

The OPPORTUNITY *for a*
COLLEGE EDUCATION:
Real Promise *or* Hollow Rhetoric?



A myth persists in America that any student who is academically prepared for college can enroll. The disturbing truth is that trends in tuition and financial aid policies are preventing hundreds of thousands of college-qualified low- and moderate-income students from enrolling in college.

BY BRIAN K. FITZGERALD

MOST AMERICANS VALUE higher education; polls consistently show higher education ranking only behind social security in importance—with good reason. Americans see a college education as the gateway to the middle class. In addition, as a result of our society’s transition from an industrial economy to an information and service economy, the demand for and economic returns to college-educated workers, especially those who have a bachelor’s degree, have hit an

all-time high: workers who have a bachelor’s degree earn 75 percent more than workers who have only a high school diploma.

Individual opportunity also builds an educated, highly skilled workforce, which has a powerful effect on national economic growth. These social and economic returns to higher education form the basis for our long-standing national commitment to and investment in equal access to higher education for all qualified students.

Americans hold strong views about the relationship between hard work and the opportunity to attend college. Peter Sacks's recent essay for the *Chronicle of Higher Education* suggests that the egalitarian belief, so reminiscent of the nineteenth-century's Horatio Alger novels, that one's place in American higher education is "limited only by one's talent and determination," is alive and well. Three statements best capture this egalitarian view of educational opportunity:

Most students who are motivated and willing to work hard in high school can go to college.

Academic qualifications are most responsible for keeping high school graduates out of college.

Very few students who are qualified can't go to college and attain a bachelor's degree if they have the ambition.

If you find yourself agreeing with these statements, you are in good company. The perception is widely held that a college education and bachelor's degree are attainable for all students who are willing to do the hard work necessary to get into college and to graduate. This linkage of hard work and success—that is, meeting high standards—has affected education at all levels. It has propelled elementary and secondary school reform onto every governor's agenda, and most recently onto the federal agenda through the No Child Left Behind Act of 2001. School reform is inextricably linked to college opportunity because these initiatives seek to ensure that all students graduate from high school meeting high standards, thus reducing the dropout rate and increasing the proportion of graduates who are qualified to attend college. U.S. Department of Education Secretary Roderick Page noted in the agency's five-year strategic plan that the principles

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This article reviews the findings of two recent reports, *Access Denied* and *Empty Promises*, that systematically assess the degree to which low- and moderate-income high school graduates can gain access to a four-year college and earn a bachelor's degree. Unless otherwise noted, data in this article are taken from these reports, which are available on the Web at <http://www.ed.gov/ACSFA>.

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of No Child Left Behind will be used to shape the administration's policies in the impending reauthorization of the Higher Education Act.

Yet the reality of college opportunity today, even for those students who have met the standards that reform initiatives seek to achieve for all students, is starkly different from the perceptions of most Americans. Decades after establishing the national goal of providing access to college for all qualified students by offering financial aid to those who cannot afford college, significant barriers to college remain. Last year alone, record-high financial barriers erected by recent trends in tuition and financial aid policies prevented hundreds of thousands of college-qualified high school graduates from enrolling in degree-granting four-year colleges, or in any college at all. Over the current decade, these losses will balloon into the millions as the number of high school graduates skyrockets. How could this happen in a nation like ours? This article describes the real limits on opportunity that exist for students from low- and moderate-income families, the policy drift that has produced the record-high financial barriers faced by these students, the implications and challenges that these trends present, and what can be done to address them.

THE REALITY OF COLLEGE OPPORTUNITY

TWO CONDITIONS are necessary for college enrollment: a student must be qualified to attend the institution to which she or he aspires, and she or he must be able to afford to enroll. Clearly, not all students are qualified to attend four-year colleges; the high number of high school dropouts constitutes the largest such group. For students who have graduated from high school academically qualified to attend four-year colleges, however, financial need is the most significant barrier to enrollment.

