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Jerry S. Davis

Kingston Johns Jr.

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LOW FAMILY INCOME: A CONTINUING BARRIER TO COLLEGE ENROLLMENT?

by Jerry S. Davis and Kingston Johns, Jr.

Introduction

Since the early fifties, education policy at the national, state, and local levels generally has been directed toward assuring students access to some form of post-secondary education regardless of their financial or socio-economic circumstances, their racial-ethnic group memberships, their geographic locations, and perhaps to a lesser extent, their previous academic experiences. To this end governments have increased their support of financial aid programs by tremendous amounts. New colleges, especially lower tuition charging community colleges located near large numbers of students, have been established. Nearly all colleges have extended their recruitment efforts to attract minority/poverty students and many have implemented special programs to remediate learning disabilities or limited pre-college academic experiences.

These activities have helped millions of students surmount the four major barriers to access to college: financial, educational, attitudinal, and geographic (Ferrin, 1970). Since the mid-Sixties, the nation has experienced an era of broadened access to postsecondary education which is unparalleled in history.

Because the "financial barrier" to access may be the easiest to overcome, governments have attacked this barrier by expanding student financial aid programs, by establishing lower cost community colleges, and by increasing appropriations to public colleges and universities in order to help keep tuition costs from growing as the expenses for providing educational services to students skyrocketed.

There is evidence to indicate that the financial barrier to college was substantially reduced by these efforts. Increasing numbers and proportions of students from low-income families have been able to enter colleges which were once available only to the children of the affluent. But there also is evidence to indicate that college access by low-income students may have reached a plateau from which there could be little upward movement. This evidence lies in the family income data for freshmen who have entered college between 1966 and 1980.

This paper will examine the trends in enrollments of low-income freshmen students, draw some hypotheses from these trends, and discuss some implications.

Dr. Davis is director of research and policy analysis for the Pennsylvania Higher Assistance Agency. Mr. Johns is an educational consultant.

Changes in Freshmen Family Incomes

The best available evidence of long-term changes in financial access to college is found in the family incomes of freshmen college students. If first-year students are increasingly likely to come from the low-income strata of family incomes in America, then it can be said that the "financial barrier" has, by one means or another, been removed.

Evidence of family incomes of freshmen has been collected in annual on-campus surveys since the Fall of 1966 under the auspices of the American Council on Education and the Cooperative Institutional Research Program at the University of California at Los Angeles. The results of these surveys provide the freshmen family incomes for 1966, 1971, 1976, and 1980, which are the target years in this analysis.

Table 1 displays the family incomes of All Freshmen in each of these four years. These data show that family incomes increased dramatically during the period between each of the target years, but especially in the past ten years. As family income distributions shifted upward, proportions of very low-income students decreased because family incomes of the general population were growing during these years. There were proportionately fewer low-income families to send children to college.

Table 1

Family Incomes of All Freshmen
Entering College in Fall, 1966, 1971, 1976, 1980

Income	1966	1971	1976	1980
Under - \$ 4,000	6.6%	5.3%	6.3%	3.9%
\$ 4,000 - \$ 5,999	12.9	6.7	4.4	3.5
\$ 6,000 - \$ 7,999	17.3	9.8	4.8	3.4
\$ 8,000 - \$ 9,999	16.9	12.6	6.1	3.8
\$10,000 - \$14,999	25.2	32.3	23.3	13.7
\$15,000 - \$24,999	14.0	22.4	30.8	28.9
\$25,000 - More	7.1	10.9	24.3	42.8
	100.0%	100.0%	100.0%	100.0%
Median	\$9,562	\$12,415	\$16,656	\$22,818
Percent Change	—	29.8%	34.2%	37.0%

Sources: Astin, et al. (1967, 1977, 1981)
Staff of the Office of Research (1971)

Because of increases in all family incomes, direct, year-to-year comparisons of freshman family incomes are inappropriate. It is necessary to consider the changes in incomes of the families which send the vast majority of freshmen to college: those families headed by persons between the ages of 35 and 64. These national data are collected annually by the United States Bureau of the Census. And since most financial aid is based upon family income in the year preceding an applicant's year in college, the data for the All Families incomes in 1965, 1970, 1975, and 1979 were employed in the analyses. Furthermore, the year preceding enrollment is the one for which students are asked in the surveys to estimate their family incomes. The data are displayed in Table 2.

