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The Achievement Gap from a Capabilities and Asset Perspective

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Abstract

The Achievement Gap from a Capabilities and Asset Perspective

Current explanations for the achievement gap do not fully explain why high-achieving poor and minority children perceive of college as being out of reach. This paper reviews perspectives on the achievement gap and proposes a model that incorporates a capabilities and assets approach. The uneven playing field created by unequal distribution of assets sustains educational advantage and high expectations for college among children from families with assets, while dampening expectations for college among poor and minority children. As a possible avenue to closing the gap, we suggest that increasing poor and minority children's capability for financing college may increase educational engagement and the likelihood that they will expect to attend college.

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In the perception of many Americans, college remains a key vehicle for increasing life chances. For example, John Immerwahr (2004), who studies public attitudes about higher education, asked Americans, “If you had to choose one thing that can most help a young person succeed in the world today” what would it be? Having a college education (35%) was selected more than any other option, even over having a good work ethic (26%). More blacks (47%) and Hispanics (65%) than whites (33%) viewed receiving a college education as the most important factor in helping young people succeed. Further, 76 percent of Americans said that a college education is more important today than it was ten years ago (Immerwahr, 2004).

However, economic mobility for poor and minority children has been on the decline in America for the past 20 years (Hertz, 2006). Hertz (2006) finds that blacks are twice as likely as whites to remain in poverty and four times less likely to reach the top five percent of the income distribution even after controlling for parental demographic characteristics, education and health, female-headed households, or whether a family receives public assistance. Further, according to Hertz, parents’ education is a key factor in intergenerational transmission of socioeconomic status from parent to child. What this suggests is that inequalities in accessing college are a key factor in the status quo.

In this paper we posit an alternative explanation for differences in the achievement gap from existing explanations which focus on children, families, and schools. Further, we suggest that asset accumulation in the form of savings for college might have a positive influence on college expectations. The paper is divided into three

main parts: (1) Existing explanations that focus on children, families, and schools, (2) An alternative explanation is spelled out where educational advantage is achieved through unequal asset accumulation, and (3) How assets may impact college expectations is discussed. The paper concludes with research and policy implications.

Part I: Existing Explanations that Focus on Children, Schools, Families, and Communities

A. The Children

We suggest that inequalities in the educational system are tolerated by black and white, and rich and poor Americans alike because they believe in the *idea* of the education path being a vehicle for economic mobility. To maintain this belief, people sometimes create theories for why the experiences of some groups persistently fail to match the *ideal*. For some, the explanation is simple: a lack of effort, ability, and/or desire among poor and minority children. By holding poor and minority youth responsible, they are able to maintain their belief in the education path.

An extreme form is found in the *The Bell Curve* by Richard Herrnstein and Charles Murray (1994). They suggest that black children are genetically intellectually inferior to white children and therefore predetermined to fail in school. From this perspective, investment in education programs that seek to reduce the achievement gap or raise college enrollment are a waste of taxpayer dollars. As Murray writes, “There is no reason to believe that raising intelligence significantly and permanently is a current policy option, no matter how much money we are willing to spend” (Murray, 2007, p. 1).

B. The Schools

Researchers who reject individual level explanations for low academic achievement and resulting poverty often focus on the role of schools. This research

suggests that inequalities in school resources raise doubts about equal access to quality education in America. For example, children who go to school in one of America's more affluent school districts receive \$900 more per year on average for their education than children who attend one of the nation's poorest school districts (Randolph-McCree & Pristoop, 2005).¹ Further, schools in the poorest school districts are three times less likely to be high performing than schools with less than 50 percent of their children receiving free and reduced lunches (Harris, (2006).² When race is considered, the story is even more vivid. Predominantly white schools with few poor children in the classrooms are six times more likely to be high performing schools than their counterpart schools with high numbers of both poor and minority children (Harris, 2006). Teacher quality is another factor in educational inequality. Poor and minority students are more likely to have less experienced teachers and more likely to be taught by "out-of-field teachers" (Haycock & Peske, 2006). For example, 70 percent of children in grades five through eight who attend high-poverty and high-minority middle schools "... are taught math by a teacher who does not even have a college minor in math or a math related field" (Haycock & Peske, 2006, p. 3).

Another explanation is to focus specifically on the schools that are failing. Ali and Jerald (2001), for example, point out that there are large numbers of schools serving minority and poor children who have high achieving students. If these schools succeed where others fail, the problem must rest with the quality of schools. Schools serving minority and poor children that have high achieving students are said to be "high flying"

¹ Highest-poverty school districts are those in the top 25 percent statewide in terms of students living below the federal poverty line (Randolph-McCree & Pristoop, 2005).

