# WHERE IS THE EQUITY? DIFFERENT STATES, DIFFERENT HURDLES AND RULES FOR INTERNATIONAL STUDENTS: AFFORDABILITY OF AND ACCESS TO U.S. HIGHER EDUCATION FOR INTERNATIONAL STUDENTS

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ABSTRACT: Recent reports reveal that due to many factors, the U.S. has experienced an unprecedented decline in attracting new international students (IIE, 2017) in higher education. In addition to obvious changes in the political climate and competition, national and institutional barriers contribute to this phenomenon. Other countries, specifically Australia, Canada, and England are seeing their international student population increase while the United States continues to show a consistent decline over the last 10 years. Moreover, the cost of attendance, fees, and additional charges applied to foreign students, vary by dozens of thousands of dollars on institutional or state levels (SHEEO, 2008; US News, 2012). Examining international student residency classification issues from a critical race theory perspective, this study included an institutional survey and quantitative analysis of institutional, state, and federal policies. Our objectives were to (1) examine the costs associated with access to undergraduate and graduate education, (2) identify potential challenges to equal opportunity and access of international students, and (3) provide recommendations for increasing the affordability and enrollments of this student population.

Keywords: international students, higher education, affordability, residency, classification, equity

During the 21<sup>st</sup> century, globalization has continued to fulfill predictions as a dominant force in business, politics, economics and education (Deardorff, Witt, & Heyl, 2012). While globalization may be defined as the many forms of worldwide social interaction, which are interdependent across the spheres of economics, politics, science, technology, cultural exchange, social communications, and the environment, there is a distinction between it and internationalization (Mitchell & Nielsen, 2012). Instead, the traditional definition of internationalization in higher education more specifically focuses on the responses of said institutions to globalization (Knight, 1998). For instance, the response to globalization is seen through actions of internationalization in terms of the exchange of knowledge, research, academics, and students worldwide. (Altbach, 2016; Brown & Jones, 2007). However, more recently research has contributed to refining this definition to be that internationalization not only includes the actions which result from globalization, but also is a contributor to it (Maringe, & Foskett, 2012; Teichler, 2017).

These distinctions among globalization and internationalization in our world in general, and adult and higher education more specifically, are important because the terms help us discuss the all-encompassing scope of these phenomena, their impact, and changes. We also need the concepts and terminology to help adult and higher education institutions understand the world in which our learners are functioning and need to be successful upon completion of their studies. Even when we work only at a local site, the 21<sup>st</sup> century

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workplace is a global, interconnected, rapidly changing, cross-cultural context (Partnership for 21<sup>st</sup> Century Learning, 2015).

Therefore, 21<sup>st</sup> Century Skills continue to be a focus for business success and, correspondingly, for adult, continuing and higher education outcomes (King, 2017; Partnership for 21<sup>st</sup> Century Learning, 2015; Pellegrino & Hilton, 2014). Cross- cultural communication and global awareness are consistently included in the repertoire of the skills required for success in the 21<sup>st</sup> Century (Fink, 2013; Partnership for 21<sup>st</sup> Century Learning, 2015). Furthermore, higher education institutions must not only teach, but also model diversity and social justice practices to prepare adults to understand the global, cross-cultural context of their lives and work (Fink, 2013). However, this study addresses the fact that currently U.S. higher education institutions experience a contradicting trend which supports unequal practices and opposes the globalization, cross-cultural and diversity needs of their students and organizations.

Worldwide, trends in higher education international student enrollments reflect shifts in economic and political policies. In 2017, an unusual finding was reported by The Institute of International Education (IEE) that the U.S. had attracted fewer international students than the prior year. Simultaneously, over the last ten years, while other countries who enroll large numbers of international students (Australia, England and Canada) had experienced increases in enrollments, the U.S. had demonstrated variable increases and decreases in these students' choices to attend. While there are many factors which contribute to students' choices in a postsecondary institution, the cost of education continues to be a major concern (Lowell et al. 2007; Lange, 2013; Naido, 2007). At a time when U.S. higher education institutions are experiencing financial cutbacks from many directions, loss of revenue through decreased international student enrollments exacerbates financial concerns. Moreover, decreased international student enrollments directly result in decreased global diversity in student representation and fewer crosscultural experiences among all members of a given higher education institution. Our focus is whether there is equity in international students' admissions practices in U.S. public higher education institutions.

