

# Demystifying Conventional Assumptions: Do African American Parents Anticipate Investing Less toward Their Children’s College Costs than Their White Peers?

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*Some researchers and theorists tend to portray African American parents as lacking the cultural know-how to provide a supportive home environment that enhances college access and success for their children. Since contribution toward college costs is one tangible means by which researchers gauge parents’ commitment toward their children’s education, this study draws data from the National Longitudinal Study (NELS: 1988/2000) and examines how the amount and source of funding parents anticipate toward college costs differs between African Americans and Whites. Results indicate that while racial differences in anticipated college funding appear to favor Whites, who aggregately expect to contribute more than their African American peers, these differences disappear after families’ socioeconomic status is taken into account. Findings about college funding sources anticipated by the two racial groups are even more effective in demystifying existing stereotypes. Irrespective of socioeconomic status, the study shows that African American parents anticipate borrowing or using relatives’ contributions while White parents expect to draw on their savings or children’s earnings. The study concludes that the presumptions that African American parents are less committed to meeting their children’s educational costs are not only misleading, but are also deterrent to the pursuit of appropriate policy options that may redress existing inequalities in college funding between the two racial groups.*

Despite concern over the financial disadvantage encountered by children from African American families, only few studies (e.g., Cha, Weagley & Reynolds, 2005; Churaman, 1992; Steelman & Powell, 1993) have directly examined parental contributions toward college costs by race. Compounding the paucity of literature, certain attitudes about African American parents’ roles and support toward their children’s education is negative. Early work (Badwin, Brown & Rackley, 1990; DuBois & Drill, 1911; Lewis, 1966; Moynihan, 1971; Tulkin, 1972) and some recent research (Ogbu, 2003; Fordham and Ogbu, 1986; Ogbu & Simons, 1998), for example, paint African American families as deviant, pathological, uncommitted, pessimistic, or crippled by failure to plan, support, and encourage their children’s education.

In part, such negative portrayal of African American parents supports the assumption that minority parents encourage welfare programs by forgoing personal responsibility. Since public funding for higher education represents one form of social welfare, Atkinson (1995) and Bobo (1988) argue that groups that readily benefit from those programs (such as African Americans more than Whites) may rely more on government aid, and correspondingly lack a sense of accountability for their children.

Drawing on similar assumptions (but from a different vantage point), other authorities argue that “group identification” explains why African Americans forgo personal responsibility in financing college education relative to Whites. According to this argument, African American families, regardless of whether

they experience directly the same economic deprivation or social disadvantage, closely identify and sympathize with the troubles that afflict their peers (Hasenfeld & Rafferty, 1989; Inness & Sittig, 1996). Given the strong ties that African American families maintain with their extended kinships, the church, and the Black community, Blackwell (1985) posits, upwardly mobile African Americans embrace liberal political views and expect to benefit from a governmentally provided financial aid program analogous to their counterparts from low-socioeconomic backgrounds. Similarly, impoverished Whites, as members of the privileged groups, might resist collective policies including governmentally sponsored financial aid packages—even when such orientation may limit their children’s upward mobility (Gilens, 2004; Steelman & Powell, 1993).

However, some scholars (e.g., White, 2007; Turley & Desmond, 2005; Wilson, 1980) provide a more positive account about African American families’ role in college funding arguing that, net of socioeconomic status, African American parents’ contribution toward college funding resembles those of White families. Using data from NPSAS (National Postsecondary Student Aid Study), Steelman and Powell (1993) found that, once the family’s background factors are controlled for, race is not a factor in the family’s contribution toward college costs. Converging with Steelman and Powell’s study, other researchers (e.g., Constantine & Perna, 2000; Solorzano, 1992) report that when the family’s socioeconomic status is accounted for, race is not a factor in the actual amount of parental contribution toward college costs.

In a related study, Turley and Desmond (2005) explore whether racial differences in parental contribution vary among married and divorced families. Despite the assumption that parental divorce depletes families’ resources, thereby reducing their potential to contribute toward college costs, these researchers report the opposite. They find that, for both minorities and majorities alike, once background factors are controlled for, children from divorced parents contribute as much as their peers from married families. What is more, among the lowest socioeconomic groups, African American divorced parents contribute more than their White peers toward their children’s educational costs.