The most important gauge of college opportunity today is whether students who graduate from high school qualified to attend a four-year college can do so or are prevented in large numbers from enrolling because of financial barriers. Fortunately, an analysis of the latest data available—a 1997 U.S. Department of Education study entitled *Access to Postsecondary Education for the 1992 High School Graduates*—provides a window on the level of opportunity for students from low-income (less than \$25,000 per year) and moderate-income (\$25,000–\$50,000 per year) families who meet the department's definition of college-qualified high school graduates. The analysis takes into account high school curriculum, grades, class rank, and test scores, among other factors.

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All of the students in this analysis were at least minimally qualified to attend a four-year college, most planned to attend immediately after graduation, and most were well-informed about college costs and financial aid. These characteristics suggest that they were highly likely to attend four-year colleges and—if Americans’ perceptions of college opportunity are correct—that they would enroll in college despite their family’s inability to pay, at virtually the same rate as all college-qualified students. Indeed, if financial aid were adequate to level the playing field, comparably qualified low-income students would enjoy the same opportunity to attend college as students from high-income (\$75,000 and above in income) families, who face very low financial barriers on average.

However, the challenges these students face in paying for college deter them at each step of the process leading to college enrollment. For example, low-income students are six times less likely to take entrance exams and apply to four-year colleges than their high-income peers. These barriers have their clearest effect on college enrollment decisions: 48 percent of college-qualified low-income students do not attend a four-year college within two years of graduation, and 22 percent attend no college at all, compared with 17 percent and 4 percent, respectively, of their high-income peers.

Even among the most highly qualified students, these enrollment differences do not narrow. The highest-achieving poor students attend college at the same rate (78 percent) as the lowest-achieving wealthy students (77 percent), and 22 percent of the highest-achieving poor students do not attend college, which is seven times higher than the rate at which the highest-achieving wealthy students do not attend (3 percent).

Financial barriers also have a substantial and comparable impact on the expectations, plans, and enrollment behavior of college-qualified moderate-income high school graduates: 43 percent do not enroll in a four-year college within two years of graduation and 16

percent do not attend any college at all.

The substantial proportion of college-qualified high school graduates who were unable to enroll in a four-year college—or in any college at all—by the mid-1990s suggests that large numbers of students were denied access to college in 2001–02 because the financial barriers they face today are comparable to or higher than those of the mid-1990s. Figure 1 indicates that of the nearly 900,000 college-qualified high school students from low- and moderate-income families who graduated in that year, 406,000 were prevented from enrolling in a four-year college, and 168,000 of them did not enroll in any college at all.

This large group of college-qualified high school graduates who today are denied access also portends substantial losses over the course of the current decade as the number of high school graduates rises to historic levels. Figure 2 (page 6) indicates that 4.4 million of these students will not attend a four-year college, and 2 million students will not attend college at all. This staggering toll suggests that one of the core values we hold as a nation—equal educational opportunity—starkly contrasts with the reality of opportunity in America today.

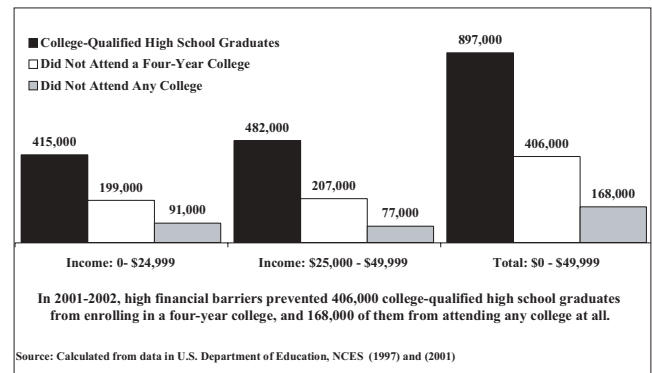


FIGURE 1. Impact of high financial barriers on low- and moderate-income college-qualified high school graduates, 2001–02.

THE SHIFTING FOCUS OF INVESTMENTS IN HIGHER EDUCATION

GRANT AID has been recognized for nearly forty years as especially important to ensuring access for low- and moderate-income students in general, who are highly sensitive to the cost of college.

