



---

Doing the Right Thing: Race and Parental Locus of Responsibility for Funding College

Author(s): Lala Carr Steelman and Brian Powell

Source: *Sociology of Education*, Vol. 66, No. 4 (Oct., 1993), pp. 223-244

Published by: American Sociological Association

Stable URL: <http://www.jstor.org/stable/2112754>

Accessed: 09/08/2010 14:29

---

Your use of the JSTOR archive indicates your acceptance of JSTOR's Terms and Conditions of Use, available at <http://www.jstor.org/page/info/about/policies/terms.jsp>. JSTOR's Terms and Conditions of Use provides, in part, that unless you have obtained prior permission, you may not download an entire issue of a journal or multiple copies of articles, and you may use content in the JSTOR archive only for your personal, non-commercial use.

Please contact the publisher regarding any further use of this work. Publisher contact information may be obtained at <http://www.jstor.org/action/showPublisher?publisherCode=asa>.

Each copy of any part of a JSTOR transmission must contain the same copyright notice that appears on the screen or printed page of such transmission.

JSTOR is a not-for-profit service that helps scholars, researchers, and students discover, use, and build upon a wide range of content in a trusted digital archive. We use information technology and tools to increase productivity and facilitate new forms of scholarship. For more information about JSTOR, please contact [support@jstor.org](mailto:support@jstor.org).



American Sociological Association is collaborating with JSTOR to digitize, preserve and extend access to *Sociology of Education*.

<http://www.jstor.org>

---

# Doing the Right Thing: Race and Parental Locus of Responsibility for Funding College

Lala Carr Steelman

University of South Carolina

Brian Powell

Indiana University

*Although racial variations in endorsement of social welfare have been studied, the more specific linkage to governmental involvement in higher education has not been established. Using data from High School and Beyond and the National Educational Longitudinal Study-1988, the authors compare the responses of minority versus White parents to questions regarding where parents locate the responsibility for funding college (parent, student, or government), whether they favor specific governmental funding strategies, and whether they have saved for their children's education. Although racial variations are modest, minority parents not only are more receptive to governmental involvement than are White parents, but are more likely to place the financial burden on themselves. These findings suggest that support for governmental aid for higher education transcends pure self-interest and corresponds more closely with a minority-status argument. Once background characteristics are held constant, minority parents make at least as much if not more of an effort to save as do their White counterparts. Most important, these results debunk the myths that minority parents lack responsibility for their offspring, at least with respect to educational investment, and that a group's endorsement of collective welfare is incompatible with its assumption of individual responsibility.*

---

Although minority groups in the United States have made episodic headway with respect to educational attainment, they still encounter obstacles to higher education. Among many explanations of these barriers is the view, held in some academic and public circles, that the fault lies partly with the minority family. Critiquing the literature, Staples and Mirande (1980) highlighted the frequent use of unflattering stereotypes to depict the minority family, evidenced by such pejorative terms as *pathological*, *unstable*, and *dysfunctional*. This "deficit model" is applied particularly to the African American family (Nobles 1989). Sometimes minority parents are depicted as overly dependent on the government and correspondingly lacking a sense of responsibility for their children. These character-

izations leave the impression that minority families are either uncommitted to the future of or unable to assist their children, thus impeding their progeny's educational, as well as occupational, advancement.

Other scholars offer a more tempered account of the minority family that contends that under similar socioeconomic conditions, the values and behaviors of minority families resemble those of White families (Wilson 1980). Indeed, an impressive array of data challenges the pathological version of the minority family. For example, some research in sociology of education and in the status attainment tradition has found that when factors, such as socioeconomic background, are taken into account, educational aspirations of minority youths and their parents match

or surpass those of their White counterparts (Hauser and Anderson 1991; Kerckhoff and Campbell 1977; Mikelson 1990; Wolfle 1985). Other reviews have arrived at different conclusions about whether the pathological-disorganization or resilient-adaptive perspective dominates the social scientific literature (Nobles 1989; Taylor, Chatters, Tucker, and Lewis 1990). Regardless of the state of the scholarly literature, prevailing public opinion throughout part or most of this country is that minority families are less committed to their children than are White families.

Given the tone of the debate, it is curious that little is known about the manner in which minority as compared to White families express support for their offspring, particularly with regard to their educational endeavors. In the study presented here, our objective was to explore racial-ethnic cleavages in parental attitudes and behavior with respect to funding higher education.<sup>1</sup> We first evaluated whether parents locate responsibility for collegiate financing on parents themselves, the student, or the government. We then examined attitudes toward the appropriateness of specific governmental student-aid strategies. Finally, we checked for racial variation in the likelihood and amount of savings set aside for offspring's education. In doing so, our work contributes to understanding racial differences in the intergenerational support of family members and builds on the already expanding body of information on racial differences in advocacy for social welfare spending. Our approach also allowed us to see to what extent, if any, a group's support for social welfare, in this case educational funding, is at odds with parental investment in children.

## THEORETICAL AND EMPIRICAL BACKGROUND

In our study, we asked four questions:

1. How do parents from different racial-ethnic groups vary in the degree to which they see themselves, the student, or the government as chiefly responsible for funding higher education?

2. How do parents from different racial-ethnic groups vary in their advocacy of specific governmental programs to facilitate enrollment and continuation in college?

3. How do parents from different racial-ethnic groups vary in the extent to which they actually save or plan to save for their children's education?

4. Are these racial differences primarily a function of socioeconomic background?

These questions were motivated by scholarly concerns in three broad areas: racial differences in support for social welfare programs, expenditures for college as a special form of social welfare, and racial differences in parental savings behavior. These areas are discussed next.

### Support for Social Welfare Programs

Although perhaps not immediately apparent to some, public funding for higher education represents one form of social welfare. State and federal governments can subsidize college attendance in two ways: by providing (1) aid to colleges, which, in turn, deflates the cost to all students, and (2) direct aid to students, in the form of loans, work-study programs, and grants, which covers the costs for specific students (Clotfelter, Ehrenberg, Getz, and Siegfried 1991).<sup>2</sup> We focus on the latter.

If and how race affects beliefs about

<sup>1</sup> In this article, we use the terms *race* and *race-ethnicity* interchangeably to indicate five categories: African American, Asian American, Hispanic, White, and other (which includes mainly Native Americans). Although Hispanics may identify their race as White or Black, our research considers Hispanics (both White and Black) a separate group.

<sup>2</sup> Although the literature on racial differences in parental views toward funding college is limited, the literature on higher education student-aid policy and governmental subsidization of universities and colleges is voluminous. Excellent examples of this literature include Clotfelter et al. (1991), Hansen and Stampen (1989), Hauptman (1990), Leslie and Brinkman (1988), and McPherson and Schapiro (1991).

the government's role in funding higher education remain unsettled; however, previous studies have looked at the relationship between race and attitudes toward other dimensions of welfare. Thus, we begin by examining insights from these inquiries.

Within the past 10 years, a debate among social scientists has underscored the resurgence of the significance of race, or what has been coined "racialization" in American life (Hasenfeld and Rafferty 1989; Huckfeldt and Kohfeld 1989; Kluegel and Smith 1986; Schuman, Steeh, and Bobo 1983; Thomas and Hughes 1986). Attitudes regarding social welfare expenditures represent one area in which racial differences are pivotal. Although Whites typically remain suspicious of or even hostile to social welfare programs, especially those aimed at reducing inequality (Bobo 1988; Feagin 1975; Jackman and Muha 1984; Kluegel 1990), African Americans and, to a lesser extent, Hispanics are more receptive.

Two explanations have been advanced for the hesitancy of Whites to endorse social welfare, in contrast to the greater receptivity of minorities. One school of thought posits that the acceptance of governmental welfare programs stems from self-interest: Individuals who stand to gain from such programs more readily favor them. According to this perspective, vulnerable or "underdog" groups, such as racial minorities, as well as the young and women, are motivated to back social welfare programs more than are their counterparts.