Overall, the findings from these studies suggest that being a member of a minority racial group or having at-risk factor (e.g., being a divorced family) does not directly translate into lower parental financial commitment as the popular belief (or the deficit model) would have it.

## **Differences in Parental Contribution**

The US higher education system is predicated on the premise that parents will cover a significant proportion of their children’s college costs (Lee, 1999). The theoretical rationale for parents’ contributions toward college costs is based on the assumption that the student is still a dependent child, and that parents have a (cultural) obligation to make such contributions—at least to the limit of their financial ability (Tekleselassie & Johnstone, 2004), through the attainment of a bachelor’s degree or until the child turns the age of 24 (Baum, 2001).

Indeed, with the recent shifts in financial aid policies in the U.S. (College Board, 2004), we can expect a trajectory of a growing parental contribution toward college costs in the foreseeable years. For example, tuition and other non-tuition expenditures have escalated at a significantly faster rate than financial aid, inflation, or wages (Kane, 1999; Institute for Higher Education Policy, 2001). The focus of federal aid has shifted toward the allocation of loans,

most of which are unsubsidized (Hearn, 2001; Heller, 2002b), thereby reducing grants and subsidized loans that needy families use in supplementing their contributions. In addition, many state governments have increased their allocations for merit-based aid programs at the expense of need-based aids (Baird, 2006; Heller, 2001).

As a result of these and many other changes, parents from all socioeconomic groups, except the most economically privileged groups (Choy, 1998), are being forced to shoulder a growing portion of their children's college costs. However, irrespective of socioeconomic status, African Americans are more likely than Whites to encounter social and economic disadvantages (Rothstein, 2004), such that the change in financial aid policies may limit African American parents' ability to contribute more than it limits this ability among their White peers. Still, it could also be that, given the educational and occupational disadvantage that African Americans encounter relative to Whites, African Americans consider a college education as a catalyst for their children's social and economic mobility (Carter, 2003). In other words, notwithstanding that African Americans command substantially less wealth (Orr, 2003) and income (Paulson & John, 2002) relative to Whites, African American parents may accept sacrifices in their lifestyle and therefore contribute toward their children's college costs as much as their White counterparts do.

The purpose of this study is to examine how African American and White parents differ in the amount and mode of contribution they anticipate making toward college funding for their children. This study attempts to answer the following questions:

1. To what extent do African American and White parents differ in terms of anticipated contributions to college funding? Do parental contributions depend on socioeconomic status?
2. To what degree do African American and White parents vary in terms of anticipated debt for college costs?
3. To what extent do African American and White parents differ in terms of dominant modalities (sources) of college funding? Do anticipated college financial modalities differ by parental socioeconomic status?

The focus of previous research (e.g., Steelman & Powell, 1993) is restricted to examining how racial differences in parental contribution exist when such contribution comes from parents' current earnings or savings, thereby leaving out contribution from borrowing. The current study fills this gap by including the expected debt amount that parents assume is tolerable to undertake toward their children's college costs. With rising college costs and declining financial aid in recent years (Heller, 2002), the present study proposes that the amount of debt parents assume toward college funding helps gauge their commitment level to make college education a reality for their children.

In addition, unlike previous research (e.g., Cha, Weagley & Reynolds, 2005; Churaman, 1992), the current study explores not only how the racial groups differ by the expected amount of financial contribution, but also by anticipated modalities of college funding. Knowledge of such modalities, as the study hypothesizes, depicts attitudinal differences in how parents perceive the roles of different agencies regarding college funding, including parents themselves, their children and relatives, and the government.

Finally, a limitation is in order. Since this study examines racial differences based on expected rather than actual parental contributions (owing in part to the limitations of the data used), the findings from this study might differ if actual parental contributions were examined. There is as much merit in knowing the anticipated parental contribution, however, as knowing their actual contribution. For example, parental planning to contribute toward college costs, particularly while their children are in high school, conveys a clear message that their children should attend higher education (Roderick, 2003; Smith & Fleming, 2006). Certainly, the benefit of such a message is very important for students who come from low-income backgrounds or are of first-generation college status.

