

1. Record Nr.	UNINA9910822777403321
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Titolo	Borrowing inequality : race, class, and student loans // Derek V. Price
Pubbl/distr/stampa	Boulder, Colorado : , : Lynne Rienner Publishers, , 2004 ©2004
ISBN	1-58826-921-3
Descrizione fisica	1 online resource (175 p.)
Disciplina	378.3/62
Soggetti	Student loans - United States Discrimination in higher education - United States
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references and index.
Nota di contenuto	<p>""Book Title""; ""Table of Contents""; ""List of Tables and Figures""; ""Acknowledgments""; ""Introduction""; ""The Book Chapters at a Glance""; ""1-Higher Education and the Reproduction of Social Inequality""; ""The Dual Purposes of Higher Education""; ""Theoretical Framework""; ""Financial Aid and Postsecondary Opportunities""; ""Reproducing Inequality Through Higher Education""; ""Educational Opportunities and the Impact of Student Loans""; ""2-The Promise of Higher Education and the Reality of Student Debt""; ""The Imbalance Between Individual and Collective Interests""</p> <p>""A Brief History of Financial Aid Policy""""Higher Education: Attainment, Enrollment, and Cost""; ""Public Policy Shapes Individual Choices""; ""Notes""; ""3-Educational Attainment: The Effects of Public Policy and Student Borrowing""; ""Factors That Influence Educational Attainment""; ""Graduate Educational Attainment, College Choices, and Student Debt""; ""Labor Market Returns: Payoffs to the College Degree""; ""Salary Differences in 1997""; ""The Emergent Process of Social Reproduction""; ""Notes""; ""4-The Educational Debt Burden Among College-Educated Workers""</p> <p>""What Is Educational Debt Burden?""""Predicting 1997 Educational Debt Burden""; ""Educational Debt Burden and Social Inequality""; ""Notes""; ""5-Educational Debt and Economic Class Reproduction""; ""Measuring Economic Class Using a Poverty Index""; ""Household Income in 1997""; ""Reproducing Economic Class Inequality Among College Graduates"";</p>

""Conclusion: Economic Class Inequality Among College Graduates""; ""Notes""; ""6-Renewing the Promise: Innovative Policies to Improve Higher Education Opportunity""; ""Renewing the Promise of Higher Education""

""An Integrated Vision for Higher Education Policy""""Conclusion: Designing Public Policy to Increase the Social Value of Higher Education""; ""Notes""; ""Appendices""; ""A: Family Income Ranges Corresponding with Economic Class Variable, 1991""; ""B: Logistic Estimates on Earning a Graduate or Professional Degree Within Four Years of Receiving a Bachelora€?s Degree""; ""C: Linear Regression Estimates on Total Educational Debt in 1997 Among 1992a€?1993 College Graduates with an Advanced Degree in 1997"" ""D: Multinomial Estimates of Educational Debt Burden in 1997 Comparison Group: Debt Burden Declined to Zero Between 1994 and 1997""""E: Multiple Regression Estimates on 1997 Poverty Index Among 1992a€?1993 College Graduates""; ""References""; ""Index""; ""About the Book""

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