Despite this long-standing recognition, a shift in policy priorities at the federal and state levels has increased financial barriers for low- and moderate-income families. This shift from a political and policy focus on low-income access to a more politically popular focus on middle- and upper-income affordability has fueled a shortfall in need-based grant aid. Throughout the past quarter century, college expenses remaining for low-income students who receive the maximum Pell Grant award have doubled in constant dollars at public four-year colleges. The erosion in the purchasing power of the Pell Grant maximum over two decades, from a high of 84 percent of public college tuition in the mid-1970s to a low of 34 percent in the mid-1990s, has resulted in work-study and loans constituting an ever-larger percentage of federal student aid. Student loans now total \$42 billion, or three quarters of the Department of Education's 2003 budget request, and loans now total 60 percent of all aid offered.

The single most important manifestation of this policy shift at the federal level, however, has involved using the federal tax code, in the form of tax credits and deductions, to support higher education. The Department of Education's 2003 budget indicates that recently added provisions in the tax code, including the Hope Scholarship Tax Credit, will provide nearly \$10 billion in credits and deductions for direct educational expenses and student loan interest. A recent General Accounting Office report, however, indicates that low-income families receive few of these tax benefits because they have no tax liability against which to take the credits and

deductions, or student aid reduces their eligibility for tax relief. Consequently, the newest federal initiative to assist families with the cost of college, nearly equaling Pell Grant funding, supports middle- and upper-income families, not the neediest families.

A report from the National Center on Public Policy and Higher Education cites several state trends that have made college less accessible for low- and moderate-income families. First, state policies permitting tuition increases have outstripped growth in family income, except for high-income families. Second, exacerbating the decline in the purchasing power of Pell Grants, the purchasing power of state grants fell for five straight years in the 1990s. Third, and most troubling, the steepest increases in tuition were imposed when families faced the greatest financial hardship—for example, during the recession of 1991 and the current recession.

The College Board's *Trends in College Pricing* indicates that falling state support for public institutions as a result of recent state deficits has caused the largest public four-year tuition increases in a decade—nearly 10 percent in 2002. Dale Russakoff and Amy Arget-singer reported in the *Washington Post* that many states planned to impose tuition increases as high as 40 percent for fall 2003. These deficits have also caused many states to impose across-the-board reductions for student aid for all students and, in the case of Illinois, additional targeted cuts to eliminate grants of up to \$5,000 for fifth-year students. After years of falling or frozen tuition in Massachusetts, state college tuition rose 24 percent this year while state funding for student aid dropped 24 percent, substantially widening the gap between college cost and student aid.

Neither the dramatic cuts in higher education funding during the recession of the early 1990s nor the fiscal crises in many states this year have resulted in policies designed to insulate low- and moderate-income students from tuition increases through additional need-based grant aid. Rather, during the 1990s, states imple-

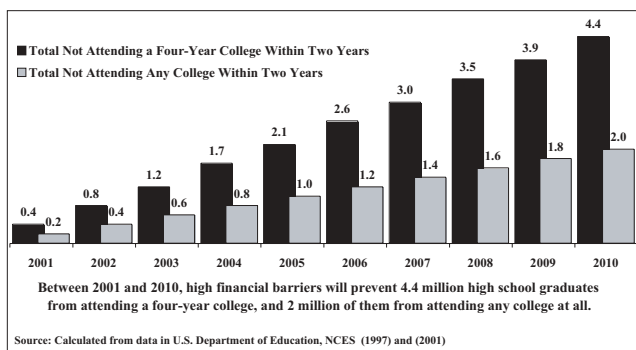


FIGURE 2. Cumulative impact of high financial barriers on low- and moderate-income college-qualified high school graduates, 2001–2010, in millions.

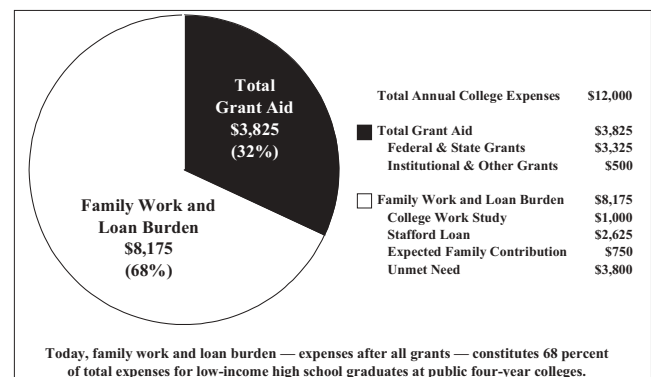


FIGURE 3. Work and loan burden facing low-income families at a typical four-year public college.

mented politically popular merit-based aid programs, resulting in staggering growth in funding. Since the inception of the first large-scale merit program, the Georgia Hope Scholarship program, in 1993, state merit aid nationwide has experienced a 336 percent increase in real dollars, compared to an 88 percent increase in state need-based aid. Merit aid constituted nearly a quarter of all state aid by the end of the decade, up from less than 10 percent in 1982.