Central to this "vested-interest" explanation is that social-class membership determines who supports social welfare. Accordingly, racial differences should mirror socioeconomic ones. This explanation, however, has received contradictory support. Studies have shown that individuals can harbor beliefs that objectively clash with their vested interests (Kinder and Kiewit 1981; Sears and Lau 1983). For example, the relatively weak predictive power of income in estimating receptivity to social welfare undercuts the vested-interest argument (Form and Hanson 1985; Hasenfeld and Rafferty 1989; Inglehart 1990). In addition,

if the vested-interest argument were correct, an inverse relationship between educational level and acceptance of social welfare would be anticipated. Some research has supported this contention. Jackman and Muha (1984), for example, presented evidence that the seeming liberalism of the highly educated belies their true conservatism, as indicated by their opposition to specific policies to remedy inequality. Others, however, have disagreed, finding that education enlightens its subscribers to the plight of the disadvantaged and heightens compassion toward such groups (Hyman and Wright 1979; McCloskey and Brill 1983; Sullivan, Pierson, and Marcus 1982). In general, although the impact of race shows greater consistency, the modest or contradictory effects of income and education on receptivity toward social welfare challenge the vested-interest interpretation.

Another explanation that has been invoked to account for racial polarization in receptivity to social welfare is, put simply, that individuals identify with the generalized experiences of the groups to which they belong and respond accordingly. Implicit in this line of reasoning is that minority group members, regardless of whether they experienced difficulties directly, closely identify and sympathize with the troubles that afflict their fellow members (Hasenfeld and Rafferty 1989). This could be called a "group-identification" explanation. An individual's image of whether the allocation of resources is equitable filters through the collective standing of his or her group and does not merely reflect the social class to which the person belongs. Since people tend to interact in racially homogeneous circles, we expect that minorities are exposed more often than are Whites to others who have endured economic and other hardships (Blau 1977). Indeed, Blackwell (1985) contended that the strong ties that upwardly mobile Blacks retain with extended kin, the church, and the Black community continue to fuel their liberal political views. Moreover, the immediate historical profile of minority group members and of their friends and families involves greater deprivation than

is ordinarily the case for Whites, which further sensitizes minorities to social inequities. If the group-identification interpretation has merit, then even prosperous minority group members should favor more vigorous governmental involvement in human welfare. Similarly, even impoverished Whites, as members of the more privileged racial group, should resist collective policies. Qualified support for the group-identification explanation exists. For example, Hasenfeld and Rafferty (1989) showed a link between race and overall support for welfare, even after adjusting for income and education. In their analysis of trends in racial attitudes, Schuman, Steeh, and Bobo (1989) demonstrated strong Black support for governmental intervention, regardless of socioeconomic background, and posited that this support is rooted in African Americans' collective experiences.

In assessing the impact of race, education, and income on views of particular welfare programs, in this case public funding of higher education, we can weigh the relative merits of these explanations. If racial differences in attitudes are attenuated considerably upon controlling for education and income, then the vested-interest perspective would gain support. In contrast, if racial differences in attitudes persist, then the "group-identification" explanation would gain credibility.

Despite the ongoing and burgeoning interest in this topic, most researchers have restricted their analyses to a simple Black-White comparison. Perhaps owing to data constraints, researchers have neglected other prominent racial-ethnic groups, such as Hispanics and Asian Americans. Black-White comparisons may have elicited greater academic curiosity because of the continuing discrimination against African Americans and the more public polarization of these two groups. And, at least until recently, African Americans were the most sizable and salient minority group for public policy. Nevertheless, the steady migration streams from Asia and Central and South America, the comparatively high fertility rate of Hispanics, and the forecasted increase in the proportion of

Asian Americans and Hispanics in the populace make this gap less defensible.

### Expenditures for College

Although studies routinely find racial discordance over the acceptance of social welfare programs in general, questions about support for specific programs remain unanswered. A case in point is the funding of higher education, particularly student aid programs. Although studies on attitudes toward welfare periodically include educational programs as one component of aggregate scales (Gilliam and Whitby 1989), this strategy prevents one from checking for the possibility that views about educational and other social programs, as well as the correlates of these views, differ. These views may differ for four reasons.

First, whereas some social welfare programs provide a safety net only for basic subsistence (for example, food stamps and Aid to Families with Dependent Children, AFDC), educational aid for college may help jettison individuals out of lifetime poverty. Educational investments may be envisaged as a way for youths to advance their long-range prospects, whereas other social expenditures may be viewed as fostering dependence. Most Americans believe that the most efficacious way to better one's lot is to acquire more educational credentials (Kluegel and Smith 1986). Thus, educational investments may be seen as "safer." Moreover, just as individuals may not view tax breaks for the wealthy as welfare (but equate welfare with such programs as AFDC), they may not automatically identify educational support as a form of social welfare. Therefore, those who typically oppose social welfare may be less antagonistic toward educational programs.

Looking at the impact of race on attitudes toward governmental support for education poses an interesting test case. Previous research has shown that Whites relax their intransigence to welfare when asked about policies that are contributory, such as social security, or that are related to training, such as job programs. Noncontributory cash transfers face broad opposition (Hasenfeld

and Rafferty 1989). It will be instructive to see what happens with respect to a mixed bag, such as educational expenditures. On the one hand, these programs are not contributory; on the other hand, they sponsor activities that entail at least some preparation for employment.

Second, shifts in the marketplace may have readied the public for greater acceptance of governmental support for higher education. Throughout most of this century, the view that elementary and secondary education should be publicly subsidized has been a given. Shifts in the labor market, however, may have rendered the high school diploma obsolete with respect to personal prosperity and societal needs. The 1980s witnessed a resurgence in personal payoffs from college (Clotfelter et al. 1991; McPherson and Schapiro 1991). Consequently, the public, and especially parents, may wish to make college more accessible.

Third, in contrast to what is typically defined as "social welfare," governmental support of postsecondary education may disproportionately benefit White families. Because White children are more likely to attend college (National Center for Education Statistics 1992), White parents may be more favorably disposed to greater governmental aid for students, especially since existing aid packages have not offset the spiraling costs of college (Hansen and Stampen 1989; Hauptman 1990).

Fourth, although individualistic sentiments may stall support for some forms of social welfare, their linkage to educational expenditures is less clear. Resistance to most welfare expenditures originates, in part, from what Huber and Form (1973) called the "dominant ideology," in which individuals see themselves and others as being in control of their own destinies, for both success and failure. The unwavering individualism inherent in the dominant ideology, by emphasizing personal responsibility, is inextricably tied to resistance to governmental intervention.

From the standpoint of individualism, it is easy to conceive of young, dependent children's welfare as the sole responsibility of parents. Therefore, it is not surprising that social welfare pro-

grams, such as food stamps and AFDC, meet strong resistance, since parental recipients are seen as failing in their duty to their progeny. Yet, the most literal interpretation of an individualistic position would have young children fending for their own food and shelter—a proposition that even staunch advocates would dismiss.

Assisting college students is a different matter. Consider how complex this issue is. The responsibility of paying for college can fall on the shoulders of the student, the parent, or the state. Moreover, American children experience no clear-cut rites of passage that place them in adult status. Thus, it is not altogether clear whether advocating parental support to college-aged youths should be categorized as an individualistic position. Surely, the most ardent individualists would have students take charge of their own financing. At the other end of the continuum, those with a collectivist orientation would sanction governmental sponsorship. Parental responsibility lies somewhere in between. Where responsibility is placed provides a barometer of the degree to which parents have collectivist versus individualist leanings.

Thus, the nature of the relationship between race and attitudes toward governmental involvement in funding higher education may be complicated—much more so than would be the case for attitudes toward other social welfare programs. Several possibilities arise. Since education may be viewed as a qualitatively different type of collective investment, racial variation may not occur. Alternatively, despite the unique appeal of education, the individualist ideology may be so tenacious among Whites that acceptance of governmental involvement will still splinter along racial lines. Finally, because responsibility for funding college may be placed on children, parents, or the government, White parents may resist collective strategies, yet not view it as their duty. In contrast, minority parents may favor governmental assistance but simultaneously endorse parental involvement.

