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Putting money in the right places: Supporting first-generation African American women in college

To enhance the college success of African American women, greater resources for need-based financial aid, early intervention programs, and mentoring programs for underrepresented students are needed.

Despite policy and programmatic attempts to improve the postsecondary success of African American students, they remain less likely to enroll in institutions of higher education, and they are less likely to persist through degree completion than are White students (Pathways to College Network, 2003). Financial barriers are one reason for this discrepancy, particularly for first-generation students. Even among college-qualified high school students, some students either do not enroll in college or are unable to persist because of a lack of financial resources (St. John et al., 2005; Ficklen & Stone, 2002). Yet, even when financial aid is available and students are aware of this aid and able to apply for it, the *type* of financial aid matters. Students of color are often more resistant to taking out loans, resulting in financial barriers to college access for these students (St. John et al., 2005).

Coupled with a lack of financial resources, some students experience differential academic preparation in primary or secondary education, influencing their chances for academic success in college (Heller, 2002). Early intervention programs, which identify potentially 'at-risk' students and provide them with college-related academic, social, and financial preparation, positively affect both the matriculation and persistence of underrepresented students (St. John et al., 2003). This brief, reporting on data from an ethnographic study, seeks to provide additional, in-depth evidence regarding academic and financial barriers to enrollment and persistence.

This brief considers the policy implications of the college experiences of African American women at a predominantly White, research institution. The findings of this ethnographic study indicate that first-generation Black women

grappled with academic and financial barriers to both their initial and continued transitions through college. Their struggles suggest a need to put resources toward need-based financial aid, early intervention programs providing both financial and academic assistance, and continued support/mentoring programs.

The data presented here are part of a larger, critical ethnographic study of 30 Black women's college experiences and identity (Winkle-Wagner, in press; Winkle-Wagner, 2006). I primarily focus on the 25 first-generation women in the study. The research site was a large, predominantly White, public, midwestern, Carnegie Research Extensive institution of higher education. The women were separated into 8 focus groups which met biweekly for a period of 9 months. The primary research question for this brief was: What influences the early and continued college transitions of first-generation African American women?

Academic and financial roadblocks to educational success

Recently, scholars have studied what affects student success by investigating students' transition processes, both early in their college careers and throughout college to degree completion (Goldrick-Rab, Carter, & Winkle-Wagner, 2007). In general, studies focus on the first-year transition and its subsequent impact on student success and persistence (Eimers & Pike, 1997). Other scholarship considers the campus experiences of students, identifying factors that influence student transitions in the later years of college such as the campus climate and the isolation experienced by students of color on predominantly White campuses (Cabrera et al., 1999; Feagin, Vera, & Imani, 1996).

Also affecting this transition process, or a students' ability to matriculate and persist through degree programs in college, are financial and academic issues. Academic preparation, or lack thereof,

is one of the most significant barriers to access. Often using a deficiency model, where the individual students are blamed for their lack of academic preparation, many studies highlight the link between college preparatory coursework (math, science, and English) and college enrollment (Horn & Bobbitt, 2000). Scholars have identified academic barriers faced by many students, such as a lack of high school preparatory programs/classes or tracking into curricula which are not college-preparatory (Blau, 2004).

Coupled with the potential for differential primary and secondary academic preparation, the gap in college participation rates between students in the lowest-income quartile and those in the highest-income quartiles is much larger than it was 30 years ago, and the gap continues to widen (Heller, 2004). One of the most significant roles of federal and state governments in post-secondary education in the United States is to close that gap through the

Over half of the participants stated that campus-based programs like Upward Bound were the primary factor that prepared them academically and socially for college, and that without these programs, they would not have been in college.

provision of funding in the form of grants and loans to students. Since the 1980s, there has been a dramatic shift in federal postsecondary funding from grants to loans (Ficklen & Stone, 2002).

There has also been a shift from financially supporting low-income students to supporting middle income students, often in the form of merit-based aid programs (St. John et al., 2003; Heller, 2004). The outcome of these dramatic shifts at the federal level results in an estimated one-half of high school graduates from low- and middle-income backgrounds being unable to attend four-year institutions because of financial barriers (Ficklen & Stone, 2002).

Funding for state-funded grants has increased over the past two decades to provide aid to students who would otherwise be left out of higher education (Heller, 2004). Some states have implemented early intervention programs to provide need-based financial aid to students. For example, the Twenty-First Century Scholars Program in Indiana

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(St. John et al., 2003) is considered a model program because it provides elements of financial need, as well as support programs for academic achievement. In addition to fully funding students throughout college in any institution in the state of Indiana, students commit to the Twenty-First Century Scholars Program as early as fifth grade and are mentored through high school, the college application and student loan application processes, and throughout their college careers. Outcomes of this program indicate that this early guarantee of financial aid provides incentives for low-income students to prepare for college academically (St. John et al., 2003), increasing access more generally.