Some of these programs, despite good intentions, have had deleterious effects on the neediest students. Analyses of several state programs in the Civil Rights Project of Harvard University's report on merit aid found that most state programs subsidize students who can afford to pay for college and affect enrollment decisions in fairly minor ways while not lowering financial barriers for low-income students and improving their chances of attending college. Susan Dynarski's analysis in that report demonstrated that the Georgia program, which permits 90 percent of all enrolled students (who are mostly middle- and upper-income) to attend the University of Georgia at no cost, failed to increase the college-going rate of low-income and minority youth. Conversely, the college attendance gap between these groups and white middle- and upper-class students actually widened.

RISING FINANCIAL BARRIERS TO COLLEGE ACCESS

TWO DECADES of underfunding of grant aid, the substitution of loans, and the more recent focus on tax credits and merit-based aid have erected substantial financial barriers to college for low- and moderate-income students. As a result, unmet need (the portion of college expenses not covered by what the family can reasonably pay for college, the so-called expected family contribution, and student aid) has reached unprecedented levels. On average, annual unmet need for low-income families in the late 1990s reached \$3,200 at community colleges, \$3,800 at four-year public colleges, and \$6,200 at four-year private colleges. In contrast, high-income families face only \$400 in unmet need at four-year public colleges.

This gap between college expenses and financial aid, however, belies the true magnitude of the financing challenges facing these families, and the extraordinary efforts they must make to finance a college education. Most low-income families are extremely sensitive to the price of college because they are able to contribute only a small portion of college expenses and are highly dependent on grant aid. Yet for these students, although all aid (grants, work-study, and loans) covers two-thirds

of the average cost of a moderately priced four-year public college, grants constitute only one-third of this cost (see Figure 3). To ensure enrollment, families of low-income students must commit \$8,200, one-third of family income each year, in the form of work and loans by the parents and the student. This gap between grant aid and college cost represents the true net price of college for these students and the barrier that must be overcome before access to college can become a reality.

In the face of these financial barriers, work is an essential component of many low-income students' financing strategies, but one that often lowers the probability of degree completion considerably. Sixty-five percent of all low-income college students work while enrolled, and these students work an average of twenty-four hours a week. Many students work more, however: nearly a third work more than thirty-five hours a week, and 80 percent of students enrolled at two-year public colleges work an average of twenty-seven hours a week. For low-income students, such decisions are a necessary response to high levels of unmet need. Excessive work reduces persistence and degree completion from 79 percent for low-income students who work relatively few hours to 47 percent for students who work more than thirty-five hours a week—and nearly a third of low-income students work at least that much. Only 22 percent of college-qualified low-income high school graduates will earn a bachelor's degree, compared with 62 percent of similar high-income students, as a result of these barriers.

In contrast to the time-honored tradition of working one's way through college, working to close the unmet need gap has become a cruel hoax. Because the federal work-study program, which provides wages that are considered student aid, limits work to twenty hours a week, students who must work more hours or seek higher-paying jobs to meet their college expenses must work off-campus. The wages from these off-campus jobs are taxable income, however, and not considered student aid, as work-study wages are. Consequently, as students earn wages to pay the large portion of college expenses for one year, they actually reduce their eligibility for aid, especially grant aid, for the subsequent year because they must report these off-campus earnings on their student aid applications. Thus, working one year to narrow the student aid gap widens this gap in subsequent years, ironically, requiring even more work to close an even larger gap. That so many college-qualified students succumb to the work penalty built into our student aid system and drop out of college is undeniable. The rate at which high unmet need produces dropout also affects institutions as states, and perhaps in the future the federal government, use this rate as a measure of institutional quality.