This study used the lens of critical race theory to examine the issues of diversity and social justice through international student access and affordability in U.S. public higher education institutions. The study's objectives were to (1) examine the costs associated with access to undergraduate and graduate education, (2) identify potential challenges to equal opportunity and access of international students, and (3) provide recommendations for increasing the affordability and enrollments of this student population. This paper presents preliminary findings as the detailed analysis is still in progress.

## **Critical Race Theory**

Given the social justice focus of this research, critical race theory (CRT) was selected as the theoretical framework for this study. This study examined the issues of power and privilege through higher education institutions' practices in setting international students' entrance requirements, tuition rates and fees. CRT has its roots in radical feminism

critical legal study; it specifically focuses on examining and transforming the a priori relationship among race, racism, and power (Delgado & Stefanic, 2017).

A foundational premise of CRT is that at various points in time, the members of a society who have the dominant (usually majority) position will racialize different minority groups (Delgado & Stefanic, 2017). At this point in time, CRT provides a lens to deconstruct these assumptions of race and racism and develop opportunities to not only understand the minority experiences, perspectives and needs, but also ultimately cultivate voice (Delgado & Stefanic, 2017; Morfin, et al 2006). However, Closson (2010) reminded us that CRT emerged from the inequalities exerted or assumed in a society which holds the white race and experience as normative; therefore, demonstrating race as endemic to CRT. Her article provided a concise, well-researched detail of the history of CRT, differences among CRT and Afrocentrism, inclusion of people of color in CRT, and the application of CRT to adult and higher education.

Most often applied to issues related to people of color in the U.S. educational research, Huber (2010) described how educational research pursued from a CRT foundation exposes oppression and reorients experiences of people of color (and research about them) so that race is at the center of their experience. Similarly, in research regarding U.S. international students, CRT provides an opportunity to re-examine experiences, policies and procedures while exposing oppressive assumptions. In this case, regarding international students enrolled in U.S. public institutions, does residency classification result in inequitable higher education admissions policies and procedures?

# **Residency Classification**

In the U.S., the cost of attendance for international students constitutes the main area where policies and regulations are developed or implemented on a case-by-case basis (whether at the institutional or state level). It is well known that at public higher education institutions, U.S. citizens who are state residents often pay a different rate of tuition compared to those who are not state residents. However, the variables related to international student costs are more numerous, complex, and confusing. In many cases, international students may commit to an institution without knowing the total costs of attendance, including fees, deposits, and overall tuition. The nature of existing policies and practices is primarily reflected in foreign student residency classification.

Most international students in the United States are classified as non-residents or out-of-state students and, as such, pay higher tuition and fees than resident students (OECD, 2016). However, further analysis reveals that foreign student residency is often determined by individual state or institutional policies, which can vary greatly. What makes this issue more complicated is the fact that there are no unified databases, or any other resources, that clearly identify these differences and assist prospective students in making better informed choices regarding their future destinations, institutions, and programs.

As an illustration, all international students in the following states pay non-resident tuition fees: Alabama, Florida, Georgia, Iowa, Nebraska, North Dakota, Pennsylvania, Texas, and Virginia. In comparison, some states allow their higher education institutions to establish separate policies in this regard - Delaware, Illinois, Indiana, New Jersey, North Carolina, Tennessee. (SHEEO, 2008). In these states, foreign student residency is classified in numerous, and often very contrasting ways. The review of residency classification on some of institutional websites revealed a multitude of different practices, often very challenging to compare, or even understand. Some of the examples included, but are not limited to: offering resident classification to foreign students, providing resident tuition rates only for high achieving students, or only for first-year students, charging the same non-resident rate as for domestic students, applying fixed non-resident rates higher than those offered to domestic in-state or out-of-state students, etc. Another approach is that some institutions apply surcharges above the non-resident tuition by introducing a third, higher tier specifically designed for international students.