## Method

The primary data sources of the current study are the National Educational Longitudinal Study (NELS: 1988:2000 data files). The data were collected for eighth graders in the base year 1988 and in four successive waves, namely, 1990, 1992, 1994, and 2000, when the majority of the students were enrolled in grade 10, grade 12, their second year in college, and were college graduates and/or in the labor force, respectively. The target groups of the study comprise a subsample of 8,670 African American and White students who participated in the 1988 NELS study as eighth graders and took part in the successive waves of NELS studies.

### *Variables and Their Measures*

The study drew four variables from parents' files: one variable as a proxy for a family's background, and three variables that serve as measures of parental commitment level toward their children's college costs.

The key variable measuring parental background characteristics is their socioeconomic status. In the NELS data, socioeconomic status (SES) refers to a composite index constructed using the following parent questionnaire data: father's education level, mother's education level, father's occupation, mother's occupation, and family income. For cases in which all parent data components were missing, student data were used to compute the base-year SES. Base-year socioeconomic quartile is the quartile into which parental socioeconomic status falls, with quartile one representing the lowest SES and quartile four signifying the highest.

The variables for gauging financial commitment by parents come from parents' files. Parents were asked: "Which of the following have you or your spouse/partner done to financially prepare for your teenager's education after high school?" While the NELS data include twelve types of college financing modalities, seven of the most common forms of parental strategies are included in the study, based on parents' reported frequencies. These are current earnings, savings, borrowing, child's earnings, relative's contribution, scholarship, and state/federal loans.

The items that assess the level of parents' financial commitment include the amount of financial resources that parents expect to spend on their children's education, and the amount of debt that parents think is tolerable for financing their children's college education. The particular item for measuring the amount of funding parents expect to pay toward college costs comprises six contribution levels (i.e., does not want to help; none; less than \$ 2,500; \$2,500-\$4,999; \$5,000-\$9,999; \$10,000 or more). Similarly, the item gauging parental

anticipated debt amount toward college costs comprises four contribution levels (i.e., none; less than \$2,500; \$2,500-4,999; \$5,000 or higher).

**Data analysis**

The study’s research questions explore how the racial groups differ by parents’ anticipated mode and amount of funding for college education and how these differences vary by the family’s socioeconomic status. Since all the variables are categorical in nature, in addition to percentages an independent *Chi-square* test is applied to determine whether differences exist by the variables included in the analysis.

**Table 1a: Expected Contribution of College Costs by Black and White Parents**

	African Americans	Whites	<i>n</i>	<i>X</i> <sup>2</sup>
Does not want to help	12%	9%	657	5.6**
None	23%	15%	1,061	41.8**
Less than \$2,500	26%	25%	1,678	0.4
\$2,500--\$4,999	18%	20%	1,308	1.5
\$5,000-\$9,999	15%	17%	1,136	3.5*
\$10,000 or more	7%	15%	919	41.0**