College transitions and experiences of first-generation African American women

The need for need-based financial aid

All of the first-generation African American women named money as one of the primary factors in their decision to matriculate and to continue enrollment in college. All of the women used a combination of loans, scholarships, work study, or grants to pay for their college costs. Nearly all of the first-generation women worked at least 20–40 hours per week in multiple jobs in order to pay for college and living expenses. Some of the women worked over 40 hours per week, just trying to make enough money to finance their educational expenses. The need to work to pay for college kept many of the women from becoming involved on

campus in the way that they would have liked. In particular, the data indicated that the women felt that they *needed* to work to pay living expenses and tuition, it was not perceived as a choice.

At times, the lack of money resulted in a struggle to meet basic needs, such as food. Leila, a sophomore business major, indicated two months before the end of the fall semester that she was “struggling with meal points,” meaning that she would soon run out of money to purchase food at the cafeteria for the remainder of the semester. Even if students were able to secure financial aid to pay for tuition, they often did not receive enough aid to pay for their full living expenses.

Most of the women in this study who worked more than 20 hours per week did it because they needed money for food and rent. However, sometimes the women also worked to support their families back home. Mercedes, a first-year undecided major, sent the money obtained through these part-time jobs to her mother to help her pay her bills, leaving Mercedes with little or no money for her own expenses.

This was not an uncommon discussion with the women—when asked, many of the women admitted that they sent money home to their families. For example, Turquoise, a senior recreation major who qualified for work study, reflected on the way that she attempted to support her family while also trying to make ends meet in college:

The [work study] pay was low. I needed more money to pay my bills, so that required me to work an outside job. And to them, that was a big issue because we were discouraged from the job to work outside employment. But, literally I had no choice about it. My mom was retired and she is all I had. So I had to take care of myself and my responsibilities. Usually I worked two or three jobs.

FAST FACTS

African American students are less likely to enroll in and graduate from college than are White students.

African American women are more likely to enroll in and complete college degrees than are Black men.

Many African American students experience differential academic preparation, affecting their ability to succeed in college.

Source: Heller, 2002; Hoffman & Llagas, 2003; *The Journal of Blacks in Higher Education*, 2007

It is worth mentioning that Turquoise was highly averse to taking out loans. Like many of the African American women in this study, Turquoise felt pressured to financially support her family with the little income that she had. Some of the women even sent their financial aid loan refund checks home to help their families.

Michelle, a senior public health major, reflected on both the academic

and financial barriers that she had experienced:

When I came to college, I had \$2,500 that I saved. When I first saved money when I was 14, it was an idea. Because at my high school, there is no summer school, there is no alternative school; it was not a really good school. And, it just felt like the city I lived in was weighing me down. I think that I was smart and I was the first one to go to college. I've been working for a long, long time. And then since I've been in school I've had to work (laughs). I've worked because ... I had to.

The \$2,500 that Michelle saved only lasted the first semester of her college career. Michelle's story was not unlike other first-generation African American women, many of whom struggled desperately to make ends meet financially during college in addition to working to overcome academic barriers from high

FAST FACTS

Among college-qualified students, many students are either unable to enroll in college or do not persist because of financial barriers.

Early intervention programs, providing both financial and academic assistance, positively affect the persistence of African American students

Source: St. John, Musoba, & Simmons, 2003; St. John, Paulsen, & Carter, 2005

school. When asked who they wanted to be in the future, overwhelmingly first-generation students said "wealthy" or "rich" because they didn't want to continue to struggle financially.

For the women who did receive financial aid in the form of loans, many of the women were unsure how to budget this money. Krystal, a first-year sports management major, compared her experience to that of her White peers:

[Some students] are the ones not taking school seriously. There's a whole bunch of people here who get refund checks who don't take it seriously. That's frustrating to me because I wish I would have got the money [they] got. [White students] are skipping classes and aren't doing school cause [they] didn't pay for it. When something is yours you take better care of it than when it's not and that's how it is with them. Since they don't have to pay for it it's like 'well whatever.' But if they did it would be a totally different process.

As Krystal indicates, while many first-generation students entered college with low financial resources, they often did not know how to budget the little money they had. Krystal spent her entire student loan check in the first two weeks of the semester and was left paying the rest of her semester expenditures with a credit card.