Inadequate grant aid also increased annual borrowing among low-income students throughout the 1990s, which rose 65 percent to \$3,000 and increased cumulative debt 50 percent to \$15,000. Low-income minority students in particular borrow at much higher rates than high-income students and often borrow much more than all other students. A recent report on student debt, *The Burden of Borrowing*, published by the State Public Interest Research Group's Higher Education Project, indicates that 71 percent of low-income students graduate with debt, compared to 44 percent of high-income students. African American students borrow \$2,000 more than other students and more than half of both African American and Hispanic students graduate with debt levels considered unmanageable by student loan industry standards.

Moderate-income students confront similar financial barriers of unmet need and work-loan burden. They face \$2,700 in unmet need at community colleges, \$3,000 at four-year public colleges, and \$4,900 at four-year private colleges. They also face \$5,641 a year in work and loan burden at public colleges. The financial barriers confronting moderate-income students, though slightly lower than those facing low-income students, pose serious challenges for enrollment in college and completion of a degree.

IMPLICATIONS

THE SOCIAL and economic consequences of this loss of college access for millions of qualified students are considerable and will affect the nation over the course of a generation. The degree of access to college enjoyed by low- and moderate-income students will determine whether social stratification will grow, as the sons and daughters of those who cannot pay for college are consigned to low-paying jobs with declining real wages, and whether economic growth will be dampened by a shortage of college-educated workers.

The issue of college access and its implications for social stratification is crucial for the next generation of Americans because powerful demographic forces already at work will not only increase the number of college-age Americans but also change the face of American higher education. This demographic wave will expand the traditional college-age population of eighteen- to twenty-four-year-olds by five million in 2015; 80 percent of those students will be minority and 50 percent will be Hispanic. This growth will cause the number of high school graduates to swell to unprecedented levels over the course of the current decade as the children of the baby-boom generation and new immigrants flood high schools and colleges. Department of Education

data indicate that this demographic trend will peak in 2008, when the largest number of students in the history of our nation graduate from high school. The ability of our largest generation to gain access to college, and particularly to a bachelor's degree, will determine the extent to which its members will have a realistic chance of joining the middle class. Failure to provide this chance will inflict a heavy social toll: increasing stratification as the sons and daughters of janitors and food service workers are consigned to low-paying jobs.

Widespread school reform and early intervention efforts currently under way could substantially increase the proportion of high school graduates who are college-qualified. The No Child Left Behind Act of 2001 committed the force of the state and federal governments to ensuring that all students receive a high-quality education in elementary and secondary schools. This commitment suggests that as school reform efforts take hold, increasing proportions of each high school graduating class will be prepared to attend college, further intensifying the demand for higher education.

This record number of students will place even greater strains on our systems of higher education and higher education financing as demand exceeds the capacity of colleges and universities in many states and outpaces available student aid. Higher education systems in key states affected by this demographic growth, including California and Texas, cannot accommodate anticipated demand for classroom seats. California alone anticipates nearly a million additional students, which would require building four new university campuses. With deficits in the state running in the tens of billions of dollars, however, such aggressive plans appear unrealistic. Instead, many institutions are likely to respond to the rising demand for higher education by increasing their admissions selectivity.

This demographic wave of students will also increase the demand for student aid dollars, because a higher percentage of these students will be from low-income, minority families. These students will be disproportionately dependent on grant aid. Students from low-income families will represent an ever-increasing proportion of high school attendees, and each successive graduating class will increase the demand for grant funds in order to make access to college and pursuit of a baccalaureate degree a reality. In each of the past two years, the federal Pell Grant program has faced a shortfall in excess of a billion dollars as eligibility for grants has exceeded appropriated funds. At the state level, such growth in demand for grants will confront both the commitment to merit aid in many states and reductions in need-based grant aid resulting from deficits. Consequently, the financial barriers confronting these students will likely rise significantly as

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demand for grants outstrips availability and as tuition rises as a result of the same deficits. If financial barriers increase and the unmet need gap grows, large numbers of additional low- and moderate-income students—beyond the millions identified earlier—will be denied access to a college education.

