WORKING STUDENTS’ PERCEPTIONS OF PAYING FOR COLLEGE:
UNDERSTANDING THE CONNECTIONS BETWEEN FINANCIAL AID AND WORK

Mary Ziskin
Mary Ann Fischer
Philemon Kiprono Yebei
Describing College-going: A “new majority” experience

- Mobile working students (Ewell, Schild, & Paulson, 2003)
- The “dynamic mix of time and space that marked student pathways in the 1990s” (Adelman, 2006)
- The complex and increasingly prevalent experience of employment
Typical focus on linear enrollment patterns and traditional student experiences
- Explains comparatively less about students at commuter institutions
- Reflects time lines more typical of traditional student experiences
- Has not generally incorporated qualitative inquiry or students’ own descriptions

Complex relationships of work on student success (Perna, Cooper & Li, 2006; Bradley, 2006; McDonough & Calderone, 2006)
How do working students, commuter students, and independent students at three institutions in the same metropolitan region describe and conceptualize financial aid policy and how does this relate to their financing strategies?
Approach to the Study

Focus Today:
- Two universities and a multi-campus community college in one metropolitan area
- Applied ethnographic approach (Chambers, 2000)
- Focus groups and interviews
  - 251 Students
  - 71 Faculty & Practitioners
- Combined with analyses from a SLED, to place qualitative findings in context by both region and state.
Student Focus Groups

- Semi-structured interview protocols
- Focused on students’ sense-making
  - Educational and career goals
  - Campus experiences
  - Experiences on the job
  - Family responsibilities
  - Strategies for academic success
- 116 participants recruited via required general education courses and campus contexts
Student Participants

- Parents and non-parents
- Aged 18 to over 55
- Dependent-status and independent-status
- Number of hours worked ranged, and focus groups included students looking for work as well.
Results: Caveats and Context

- Self-reported *perceptions* among participants
- Recent economic context for these perceptions

![Uneven Prosperity Graph](image)

*Uneven Prosperity*

In the U.S., incomes of the top earners have grown at a faster rate than incomes of rest of the population.

Average family income, excluding capital gains, adjusted for inflation:

<table>
<thead>
<tr>
<th>Change between 2000 and 2006:</th>
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<tbody>
<tr>
<td>Bottom 90%</td>
</tr>
<tr>
<td>Top 10% to 5%</td>
</tr>
<tr>
<td>Top 5% to 1%</td>
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<tr>
<td>Top 1% to 0.5%</td>
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<td>Top 0.5% to 0.1%</td>
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<td>Top 0.1% to 0.01%</td>
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<tr>
<td>Top 0.01%</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Number of families:</th>
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<tbody>
<tr>
<td>133,524,900</td>
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<tr>
<td>7,418,050</td>
</tr>
<tr>
<td>5,934,440</td>
</tr>
<tr>
<td>741,805</td>
</tr>
<tr>
<td>593,444</td>
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<tr>
<td>133,525</td>
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<tr>
<td>14,836</td>
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Source: Thomas Piketty and Emmanuel Saez
...and

**Costs jump in lower income groups**

Nationally, paying for college has increased in all income groups when compared to 1999-2000.

**College costs as a percent of median family income**

<table>
<thead>
<tr>
<th>Public four-year colleges and universities</th>
<th>CHANGE</th>
<th>... and two-year</th>
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<tbody>
<tr>
<td>1999-2000</td>
<td>39%</td>
<td>40%</td>
</tr>
<tr>
<td>2007-2008</td>
<td>55</td>
<td>49</td>
</tr>
<tr>
<td>Lowest</td>
<td>23</td>
<td>22</td>
</tr>
<tr>
<td>Lower-middle</td>
<td>18</td>
<td>15</td>
</tr>
<tr>
<td>Middle</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>Upper-middle</td>
<td>10</td>
<td>13</td>
</tr>
<tr>
<td>Highest</td>
<td>7</td>
<td>7</td>
</tr>
</tbody>
</table>

**NOTE:** Costs include tuition, room and board without financial aid; figures don’t add to 100 due to rounding.

**SOURCE:** The National Center for Public Policy and Higher Education
Decline in jobs:

In 1970, **48.8%** of the area’s labor force held manufacturing jobs

In 2000... **19%**.