### Parental Savings Behavior

It is perhaps all too often assumed that groups who favor welfare initiatives are also those who abdicate responsibility for themselves or their families. This notion certainly goes to the heart of the public policy debate that has taken place over the past 30 years (Nobles 1989). Consequently, whether White and minority parents vary in the extent to which they save money for their children's education is an intriguing issue.

This issue not only interests public policy analysts, it also taps into some fundamental ideas embodied in the status attainment and human capital models of educational success. Although the explicit mechanisms for achieving educational success may vary, both models stress the prominent role of the family in promoting or diluting a child's educational and economic prospects (Becker 1964; Blau and Duncan 1967). Complicated formulas have been developed to figure how much parents can realistically contribute, but less attention has been devoted to the predictors of parental sponsorship of education (McPheron and Schapiro 1991; Steelman and Powell 1989, 1991; Taubman and Behrman 1986). This failure to analyze parental support is disquieting because inadequate finances preclude attendance at and, for those who matriculate, continuation in and graduation from college (Steelman and Powell 1989). Fewer still have looked at racial variations in parental sponsorship (Goldscheider and Goldscheider 1991). As a result, we do not know if and how parental investments vary by race.

Several rival expectations are plausible. First, racial minorities may be more willing investors in their children's education because the college degree may be seen as the ticket out of impoverishment or the primary means to escape discrimination (Mickelson 1990). Indeed, the Black community's faith in the liberating role of education has been voiced since the Reconstruction era (Anderson 1988). On the basis of this reasoning, minority parents are more likely to save than are White parents with comparable backgrounds (similar resource pools, ed-

ucation, and so forth). Second, certain minority groups may behave more altruistically than may Whites to promote their children. Some proponents of the human capital argument avow that racial and ethnic groups vary in their "tastes" for investments in "child quality," especially in education (Chiswick 1988). Coleman (1988), for example, contended that the stunning educational accomplishments of Asian American children stem from parental sacrifices. Third, if minority groups more readily favor governmental support of educational endeavors, they may save less for their children's future. This assumption, echoing the portrayal of the minority family as "irresponsible," has been used in the political arena to derail welfare initiatives. Fourth, racial variation in savings may merely reflect differences in social class and background and, therefore, may vanish once relevant confounding factors are considered (Goldscheider and Goldscheider 1991).

### DATA AND MEASURES

#### Data

To investigate racial differences in parental attitudes toward the funding of higher education and in their actual investment in children, we relied primarily on the High School and Beyond survey (HSB), collected for the National Center for Education Statistics (NCES), for our analyses. HSB followed the educational experiences of a large, multistage, stratified, cluster sample of high school students. The first wave of HSB was administered to nearly 60,000 sophomores and seniors in early 1980.<sup>3</sup> The student component of HSB (including the follow-ups in 1982, 1984, and 1986) has provided the empirical foundation of many studies and, arguably, is the most frequently used data set on the educational experiences of adolescents.

<sup>3</sup> Separate analyses of the sophomore and senior cohorts were conducted. Because we found no significant cohort differences in the multinomial logit, ordinary least squares (OLS), and tobit coefficients, the two groups were pooled in our study.

The bulk of our analysis is based on the parent section of HSB, which has been investigated less widely. After an approximate 12 percent subsample of the high school students' parents was drawn, parents were surveyed via mail in the fall of 1980, with a follow-up interview for nonrespondents, yielding a high completion rate of 91 percent. This section contains rich information that allowed us to monitor both attitudinal and behavioral components of parental responsibility in funding college. By focusing on parents, however, these data did not allow us to test for attitudes held by the general population, which presumably would be less receptive to the role of government in funding higher education.

To a lesser extent, we also used the National Educational Longitudinal Study of 1988 (NELS). NELS, also collected for NCES, may eventually eclipse HSB in its usage by the academic community. Whereas HSB traces the educational paths of students beginning in either their sophomore or senior year, NELS commences in junior high school (eighth grade). Thus, NELS allows social scientists to monitor the development of educational plans from an earlier stage in the youths' educational careers. NELS also differs from HSB because its parental questionnaire was administered to a parent or guardian of each student, resulting in a sample size (over 20,000) over three times that of HSB. Unfortunately, the NELS questionnaire was not as comprehensive as was the HSB questionnaire in asking parents about their attitudes and behavior regarding funding for college, although it included information on the investments parents have made in anticipation of their children's postsecondary education.

### Variables and Analytic Strategy

The metrics, means, and standard deviations of the dependent variables for HSB and NELS are presented in Table 1. We examined three sets of endogenous variables. The first variable, posed as a question in HSB but not in NELS, asks: "Who should have the *MAIN* responsibility for the cost of education beyond

high school?" Because responses are trichotomous (student's responsibility, parent's responsibility, and state-federal government's responsibility), we used multinomial logit analysis. By including four dummy variables, African American, Hispanic, Asian American, and other (with White as the omitted category), we initially checked for unadjusted racial differences.<sup>4</sup> We then added family income (in 10,000 of dollars)<sup>5</sup> parental education (in five categories: less than a high school degree = 1; high school degree = 2; some postsecondary education = 3; college degree = 4; postbaccalaureate degree = 5), marital status (married = 0; not married = 1), parent's sex (male = 0; female = 1),<sup>6</sup> and number of children<sup>7</sup> to the model. Consequently, we could see if the insertion of socioeconomic and familial structure variables attenuates the impact of race-ethnicity.

<sup>4</sup> The racial breakdown for HSB (in percentages) is African American, 10.5; Hispanic, 4.9; Asian American, 1.4; White, 81.7; and other, 1.7. These figures are weighted because HSB originally oversampled certain groups, particularly Hispanics. The weighted racial composition for NELS is African American, 13.0; Hispanic, 10.1; Asian American, 3.5; White, 70.9; and other, 2.4.

<sup>5</sup> Income in HSB was calculated by summing familial "wages, salary, commissions, or tips from all jobs" and income received "from working on his/her own business or farm." Income in NELS is measured by "total family income from all sources." The use of alternative transformations of income (such as logged income, which in some cases increases and in other cases decreases the fit of the models) does not change the racial patterns featured in this article. Because income may vary substantially from year to year, parents' reports of their last year's income may not fully gauge the typical financial situation of a family.

<sup>6</sup> The parent surveys were completed by a disproportionate number of mothers (over 60 percent in HSB and over 80 percent in NELS).

<sup>7</sup> Number of children is included in these models because family size has a direct bearing on the allocation of economic resources per child and, in turn, influences parents' perceptions of their responsibility in sponsoring their children (Steelman and Powell 1991).



Table 1. Descriptions, Means, and Standard Deviations of Measures of Attitudes and Behaviors with Respect to Funding Higher Education

Variable	Descriptions	Mean	Standard Deviation
Student's responsibility	"Who should have the <i>MAIN</i> responsibility for the cost of education beyond high school?" (Student = 1, others = 0)	.234	.423
Government's responsibility	"Who should have the <i>MAIN</i> responsibility for the cost of education beyond high school?" (Government = 1, others = 0)	.194	.396
Parent's responsibility	"Who should have the <i>MAIN</i> responsibility for the cost of education beyond high school?" (Parent = 1, others = 0)	.572	.495
Aid to all students	"All high school graduates who want it should receive financial aid for at least two years' education after high school." (Strongly disagree = 1, disagree = 2, agree = 3, strongly agree = 4)	2.878	1.087
Aid to intelligent students	"Intelligent students should receive financial aid for school even if their parents can afford to pay for it." (Strongly disagree = 1, disagree = 2, agree = 3, strongly agree = 4)	2.279	1.087
Aid to those who cannot afford to pay	"Financial aid should only be given to students whose parents cannot afford to pay for schooling." (Strongly disagree = 1, disagree = 2, agree = 3, strongly agree = 4)	2.752	1.057
Aid to minority groups	"A special effort should be made to see that members of minority groups receive financial aid for education after high school." (Strongly disagree = 1, disagree = 2, agree = 3, strongly agree = 4)	2.532	1.064
Federal aid: National loan program	"The federal government should have a national student loan program covering all schooling costs." (Strongly disagree = 1, disagree = 2, agree = 3, strongly agree = 4)	2.918	1.010
Federal aid: Create jobs for students	"The federal government should provide financial aid to colleges to help create jobs for students." (Strongly disagree = 1, disagree = 2, agree = 3, strongly agree = 4)	3.054	.939
Federal aid: Tax deductions	"The federal government should allow parents to deduct tuition expenses from their income tax." (Strongly disagree = 1, disagree = 2, agree = 3, strongly agree = 4)	3.634	.698
Saved (HSB)	Parents saved for child's postsecondary education = 1, parents did not save = 0	.370	.483
Amount of savings (HSB)	Amount in dollars set aside for child's postsecondary education	1654.91	3495.35
Saved (NELS-88)	Parents saved for child's postsecondary education = 1, parents did not save = 0	.476	.499
Amount of savings (NELS-88)	Amount in dollars set aside for child's postsecondary education	2822.14	5099.94
Expected savings (NELS-88)	Amount in dollars expected to set aside for child's postsecondary education	4845.21	6568.98

