carnevale and Rose (2003) note that financial barriers to higher education are significant and growing, with unmet financial need, which was equivalent across classes in 1974–75, remaining the same for high-income students, while it has doubled for low-income students.

### IS IT WORTH THE RISK?

Is it worth the risk? While they are convinced of the importance of college on one level, when students look around them, current economic signals send mixed messages. Even for those students who do succeed in finishing college,

it is unclear if their earnings after college will justify the money they must borrow (Freeman, 1999; Perna, 1998). Students from low-income backgrounds, on average, earn less postcollege than higher income students (Mortenson, 1990a; Mumpers, 1996, p. 131); likewise, according to the most recent census data, African Americans and Latinos earn less than their white counterparts even when they hold equivalent degrees.

**TABLE 4.3**  
Full-Time Workers Median Income for 1999<sup>14</sup>

	H.S. Dropout	H.S. Graduate	Bachelor's Degree
White Men	21,696	32,269	53,557
Black Men	20,812	26,682	41,442
Hispanic Men	18,372	23,373	42,311
White Women	16,111	22,486	37,454
Black Women	15,925	20,611	35,634
Hispanic Women	14,013	19,448	32,469

Though reports may emphasize that "70% of the 30 fastest-growing jobs will require an education beyond high-school" (Haycock & Huang, 2001), Rothstein (2002) points out that the Bureau of Labor Statistics projects an increase of only 1.1 percent from 2000 to 2010 in the share of occupations requiring a bachelors degree. Similarly, Lafer (2002) notes that no economist predicts that the total demand for college-educated workers will exceed 25 to 30 percent of the labor force at any point in the foreseeable future.<sup>15</sup>

At Vista Academy and Connections High, this reality seemed to travel as an electric undercurrent whose voltage seemed to get stronger as the year wore on. In spring surveys at both schools, when asked again about their worries for next year, the most frequent answer was once again about paying:

That I will fail and all that money go down the drain.

How will I pay?

The price.

Money.

Worrying about paying.

Money, Money, Money: dealing with loans/financial aid.

In one group discussion toward the end of the year, several Connections High students pointed out,

Even if you go to college, you're not the only one who has an education. Just because you graduated doesn't mean you've got a guaranteed job. You're not going to start off at the top, and you're going to have loans to pay.



Mickelson (1990) posits that attitudes towards education are multidimensional; for African American (and I would add, Latino) youth, their abstract beliefs about the achievement ideology and equal opportunity in the United States coexist with concrete attitudes that reflect the empirical realities of returns on education for many low-income people of color. And while data from the 1988 National Educational Longitudinal Survey (NELS) and other surveys show that on average, African Americans in particular complete more years of schooling than whites from similar socioeconomic backgrounds (Karen, 1991; Ludwig, 2001; see also Hochschild, 1995), these class-based experiences and wariness—students' grounded assessments—necessarily play a crucial role at the moment when students must make hard decisions about the bets they take on their futures.

As the year progressed, students' dreams of college as a hopeful next step with wholly positive outcomes had begun to look far less certain. It seemed that college appeared increasingly out of reach the more it came into focus as a reality rather than an abstraction. At the Vista Academy, some students who had spoken hopefully of studying accounting, auto mechanics, English, and forensic science, came later and later to the 8:00 college class as the fall wore on; in the spring, though their attendance in other classes was still good, they stopped coming at all.

Sennett and Cobb (1972) help to make sense of these students' choice not to come to class. They point out that, in order to retain their dignity, people prefer to frame their actions as choices rather than necessities. By refusing to pursue college, some Vista Academy students protected themselves from being denied something they wanted but believed they could not attain. Though Willis (1977) might (perhaps rightfully) call this response "partial penetration," in that students' taking on of agency acts to reproduce the existing social order, these were *not* students who did not aspire to college (and four-year college, at that). Rather, they had struggled their way to its doorstep, only to find another staircase still to climb.

Despite these obstacles, many others continued coming faithfully to class. For them, it was dragging themselves through the FAFSA form in February that brought them up short. Those zeroes said it all: How could they afford to go to college? And yet how could they afford not to? A future that was all too familiar stared back at them down this road. Several withdrew their applications to four-year CUNY schools, declaring their intention to attend community college instead.

Though all but two or three of the students at Vista Academy and Connections High School applied to and were accepted at some type of college in their senior year, by May it felt as though many of them did not really believe they were going.