² High performing is defined as a school in the top-third of the state in either reading or math (Harris, 2006).

(Ali & Jerald, 2001). For example, Ali and Jerald (2001) who issued a highly publicized report analyzing the Education Trust data, identify thousands of schools (4,577) they call “high flying” schools. “High flying” schools are schools where student reading and/or math performance was in the top third for a given year among all schools in the state at the same grade-level, and where at least 50 percent of the school’s students are low-income and/or minority students. Ali and Jerald (2001) find that 1,320 of these “high flying” schools nationwide were both high-poverty and high-minority. What this suggests to many researchers and policy makers is that bad schools are responsible for failing to lift poor and minority children out of poverty. In other words, these bad schools are an aberration and not a reflection of the educational system as a whole. Ali and Jerald (2001) conclude that it is necessary to hold bad schools accountable, not the children who go to school in these schools.

C. The Family and Community

However, Harris (2006) suggests that Ali and Jerald (2001) incorrectly identify schools as the main reason for educational inequality. He contends that Ali and Jerald (2001) overemphasize the achievement gap as a standard for determining “high flying” schools from other schools. As a result, they do not pay enough attention to how much children can actually learn in school. In addition, Harris contends that the definition of “high flying” schools is underspecified (Harris, 2006). It is not sufficient for a school to post good numbers for one year; they must show that their students score better than students from other schools over time (Harris, 2006).

Harris (2006) suggests that a “high flying” school is one that scores high in two subjects in two different grades over two different years. Using this definition, he finds

that 23 high-poverty, high-minority schools in the Education Trust data base can be accurately identified as “high flying”. In contrast to Ali and Jerald’s (2001) findings, Harris (2006) suggests that “high flying” schools are the exception, not the rule. He points out that poor and minority students enter schools behind other students as a result of family and community factors. Poor and minority children (with particular focus on black children) “... start school almost as far behind as when they finish school,” as evidence that schools should not to be held responsible for the achievement gap (Harris, 2006, p. 26). However, Harris (2006) fails to explain what is different about the 23 schools that are high-poverty and high-minority. Why do these schools succeed when others do not? Further, he does not account for the impact, even if only for a few years, that programs like Head Start have on poor and minority students test scores (Currie & Thomas, 1995).³

Harris (2006) points to Lee and Burkham’s (2002) study, “Inequality at the starting gate” to support his contention that poor and minority children begin kindergarten behind more affluent children. While Lee and Burkham (2002) find that minority and poor children begin kindergarten behind other children, they also find that programs like Head Start reduce the gap (Lee & Burkham, 2002). The Head Start experience suggests that schools can be a place where social inequalities can begin to be equalized. Given this, something else might be going on that helps explain the achievement gap other than families and communities.

Lareau, a sociologist who conducted an ethnographic study of middle-class, working-class, and poor black and white families (2003), emphasizes the family aspects

³ Currie and Thomas (1995) suggest that, “... Head Start closes over one-third of the gap between children attending the program and their more advantaged peers” (p. 359). Nonetheless, research on whether Head Start programs have long term impacts on academic achievement is inconclusive (McKey, 1985).

associated with developing what she refers to as a “sense of entitlement”. Lareau (2003) suggests that differences in parenting styles between poor and more affluent parents are responsible for differences in educational outcomes between rich and poor children.

On one hand, Lareau (2003) suggests that more affluent children become accustomed to adults taking their concerns seriously:

Middle-class mothers were often very interventionist, assertively intervening in situations.... But in the process, they directly taught their children how to “not take no for an answer” and to put pressure on persons impositions of power in institutions to accommodate their needs. (Lareau, 2003, p. 163)

As a result, more affluent children and their parents gain institutional advantage because they are trained in the “rules of the game,” permitting them to interact and engage with teachers and administration with confidence (Lareau, 2003, p. 6).

On the other hand, working-class and poor children and their parents act with a “sense of constraint”:

By contrast, working-class and poor parents tended to expect educators and other professionals to take a leadership role. This deference was not, it turned out, a stance they took up with other key service providers in their lives. Ms. Driver, for example, considered herself “hot tempered” and would fume about the latest antic of their landlord, but in the school situation, she was much more passive. (Lareau, 2003, p. 163)

This raises a question about whether a “sense of entitlement” is primarily the result of parenting styles or something to do with how the educational institution itself responds to poor children and their parents and the resulting expectations poor children

and their parents develop about the educational institution. Further, parenting styles fail to explain high-achieving, poor children's patterns of enrollment in college a topic that will be discussed more specifically later.