The aforementioned dependent variable taps parental attitudes, explicitly comparing the role of parents, students, and the government in funding college; nevertheless, the placement of the primary financial obligation on parents or students does not necessarily imply blanket opposition to governmental aid. Thus, the second set of dependent variables, also from HSB, focuses on the degree to which parents endorse governmental sponsorship of student-aid programs, regardless of where they locate

the main responsibility for funding college. These items gauge whether parents support aid to all students ("All high school graduates who want it should receive financial aid for at least two years' education after high school"), intelligent students ("Intelligent students should receive financial aid for school even if their parents can afford to pay for it"), those who cannot pay for college ("Financial aid should only be given to students whose parents cannot afford to pay for schooling"), and minor-

ity students ("A special effort should be made to see that members of minority groups receive financial aid for education after high school").

The question regarding aid to minority students is particularly timely. The link among race, college education, and social welfare policies has been brought to the forefront, as evidenced by the U.S. Department of Education's ruling several years ago to rescind federal support from colleges that targeted funds to specific minority groups, the outcry in response to this decision, and the reversal of the decision.

Three other items in this cluster of questions measure the extent to which parents sanction specific federal programs: "The federal government should have a national student loan program covering all schooling costs," "the federal government should provide financial aid to colleges to help create jobs for students," and "the federal government should allow parents to deduct tuition expenses from their federal income tax." Responses range from strongly disagree (coded 1) to strongly agree (coded 4). To estimate the level of approval of these programs, we used OLS regression in two models: the first with race-ethnicity only and the second with the previously mentioned background characteristics added.<sup>8</sup>

Whereas the first two sets of endogenous variables capture parental attitudes, the third measures prior and anticipated behavior by parents. Two questions from HSB were used: "Did you or your spouse do anything specific in order to have some money for this child's education after high school?" and "About how much money did you set aside for your son's/daughter's future educational needs?" (measured in six categories and scaled in dollars at the midpoints of the categories). Supplementary analyses from NELS are based on three questions. The wording of the first two questions is essentially the same as the wording in HSB, except that these questions were restricted to parents who expected their children in eighth grade

to "go on to additional education beyond high school."<sup>9</sup> The third question, on anticipated savings, asks "About how much money do you expect to have set aside for your eighth grader's future education by the time he or she finishes high school?" (also scaled in dollars at the median of each category).

Logistic regression was used to determine racial differences in whether parents saved for their child's education. Tobit (censored regression) models were used to assess racial variations in the amount parents saved or planned to save (Maddala 1983; Tobin 1958). Because there was a large number of observations at zero dollars, tobit models were used in lieu of OLS to correct for these floor effects.<sup>10</sup> We first tested for unadjusted racial differences in savings behavior and then ascertained whether this gap endures upon the introduction of familial resources and structure (family income, marital status of parent, and number of children), parental characteristics (parental education and sex of parent), and traits of the youth (sex and performance on a standardized test constructed by the Educational Testing Service).<sup>11</sup>

The following caveats regarding this analysis should be noted.

1. Our analysis restricted cases to those who provided full information, and there was a fairly high nonresponse to certain

<sup>9</sup> Approximately 90 percent of the parents in NELS expected their children to seek education beyond high school. This expectation is unduly optimistic, given the high dropout rate and the relatively low percentage of high school graduates who ultimately matriculate in postsecondary schools.

<sup>10</sup> Supplementary analyses using OLS regression to estimate racial differences in the amount of savings yielded findings comparable to those presented here.

<sup>11</sup> According to human capital theory, parents' investments in their children will be dictated, in part, by "endowments" of the child, that is, qualities that may increase the chance of a greater economic return on parental investments. Although evidence supporting this contention is weak or inconsistent (Steelman and Powell 1991), we incorporated two traits of the child, sex and academic performance, into the savings models.

<sup>8</sup> The use of ordinal logistic regression models yielded virtually identical patterns.

items, such as family income. This level of nonresponse is in line with other studies of HSB, NELS, and comparable national data sets, such as the National Longitudinal Survey of the Class of 1972 (see, for example, Downey and Powell 1993; Milne, Myers, Rosenthal, and Ginsburg 1986, Teachman 1987).<sup>12</sup>

2. For the key dependent variables, there is some racial variation in nonresponse. For example, for the question of who should have the main responsibility for postsecondary educational costs, Asian Americans were the most likely to respond (95 percent) and those in the racial category "other" were the least likely to respond (80 percent), with African Americans (82 percent), Hispanics (82 percent), and Whites (85 percent) clustered in the middle. It is interesting that no racial group was consistently most likely or least likely to respond to the set of questions on college funding. For some of these questions, Asian Americans had the highest response rate, and for others, White parents did. For most of the variables, these differences are insignificant or become smaller after adjusting for education, income, and the other background variables.

To check whether racial differences in attitudes are merely an artifact of racial differences in nonresponse, we conducted several supplementary tests. First, we included a selection correction for missing cases (Heckman 1976). In this model, the likelihood of providing complete information based on race and socioeconomic background was estimated; these coefficients were then used to calculate a hazard rate, which then was included in all subsequent equations. The inclusion of this correction does not change the patterns discussed in this article. Even if there were notably different findings, we would be hesitant to accept those findings over the ones presented here, given the convincing criticisms of these selection corrections (Stolzenberg and Relles 1990). Second,

we compared the amount of racial difference in nonresponse and the amount of racial difference in each dependent variable. For most dependent variables, the degree of racial difference in the dependent variables is more pronounced than the racial difference in nonresponse. For example, regarding the item "All high school graduates who want it should receive financial aid for education for at least two years' education after high school," the difference in the percentage of White and African American parents who strongly agreed with this statement (26.6 versus 44.4, respectively) is considerably greater than the difference in nonresponse (4.2 versus 1.6 for White and African Americans, respectively). In other words, the racial differences reported here do not appear simply to mirror racial differences in nonresponse.

3. The questions on parental savings are based on self-reports, which are often biased when compared to objective data. This problem may be exacerbated if race or socioeconomic status is linked to differential bias. Given these three reservations, one should be cautious in interpreting the patterns described next.

## RESULTS

Table 2 presents the multinomial logistic regression estimates for where parents assign the main responsibility for funding college. Three sets of equations comparing government to student responsibility are displayed. The third set of logistic coefficients is easily calculated by subtracting the second set from the first (for example, the coefficient for African Americans:  $1.292 - .794 = .498$ ). African American, Hispanic, and Asian American parents are more likely than are White parents to attribute responsibility to the government (versus the student and parent) and to the parent (versus the student). Although its effect is not huge, race has a stronger influence on this dependent variable than do any of the socioeconomic variables, including parental education and income. Moreover, the racial differences persist when parental education, marital status, sex of

<sup>12</sup> Whereas the multivariate models in this article use listwise deletion techniques, the use of mean substitution and pairwise deletion, when applicable, does not alter our main findings.