\**p*<0.005; \*\**p*<0.01

Source: National Educational Longitudinal (1988:2000) Data Files

**Table 1b: Parental Expected Contribution toward College Costs, by Race and SES Quartile**

<b>Quartile 1</b>	<b>African Americans</b>	<b>Whites</b>	<b>n</b>	<b>X<sup>2</sup></b>
Does not want to help	20%	21%	232	0.2
None	36%	38%	424	0.3
Less than \$2,500	23%	22%	259	0.1
\$2,500--\$4,999	14%	14%	122	0.5
\$5,000-\$9,999	7%	6%	66	0.6
\$10,000 or more	5%	3%	38	3.2
<b>Quartile 2</b>				
Does not want to help	7%	13%	183	7.5*
None	25%	18%	297	7.2*
Less than \$2,500	24%	32%	478	6.1
\$2,500--\$4,999	20%	22%	326	0.7
\$5,000-\$9,999	20%	10%	181	23.4*
\$10,000 or more	4%	5%	75	1.0
<b>Quartile 3</b>				
Does not want to help	13%	10%	180	2.2
None	12%	12%	214	0.2
Less than \$2,500	25%	32%	559	5.2
\$2,500--\$4,999	25%	23%	411	1.2
\$5,000-\$9,999	17%	17%	315	0.8
\$10,000 or more	9%	8%	141	0.2
<b>Quartile 4</b>				
Does not want to help	2%	3%	61	0.3
None	6%	6%	126	0.4
Less than \$2,500	23%	35%	384	16.0
\$2,500--\$4,999	23%	17%	450	0.6
\$5,000-\$9,999	19%	26%	574	3.6
\$10,000 or more	17%	30%	665	12.6*

Note: Quartile 1 is the lowest level of socioeconomic status; Quartile 4 is the highest  
\* $p < 0.001$

Source: National Educational Longitudinal (1988:2000) Data Files

## Results and Discussion

Table 1a explores whether Black and White parents differ in their anticipated financial commitments to postsecondary education. The data generally suggest that Black parents have a lower anticipated financial commitment compared to White parents. For example, more African American parents (23%) than Whites (15%) reportedly expect to contribute nothing toward their children’s college education. However, African American parents’ lower expectation for financial support relative to Whites may not reflect their lack of commitment. It may be that instead of being unwilling to provide support, Black parents’ lower expected contribution may well be a proxy for their limited financial resources relative to that of White parents. To test the validity of this assumption, Table 1b examines parents’ expected financial commitments by SES status. Results suggest no significant differences in parents’ expected financial commitments between African Americans and Whites within SES levels.

Overall, the data show that parents’ SES level influences their expected financial commitment, with parents from the higher SES groups expecting greater financial commitments than parents of lower SES groups. This finding provides evidence that the ability to pay, rather than willingness alone, determines how much parents expect to contribute toward their children’s postsecondary education. However, even among parents from the highest SES quartile, fewer African American parents (17%) than Whites (30%) expect to make high financial commitments (i.e., \$10,000 or more) toward postsecondary education. This result can be interpreted as high-SES African American parents’ lower financial commitment (i.e., unwillingness to support) compared to their White counterparts; however, it may also reflect African American parents’ lower cumulative wealth (Steelman & Powell, 1993) relative to White parents, even if they come from similar SES groups.

### *Parents’ assumed debt for college education*

Parents’ expected amount of financial contribution is largely based on their present income and asset holdings, so it is far from being a comprehensive proxy for measuring their financial commitments. Thus, to gain further insight about parental financial obligations, understanding the degree to which parents are willing to take on debt and finance their children’s college education from their future earnings seems imperative. More specifically, since more African Americans than Whites are of low-SES (and thus have lower income and assets holdings), willingness to assume debt helps gauge racial differences in parental financial commitments.

**Table 2: Parents’ Assumed Debt for College Education, by Race**

	African Americans	Whites	<i>n</i>	<i>X</i> <sup>2</sup>
None	20	35	1644	58.25*
Less than \$2,500	29	23	1180	10.41*
\$2,500-4,900	19	20	999	0.2
\$5,000 and more	32	22	1157	32.8*

\**p*<0.001

Results in Table 2 suggest that among parents who expect a debt of \$5,000 or more toward college costs, African Americans constitute the majority (32%) relative to White parents (22%). In addition, among parents who report that they expect to contribute “none” toward their children’s college, White parents (35%) make the majority compared to African American parents (20%).

It should be noted, however, that although these data affirm African American parents’ commitment to incur debt toward their children’s college education—a commitment that goes over and above their financial means—they do not imply that White parents are unwilling or uncommitted to support college education for their children. Instead, the fact that White parents expect to borrow less for higher education relative to African American parents suggests White parents’ higher wealth and income, and therefore, their ability to finance college education without experiencing debt.