### WHEN THE END IS JUST THE BEGINNING

Of the seven students whom I followed closely through the year, five were accepted to four-year colleges, and two were accepted into two-year pro-

grams. And yet, as they soon discovered, their acceptance letters were not the end of their journey to college; because they needed substantial financial help to be able to go, they found themselves up against an even more challenging set of obstacles.

Jasmine and Saquina, both African American young women, were two of the students from Connections High that I followed through the year, checking in with them in depth every few weeks. I watched as their list of colleges evolved, talked about SAT strategies the night before they took the test in November, spoke to their parents. Unlike many of their peers, both students were adamant that they wanted to go to private liberal arts colleges: they were applying to CUNY and SUNY as back-ups, but that was not their dream for themselves. Through their high school experiences, they understood the benefits of attending a small school.

"Being at a small school is really good, because you get a lot of help and attention from your teachers," Saquina explained when I asked her how she had decided what she wanted to do the next year.

"I wouldn't like a big school where there are so many people," Jasmine concurred. "Because that really helped me in high school, that I know all the teachers and they're always there to help you."

Though neither has parents who attended college, these two young women approached the process with a quiet, determined energy. They spent lunch periods in the library, looking at colleges on the College Board website; they completed their essays early and stopped by the college counselor's office frequently. In the spring, Saquina arranged weekend visits for herself to Bucknell and Connecticut College; Jasmine went with her father to visit Hampton, Clark-Atlanta, and Virginia Union, the historically black colleges she was most interested in attending. When I asked if they were worried about the cost or how they would pay, both answered, "Not really." They wanted desperately for this decision *not* to be about money, to reach out for a future that could take them away from their lives in the city. "Bucknell was like an episode of *Friends*," Saquina described wistfully. "It was really nice."

Reaching out toward this vision, these students and others at the Vista Academy and Connections High found themselves both exposed and rendered invisible. In order to be eligible for financial aid and scholarships, the colleges demanded access to the reaches of their private lives. When Saquina called Wheaton to ask why she had not gotten her financial aid package, a week before the May 1 deadline to notify the school if she was planning to attend there, she was told that she needed a letter of attestation that her father was not in contact with her in any way. "I haven't seen him since I was little," she explained to me. "What do I give them?" Another student was required to furnish proof of her parent's death in order to be eligible for a small scholarship.

And yet, at the same time that the college application process relentlessly commits these students' class position to paper, it simultaneously and consistently denies the material and lived realities that *result* from this class position. There are no accommodations made for Saquina to travel to Accepted Students Day at Wheaton, no recognition that she will have nowhere to stay overnight in order to get there when the day begins at 8:30 A.M., no understanding that the bus fare for the visit will eat up all the money she and her mother have put aside, save the \$350 she needs to hand them for her deposit.

*Field note:* Saquina planned to take the 3:00 A.M. bus from Port Authority in order to be at Wheaton on time for Accepted Students Day, all 92 pounds of her, alone in the New York City bus station in the middle of the night. Only her sister's boyfriend, who was supposed to take her down there, didn't show up. At 2:30 A.M., her mother arrived home from work—too late to get her to the bus. At 3:00 A.M., instead of getting on the bus, she got into bed, defeated.<sup>16</sup>

### SO MANY STEPS ON THE WAY

And as they climb towards their hoped-for futures, there are many steps on the way to trip them up. Many of them seem to come back to money. In the third week of July, Jasmine is still waiting to get her financial aid package from Hampton, the school she handed over a precious \$600 to on May 1. Now it is unclear if, in fact, she will be able to actually go. There was a discrepancy between the financial aid forms she filled out for FAFSA and those she did for the college. They still do not know how much aid she will get and how much her father will need to pay.

All the plans are made: she has been saving money all summer; she has told everyone that she is going to Hampton. When I speak to her father a few days later, however, he is not so sure.

She might need to stay in the city, start college here and then go away the next year. But I worry—that's what happened to me. The city is expensive, things happen; and then you find it's too hard to go back.

I wonder what it will mean to Jasmine if that comes to pass: so much effort has gone into escaping the pull of gravity and breaking out into a different orbit. Will she have the energy to do it twice?

Kane calls the arcane financial aid system that has evolved over the years "a byzantine and discouraging process" (Kane, 1999, p. 95). And Nora and Horvath aptly quote D. M. Windham: "The very students most needy of financial assistance have the most difficulty in accommodating to the complex

and arbitrary demands of the student assistance income reporting and documentation required" (1989).