Table 2. Multinomial Logit Regression Estimates (Standard Errors in Parentheses) of Responsibility for Funding College on Race-Ethnicity and Background Characteristics ( $N = 4,519$ )

Variable	Government's Responsibility vs. Student's Responsibility		Government's Responsibility vs. Parent's Responsibility		Parent's Responsibility vs. Student's Responsibility	
African American	1.292*** (.153)	1.340*** (.163)	.794*** (.110)	.490*** (.119)	.498*** (.142)	.850*** (.151)
Hispanic	1.068*** (.160)	1.139*** (.167)	.545*** (.118)	.282* (.123)	.523*** (.144)	.856*** (.151)
Asian American	1.015* (.441)	1.054* (.445)	.189 (.304)	.107 (.310)	.826* (.388)	.947* (.394)
Other	.345 (.335)	.475 (.340)	.184 (.274)	.021 (.277)	.161 (.278)	.455 (.287)
Family income (10,000s of dollars)		-.011 (.019)		-.064*** (.016)		.053*** (.013)
Parental education		-.025 (.046)		-.192*** (.038)		.167*** (.037)
Unmarried parent		.436*** (.126)		.446*** (.104)		-.011 (.109)
Mother		-.295** (.102)		-.198* (.087)		-.097 (.082)
Number of children		-.096*** (.021)		.052** (.019)		-.147*** (.018)
Intercept	-.402	.076	-1.229	-.592	.827	.668
Log-likelihood	8724	8500				

\*  $p < .05$ .\*\*  $p < .01$ .\*\*\*  $p < .001$ .

parent, number of children, and familial income are controlled.<sup>13</sup>

A more concrete view of the consequences of race-ethnicity is presented in Table 3, which displays the estimated probabilities of the three different choices of responsibility by race-ethnicity. These probabilities, transformed from the multinomial logit coefficients from Table 2, were calculated by adjusting the intercept to reflect the mean values of the other background variables. Several patterns are salient. First, regardless of group, the modal response is that parents have the main obligation for funding education. Second, of all racial-

ethnic groups, Asian Americans are the *most* likely to place responsibility on parents. Third, in contrast to the other groups, Whites are the *least* likely to see government as the primary source of funding, but they also are the *least* likely to identify themselves as financially responsible and the *most* likely (over twice as likely as African Americans, Asian Americans, and Hispanics) to view students as chiefly accountable for funding education. Fourth, the responses of Hispanic and African American parents correspond more closely with those of Asian American than with White parents. In other words, when not placing responsibility for funding education on themselves, minority parents deflect it onto the government, whereas White parents shift the burden to students.

Table 4 provides further confirmation that racial groups vary in their endorsement of governmental aid to students. The first column indicates that African American, Hispanic, and Asian American parents are considerably more apt

<sup>13</sup> In additional analyses for Table 3, we included interaction terms between race and income. The interaction effects were not significant, suggesting that the effect of race does not vary by income level and the effect of income does not vary by racial group. Similarly, the inclusion of interaction terms between race and education and between marital status and sex does not result in a marked improvement in the fit of our models.

Table 3. Estimated Adjusted Probabilities of Parent's, Student's, and Government's Responsibility, by Race-Ethnicity (*N* = 4,519)<sup>a</sup>

Racial-Ethnic Group	Parent's Responsibility	Student's Responsibility	Government's Responsibility
African American	.591	.116	.294
Hispanic	.625	.122	.253
Asian American	.658	.118	.223
White	.568	.260	.173
Other	.624	.182	.194

<sup>a</sup> Probabilities adjusted by setting family income, parental education, marital status, parent's sex, and number of children at the mean. Because probabilities are rounded, the sum of parent's, student's, and government's responsibility for each racial-ethnic group may not equal exactly 1.00.

than are their White counterparts to approve governmental aid to all college students. This racial-ethnic difference endures even when family background and other characteristics are controlled (see second column).

The remainder of Table 4 generally parallels the patterns just discussed. The effect of race on approval of different forms of governmental aid to students is the most consistent of all variables included in the model. Overall, compared to White parents, minority parents are less antagonistic to governmental programs, irrespective of whether the programs are geared to all students,

intelligent students, those who cannot afford college (the coefficient for Asian Americans is in the same direction as the coefficients for African Americans and Hispanics and even exceeds the coefficient for African Americans, but is not significantly different from the coefficient for White parents), or minority students. These racial-ethnic differences remain firm even with the inclusion of socioeconomic and other background characteristics. In some cases, the net effect of these variables on the racial-ethnic coefficients is trivial. For example, in estimating views on college aid to minority groups, we found that the

Table 4. OLS Regression Coefficients (Standard Errors in Parentheses) of Attitudes toward Financial Aid on Race-Ethnicity and Background Characteristics (*N* = 3,942)

Characteristics	Aid to All Students		Aid to Intelligent Students		Aid to Those Who Cannot Afford to Pay		Aid to Minority Groups	
African American	.627*** (.056)	.527*** (.058)	.140* (.057)	.175** (.059)	.332*** (.055)	.184** (.056)	1.190*** (.051)	1.099*** (.053)
Hispanic	.497*** (.057)	.371*** (.057)	.340*** (.058)	.371*** (.059)	.472*** (.056)	.313*** (.056)	1.101*** (.052)	1.053*** (.052)
Asian American	.452** (.139)	.435** (.137)	.673*** (.143)	.676*** (.142)	.230 (.137)	.188 (.134)	.660*** (.126)	.682*** (.125)
Other	.314** (.125)	.270* (.117)	.324** (.121)	.335** (.121)	-.052 (.117)	-.143 (.115)	.301** (.108)	.251* (.107)
Family income (10,000s of dollars)		-.001 (.004)		.007 (.004)		-.013*** (.004)		-.002 (.003)
Parental education		-.158*** (.016)		.043** (.016)		-.169*** (.015)		-.015 (.014)
Unmarried parent		.038 (.046)		-.057 (.048)		.201*** (.045)		.071 (.042)
Mother		.125*** (.036)		-.028 (.037)		-.014 (.035)		.155*** (.033)
Number of children		.003 (.008)		.017* (.008)		.015 (.008)		.027*** (.007)
Intercept	2.752	3.115	2.214	2.043	2.669	3.127	2.286	2.163
R <sup>2</sup>	.047	.082	.016	.021	.024	.075	.189	.200

\* *p* < .05.  
\*\* *p* < .01.  
\*\*\* *p* < .001.

addition of socioeconomic and background variables slightly reduces the strength of the regression coefficient for African Americans (from 1.190 to 1.099) and Hispanics (from 1.101 to 1.053) and minimally increases the coefficient for Asian Americans (from .660 to .682).

Table 5 displays the regression estimates for approval of three forms of federal assistance to college students and their families: a national loan program, federal aid to provide jobs for students, and tax deductions to parents of college students. Although White parents are more likely than are minority parents to believe that students have the main responsibility for funding their own education, they also are more likely to reject the ideas of federally generated jobs for students and of loan programs, which ultimately place financial responsibility on the youths. And although White families are slightly less likely to believe that parents (and the government) should be held responsible for their children's education, they are as likely as, or in some cases more likely than, minority groups to endorse governmental assistance to parents in the form of tax credits.

Although the focus of this article is on racial differences, the influence of other variables merits note. It is interesting that higher levels of parental education are associated with *less* acceptance of federal aid in the form of loans and jobs for students. Conceivably, highly educated parents subscribe to the view that students should not be distracted by outside responsibilities, such as working; however, they do not believe that aid should be provided to all students or to those who cannot afford a college education. The only programs for which higher levels of education increase approval are aid to intelligent students and tax deductions to parents. These findings parallel Jackman and Muha's argument (1984) that education is not necessarily a liberalizing force, ironically even with respect to attitudes toward funding higher education. Rather, support (or at least the absence of disapproval) of "liberal" programs by highly

educated groups occurs only when the educated or their progeny also benefit.<sup>14</sup>

As for the other background characteristics, the effect of income does not approximate the effect of race-ethnicity. In fact, the effect of income is insubstantial for over half these attitudinal measures (aid to all students, aid to intelligent students, aid to minority groups, and federal aid to develop a national loan program). Similarly, the effects of number of children and marital status are insignificant for four of the seven items. Women are more likely than are men to favor aid to all students; special programs geared to providing support to minority students; and federal plans to establish loans, jobs for students, and tax credits. Nevertheless, except for the approval of tax credits, the effects of sex are smaller than are those of race.