Inconsistent practices among institutions are further reflected in the fact that some U.S. higher education institutions apply additional charges, justified by the costs of special programs, or government imposed foreign student monitoring systems. Based on a 2012 report, examples of these additional costs for international students range from \$50 to \$500 per semester at Columbia University (NY) and Ohio State University respectively. (US News).

Over the course of four-years, resident and non-resident tuition costs can vary by thousands of dollars per semester, and different classifications in this regard can lead to either substantial savings or costs for international students. Consequently, foreign students' lack of familiarity with this issue, and their initial cost estimates, can deter many of them from pursuing their education in the U.S.

A further disjuncture is experienced in the admissions process established for international students. As documented in a recent National Association for College Admission Counseling report, oftentimes, international students have a different admission process and set of requirements than domestic students (Clindeinst, & Koranteng, 2017). Such variability introduces concerns and potential questions regarding the integrity of the admission process, the quality of incoming students, and institutional accountability. These issues present the possibility that, instead of the best-qualified international students, institutions may enroll those who are the best-financed.

# **Research Design**

A quantitative research design was established for this study which included data collection through a survey of institutional, state, and federal policies. The research questions examined in this study included:

- (1) What are the costs associated with access and affordability across undergraduate and graduate enrollments at U.S. higher education institutions?
- (2) What are the potential challenges to equal opportunity and access for international students at U.S. higher education institutions?

(3) What are recommendations for increasing the affordability and enrollments of international students at U.S. higher education institutions?

#### Instrumentation

Using the research questions as a guide, a brief email-based survey was developed for data collection. This survey included six main questions: most answers were multiple choice, while two required brief responses. The researchers designed the survey for maximum response rate and data, while emphasizing conciseness. We used an additional strategy, which while labor intensive, proved beneficial. Instead of using an online survey portal, each survey was sent manually to each recipient. The potential participant did not have to visit an external site, they only had to click the items they selected or briefly answer two questions. We selected these strategies based on low online survey response rates often received and past positive results with these approaches (Dillman, 2000; Dillman, Smyth, & Christian, 2014).

#### **Data Collection**

Initially, the survey was distributed via email in planned to be distributed in January/February 2018 via to 600 potential participants. The email addresses for the recipients had been cultivated from analysis of websites and databases of U.S. public institutions which offer bachelor's degrees. However, two circumstances led to delaying most of the data collection until Summer 2018. First, due to a backlog in the IRB system the study experienced extraordinary delays in the IRB approval process. Second, the response rate to the first wave (10%) of surveys which were sent in late Spring 2018 was exceedingly low. Reviewing the academic calendar, the researchers made the decision to delay sending the rest of the survey requests until June, when it would be likely that administrators would be less busy and more receptive to responding to our request.

The strategy to gather data in early summer rather than late spring proved to be beneficial as the response rate greatly increased in the later distributions. However, it has resulted in our not being able to provide all research results until the conference presentation; this paper provides preliminary data analysis.

One week after the initial email, a first reminder was sent to the institutions who had not completed the survey. The data collection ended 30 days after the first email was distributed. In addition, follow-up phone calls were made to approximately 25 institutions to encourage responses.

In total, 220 responses were received from the 573 valid institutions, which represented a return rate of 37.8 %. According to other recent studies of higher education leaders, a threshold of 35% is appropriate for sampling data to be representative of the population. Institutions from 44 of the 50 U.S. states provided responses. Those states which did not participate had very few public universities (Maine, Mississippi, North Dakota, Rhode Island, Virginia, and Wyoming), which meant that the probability of a volunteer response was much lower. For instance, based on our criteria, New York has 25 public institutions, while Rhode Island only has two. Further review of the participating institutions revealed that they demonstrated variation across a geographical distribution of northern border,

southern, eastern seaboard, west coast and middle states (32, 36, 67, 31 and 40 respectively). (Different geographical splits were tested and found to have similar balance.) Based on survey research literature; therefore, a response rate of 37% should not negatively affect analysis and the sample can be considered representative (Fowler, 2014; Lohr, 1999).