Table 2

Annual Incomes of All Families with Heads of Family
Between Ages 35 and 64, 1965, 1970, 1975, 1979

Income	1965	1970	1975	1979
Under - \$ 4,000	17.8%	5.7%	9.4%	6.1%
\$ 4,000 - \$ 5,999	15.9	7.2	6.5	4.2
\$ 6,000 - \$ 7,999	18.5	11.4	7.1	4.4
\$ 8,000 - \$ 9,999	15.7	14.5	7.2	4.4
\$10,000 - \$14,999	21.6	32.2	20.1	13.4
\$15,000 - \$24,999	8.5	23.0	31.7	27.5
\$25,000 - More	2.0	6.0	18.0	40.0
	100.0%	100.0%	100.0%	100.0%
Median	\$7,762	\$11,739	\$14,925	\$21,364
Percent Change	—	51.2%	27.1%	43.1%

Sources: U. S. Bureau of the Census (1967, 1971, 1977, 1981)

The incomes of All Families also increased dramatically during the 14-year period between 1965 and 1979. Median incomes for All Families grew at a greater rate than median family incomes for All Freshmen between 1966 and 1971 and 1976 and 1980.

Table 3 compares the median and first quartile incomes of All Freshmen and All Families in each of the four years. The data show the percentages of freshmen who came from families *below the All Families* median and below the first quartile incomes in each year. If students from the bottom half of the All Families income distributions were proportionately represented in the All Freshmen income distributions, then 50 percent of the freshmen would be expected to have incomes below the All Families medians. If freshmen from the lowest one-fourth of the All Families income distributions were proportionately represented in the All Freshmen distributions, then 25 percent of the freshmen would have incomes below the All Families first quartile incomes.

It will be noted that in 1966 only 34.7 percent of the freshmen came from families with incomes at or below the median income for All Families. This indicates that children from families in the bottom half of the All Families income distributions were severely *underrepresented* in the college freshmen population that year. Children from the lowest-income (the first quartile) families were even more underrepresented. For example, only 12.4 percent of the 1966 freshmen come from families with annual incomes of \$6,636 or less, when 25 percent of All Families had incomes at or below that figure.

By 1971, 45.6 percent of the Freshmen came from families in the lower half of the All Families income distribution. Even more significant, in terms of enhanced access of lowest-income students, 22.4 percent of the college Freshmen came from families with incomes in the first quartile of All Families incomes. Therefore, between 1966 and 1971, the family incomes of All Freshmen moved into fairly close approximation to those of All Families, thereby indicating that proportionately more low-income freshmen were able to gain access to college in that five-year period.

Between 1971 and 1976, there was a slight loss in the relative proportions of below-median income students enrolled in college, from 45.6 percent to 44.5 percent. The loss among first quartile income freshmen was greater, from 22.4 percent to 17.2 percent. This indicates that students from families with low incomes were less proportionately represented in college freshmen classes in 1976 than they were in 1971.

Between 1976 and 1980, some of the 1971 to 1976 losses were reversed. By 1980, 45.2 percent of the freshmen came from families with incomes at or below the

Table 3

Comparison of Median and First Quartile All Families Incomes
and Median and First Quartile All Freshmen Incomes
Family Incomes, 1966, 1971, 1976, 1980

Year	Median Income All Families	Median Income All Freshmen	Percent of Freshmen Below All Family Median
1966	\$ 7,762	\$ 9,562	34.7%
1971	\$11,739	\$12,415	45.6%
1976	\$14,925	\$16,656	44.5%
1980	\$21,364	\$22,818	45.2%

Year	First Quartile Income All Families	First Quartile Income All Freshmen	Percent of Freshmen Below All Family First Quartile
1966	\$ 4,906	\$ 6,636	12.4%
1971	\$ 8,097	\$ 8,508	22.4%
1976	\$ 8,556	\$10,730	17.2%
1980	\$12,201	\$13,796	20.6%

median income for All Families. This means that the median incomes of All Families and All Freshmen were in close parallel in 1980. However, only 20.6 percent of the 1980 freshmen came from families with incomes at or below the first quartile income for All Families. Therefore, although freshmen from families in the lower *half* of All Families incomes increased their access to college, the freshmen from the very low-income families were less represented in colleges in 1980 than they were as early as 1971.

Table 4 shows the percentages of freshmen with incomes below the All Families medians by institutional types. Generally, the year-to-year trends are parallel, but there are some significant institutional variations. More than half the freshmen at community colleges have, since 1971, come from the lower half of the All Families income distribution. More than half the two-year private college freshmen have come from these families since 1976. In 1971, half the four-year public colleges' freshmen came from families in the lower half of the All Families income distribution but, since that year, slightly fewer have come from such families. In all the noted years, financial access to these three types of colleges apparently was easier than to other institutional types.

Independent four-year colleges and Protestant church-related colleges have increased their enrollments of low-income freshmen since 1966. They were the only institutional types which made substantial gains between 1976 and 1980.

