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For many, college is a debt-defying feat

New report examines the accessibility of higher education state by state

By Mark Clayton | Staff writer of The Christian Science Monitor

College is supposed to be a time to meet professors, delve into favorite subjects, and explore ideas. For Portia Pedro, however, student life is one long march to earn money to stay in school and finally graduate.

Most semesters, this fifth-year student at the University of California at Los Angeles has taken three or four classes, while also working 35 to 40 hours at two jobs, getting maybe 20 hours of sleep a week. Despite her labors, she has $30,000 in student-loan debt and doesn't want more. But Ms. Pedro - a first-generation college student whose parents can't afford to help pay tuition or expenses - soldiers on. Once a good student in high school, she cares only about passing courses.

Sometimes Pedro wishes she could stop, work to lighten her debt load, then return to classes. But she remembers friends who had the same plan.

"A lot of people I started school with have stopped attending and aren't going to graduate just because of the money," she says. "Most people talk about how hard it is to get into college. To me, the big surprise was how hard it is to pay for school."

Pedro is surviving. But many low-income college students wash out because of heavy money burdens - even at institutions with modest price tags.

With the recent passage of the "No Child Left Behind" legislation, Americans are again expanding efforts to graduate students well-prepared for college. But meanwhile, access to college for students from low- and-median-income families is a growing question mark, according to a controversial new study released last week.

For every Portia Pedro struggling to graduate, many other students with similar backgrounds will find it difficult or impossible to afford a four-year college or university - depending on where in the country they live. That's according to "Unequal Opportunity: Disparities in College Access Among the 50 states," by the Lumina Foundation for Education. The report examines two-year colleges as well.

"Geography matters," says Derek Price, co-author of the report and director of higher education research at Lumina, a higher-education research think tank in Indianapolis. "Different states provide different levels of access to higher education."

What's unusual about the report is that states and schools are rated and ranked on their level of "accessibility" based on two factors: affordability and admissibility, a measure of the extent to which institutions in each state admit average college-bound students from within that state.

Even at public colleges and universities, the report finds, most low-income students, whether they are dependents or on their own, must borrow money more often than their median-income peers. A few of the report findings:

• In 22 states, at least twice as many loan-free options were available to median-income students as compared with lower-income students.

• In 33 states, less than half of all public and private institutions are accessible to independent low-income students.

• In 16 states, more than a quarter of public institutions were determined to be inaccessible to traditional low- and median-income students who live at home.

California, for instance, ranked among the best states in terms of offering broadly affordable access to college. Ninety percent of public institutions were rated "accessible" to low-income students. Yet a number of popular big-name four-year schools in the state, like UCLA, are rated "unaffordable" for low-income students.

It doesn't carry Ivy League-style sticker shock. Yet Pedro says UCLA's cost of about $1,300 for tuition per term - about $3,900 a year not including board, books, or fees - is too much for many. It's almost more than Pedro can bear, and definitely more than several of her friends could afford, even with easy access to loans, she says.

Thomas Mortenson, a higher-education policy analyst at the Center for the Study of Opportunity and Higher Education in Washington, say it's high time a report identified specific states and institutions based on college accessibility to low-income students. "I think it's a great report with a message I've been trying with difficulty to get out for years," he says. "For families earning less than about $50,000 a year, a college student averages about $3,000 of unmet need - after they take out loans and grants. For many of them that $3,000 might as well be $3 million."

But there's a great deal of unhappiness over this report, too. It has ruffled feathers among individual colleges, especially private colleges, of which only about 1 in 10 was rated "affordable" to the average low-income student. Few such institutions consider themselves "unaffordable" or inaccessible, and they worry that low-income students might not apply.

David Warren, president of the National Association of Independent Colleges and Universities, issued a written response, saying the report "misrepresents reality, misleads readers, and harms the very families the foundation is trying to help."

It has also rankled those promoting the idea that college is indeed affordable despite steady rises in tuitions. The American Council on Education (ACE) in Washington is one of the higher-education industry's chief lobbyists. It spent millions on its "College is Possible" campaign, which highlighted the nearly $80 billion in available student aid. Federal Pell Grants did rise to $4,000 last year, the highest level ever, but most student aid comes in the form of loans rather than grants.

"Any report that suggests the affordability of an institution can be reduced to a 'yes' or 'no' answer based purely on a statistical formula is simply ludicrous," says Terry Hartle, ACE's director of government affairs.

Mr. Hartle says the report is flawed at its core, mentioning several schools that require little or no tuition but were rated "unaffordable." Lumina defends its analysis despite such anomalies.

Other groups are not so quick to dismiss the report. A spokesman for the United States Public Interest Research Group (PIRG) says it dovetails with a PIRG report last year showing a decade-long surge in average student debt after graduation - from $9,000 to nearly $17,000.

"We do see that low-income students are more likely to borrow and end up more heavily in debt than higher-income students," says Tracey King, co-author of the PIRG report.

That may be one reason that, despite a surge in enrollment in the past decade, blacks and Hispanics did not continue on to college at the same high rate as whites, Mr. Mortenson says.

A big factor is that state aid to students is just not geared to low-income students, he says. In Georgia, for instance, the state's much-touted HOPE scholarships have benefited mainly middle-income students and their families - not low-income students, Mortenson says. The same trend of helping middle-income families with college finances while low-income families languish is repeated in a number of states, he says.

In the long run, this trend could have serious ramifications. A growing proportion of future college students will come from low-income groups, the report says. Unless shifts occur in funding and grants to aid low-income students, the likely result is a deeper split in society between undereducated, low-income individuals and those who are more educated and better paid, some predict.

"What this study really confirms is what students already know," says Corye Barbour, legislative director for the United States Student Association, with more than 1 million members. "College is just too expensive - and too difficult for low-income students to pay for."

Send e-mail comments to claytonm@csps.com. To download the report, go to www.luminafoundation.org.

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