During data collection, many of the initial email addresses were incorrect (they "bounced") or responses were received that another person was better qualified to complete the survey. In the first case, we revisited the institutions' website or made phone calls to find potential corrections. In the latter case, the survey was re-sent to those new email addresses. In total, this process proved to be very labor intensive and slow; however, the survey response rate and garnered data proved beneficial. Based on the literature, our experience was not uncommon for email lists derived from websites; as such lists often include inaccuracies and require further refinement through other data mining strategies (Van Selm & Jankowski, 2006).

Individual participants' identities remained confidential. The data remained linked only to the relevant institution. Collected data was de-identified of any personal information so that the only remaining identifiers included the name of the institution that provided the requested information.

## **Findings and Analysis**

Due to the unexpected need for a two-staged survey distribution, this paper presents preliminary analysis of the data as such work continues during summer 2018. At the conference, the complete analysis will be provided and discussed. Based on the survey results, the following findings provided answers to the research questions we had posed for this study.

(1) What are the costs associated with access and affordability at U.S. higher education institutions? Regarding Research Question One, a most unusual trend emerged in our analysis of these data. Based on residency classification, undergraduate students may be required to submit large pre-paid fees to the college or university prior to attending. Specifically, international students who seek to accept the offer of bachelor's degree enrollment in a U.S. public institution must first submit a deposit ranging from several hundreds to several thousands of dollars. In comparison, at these same institutions, undergraduate domestic students are not required to submit "security deposits" or "housing deposits" prior to enrollment.

The data revealed that 30 of the 270 participating institutions (or 11.11%) currently have these mandatory deposit charges for international students. However, several also noted that they would be instituting new charges in this regard starting fall 2018. These new fees are not included in our current dataset.

In many cases, these pre-paid "security deposits" or "housing deposits" are not reimbursed to the students; hence, they are nonrefundable. In some cases, it is noted that once students have completed their degree and paid all fees they might have an opportunity to file for a refund of some or all the security deposit. However, this policy

has two important caveats. First, it seems to the be the exception among institutions, Second, the request for a refund is not guaranteed to be honored. For example, in some cases, once all fees and tuition are paid, at some institutions, if a student fulfills the criteria of financial exigency, a refund application process may be available. However, even when a policy and criteria exist, the final decision lies with the institution and is never assured.

Another dimension of this pre-enrollment security deposit is that it is less likely required of international students enrolling in graduate. The fiscal requirement is clearly assessed among undergraduate international students.

What are the potential challenges to equal opportunity and access for international students at U.S. higher education institutions? At U.S. higher education institutions, the "security deposits" and housing deposits" identified in Research Question One, pose a specific and significant challenge for equal opportunity and access for international students. U.S. immigration policies require that all international students file the I-20, Certificate of Eligibility for Nonimmigrant Student Status which demonstrates they document that they already possess all the finances which will be required for their tuition, room, board and health insurance for their entire period of study as well as finances to support any dependents who accompany them to the U.S. (See Table 1) (U.S. Department of Homeland Security, 2018). This requirement means that to pursue an undergraduate degree at some U.S. public institutions an international student, prior to being able to enroll or receive their international student visa, must submit bank documents showing the total sum of monies (as defined in the I-20 and above) for all four years, and funds for dependents who will reside with them.

The time frame of the admissions process is another significant governmental and institutional challenge, related to the charges discussed above, which IS students uniquely face. Due to I-20 and institutional requirements, IS students endure an admissions process spanning 180 days. When compared to a domestic students' 60-90 days admissions timeframe, the hardship and inequity may include financial, social, emotional, educational, and career repercussions. Some of the participating HEIs policies illustrated this hardship in the connection between admissions timeframe and the extra mandatory charges. Such institutions required requests for mandatory charges refunds prior to dates when most IS would have received their admissions decisions. For example, any IS student who applied to a college and was not accepted after the deadline for refund applications, would forfeit his or her monies. Depending upon the institution, the extent of hardship would vary from the combined charges of hundreds to thousands of dollars. Domestic students do not encounter this costly and challenging obstacle.