***Parents’ assumed modes of college financing***

Apart from measuring parents’ willingness and attitudes about college financing, race may play a role in determining the financial aid modalities that parents pursue. Table 3a describes seven most commonly used forms of parents’ college financing modalities: current earnings, savings, borrowing (other than state/federal loans), child’s earnings, relatives’ contributions, scholarships and state/federal loans.

**Table 3a: Dominant College Financing Modalities Used by Black and White Parents**

	African Americans	Whites	n	X <sup>2</sup>
Current Earning	65%	77%	5,076	74.0*
Savings	47%	55%	3,595	26.0*
Borrowing	44%	35%	2,404	24.0*
Child's Earnings	39%	59%	3,701	140.0*
Relatives’ Contribution	34%	20%	1,448	101.0*
Scholarship	75%	63%	4,318	46.0*
State/Federal Loans	56%	47%	3,159	33.0*

\*p<0.001

Source: National Educational Longitudinal (1988:2000) Data Files

**Table 3b: Dominant College Financing Modalities, by Race and SES Level**

	African Americans	Whites	<i>n</i>	$\chi^2$
Current Earnings	52%	51%	586	0.2
Savings	36%	27%	337	10.0*
Borrowing	40%	29%	363	13.5*
Child's Earnings	31%	43%	441	13*
Relatives' Contribution	36%	16%	245	56.0*
Scholarship	72%	60%	719	16.0*
State/Federal Loans	59%	47%	573	13.0*
<b>Quartile 2</b>				
Current Earnings	74%	73%	1,134	0.5
Savings	44%	48%	727	1.0
Borrowing	42%	39%	588	1.0
Child's Earnings	44%	56%	821	14.0*
Relatives' Contribution	35%	20%	338	31.0*
Scholarship	77%	20%	1,056	8.0*
State/Federal Loans	59%	55%	828	2.0
<b>Quartile 3</b>				
Current Earnings	69%	81%	1,434	21.0*
Savings	50%	57%	1,017	3.0
Borrowing	48%	36%	660	13.0*
Child's Earnings	43%	62%	1,072	32.0*
Relatives' Contribution	34%	22%	417	18.0*
Scholarship	78%	68%	1,245	10.0*
State/Federal Loans	52%	51%	904	0.7
<b>Quartile 4</b>				
Current Earnings	71%	87%	1,921	31.0*
Savings	66%	69%	1,514	0.4
Borrowing	48%	37%	793	8.0*
Child's Earnings	39%	64%	1,366	36.0*
Relatives' Contribution	28%	20%	447	4.0
Scholarship	69%	58%	1,298	7.0
State/Federal Loans	51%	38%	853	12.0*

Note: Quartile 1 is the lowest level of socioeconomic status; Quartile 4 is the highest

\* $p < 0.001$

Source: National Educational Longitudinal (1988:2000) Data Files

The data reveal a clear pattern that, on one hand, shows African American parents' tendency to rely on loans, grants, scholarships, and asking relatives for contributions. On the other hand, White parents are inclined to use current earnings and savings as well as their children's contribution.

Two explanations may account for these results. First, since more White than African American parents come from higher income groups, the White parents' tendency to use current earnings and savings portrays their ability to finance their children's college education from their present disposable income and assets. By contrast, African Americans, who lack resources, may therefore rely more heavily on borrowing, loans, grants, and scholarships.

Second, African American parents' tendency to seek grants, scholarships and loans suggests that their awareness of eligibility influences their choices. Prior research (e.g., Heller, 1997) indicates that compared to Whites, African American parents and their children qualify for these modes of financing because of their lower incomes. In addition to these factors, parental values regarding who should pay for college education also influence the financial modalities that African American and White parents choose. Differences in these values clearly emerge, particularly as we assess how African American and White parents consider children's earnings as part of their modes of financing. The data show that a significantly higher percentage of White parents (59%) compared to African American parents (39%) consider their children's earnings as a mode of college financing.