After an increase in enrollment of low-income freshmen between 1966 and 1976, the enrollments of such students declined rather sharply from 30.3 percent to 25.7 percent at private universities. A similar pattern was observed at the Catholic church-related colleges where enrollments of low-income students dropped from 40.3 percent in 1976 to 36.4 percent in 1980. Public universities also enrolled fewer low-income freshmen in 1980 than 1976, 34.6 percent as compared to 32.9 percent.

Enrollment trends of the lowest-income (first quartile) freshmen also changed among institutional types. The private two-year colleges in 1980 enrolled proportionately more lowest-income freshmen, 29.1 percent, than any other institutional type. These institutions have steadily increased their enrollments of lowest-income freshmen since 1966. In 1980, slightly more lowest-income freshmen enrolled at community colleges and four-year public colleges than in 1976. However,

Table 4

Percentages of Freshmen With Family Incomes
Below the All Families Medians, 1966, 1971, 1976, and 1980
By Types of Institutions

Year	Public Universities	Public 4-Year Colleges	Public 2-Year Colleges	Private Universities
1966	22.9%	46.1%	40.0%	21.1%
1971	28.6%	50.5%	54.0%	27.2%
1976	34.6%	48.3%	56.5%	30.3%
1980	32.9%	47.9%	54.3%	25.7%

Year	Independent 4-Year Colleges	Protestant 4-Year Colleges	Catholic 4-Year Colleges	Private 2-Year Colleges
1966	26.6%	31.3%	27.5%	38.8%
1971	34.6%	41.1%	38.8%	45.7%
1976	32.9%	43.5%	40.3%	55.7%
1980	37.1%	46.4%	36.4%	53.9%

enrollments of lowest-income students at these two types of institutions decreased between 1971 and 1980, even with the slight gains since 1976.

Enrollments of lowest-income students decreased at the private universities after gains between 1966 and 1976. In 1980, only 9.6 percent of the freshmen at this institutional type came from lowest-income families. Lowest-income freshmen enrollments reached their peak at Catholic colleges in 1971, at 16.7 percent, but had shrunk to 14.0 percent by 1980. Similarly, lowest-income freshmen enrolled at public universities peaked in 1971 at 15.6 percent, followed by a decrease to 11.7 percent in 1976 and a very slight increase to 12.4 percent in 1980.

Lowest-income freshmen enrollments have increased at independent four-year colleges since 1976, from 11.8 percent to 16.0 percent, but are less than the 1971 proportion of 17.1 percent. Finally, enrollments of lowest-income freshmen at Protestant colleges rose from 11.1 percent in 1966 to 21.1 percent in 1971, fell to 16.1 percent on 1976, and rose again to 21.3 percent in 1980.

Six college types enrolled proportionately more lowest-income freshmen in 1980 than 1976: private two-year colleges, four-year public colleges, two-year public colleges, Protestant colleges, independent four-year colleges, and public universities. However, the 1980 proportions were *lower* than some previous year at all but the Protestant and the private two-year colleges. Therefore, the general trend at six of the eight college types, as is the trend for all college freshmen, is toward proportionately lower enrollments of lowest-income freshmen. The data are displayed in Table 5.

Implications

The data in this paper clearly document the fact that financially handicapped students have been and continue to be underenrolled in higher education. This is especially true for those students from the lowest-income strata. But the data do not provide explanations for these facts. Instead, the data reemphasize some fundamental questions.

Is the financial barrier still too much for a rather large segment of students? The huge growth of financial aid resources during the past decade makes it difficult to accept insufficient money as the sole reason why so many low-income students are not in college.

Is it the educational barrier that is chiefly responsible for excluding low-income students? Stated another way, why have widely-sponsored efforts designed to alleviate academic deficiencies among minority/poverty students generally failed to qualify more of them for college admissions? Similarly, the recruiting programs?

Table 5

Percentages of Freshmen With Family Incomes
Below the All Families First Quartiles, 1966, 1971, 1976, 1980
By Types of Institutions

Year	Public Universities	Public 4-Year Colleges	Public 2-Year Colleges	Private Universities
1966	10.1%	18.1%	14.8%	6.6%
1971	15.6%	26.0%	27.9%	11.0%
1976	11.7%	21.3%	24.8%	11.0%
1980	12.4%	25.2%	26.2%	9.6%

Year	Independent 4-Year Colleges	Protestant 4-Year Colleges	Catholic 4-Year Colleges	Private 2-Year Colleges
1966	10.7%	11.1%	8.8%	13.4%
1971	17.1%	21.1%	16.7%	23.9%
1976	11.8%	16.1%	15.0%	24.4%
1980	16.0%	21.3%	14.0%	29.1%

Is geography a real obstacle anymore? Or can the major barrier be an attitudinal one? Simply put, do too many low-income students plainly reject or fail to consider the idea of an education beyond the high school no matter what has been done?

Our nation must have answers and solutions.

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