If racial-ethnic groups' views of their own responsibility to fund their children's college education and their approval of different governmental programs to facilitate college attendance vary, do these groups also differ in their *actual* financial sponsorship of their children's postsecondary education? Before we answer this question, the reader should be reminded that self-reports of financial matters may be unreliable and that over- or underreporting of parental savings may be linked to socioeconomic background. Moreover, given the norm that parents should be primarily responsible for the costs of college, self-reports of savings may be inflated.

<sup>14</sup> Auxiliary analyses also found that the effect of educational aspirations on attitudes toward governmental sponsorship of higher education is not nearly as consistent as the effect of race. Of the seven types of governmental aid mentioned in Tables 4 and 5, educational aspirations are significantly and positively associated with advocacy for three (loans, tax deductions, and aid to intelligent students) and are significantly and negatively related to one (support for minority students). In none of these cases does the relative effect of educational aspirations exceed that of race. Nor does the inclusion of educational aspirations in the models noticeably change the strength of the coefficients for race.

Table 5. OLS Regression Coefficients (Standard Errors in Parentheses) of Attitudes toward Federal Programs on Race-Ethnicity and Background Characteristics (*N* = 3,942)

Characteristics	Federal Aid: National Loan Program		Federal Aid: Create Jobs for Students		Federal Aid: Tax Deductions	
African American	.445*** (.053)	.350*** (.055)	.632*** (.048)	.528*** (.049)	-.043 (.037)	-.003 (.038)
Hispanic	.419*** (.054)	.348*** (.054)	.616*** (.049)	.519*** (.049)	-.178*** (.037)	-.119** (.038)
Asian American	.386** (.131)	.387** (.130)	.419*** (.119)	.432*** (.117)	.041 (.091)	.072 (.091)
Other	.300** (.112)	.251* (.111)	.315** (.102)	.250* (.100)	-.239** (.078)	-.205** (.078)
Family income (10,000s of dollars)		.003 (.004)		-.010** (.003)		.007** (.002)
Parental education		-.072*** (.015)		-.094*** (.013)		.057*** (.010)
Unmarried parent		.152*** (.044)		-.012 (.039)		-.067* (.030)
Mother		.083* (.034)		.217*** (.031)		.094*** (.023)
Number of children		.010 (.007)		.007 (.007)		-.016** (.005)
Intercept	2.820	2.917	2.916	3.079	3.660	3.481
<i>R</i> <sup>2</sup>	.032	.047	.074	.111	.008	.026

\* *p* < .05.  
\*\* *p* < .01.  
\*\*\* *p* < .001.

Panel A of Table 6, using parental responses from HSB, presents the logistic regression parameters of race-ethnicity on the *likelihood of parental savings*—whether parents had saved any money for their children’s postsecondary education. The first model, in which race alone is included, suggests a racial difference, with African Americans and Hispanics significantly less likely than Whites and with Asian Americans more likely than all other groups (although the comparison with Whites does not reach statistical significance) to have saved. Although the unadjusted coefficient for African Americans is negative, implying that African American parents are less likely than are White parents to save, the sign of the coefficient reverses once familial resource variables (Model 2) are taken into account.<sup>15</sup> Once student and

parental characteristics are entered into the model (Model 3), African American parents are significantly, if only marginally, more likely than are White parents to have saved.<sup>16</sup> Because the size of the Asian American sample is relatively small, the gap between Asian Americans and Whites remains insignificant even

<sup>15</sup> Auxiliary analyses of Tables 6 and 7 added interaction terms between income and racial categories. Although the direction (and statistical significance) of the interaction terms for Asian Americans and Hispanics is mixed, income generally has a stronger positive effect on savings for African Americans than for Whites.

<sup>16</sup> In other models, we also tested for the effects of educational aspirations on savings, using HSB (NELS did not include questions on parents’ aspirations). Educational aspirations vary by race (with African Americans and Asian Americans holding higher aspirations for their children than do White parents) and are positively linked to savings. Thus, some of the effect of race on savings may be channeled indirectly via educational aspirations. On the other hand, the causality between aspirations and savings may be reversed. That is, those who have saved money, in turn, will harbor greater aspirations for their children. This direction becomes more plausible if one takes into account that the question on savings refers to the past (the extent to which they have saved), whereas the question on aspirations refers to the present (their current aspirations). Thus, educational aspirations are not included in our models.

Table 6. Models Estimating the Effect of Race on Parental Savings: HSB<sup>a</sup>

Race	Panel A <sup>b</sup>		
	Model 1	Model 2	Model 3
African American	-.346*** (.097)	.043 (.106)	.289* (.113)
Hispanic	-.457*** (.102)	-.261* (.106)	.048 (.113)
Asian American	.372 (.251)	.402 (.255)	.485 (.263)
Other	-.091 (.213)	.118 (.220)	.233 (.227)

  

Race	Panel B <sup>c</sup>		
	Model 1	Model 2	Model 3
African American	-2369.58*** (395.44)	-762.24 (392.74)	432.23 (400.98)
Hispanic	-2733.07*** (420.29)	-1750.94*** (401.87)	-157.65 (399.65)
Asian American	1801.84 (969.76)	1874.97* (923.15)	1836.92* (897.32)
Other	-1141.26 (869.20)	-199.57 (834.90)	272.47 (808.55)

\*  $p < .05$ .  
\*\*  $p < .01$ .  
\*\*\*  $p < .001$ .  
<sup>a</sup> In both Panel A and Panel B, Model 1 = race only; Model 2 has controls for income, marital status, and number of children; and Model 3 has controls for income, marital status, number of children, parental education, parent's sex, student's sex, and student's test scores.  
<sup>b</sup> Panel A: Logistic regression coefficients (standard errors in parentheses) for likelihood of parental savings ( $N = 5,003$ ).  
<sup>c</sup> Panel B: Tobit coefficients (standard errors in parentheses) for the amount of parental savings ( $N = 5,003$ ).

though the magnitude of the Asian American coefficient is greater than that of the African American coefficient. Approximately half  $[(.457 - .261)/.457 = .429]$  the Hispanic-White difference in the likelihood of savings stems from disparities in familial resources (Model 2). The remainder of this difference disappears once parental and student traits are also considered (Model 3).<sup>17</sup> The tobit estimates for *amount of savings* in Panel B of Table 6 generally match the patterns from Panel A. One exception is that in Model 3, Panel B, the African American-White difference is

not significant, but the Asian American-White difference is.

Can these general patterns be corroborated using another data source? Panels A and B of Table 7 essentially replicate the logistic and tobit analyses from Table 6, except that the questions were asked of the NELS sample of parents of eighth graders who expected their children to “go on to additional education beyond high school.” One should bear in mind that the samples in Table 7 are over three times as large as those in Table 6 and that the NELS sample was drawn from parents in the late-Reagan era, whereas the HSB sample was drawn from parents in pre-Reagan 1980.

Despite these differences, the general patterns for NELS are fairly similar to those for HSB. The logistic analysis presented in Panel A of Table 7 confirms that, of all groups, Asian Americans are most likely to have made some effort to save money for their children’s college education. Consistent with the coeffi-

<sup>17</sup> A reviewer suggested that since the predominant public opinion is that minority groups make less effort to save for their children, our models should test the hypothesis of negative differences (that White parents save more than do minority parents), rather than the null hypothesis regarding racial differences. Following the former approach leads to stronger levels of significance.