Table 3b provides further analysis of variations in the parents' mode of financing by socioeconomic level. The overall trend seems that, for parents in low SES groups (mainly the first quartile), the most common forms of college financing include borrowing, contributions from relatives, scholarships, and loans. By contrast, parents in the upper SES groups (mainly the third and the fourth SES quartiles) largely rely on current earnings and savings. For example, 71% of the highest SES African American parents, compared to 52% of their lowest SES counterparts, report using their current earnings as a mode of college financing. Among parents who report borrowing or using loans, however, parents from the lowest SES groups constitute the majority both for African Americans and Whites. Furthermore, 59% of African Americans and 47% of Whites from the lowest SES groups expect to use federal loans, compared to 51% and 38% of the highest SES African American and White parents, respectively.

Interestingly, however, even after disaggregating the data by family SES, racial variations in anticipated mode of college funding remain unchanged. For example, at all SES levels, African American parents tend to anticipate using borrowing, relatives' contributions, and governmentally sponsored financial aid (scholarship, grant, and state/federal aid), while White parents tend to expect using current earnings, savings, and their children's earnings. To some degree, exceptions to these patterns are the lowest SES groups in which African Americans (36%) outnumber Whites (27%) among parents who anticipate using their savings. However, that more low SES African American parents rely on using their savings than their White peers does not imply that African American parents possess better potential for savings. Indeed, irrespective of socioeconomic status, White parents enjoy higher levels of income and command more assets than do African American parents (Steelman & Powell, 1993). Instead, this finding may suggest that African American parents from low-socioeconomic status are committed, despite their modest incomes, to accept and expect sacrifices in their lifestyle and save for their children's college education.

## Conclusion

Based on data from the National Educational Longitudinal Study (NELS: 1988/2000), the present research explores how parents of African American and White youths vary by anticipated amount and mode of college financing. The study's findings provide evidence that challenges some conventional assumptions about African American parents' contribution toward college costs.

First, as much as racial differences by anticipated financial contribution appear to favor Whites who, on aggregate, exceed African Americans by the amount of funding they expect to contribute, these differences disappear after accounting for family socioeconomic status. More importantly, when parental anticipated debt—a proxy for parental contribution from sources other than current earnings and savings—is considered, African American parents expect to contribute more than White parents do. This raises the question: Why do African American parents anticipate taking on more debt for college than their White peers?

Two alternative explanations are apparent. First, from previous research (e.g., Paulsen & John, 2002), we know that, net of socioeconomic status, African Americans amass less cumulative wealth than Whites, thereby limiting their potential to save. Under the circumstances, more African American parents than their White peers expect to take on debt in order to offset the financial need that their children encounter in going to college. Second, the experiences of most African American parents are such that their children's chances of occupational success and comfortable life style are extremely limited if they are not able to attain considerably more education than their parents (Ainsworth-Darnell & Downey, 1998). Hence, African American parents' willingness to take on more debt than Whites to finance college education might reflect how much they value higher education as an instrument for redressing past and present economic and social inequalities.

Second, in addition to the amount of money that parents expect to contribute, the data suggest differences in anticipated types of financial modalities by racial and social groups. As the data show, on the one hand, social class membership separates the financial modalities anticipated by families from lower and upper socioeconomic status. Thus, irrespective of race, parents from the lowest socioeconomic status anticipate using borrowing, government loans, scholarships, and grants, while their peers from upper socioeconomic status expect to use their savings and current earnings.

On the other hand, attitudinal and cultural differences appear to explain why the racial groups differ by proposed modalities of college funding. For instance, even after discounting socioeconomic status, more African Americans than Whites anticipate using borrowing, loans, scholarships, grants and relatives' contributions, whereas more Whites than African Americans expect to use their current earnings, savings, and children's earnings.

The question then becomes: Do the proposed financial modalities symbolize African Americans' reliance on government funding, thereby suggesting their abdication of personal responsibility as the deficit model would have it? True, irrespective of socioeconomic status (including the upper socioeconomic groups), more African Americans than Whites anticipate to use scholarships and state/federal loans, thereby leaving an impression that African Americans depend on government funding more than Whites do. However, this assumption does not appear to hold. Converging with other studies (Steelman & Powell, 1993), this finding instead might suggest that because of their social

and economic inequalities, African American parents define the educational progress of their children as markers of success, correspondingly welcoming government aid, regardless of their income and education levels.