#### **Discussion**

Among U.S. public institutions which award bachelor's degrees, these data revealed a surprising differentiation among domestic and international student financial requirements for undergraduate students. Especially when coupled with the large sums required to fulfill F-1 visa requirements (I-20, Certificate of Eligibility for Nonimmigrant

Student Status), the prepaid, and often nonrefundable, "security post" and "housing deposit" fees which range from hundreds to thousands of dollars, pose a substantial barrier for international students considering study in the US.

Table 1 provides a modest estimate of the Certificate of Eligibility related costs supplied in the U.S. Department of Homeland Security's I-20 form. Table 2 extends these I-20 calculations to include the pre-enrollment fees international students must pay (or show evidence of) for four years of study, the potential "security deposit" which some institutions require, and health insurance fees. Health insurance estimates were determined based on information from the International Student Insurance website (Envisage, 2018). These calculations reveal that while domestic in-state and out-of-state undergraduate students have no-pre-paid or financial assurance requirements, international students' may be required to expense or provide evidence of \$81,500-\$89,500.

Table 1. Example Cost Estimates in I-20, Certificate of Eligibility for Nonimmigrant Student Status (U.S. Department of Homeland Security, 2018).

Estimated average costs for 9 months	USD (\$)	Student's funding for 9 months	USD (\$)
Tuition and fees	\$ 15,000	Personal funds	\$19,000
Living expenses	4,000	Funds from This School	
Expenses of dependents (0)	0	Funds from Another Source	
Other	0	On-Campus Employment	
Total	\$19,000	TOTAL	\$19,000

Table 2.

International vs Domestic Students Comparison: Estimates of Fees to be Paid Prior to Enrollment to Study in U.S. Public HEI

Fees paid prior to enrollment	Domestic students	Out of state domestic students	Inte	rnational stude	ents
"Security deposit"	\$ 0	\$ 0	\$ 50	\$ 1000	\$ 8000
Visas, Immigration documents, immunizations	\$ 0	\$ 0	\$ 1000	\$ 1000	\$ 1000
Per year I-20 Certificate of Eligibility Estimate x 4 years of study	\$ 0	\$ 0	\$ 76000	\$ 76000	\$ 76000
Student Health Insurance (Average \$100/month x 4 years)	\$ 0	\$ 0	\$ 4800	\$ 4800	\$ 4800
TOTAL	\$ 0	\$ 0	\$ 81850	\$ 82800	\$ 89800

In addition, to the obvious financial barriers which these financial sums impose, these policies communicate clearly to international students and their families from U.S. higher education institutions that they are entering a system and culture of control and distrust. As international students, they will have many more requirements, barriers, and demands than domestic students.

However, the fiscal burden that these policies incur on the international students may not end with their undergraduate education. One must also consider what it means for their transition to the workforce. Setting aside the U.S. immigration timelines for work placement in the US, international students and their families will have expended nearly \$90,000 more than domestic students for their undergraduate education. When the graduates begin job hunting, need to relocate, lease apartments, etc. individual and/or family cash reserves will have already been substantially or severely depleted. Such barriers in workforce transitioning further continues the inequities international students will have experienced during their studies.

At what point, will these students begin to transition beyond the oppression of the dominant culture? When will the students and their families begin to realize any return on investment (ROI), so that studying in the U.S. may begin to be an equalizer or advantage, rather than a disadvantage? Inevitably, this may lead to successful graduates returning to their native countries, and not remaining in the U.S. upon degree completion.

In fact, our data demonstrated that the historical context of our study was very important when considering these questions. Several institutions volunteered information that the security deposits had been established in the past 12 months (Summer 2017- Summer 2018). In addition, additional participants share that while their institutions did not have such fees currently, they would have them effective fall 2018.