Table 7. Models Estimating the Effect of Race on Parental Savings: NELS–88<sup>a</sup>

Race	Panel A <sup>b</sup>		
	Model 1	Model 2	Model 3
African American	–.439*** (.046)	.094 (.052)	.182*** (.055)
Hispanic	–.590*** (.047)	–.156*** (.052)	–.001 (.055)
Asian American	.383*** (.063)	.384*** (.068)	.348*** (.071)
Other	–.328 (.155)	.081 (.170)	.145 (.174)
Race	Panel B <sup>c</sup>		
	Model 1	Model 2	Model 3
African American	–3889.31*** (253.89)	–573.63* (233.92)	–54.00 (241.59)
Hispanic	–4219.56*** (257.15)	–1092.64*** (232.92)	–332.61 (240.21)
Asian American	2320.86*** (309.64)	1987.11*** (272.64)	1666.88*** (275.68)
Other	–3197.12*** (870.53)	–21.85 (780.04)	412.53 (787.80)
Race	Panel C <sup>d</sup>		
	Model 1	Model 2	Model 3
African American	–3918.11*** (322.42)	307.31 (302.51)	1032.98*** (310.95)
Hispanic	–5279.02*** (331.30)	–1347.14*** (304.80)	–253.63 (312.62)
Asian American	2936.25*** (403.30)	2533.49*** (361.54)	2053.32*** (363.46)
Other	–3350.89** (1097.38)	192.39 (1011.07)	745.78 (1015.34)

\*  $p < .05$ .  
\*\*  $p < .01$ .  
\*\*\*  $p < .001$ .  
<sup>a</sup> For all three panels, Model 1 = race only; Model 2 contains controls for income, marital status, and number of children; and Model 3 contains controls for income, marital status, number of children, parental education, parent's sex, student's sex, and student's test scores.  
<sup>b</sup> Panel A: Logistic regression coefficients (standard errors in parentheses) for the likelihood of parental savings ( $N = 17,438$ ).  
<sup>c</sup> Panel B: Tobit coefficients (standard errors in parentheses) for the amount of parental savings ( $N = 16,819$ ).  
<sup>d</sup> Panel C: Tobit coefficients (standard errors in parentheses) for the amount of expected parental savings ( $N = 16,762$ ).

cients in Table 6, this pattern surfaces regardless of the additional variables included in the model; however, because the size of the NELS sample is considerably larger than that of the HSB sample, the logistic coefficient for Asian Americans is significant. Overall, the patterns of African Americans and Hispanics in Table 7 correspond with those in Table 6.

Panel C of Table 7 compares racial-ethnic groups' projections of how much they expect to save for their children. The tobit coefficients again pinpoint Asian Americans as the group with the

greatest anticipated savings, irrespective of whether any other variables are in the models, followed by African Americans and then by Hispanics and Whites, with no significant difference between these last two groups (see Model 3).

Because standardized test scores have been criticized for underestimating the academic abilities of racial minorities, we checked what would happen if test scores were deleted from Model 3 in Tables 6 and 7. These analyses show that much (over three-fifths) of the change that occurs between the coefficients in Model 2 and Model 3 is due to the

inclusion of test scores. With test scores omitted from Model 3, the African American–White difference in the likelihood of saving is no longer significant in Table 6, but remains so in Table 7. The African American–White difference for the amount of savings is still insignificant in Tables 6 and 7, and the African American–White difference for future savings becomes marginally significant. The patterns for Hispanic–White differences remain the same, regardless of whether test scores are included in the model. And the Asian American–White differences actually are slightly *increased* with the deletion of test scores from the models.

In ancillary analyses, we found that the inclusion of tracking, an alternative to standardized test performance as a proxy of student's ability-performance, has a minimal effect on the coefficients for race in Tables 6 or 7. In other words, whether test scores and/or tracking are included in the models, the African American–White and the Hispanic–White differences in savings are fairly small, whereas the Asian American–White differences are notable.

What can we conclude from Tables 6 and 7? Although the differences in savings between African American and White parents are small in general, in some cases African Americans are slightly more likely to save. Similarly, the Hispanic–White differences are minor. In contrast, in several models, White parents make *less* of an effort to save than do Asian American parents. Whether one considers these differences large or small, one general pattern emerges: Once background characteristics are held constant, White parents are *not* consistently more likely to save, save more, or plan to save more than are minority parents.

### CONCLUSION

These results underscore the continuing significance of race with respect to attitudes toward governmental intervention in financing higher education. Our findings imply that parents' attitudes toward governmental programs providing financial support to college students, as well as their views about the role of parents

and children in financing college, splinter along racial lines. These differences are not huge, but the effect of race is stronger than that of any of the other variables included in our models. Although our results cannot unequivocally arbitrate between the two perspectives discussed earlier, they appear to provide greater support for the idea that racial variations in attitudes owe to identification with groups, rather than to individual self-interest. Undermining the vested-interest argument, the impact of race is barely touched by the incorporation of income and education. Although the patterns pertaining to education imply that self-interest occasionally comes into play, the vacillating and/or weaker effects of income further call into question self-interest as the overriding principle.

It should be noted that some may consider the self-interest argument to be compatible with our data. That is, minority group parents, regardless of their socioeconomic status, may have a greater vested interest than may White parents in their children obtaining a college education and, correspondingly, a greater self-interest in governmental aid. Net of socioeconomic background, Whites have social and economic opportunities and advantages that minorities do not have. Therefore, minority parents may be more likely than may White parents to define the educational progress of their children as a marker of success. Accordingly, minority group parents would welcome governmental aid, regardless of their income and education. Notice that this interpretation questions the strategies used by earlier work on race, welfare attitudes, and self-interest and suggests a reformulation of the concept of self-interest. We are not persuaded by this explanation because it does not square with some of the patterns in our tables. For example, this perspective cannot explain why wealthy minority parents are still more likely than are their White peers to favor aid targeted to the poor.

Even more important are the specific directions that these racial differences take. Compared to African Americans, Hispanics, and Asian Americans, Whites are more likely to endorse the canons of the dominant ideology of individualism

in funding education, even when such beliefs narrow the range of their own children's options. They are twice as likely as are their minority counterparts to place the primary burden on students; moreover, they are more likely to reject virtually all federal programs (except tax credits to parents) to aid prospective students.

In contrast, minority parents balance their collectivist convictions with individualist ones. They do not believe that they should shirk their responsibility to their children and are more likely than are White parents to believe it is *their* responsibility to support their children's educational plans. Ironically, had we looked only at responses to whether parents should have the main responsibility for financing college and interpreted parental loci as reflecting pure individualism (as might be the case for the provision of food and shelter for young children), we would have mistakenly concluded that there is a greater acceptance of individualist principles among minority parents.

Complicating the issue is that although minority parents accept parental responsibility, they also support governmentally provided student aid. Nonetheless, they favor programs that do not necessarily engender unilateral dependence on the government. Instead, they advocate programs, such as loans that mandate repayment or the creation of jobs for students. However, they fail to offer more approval than Whites for programs that serve the interests of the affluent, such as tax relief to parents who subsidize their children in college. Overall, minority parents endorse policies that widen the access to education for all youths and require personal initiatives by students to reciprocate the government. It is interesting that support for educational welfare does not automatically translate into the abdication of personal accountability, as popular myth would have it. Paralleling Bobo (1991), our study found that the assumption of individual responsibility and support for collectivist policies are not incompatible.

Further confirmation that a racial group can support governmental policies and

not forgo familial obligations is provided in our findings on parental savings. On controlling for socioeconomic background and family structure (and, in subsequent models, parents' and students' traits), we found either *no* significant racial difference in savings or that some minority groups are *more* likely than are their White peers to save (as well as save more and expect to save more) for their children. Although the patterns vary somewhat as a function of the sample sizes and/or slight variations in phrasing and measurement of questions, it is evident that once we take into account available resources in the family, minority parents make *at least as much* effort to save as do their White counterparts. Certainly, these racial differences are not as large as the racial differences in attitudes. Caution should be exercised in interpreting racial variations in savings as strong, given the possibility of bias in self-reports and, with the exception of Asian American–White differences, the small differences between minority and White parents.

On the other hand, racial differences in savings arguably would be more pronounced if parental wealth were added to the multivariate models. Indeed, minority families have less cumulative wealth than do White families, and this disparity is much larger than the racial gap in income. Since our models do not adjust for wealth, our multivariate models may have underestimated the savings behaviors of minority families. Whether our results are interpreted as demonstrating that minority and White families do not differ in savings or that minority families save more, our results challenge the popular depiction of minority families as “unstable,” “uncommitted,” or crippled by failure to make plans for the future. For minority parents, providing support for one's children is “doing the right thing.”