D. Is the Achievement Gap the Best Place to Focus?

In sum, researchers point to poor and minority children, the schools they attend, and their family and community to explain the achievement gap. Although these are clearly important factors for understanding why the achievement gap exists, they do not explain why the education path fails to lift high-achieving poor and minority children out of poverty at the same rate as it maintains low-achieving, high-income and non-minority children in prosperity (ACSFA, 2002; Ingles, Curtin, Kaufman, Alt, & Owings, 2002). So, while much of the education research focuses on the achievement gap (Ladson-Billings, 2006), it cannot explain why high-achieving poor and minority children perceive of college as being out of reach. Equally important, why do high achieving poor and minority students find college a genuinely desired but elusive goal?

In other words, arguments that focus on the achievement gap often overlook the fact that the lowest-achieving children (78%) from the highest socioeconomic status group attend college at a slightly higher rate than the highest-achieving children from poor families (77%) (ACSFA, 2002). The majority of high-achieving, poor children desire to attend college and recognize the value of college for future economic success but many do not attend (ACSFA, 2002). This suggests that even with high levels of investment of effort and ability, coupled with a strong desire to attend college, many poor and minority children perceive of college as out of reach. Such low expectations about attending college among high achieving poor and minority children is one reason why

some researchers view education as a key source of class stratification (ACSFA, 2002; Blau, Duncan, & with the collaboration of Andrea Tyree, 1967; Haycock, 2006; Hertz, 2006; Lee & Burkham, 2002).

Part II: An Alternative Explanation, Educational Advantage

The majority of Americans believe a college education is a path to achieve economic mobility, but they also appear to recognize that poor and minority children lack equal access. According to John Immerwahr (2004), 57 percent of American adults say that many qualified high school graduates are unable to attend college.⁴ An overwhelming 76 percent of black adults in Immerwahr's study believe college access is limited for financial reasons (Immerwahr, 2004). According to the Advisory Committee on Student Financial Assistance (ACSFA), a group charged by Congress with enhancing access to postsecondary education for low-income students, low expectations for financing college lead to fewer poor and minority children taking qualifying exams to attend college and ultimately enrolling in college (ACSFA, 2002).

One of the main reasons so few poor children attend college is high unmet need (ACSFA, 2001, 2002).⁵ In a report to Congress, ACSFA (2001) suggests that the pattern of educational decision making by poor children is not the result of choice or academic preparation: "Make no mistake, the pattern of educational decision making typical of low-income students today, which diminishes the likelihood of ever completing a bachelor's degree, is not the result of free choice. Nor can it be blamed on academic preparation"(ACSFA, 2001, p. 18). This suggests that an uneven playing field exists.

⁵ The portion of college expenses not covered by the expected family contribution and student aid, including work study and loans (ACSFA, 2002).

Effort and ability are no longer the determining factors in who succeeds within the education system.

A. Assets and the Creation of Educational Advantage

Assets are a particularly important resource for creating educational advantage (Conley, 1999; Oliver & Shapiro, 1995; Shapiro, 2004; Sherraden, 1991). From an asset perspective, educational advantage is the amount of control an individual has over educational resources due to asset accumulation.⁶ Educational advantage is likely to lead to greater success in school. Further, greater success in school translates into increased likelihood of later economic success (Wilson, 1987), including higher income and earnings (King & Bannon, 2002), more stable employment (Topel, 1993), more stable family support (Axinn & Arland, 1992), and higher wealth (Oliver & Shapiro, 1995; Shapiro, 2004).

High unmet need is largely the result of low asset accumulation by poor and minority families (Oliver & Shapiro, 1995). In this sense, more assets mean more control over the education system and more control over the education system means more assets. Poor children enter the educational system with few assets. This means that poor children enter the educational system with an educational disadvantage, while wealthy children have an educational advantage. How might unequal accumulation of assets create an educational advantage for some?

Thomas Shapiro (2004) in “The Hidden Cost of being African American” shows why assets (primarily obtained through inheritance and home ownership) might be important for creating educational advantage. He (2004) finds that blacks who earn

⁶ Sherraden (1990) suggests that assets effects may occur not only from owning an asset but also from the process of accumulating assets.

equivalent incomes to whites still have far fewer financial assets at their disposal despite increased earnings. Lack of asset accumulation among blacks results in an inability to gain control over the kinds of educational opportunities their children have access to such as attending high quality primary and secondary schools (Shapiro, 2004). According to Shapiro (2004), white middle and upper-class parents gain an educational advantage by leveraging their homes (a key form of asset holding in America) in what he refers to as, “a narrow, self-interested way” (p. 158). They do this by moving to better neighborhoods where high-quality schools exist. Shapiro (2004) suggests that parents define high quality schools by race and class. However, lack of wealth (primarily inherited wealth) prevents many poor and black families from moving into these neighborhoods. Further, if too many blacks move into a neighborhood with high-quality schools (wealthy, white schools), whites leave the neighborhood (Shapiro, 2004).