A bill arrives in Saquina's mail, due August 1 for \$1,400, for health insurance, telephone and internet access, a "general fee." Much more than she has saved from her summer job, more than she will have by the end of the summer. And school has not even begun yet.

### CLOSING THE COLLEGE-GOING GAP

Despite the intensive efforts of teachers and counselors at Vista Academy and Connections High School, national statistics paint a discouraging picture of how many students will make it from high school graduation to college enrollment. A 2002 report by the Advisory Committee on Student Financial Aid, an independent counsel to Congress and the U.S. Department of Education, says that high costs prevent almost half of all college-qualified low-income students from going to a four-year college (Cavanagh, 2002); this means that 80,000 to 140,000 of qualified students from the poorest families do not pursue college degrees each year because they believe they cannot afford to do so (Burd, 2002). The use of ethnographic policy analysis allows us to meet students who have overcome all of the other barriers in their way—who have graduated from high school and applied to college, against all the odds—and thus both confirms and explains these figures. These young people point out the ways, both large and small, that economics pose a substantial barrier to college attendance for low-income students.

The fact that the college-going gap between high- and low-income students was at its lowest between 1970 and 1980, when financial aid to low-income students reached its peak, makes it easy to argue that current statistics are the outcome of policy decisions made in this country over the past thirty years. Though much current political rhetoric would have it otherwise, there has been a steady retreat, through successive administrations, both Democratic and Republican, from the commitment to providing equal opportunity for students from a range of economic backgrounds (Lavin & Hyllegard, 1996). As we strive to understand why students do not attend college, then, we must reexamine federal financial aid policy and the ways that its transformation over the last quarter century has hollowed, leaving the appearance but not the substance of, the promise of access to higher education for low-income students.

Over the last decade, a range of scholars and economists have proposed new formulations that would reconfigure state and federal financial aid policies toward greater equity in access (see Kane, 1999; McPherson & Shapiro, 1991; Mumpers, 1996); most recently, a "National Dialogue on Student Financial Aid" run by the College Board concluded,

The fundamental purpose of student financial assistance at federal, state, institutional, and philanthropic levels is to assist financially needy students . . . the centerpiece must be closing the gap between the cost of attending college and family resources available to financially needy students. (The College Board, 2003)

In a recent article in *The Chronicle of Higher Education*, the late U.S. Senator Paul Simon made an even more pointed suggestion.

In 2001, under the leadership of President Bush, Congress enacted a 10-year tax cut of \$1.35 trillion. What if, instead of that, a decision had been made to use a small portion of that tax cut to shift back to a three-fourths grant, one-fourth loan program, bringing the total available to students—regardless of need—to something approaching what the GI Bill provided? (Simon, 2003)<sup>17</sup>

At a much more local level—in classrooms, counselors' offices, and after-school programs that do work around access to college<sup>18</sup>—my research would also suggest the importance of speaking out loud about the role of money to low-income students and parents as they go through the college application process. Though there may be a sense that this will "scare" students and parents away from college, my conversations and observations indicate that young people and their families carry a deeply grounded assessment of the expense of college; they are making calculations based on this whether or not schools feel comfortable enough to broach the topic. In fact, it is exactly by speaking about students' fears, by acknowledging the importance of the very real difficulties and risks of reaching for mobility through the avenue of college, and by providing technical information early on, that teachers can help students to feel in control of their futures. It is by understanding the specific ways that the multiple and confusing layers of the college application process confounds them, and sends the silent message that "college isn't for them," that teachers and counselors can help to build a bridge that will carry students to higher education.<sup>19</sup>

## CONCLUSION

What my research this year suggests—what Saquina and Jasmine and all the other students I have worked with have discovered is that, approaching the oasis of college from a distance, far too many low-income students discover it to be a mirage. In this, as in so many other arenas of American public life, access to the "goods" of the American dream is becoming increasingly polarized, with the rich getting richer and the poor getting poorer (Carnevale &

Rose, 2003). We ask those who can least afford to take risks to take the most; we ask those who can least afford to pay for college to pay significantly *more* for their higher education.

The students I have worked with this past year rarely speak out loud about the disappointment or frustration of watching their college dreams dissolve; they do not voice the shame and indignity of watching others take a place at a table where they cannot afford to eat. They speak by their absence, by the tone of longing in their voices, and by the hardness in their eyes as they stare down a long bleak road, one they have watched their parents travel, one they know all too well. There was a time in our history—not very long ago—in which the nation committed to helping these young people gain access to higher education. It is a commitment, however, that is yet to be fulfilled.