

2006 AIR RESEARCH GRANT PROPOSAL

Making it (or not) on a dime in college

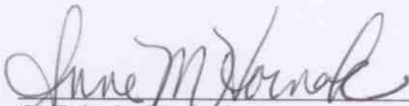
Databases Used: NPSAS and BPS

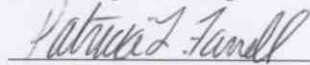
Grant Amount Requested: \$30,000

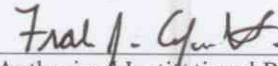
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## Making it (or not) on a Dime in College

Between 1981 and 1994 the cost of a college education increased 153 percent and at the same time, the median family income in the U.S. increased by only 75 percent (Kadison & DiGeronimo, 2004). The disparity between the steady rise in college tuition and the meager rise in family income leaves a significant distance between family contributions and the actual costs of attending college. The experiences of students who are from families with lower socioeconomic conditions, and who do not receive enough financial support through their family or financial aid, varies greatly from other students. Working during the school year is the norm, even for full-time students. In 1999–2000, 76 percent of all dependent students worked, including work study jobs while they were enrolled full-time. These students worked an average of 22 hours per week (Choy, 2004). As a result, the choices these students have to make between working long hours and campus involvement are tough.

There are a significant number of descriptive and inferential statistical research studies by NCES and higher education researchers addressing the impact of the changes in financial aid and college tuition on access to and persistence in college. What is missing is an ethnographic study, allowing the students to tell their stories about what it is like being a full-time dependent student who is having to work and worry about paying for college, including living expenses. This longitudinal study is designed to fill the gap in the literature, addressing the following research questions: How do students with unmet financial need, resulting in a high net price for attending a four-year public university, get by throughout the year? How do these students persist in college, academically, socially, and financially? How do these students make choices about involvement and engagement within college? By making the choices they make, does it affect the student's college experience? The data will tell the story of the how these students really make decisions in college based on their unmet financial need, and how this impacts their decisions about involvement, engagement, academics, and relationships with others on-campus.

The research design for this study will be a quantitative and qualitative mixed method approach, and the time period for our study is the 2006-2007 academic school year. The quantitative data collection will include utilizing the findings from the NCES BPS and NPSAS, and then comparing specific BPS and NPSAS question responses to the participants' responses in this study. Student participants will complete an initial survey instrument, laying the foundation for understanding each student's circumstances, including parent's backgrounds, unmet financial need, type of financial aid received, gender, ethnicity, where they come from, college aspirations, hours planning to work, where they will be working, hourly salary rate, etc. The qualitative data collection

procedures involve focus groups and narrative reflections from student's weekly on-line journaling over the course of two semesters. The focus groups will be conducted twice per semester for an academic year.

The study takes place in three Great Lake states—Indiana, Michigan, and Ohio. Two public four-year colleges have been selected from each state. The flagship university—The Ohio State University-Columbus, University of Michigan-Ann Arbor, and Indiana University-Bloomington—and three other institutions chosen are Carnegie classified Research-Extensive or Intensive universities—Kent State University, Michigan State University, and Indiana University Purdue University at Indianapolis.

This study has implications for policy makers, student affair professionals, financial aid officers, and the broader higher education community. Understanding the experiences and impacts of financial burdens on college students can affect how we make decisions about federal, state, and institutional financial aid policies; resource allocation; curriculum for freshman courses student life programming; fee structures at colleges and universities; and academic persistence programs. Our study is relevant to multiple audiences, including Federal, state, and institutional policymakers, student affairs and financial aid professionals, and federal education associations (e.g., NAFSAA, ASHE, AERA, AIR, SHEO, ACPA, NASPA).

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Anne Hornak

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## Making it (or not) on a Dime in College

Eight-four percent of the nation believe that the cost of attending college is too expensive for many students and families (Jobs for the Future, 2003). In the past, paying for college had been judged primarily a family responsibility; however, this has not been the case in the recent years. In the 1990s college tuition and fees increased outpacing both inflation and growth in the median family income (U.S. General Accounting Office 1996, 1998). The cost of a college education increased 153 percent from 1981 to 1994 and at the same time, the median family income in the U.S. increased by only 75 percent (Kadison & DiGeronimo, 2004). The disparity between the steady rise in college tuition and the meager rise in family income leaves a significant distance between family contributions and the actual costs of attending college. As a result, the average federal expected family contribution declined for both low- and middle-income students, and the average amount of financial need increased. In 1990, 54 percent of full-time dependent students received some form of financial aid. And by 2000, the percentage increased to 71 percent (Choy and Carroll, 2003).

The experiences of students who are from families with lower socioeconomic conditions, and who do not receive enough financial support through their family or financial aid, varies greatly from other students. Working during the school year is the norm, even for full-time students. In 1999–2000, 76 percent of all dependent students worked, including work study jobs, while they were enrolled full-time. These students worked an average of 22 hours per week (Choy, 2004). As a result, the choices these students have to make between working long hours and campus involvement are tough.