In “Savage Inequalities: Children in America’s Schools”, Jonathan Kozol (1992) points out that funding disproportionately favors affluent white children. He identifies large variability in local property taxes for education as one of the most important factors limiting life chances of poor black youth:

In suburban Millburn, where per-pupil spending is some \$1,500 more than in East Orange although the tax rate in East Orange is three times as high, 14 different AP [Advanced Placement] courses are available to high school students; the athletic program offers fencing, golf, ice hockey and lacrosse; and music instruction means ten music teachers and a music supervisor for six schools, music rooms in every elementary school, a “music suite” in high school, and an “honors music program” that enables children to work one-on-one with music teachers.

Meanwhile, in an elementary school in Jersey City, seventeenth-poorest city in America, where the schools are 85 percent nonwhite, only 30 of 680 children can participate in instrumental music. (brackets in original, Kozol, 1992, pp. 157, 158)

Leveraging property wealth results in educational advantage for children living in affluent communities. Black and poor communities, however, lack the wealth to access similar advantages.

Further, Dalton Conley (1999) in “Being Black Living in Red” suggests that wealth helps create an education advantage that leads to differences in education outcomes among different groups of children. In addition to allowing parents to purchase such things as computers to better their child’s educational prospects, Conley (1999) suggests that wealth may be particularly important for financing college. In a study on wealth and college enrollment, Conley (2001) finds that parental wealth is a strong predictor of enrollment in college.

What these studies suggest is that unequal distribution of assets helps to create an uneven playing field within the education system. The uneven playing field may lead to dampened expectations among poor and minority children for attending college. College expectations (or the level of educational attainment one expects to achieve) have been cited as one of the most significant determinants of educational attainment (Marjoribanks, 1984). Low-achievement among poor and minority students might be as much about the accommodation that high achieving poor and minority children make to an environment in which they face restricted access to college as it is about individual effort and ability, their schools, and their families and communities. High achieving poor and minority children may be only the most visible casualties.

Part III: How Assets May Impact College Expectations

A. Assets May Increase Children's Control over Financing College

Generally, institutions as internal expectations are an individual's perception of the power that "rules and regulations" provide her with for controlling organizations and their agents through the use of effort and ability. Expectations are about the role of institutions in forming an individual's perceptions about capabilities. Capabilities are based on "... what a person wants to achieve and what power she or he has to convert primary goods to reach her or his desired ends" (Morris, 2002, p. 368). From this perspective, one reason to study assets is because they help to increase a person's capability for controlling the kinds of lives they live. The accumulation of assets leads to the expansion of individual capabilities for participating in, negotiating with, influencing, controlling, and holding accountable institutions that affect an individual's life (World Bank, 2002). To summarize the basic argument, assets provide people with access to life chances that are not available to people without assets. Assets refer to "resources kept through time" (Schreiner & Sherraden, 2007, p. 19). Increasing the amount of assets poor and minority children own may increase their expectations to attend college. How might this work?

B. Mechanism for Impacting College Expectations

Shobe and Page-Adams (2001) suggest, "... that future orientation may play an intermediate role in the relationship between assets and other positive social and economic outcomes." They go on to say, "... that savings *first* provide people with otherwise unattainable opportunities to hope, plan, and dream about the future for themselves and their children" (italics in original, 2001, p. 119). From this perspective,

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assets lead to positive expectations about college which in turn lead to better academic outcomes.

Assets → College expectations → Academic outcomes

In support of the mediating role that college expectations are believed to play between assets and child academic outcomes, Zhan (2006) finds that parent assets (net worth) are positively associated with parent's expectations and children's educational outcomes (Zhan, 2006). In addition, she finds evidence that parent expectations also act as a partial mediator between assets and children's educational performance (Zhan, 2006). Further, Elliott (2007) finds evidence in the 2002 Panel of Income Dynamics (PSID) that while children savings for college is not associated with higher math scores, it is associated with higher expectations for attending college. This suggests that assets working through college expectations may impact child's academic achievement (Elliott, 2007).

