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Sommario/riassunto

As the cost of higher education continues to rise, students increasingly rely on borrowing to pay for college. But is the result the improved socioeconomic position that they anticipate? *Borrowing Inequality* explores the real impact of loans on minority and low-income students. Drawing on a national study of student-borrowing patterns, Derek Price finds that racial and ethnic minorities and low-income students are not only more likely to borrow than their white and upper-income peers, they also are less likely to graduate from high-status institutions and go on to graduate school. In addition, current loan programs so burden student borrowers that their career opportunities are restricted, in effect perpetuating the very patterns of inequality that the programs were intended to alleviate. While the graduates' prospects clearly are higher than they would have been without higher education, the structural pattern of inequality continues to reflect race, ethnic, gender, and class characteristics. Price concludes with provocative proposals for aid policies that would expand the range of college and career choices for students—policies that would in fact support the role of higher education as a vehicle for individual opportunity and social change