The insufficiency of the deficit model argument as explanation for differences in college financing modalities employed by African American and White parents is even more evident when considering children's earnings. Relative to their White peers, African American parents discount the use of children's earnings. In other words, as much as they endorse the use of a governmentally sponsored financial aid program as a way of offsetting college costs, African American parents do not believe that they should shrink from personal responsibility. Hence, for African American families, providing support for their children is "doing the right thing" (Steelman & Powell, 1993, p.240).

Overall, results from the current study contradict prior research (Ogbu, 2003; Fordham & Ogbu, 1986) that asserts that African American's minority status and their disadvantage in material and financial resources undermine their cultural capital, that is their ability to create an educationally supportive environment for their children. Implicitly, these theorists contend that minority populations such as African Americans do not have the cultural know-how in order to succeed in upper-level academic institutions (Bourdieu, 1977a; Fordham & Ogbu, 1986). Because of past social and economic inequalities, slavery, discrimination, and structural disadvantages in the African American experience, these theorists argue, African American parents generate attitudes and norms inconsistent with the dominant achievement ideology, thereby creating a sustained distrust of schooling that spawns low effort, low commitment, and low material and financial support for children's education.

Indeed, the findings that African American parents are willing to contribute toward college costs despite their humble accumulated wealth and income defies the deficit model's assumptions of equating background risk status with the family's support processes as if one necessarily determines the others. In other words, the deficit model ignores families' unique survival histories, interactions, specific schooling contexts and child rearing practices that define parental values and resources in materializing college access and success for their children (Clark, 1983; Mickelson, 1990).

Beyond demystifying assumptions and norms that misconstrue the African American parents' experience in college funding, the present study provides insights that help improve research, policies, and practices in targeting, marketing, and distributing financial aid for low-income and minority students. For example, since existing research suggests that low-SES and African American families do not have as much awareness about financial aid as White and high-SES families (Laura, Chen & Chapman, 2003; Kao & Tienda, 1998), future research is needed that compares the types of financial aid modalities parents propose vis-à-vis their knowledge or information about financial aid. In light of this, for example, redesigning student financial aid marketing system and increasing access to information for minority and low-SES parents not only helps to raise the awareness of these families regarding existing financial aid programs, but also allows financial aid advisors design aid packages that fit the unique needs and circumstances of these families.

As reported earlier, since the findings of the current study depend on anticipated amount and mode of college funding by parents, additional research is needed to assess the actual contributions and mode of funding by parents whose children are already enrolled in college. Combining results from

such a study with findings reported here will provide a more robust picture of the strategies that parents may employ in planning for college costs and the efficacy of those strategies in reducing the financial barriers children may encounter when they apply for college.

In the end, it is important to reiterate the study's findings that although African American parents plan to contribute toward college costs as much as White parents, the sacrifices that African American parents make are often greater mainly because African Americans amass less accumulated wealth than Whites (Conley, 1999; Orr, 2000). Redressing such inequities in college funding suggests that financial aid policies should, in part, become preferential for academically ready but financially needy minority families whose abilities to pay for college have greatly been diminished due to past and present economic inequalities. True, such preferential policies imply that African Americans deserve more access to college funding than Whites, and many contend that such policies generate legitimate contentions germane to equity and efficiency arguments (Atkins, 1995; Baum, 1999; Creech & Davis, 1999). However, as we know from other research, financial limitations significantly reduce college access and success even for academically prepared students from committed families (Advisory Committee on Student Financial Aid, 2001). In addition, the effects of these limitations on the college-going behavior of minority students are greater than those of majorities (Levine & Niddifer, 1996; Heller, 1997; Paulsen, M. & John, E., 2002). Hence, notwithstanding the debates, carefully designed preferential policies that target financial aid for academically ready but economically disadvantaged African American families not only ensure college access for these youths, but also serve the broader purposes of higher education in America: the training of a productive workforce, the realization of individual potential, and the assurance of social justice (Tekleselassie & Johnstone, 2004).

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