(Barnes, 2005, p.24).
• Students expressed uncertainty and anxiety in describing financial aid policy and processes

• Students statements often included misinformation and misconceptions
When I started here I got Pell Grants. ...At that time my daughter was in college, ...so she was kind of part of my household on paper. So all of a sudden, I don’t know if it’s because once she ... went into grad school ...it was like, “No more Pell Grant. You have to pay.”

53-year-old White mother of grown children
I mean if you don’t have...everything together you’re not going to get your refund check. Your classes are not going to get paid for and it’s going to look like...you’re not going to pay for your tuition... So you might get dropped from your classes. Then you get a hold on your account. That means you can’t get books, that means you can’t send your transcript out ....

White independent student in her mid-20s, works full-time
“…. there’s nothing they can do when your situation changes. Like I worked January through July of last year. You do your FASFA form….They know that I’ve made money and they don’t look, I mean I’m not eligible again to fill out another FASFA form until next year.”
Community colleges are the only places you will not have to get a loan on the undergraduate... You have to go into another associate’s degree in order to keep getting a Pell Grant...

- Returning student in her 40’s
Theme Two: Financial Aid and Financial Stress

• Financial aid policy does not fit well with many students’ financial and personal realities, especially for those participants who reported significant financial stress.

• Social and political contexts shape the expectations of the policy makers, institutions, practitioners and students in interactions surrounding financial aid.
Spontaneous Reports of Life Stress

- child care responsibilities
- child care costs
- caring for a disabled family member
- unreliable car
- receiving state aid or social security
- loans in default
- inability to purchase textbooks
- on the “verge of homelessness”
“...too many questions asked...”

When my GPA was high and I was able to get a student loan it’s just too many questions asked. ...It was like they want to give you what they want to give you. You’ve got to pay that money back. Do you understand? .... I don’t think that it should be like that. If your grades are good and you need that loan, they should give it to you because you need it.

*Latina student in her 40s*
“...worse than...at the aid office...”

- But when you go ... to financial aid they feel like it’s coming out of their own pocket to give you money to pay for your classes. [It’s] worse than working with the folks at the aid office. They talk to you like you don’t know nothing, like you’re dumb. To me that just makes me really teed off.

    African American mother in her late 30s
...how am I living the high life?

- Even financial aid, I guess I got really angry ...but I have to be practical. [The financial aid office] is under some rules and regulations that are given by the government and the schools... I called [the officer] the keeper of the gate and I sort of accused them [of acting] like it was their money. Because I just felt like, “Why can’t I get a Pell Grant?” ... How am I living the high life?

   But, you know, they plug in these numbers and I know they say it’s getting tighter and tighter and tighter.

- Mother in her 50’s
Theme Three: Financing College

- Students create their own “packages” with the elements and knowledge available to them.

- Students use their own implicit theories and draw on sources of knowledge that they are personally comfortable with to assemble a strategy for financing college.
...I’m just now getting started, but I’m scared that within the two years my financial aid will run out. And I did take on a student loan. I first... began college at [university] and it took me a long [pause] time to pay that student loan off, but I did it. And I do not want another student loan. So what I’m trying to do is go for the gusto: work, [workforce development program money], [merit] scholarship

African American returning student, in her 30s
Discussion

- Policy Ideals.... Real Families...
  - A predictable process
  - Dependent status
  - The role of loans
  - Sources of information
  - Socio-political contexts informing interactions around financial aid
What Next?
Contact Us

Indiana University
Project on Academic Success

http://pas.indiana.edu
mziskin@indiana.edu

Paper available for download:
http://pas.indiana.edu/mwsc/