David Breneman, an economist and dean of the Curry School of Education at the University of Virginia, has explored the implications of diminished opportunity in an essay written for members of Congress. Breneman argues that because the difference in economic returns between graduating from high school and dropping out is *de minimus*, the real economic benefit of graduating from high school results from the opportunity to attend college, where the returns are significantly higher. Thus the single largest incentive for students to meet higher educational standards is not to achieve a high school diploma per se, but to gain access to the benefits that a high school diploma affords: entry to college and the opportunity to attain a bachelor's degree. Breneman cautions, however, that reduced opportunity could undermine school reform efforts by eliminating one of the greatest motivations for achieving high standards and graduating from high school.

In addition to these social and educational issues, large losses of college-qualified students pose serious workforce issues. These students will graduate from high school when they will be desperately needed as replacement workers in our nation's economy, as aging, college-educated baby boomers retire in increasing numbers from various sectors during the coming decade. Projections by the Employment Policy Foundation indicate that demand will create a shortage of six million college-educated workers early in the next decade. To maintain economic growth, the nation will have to increase the enrollment and degree completion rates of low- and moderate-income students or bring in highly skilled foreign workers to meet the demand—a dubious proposition in this post-September 11 world. Failure to educate these workers will create a serious drag on our economic growth. Michael Arnone reports in the *Chronicle of Higher Education* that a recent update of the Texas higher education master plan indicates that that state is far behind its goal of increasing Hispanic

college attendance, which may cost the state \$40 billion in household income by 2030. Ironically, simply ensuring access for students who are qualified to attend four-year colleges would go a long way toward addressing the anticipated shortage of workers and its potential effect on economic growth. Anthony Carnevale, for example, estimates that equalizing college-level attainment would add \$230 billion to the nation's wealth and generate \$80 billion in new taxes each year.

ADDRESSING THE PROBLEM

THESE CHALLENGES, while substantial, are not unprecedented. In fact, they bear a striking resemblance to those faced nearly forty years ago when the nation first articulated a comprehensive commitment to access to higher education in the Higher Education Act of 1965. This legislation was propelled by concerns that are virtually identical to the challenges that face our nation today: swelling enrollments, inadequate capacity on college campuses, and the recognition that financial barriers severely restrict access to higher education.

The upcoming reauthorization of the Higher Education Act, a periodic reexamination of the student aid programs, provides an opportunity to develop long-term solutions to the serious problem that will unfold this decade. First and foremost, the federal government must reemphasize the importance of grant aid by expanding its commitment to Pell Grants and encouraging states to refocus on need-based grant aid. Providing states with incentives through matching funds can encourage them to make a greater commitment to broad need-based grant aid and, in particular, mitigate the effects of tuition increases on low- and moderate-income students. Congress must also encourage institutions to make significant commitments to low-income students to ensure that tuition increases do not price students out of higher education. In a recent letter to Senator Judd Gregg, chairman of the Senate Health, Education, Labor and Pensions Committee, the Advisory Committee on Student Financial Assistance has proposed to Congress a broad federal-state-institutional access partnership designed to encourage such commitments.

Fortunately, programs in several states provide a model for federal action in this reauthorization and an opportunity to recommit to ensuring access for all qualified students. Several states, including Indiana, Oklahoma, and Washington, have aligned new, higher graduation standards under the No Child Left Behind Act, with eligibility for state grant and scholarship aid thereby successfully linking opportunity with student success. These states notify all free and reduced lunch students of intervention and support programs, and guarantee access to public four-year colleges through state grants and scholarships for all students who complete the programs and meet other requirements, including graduating from high school. At least one state, Indiana, also encourages institutions to provide support services to students once they are enrolled, to ensure persistence.

Encouraging states through additional matching funds to provide real opportunity to low- and moderate-income students and communicating this commitment early will not only permit increased college enrollment of high school graduates, but also contribute to student achievement in elementary and secondary school. Encouraging institutional commitment to increased access with similar matching funds will increase diversity of the student body and persistence and graduation rates.

The debate over educational opportunity, which shaped today's federal role in higher education and the programs that support access, must be revisited at the federal, state, and even institutional levels with the courage and commitment shown by policymakers in 1965 and 1972. Failure to do so will have far-reaching, profoundly negative effects on our social and economic future.

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