There are a significant number of descriptive and inferential statistics research studies by NCES and higher education researchers addressing the impact of the changes in financial aid and college tuition on access to and persistence in college. What is missing is an ethnographic study, allowing the students to tell their stories about what it is like being a full-time dependent student who is having to work and worry about paying for college, including living expenses. This longitudinal study is designed to fill the gap in the literature, utilizing National Center for Education Statistics (NCES) National Postsecondary Student Aid Study (NPSAS) and Beginning Postsecondary Students Longitudinal Survey (BPS), focus groups and on-line journaling. The data will tell the story of the how these students really make decisions in college based on their unmet financial need, and how this impacts their decisions about involvement, engagement, academics, and relationships with others on-campus. The implications of the study will be designed to assist student affairs professionals with campus programming and

outreach, policy makers who work directly with colleges and university budget offices, and lawmakers as they debate and discuss higher education appropriations and financial aid, at both the state and federal levels.

The idea for this study was sparked by the reading of the book, "Nickel and Dimed: On (not) getting by in America" by Barbara Ehrenreich. Her two year study of working poor individuals in America attempts to expose how difficult it can be to make it on low wages in the United States. The experiences of the individuals portrayed in the book force the reader to think about their own financial situation and for us it began a conversation about the children of these individuals as they enter colleges and universities across the country. Our study does not include the children of the men and women in the Nickel and Dimed book, nor does it attempt to replicate Ehrenreich's study. Rather we used her book as a catalyst and model for our study, analyzing the experiences of college students with significant financial unmet need by financial aid or parental support.

The enclosed proposal for the Association for Institutional Research Grant includes: the supporting literature, methodology, implications for study, budget, and interview protocol, electronic blog survey, and references. The proposed study is designed to address the following research questions: How do students with unmet financial need, resulting in a high net price for attending a four-year public university, get by throughout the year? How do these students persist in college, academically, socially, and financially? How do these students make choices about involvement and engagement within college? By making the choices they make, does it affect the student's college experience?

#### Supporting Literature

To further understand the affects of college costs on full-time dependent students, one must understand what is financial aid, the affects of unmet financial need on students and their families, and the impact of persistence and obtaining a degree on a student's life.

Presently, Americans are worried about their ability to pay for college. Although they are being persuaded that a college education provides the only hope of a secure economic future, they are focused on obtaining the best possible education at the lowest possible price (McPherson & Schapiro, 1998). College bound students and families are finding it increasingly difficult to meet the rising costs and students are forced to find their own means of paying for school. Scholarships, loans and grants, work study jobs, and part time jobs off campus are the traditional ways in which students have used to fill the gap between parental support and the amount of financial aid received.

The federal government continues offering a grant-based system, but a loan-based system has become the dominant form of aid since the 1980s. State government appropriations for both student financial aid and higher education institutions have increased; however, the increases have not been enough to keep institutions from raising tuition costs in order to maintain services or programs. The result is that the share of family income has increased to pay for college. This combination has driven the market competition, especially with a record number of students attending college (Carnevale & Fry, 2001; Gladieux, 1995; Mumper, 1996; Orfield, 2002). Therefore, the federal government's goal of universal access is further away than it has been in decades. The enrollment gap between upper- and lower-income students has expanded, and the focus of government financial assistance has shifted from the neediest students to middle- and upper-income students (Mumper, 1996; Orfield, 2002).

The federal government estimates that the growth in traditional college-age population between 2000-2015 will exceed 16 percent. The growth in this generation of college students has major impacts as the increase in tuition and decline in family contributions continues. These discrepancies have huge impacts for persistence and graduation rates. As unmet need increases our colleges and universities are going to see graduate rates plummeting as well as return rates of students (as cited in Pascarella & Terenzini, 2005). Additionally, as the amount of unmet need continues to rise, students are beginning to work more hours both on and off campus. The more hours a student works during college, the less likely they are to persist or graduate. In addition, the more likely they are to have problems with numbers of courses they can take, course scheduling, choice of courses, access to the library, and academic performance (Pascarella & Terenzini, 2005). The literature does not state that working while in college is the problem; it is attributed to the number of hours and the location of work (on or off campus). Studies from the 1990's have found that working 15 hours may be closer to the magic number for student success (Pascarella & Terenzini, 2005). Horn and Berkold (1998) report that students who are working 14 or fewer hours per week may be at the ideal level for success and persistence.

Findings from the 2000 NPSAS survey show that 76 percent of all full-time dependent students worked while attending college. The findings also illustrate positive and negative sides to working and earning money for college expenses. Positively, working can help students with their career preparation and academics. The negative effects are based on the number of hours students have to work, including limited class options, class schedule, number of classes they can take, and library services. As the number of working hours increased, a higher