Related to the issue of budgeting money, credit card debt was a significant issue for all of the first-generation

Nearly all of the first-generation women worked at least 20-40 hours per week in multiple jobs in order to pay for college and living expenses.

women in the study, and this is consistent with other studies (Norvilitis, Szablicki, Wilson, 2003). Isis, a senior nonprofit management major, confessed, "I am considering taking off a semester to pay off my credit card debt." Many of the first-generation women stated that they had to pay for tuition, housing, and their books with credit cards.

The necessity of early intervention and mentoring programs

Most of the first-generation African American women in this study were involved in some type of early intervention program, such as the Scholars Program.¹ This program was a state-level, need-based program that identified students in fifth grade, offering them full tuition funding if they graduated from high school, applied for college and financial aid, and kept from getting into trouble (i.e., going to jail, drinking underage, etc.). Some women were involved in a TRIO program such as Upward Bound, or a campus-based program which brought students to campus before starting college, allowing them to take courses and providing tutoring. For

¹ This is a pseudonym to protect the participants' identity.

example, Mercedes, a first-year undecided major, noted that “without Upward Bound, I would not have been here.” Over half of the participants echoed Mercedes’ sentiment that either Upward Bound or the campus-based programs were the primary factor which prepared them academically and socially for college, and that without these programs, they would not have been in college.

During college, many of the women continued to receive their primary academic and social support from these programs, or from the leaders of these programs. For example, Krystal, who had been a participant in Upward Bound, still relied on support from her Upward Bound mentor. She said: “I don’t know what I would do in college without [Mr. Timons]. He still checks on me all the time.” This

For the women who did receive financial aid in the form of loans, many of the women were unsure how to budget this money.

was not unusual for the women involved in these early intervention programs.

These findings also provide a rationale for the importance of mentoring programs. Over half of the women were involved in a campus-based mentoring program that matched underrepresented students with faculty and staff of color. During the course of the data collection process, this program nearly lost its funding because campus resources

were so tight. Funding this program through federal or state support would have helped to ensure the continuation of this vital support system, despite resource issues at the university level.

IMPLICATIONS AND RECOMMENDATIONS

According to this study, first-generation African American women face academic and financial barriers that could influence their ability to enroll in and persist through degree programs in higher education. Those women who were able to overcome these barriers did so in large part because of a combination of need-based financial aid, early intervention programs, and continued mentoring/support programs on campus. To facilitate the early and continued transitions of first-generation African American women, these data indicate that the necessary resources, financial and otherwise, must be put toward those programs that will most readily provide useful support. The following policy implications focus on ways to mitigate some of these barriers.

1. Emphasize need-based financial aid.

All of the women in this study strongly voiced the importance of need-based financial aid, indicating that without their need-based aid, they either would not have matriculated in the first place, or they would not have been able to persist through their degree programs. These findings suggest that the national trend toward merit-based financial aid could be particularly detrimental to

college access and success for first-generation, underrepresented students.

2. Continue funding early intervention programs.

The findings of this study indicate the necessity of offering early intervention in the form of need-based funding and academic preparation support to facilitate the access and persistence of students from underrepresented groups. Many of the women were involved in statewide early intervention programs and/or federal TRIO programs that offered need-based financial support for college. The women described this as the primary factor in both their decision to attend college and their decision to persist through degree programs. In recent years, the political climate for funding federally based programs has been chilly and financial resources for these programs have decreased considerably, particularly the funding of Upward Bound, one of the more extensive early intervention programs that offers continued financial and academic support (Kuenzi, 2005). The data in this brief maintains the importance of these programs for the access and success of first-generation African American women in particular.

3. Create and/or maintain institutionalized mentoring or support groups.

The women indicated a strong desire to have mentoring and support. Over half of the participants were involved in an institutionally based mentoring program. The data here suggest that

these programs are integral to the persistence decisions of first-generation African American women in particular, providing a good rationale for introduction and/or continuation of these programs. Yet, in this case, the program was in serious financial crisis at the end of the study and was at risk of not continuing due to limited institutional resources. If the funding for these programs could be federally or state-based, programs such as this one

would be less vulnerable to reductions in institutional support.

4. Provide programmatic efforts regarding budgeting and credit card debt.

There was a serious need to provide the women in this study with training on budgeting and debt management, specifically on the impact of different types of debt. For example, many of the women were resistant to taking

out student loans even though loans would not need to be paid until six months after they graduated from college. Yet, these same women were willing to take on credit card debt, which carries a much higher interest rate and requires immediate payment. Students need to be counseled on the differential impact of various types of debt. These programs could be made part of early intervention or continued mentoring or support structures.

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