We propose that savings for college brings financing for college under a child's control, augmenting the ability to attend college. In an oft-cited story, Eugene Lang, a multimillionaire industrialist, made a pledge in the 1980s to 61 sixth graders in Harlem to pay their college tuition if they graduated from high school. Most of these children were black or Hispanic and poor. In a school with a 50 to 75 percent drop out rate, half of the 52 students who remained in the New York area went on to college (Sherraden, 1991). Several said, "... they thought that Lang's concept had worked because many children in the neighborhood had, in the past, put ideas of college out of their minds at an early age, thinking that it was a luxury beyond their reach" (Sherraden, 1991, p. 152).⁷ It appears

⁷ For more information on Eugene Lang and the "I Have a Dream Foundation" go to <http://www.ihad.org/index.php>.

that when the financing of college becomes a reality college attendance also becomes a reality. However, when children doubt whether they can pay for college, the route to college may appear more like a dream, rather than a well defined pathway.

Among college qualified, high-income children in twelfth grade, 88 percent expect to attend a four-year college compared to 63 percent of college qualified poor children (ACSFSA, 2002). The majority (69%) of poor children who are college qualified face financial obstacles, compared to only 20 percent of other children (ACSFSA, 2002). Further, Elliott and colleagues (2007) find that children who perceive that saving is a way to finance college are more likely to perceive that college is within reach than children who do not. Controlling for demographic, parent, child and income variables, children's savings for college is a statistically significant predictor of college expectations (Elliott, 2007). Therefore, children's college expectations might be associated with children's perceptions of their capability for financing college. Given this, we posit that children's savings for college increases child's perceived capability – capability for financing college – which leads to the formation of more positive expectations for attending college:

Children's savings for college → Personal capability → College expectations

Conclusion

Poor and minority Americans continue to believe in the *idea*, or normative expectation, of education as a means to economic mobility. With limited opportunities for accumulating savings for college however, many high-achieving, poor children do not believe that college is within reach. They learn from a very young age that while college may be desired, it is not within reach. In this paper, we suggest that educational

disadvantage, rooted in institutional disadvantage and lack of institutional capabilities may be a significant factor in explaining why poor children do not believe that college is within reach. Asset accumulations, especially in the form of savings or other wealth that can assist in paying for college, may increase poor students' institutional capability, leading to increased college expectations and greater educational engagement and academic achievement. That is, poor and minority children may be more likely to seek a college education if—from a very young age—they have a way to pay for it. Greater control by poor and minority children over financing college should lead to more poor and minority children viewing college as within reach. Doubts about this may be quelled by observing the route to college for wealthier children.

How might this be accomplished? Policies that encourage and facilitate college savings may help low-income students think about college as within reach (Elliott, 2007; Elliott et al., 2007). Currently, publicly-funded college savings schemes, such as College 529 Plans, offer little advantage to low-income families because they are based on tax incentives (Clancy et al., 2001). However, innovations that structure and provide incentives for college saving in poor families are currently being field tested (CFED, 2003, Sherraden, 2002, Sherraden, et al., forthcoming; Scanlon, 2005).

At the policy level, children's savings proposals are being discussed in Congress and in state legislatures. One is the America Saving for Personal Investment, Retirement, and Education Act, or Aspire Act, (ASPIRE, 2004), which might help to empower children to view college as within reach.⁸ The ASPIRE Act would create “KIDS

⁸ Aspire is patterned after the UK's Child Trust Fund (Sherraden, 2002; Child Trust Fund, 2006; Kempson, 2006). Aspire is only one of several proposals for children's savings accounts at the federal level (New America Foundation, Savings Accounts at Birth and Other Children's Savings Accounts Proposals, 2006, <http://www.newamerica.net/files/CSA%20two%20pager.pdf>)

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Accounts,” or a savings account for every newborn, with an initial \$500 deposit, along with opportunities for financial education.⁹ Children in households earning below the national median income would be eligible for both a supplemental contribution of up to \$500 at birth and a savings incentive of \$500 per year in matching funds for amounts saved in the account. Withdrawals would be allowed when the account holder turns 18. Tax-free withdrawals could be made to pay for post-secondary education, first-time home purchase, or retirement security. While more research is needed, this and other proposed legislation show promise of helping high-achieving poor and minority children to perceive of college as a reality and help to restore the education path as a key determinant between prosperity and poverty in the lives of all Americans.

⁹ At this writing, the ASPIRE Act remains on the Congressional agenda (<http://www.assetbuilding.org/AssetBuilding/index.cfm?pg=docs&SecID=102&more=yes&DocID=1246>).

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