This evidence raises more questions. Could such policies in fact be a form of U.S. HEI risk management strategy? Perhaps, since the senior federal administration has been changing international visa and immigration policy so frequently since 2017, U.S. HEI's find international student enrollment more high risk and expensive to support. These newly developed fees could be in response to legal costs, and student support of visa changes, exceptions, and extensions, as a few examples of related costs that colleges and universities could be incurring now or expecting in the future. Are these fees imposed on speculation, based on escalating costs, or in response to other economic, political, or social agenda? This study unearthed a plethora of questions to guide future research regarding the role of residency classification and U.S. policies for undergraduate enrollment.

#### **Limitations and Delimitations**

Considering this study's findings, the major delimitation of this research is especially important: this study only examined the affordability and access related to enrollment of IS in U.S. public institutions. Given that private institutions generally charge higher tuition fees and have fewer state and federal controls exerted upon their tuition rates, the

same study examining IS enrollments in private U.S. HEIs would likely yield greater tuition disparities and IS focused charges than identified in the public HEI sample. Therefore, we recognize the public HEI focus of this present study and the need to pursue additional research among private HEIs.

Regarding limitations, all research needs to recognize them; this study presented several usual and distinct ones. A survey study is always dependent on the choice of recipients to respond. Therefore, we must consider that the data represents the perspectives of a volunteer sample. As such, volunteer respondents may be especially interested in the subject or research in general, have a viewpoint to communicate, or have other reasons for participation which may not be representative of the entire population. Nonetheless, survey research which meets standard research guidelines is meritorious in understanding trends, perspectives and needs in education and the social sciences (Dillman, 2000; Dillman, Smyth, & Christian, 2014; Van Selm & Jankowski, 2006).

Another limitation, or contextual note, of this study is the historical context, specifically the current U.S. presidential administration policies regarding immigration. Since the denial of visas and entry of individuals from some countries in spring 2017 and aggressive actions towards undocumented aliens, the international perspective of the U.S. has shifted greatly. Evidence of such change was seen in the summer of 2018, where protests met the president of the U.S. in the UK (CBS, 2018) (usually considered a close ally of the U.S.) and he earned a 23% approval rating in Europe as a whole (Haltiwanger, 2018). At this time, it is well documented that current and prospective international students are concerned of studying in the U.S. due to the current administration's policies towards international visitors and residents (Glum 2017; Redden, 2018). Certainly, any survey regarding international students conducted during this time will be impacted by these policies, actions, and political climate.

#### Recommendations

Our third research question stated: What are recommendations for increasing the affordability and enrollments of international students at U.S. higher education institutions? Based on this study's data and its analysis, as a starting point of equalizing the international students experience in U.S. higher education, we propose three recommendations.

First, history and policies regarding these new "security deposits" need to be examined. Why and when did they commence? Why are they needed? Is there evidence of bias in how they were administered, or how international students were identified as the parties to levy them against? Additionally, are there unintended consequences in the quality of students who now enroll in the institutions who have these fees? And is there an impact on the quality of life of these international students during and after their undergraduate studies?

Second, especially considering the fiscal requirements which already exist with the I-20, the very existence and amounts of these security deposits must be re-examined and

reconsidered. Why are additional institutional fiscal demands being added to federal requirements? Why do international students have to shoulder double costs, when domestic students have none in this area? These questions are critical to the fiscal survival of U.S. higher education because more international students may consider that the fiscal policies and requirements of the U.S. have become too great and travel elsewhere. We must act now, to once again experience the many cultural, social, intellectual, and yes fiscal benefits of a n annual increase in U.S. enrollments of international students.

Third, the varied policies regarding refunding the security deposits need to be reexamined and rectified. Such fees do not seem to have a corresponding institutional cost related to them; therefore, student should have a reliable means to be refunded their monies in just a short time after their enrollment. What is the purpose of creating unequal hardship and waiting until the students graduate to hold large sums of their funds? Moreover, the refund process must be clear, swift, and reliable. Systems of accountability need to be instituted and safeguarded to protect our international students' financial futures.

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