By extending our analysis from a comparison of Whites and African Americans to a multiplicity of racial-ethnic groups, we provide richer insights into the relationship between minority status and attitudes toward social welfare. Parents from each minority group more readily favor governmental funding strat-

egies than do their White peers. Asian American parents, a group on which little has been written (Staples and Mirande 1980), stand out as the group most likely to save for their children's education. Moreover, with few exceptions, their attitudes regarding governmental assistance customarily conform more closely with those of other minority groups than with those of Whites.

Although our results demonstrate the utility of differentiating racial-ethnic groups more fully, further refinements should follow. Because minority parents may systematically vary in their reliance on extended family networks, in contrast to White parents (Staples and Mirande 1980), research should reconceptualize the family unit to include support from other relatives.<sup>18</sup>

Moreover, although HSB is too small to disaggregate the Hispanic sample, the heterogeneity of the Hispanic population should be taken into account. Hispanics may identify their race as White or Black; moreover, their national origin may be a critical cultural determinant of attitudes. Although the small Hispanic sample precluded an analysis of the attitudinal and behavioral questions from HSB, we were able to examine Hispanics' variations in savings behavior using NELS. We found that Cuban Americans are the most likely and Mexican Americans and Puerto Rican Americans are the least likely to invest in their children. In contrast to the results based on the pooled sample of Hispanics in Table 7, the difference between Whites and all Hispanic groups except Mexican Americans disappears once resources are taken into account (Model 2). The Mexican American-White difference is reduced to *insignificance* with the addition of parental and student traits (Model 3).

The coefficient for Cuban Americans in all supplementary models is positive, suggesting that they save more than do Whites (although, primarily because of the tiny Cuban sample, the difference is not statistically significant). In sum, the variation among the Hispanic subsamples is less than the variation among the pooled Hispanic sample and other racial groups.

Similar difficulties arise for the other racial-ethnic groups, for example, Asian Americans. Lumping together ethnic (and religious) groups among White parents also may conceal interesting differences. Thus, this article should be seen as a starting point in understanding racial-ethnic differences in parental obligations in funding education.

How the American populace will view the role of government in financing higher education in the future is a provocative question. Regardless of racial group, parental assumption of responsibility is the norm. Therefore, the strength of the individualist ideology as a barrier to governmental involvement in higher education is evident across *all* groups. Because our sample was restricted to parents who stand to gain the most from fuller governmental involvement, our study may provide a conservative estimate of the degree to which these individualist views are held.

College costs have risen at an unprecedented rate, surpassing inflation in other basic areas, such as the cost of housing and food. In 1990, the average annual costs of attending public and private colleges came to slightly less than \$5,000 and \$12,000, respectively (National Center for Education Statistics 1991). Should recent budgetary difficulties propel costs even higher (Blumenstyk and Cage 1991), will parents of all racial groups be more likely to consider federal funding a viable option? Will labor market requirements for highly skilled workers sway the American public to support widening the access to higher education? As the percentage of minority families in the population expands, will their adult members insist on more public assistance? Or will White parents, who should be even more liberal in their view of the government's role than should White adults without

---

<sup>18</sup> NELS provides some evidence for this possibility. Parents were asked if "other relatives will help to pay my son's/daughter's educational expenses." Of the racial groups, African American parents were most likely to respond affirmatively (regardless of whether background characteristics were taken into account), thus corroborating the prominence of the extended family in the black community (Blackwell 1985).

children, continue to resist educational policies that extend opportunities not only to the growing number of minority students, but also to their own progeny?

## REFERENCES

- Anderson, James D. 1988. *The Education of Blacks in the South, 1860-1935*. Chapel Hill: University of North Carolina Press.
- Becker, Gary S. 1964. *Human Capital*. New York: National Bureau of Economic Research.
- Blackwell, James E. 1985. *The Black Community: Diversity and Unity* (2nd ed.). New York: Harper & Row.
- Blau, Peter M. 1977. *Inequality and Heterogeneity: A Primitive Theory of Social Structure*. New York: Free Press.
- Blau, Peter M. and Otis Dudley Duncan. 1967. *The American Occupational Structure*. New York: John Wiley & Sons.
- Blumenstyk, Goldie and Mary Crystal Cage. 1991, June 12. "Dire State Economies Force Tough Choices on Many Universities." *Chronicle of Higher Education*, p. A1.
- Bobo, Lawrence. 1988. "Group Conflict, Prejudice, and the Paradox of Contemporary Racial Attitudes." Pp. 85-114 in *Eliminating Racism: Means and Controversies*, edited by Phyllis A. Katz and Dalmas A. Taylor. New York: Plenum.
- . 1991. "Social Responsibility, Individualism, and Redistributive Policies." *Sociological Forum* 6:71-92.
- Chiswick, Barry R. 1988. "Differences in Education and Earnings Across Racial and Ethnic Groups: Tastes, Discrimination, and Investments in Child Quality." *Quarterly Journal of Economics* 103:571-98.
- Clotfelter, Charles T., Ronald G. Ehrenberg, Malcolm Getz, and John J. Siegfried. 1991. *Economic Challenges in Higher Education*. Chicago: University of Chicago Press.
- Coleman, James S. 1988. "Social Capital in the Creation of Human Capital." *American Journal of Sociology* 94:95-120.
- Downey, Douglas B. and Brian Powell. 1993. "Do Children in Single-Parent Households Fare Better Living with Same-Sex Parents?" *Journal of Marriage and the Family* 55:55-71.
- Feagin, Joe. 1975. *Subordinating the Poor: Welfare and American Beliefs*. Englewood Cliffs, NJ: Prentice-Hall.
- Form, William and Claudine Hanson. 1985. "The Consistency of Ideologies and of Economic Justice." *Research on Stratification and Mobility* 4:239-69.
- Gilliam, Franklin D. and Jenny J. Whitby. 1989. "Race, Class, and Attitudes Toward Social Welfare Spending." *Social Science Quarterly* 70:88-100.
- Goldscheider, Frances and Calvin Goldscheider. 1991. "The Intergenerational Flow of Income: Family Structure and the Status of Black Americans." *Journal of Marriage and the Family* 53:499-508.
- Hansen, W. Lee and Jacob O. Stampen. 1989. "The Financial Squeeze on Higher Education Institutions and Students: Balancing Quality and Access in the Financing of Higher Education." *Journal of Education Finance* 15:3-15.
- Hasenfeld, Yeheskel and Jane A. Rafferty. 1989. "The Determinants of Public Attitudes Toward the Welfare State." *Social Forces* 67:1027-48.
- Hauptman, Arthur. 1990. *The Tuition Dilemma: Assessing New Ways to Pay for College*. Washington, DC: The Brookings Institution.
- Hauser, Robert M. and Douglas K. Anderson. 1991. "Post-High School Plans and Aspirations of Black and White High School Seniors: 1976-86." *Sociology of Education* 64:263-77.
- Heckman, James J. 1976. "The Common Structure of Statistical Models of Truncation, Sample Selection and Limited Dependent Variables and a Simple Estimator for Such Models." *Annals of Economic and Social Measurement* 5:475-92.
- Huber, Joan and William Form. 1973. *Income and Ideology: An Analysis of the American Political Formula*. New York: Free Press.
- Huckfeldt, Robert and Carol Weitzel Kohfeld. 1989. *Race and the Decline of Class in American Politics*. Urbana: University of Illinois Press.
- Hyman, Herbert H. and Charles R. Wright. 1979. *Education's Lasting Influence on Values*. Chicago: University of Chicago Press.
- Inglehart, Ronald. 1990. *Culture Shift in Advanced Industrial Societies*. Princeton, NJ: Princeton University Press.
- Jackman, Mary R. and Michael J. Muha. 1984. "Education and Intergroup Attitudes: Moral Enlightenment, Superficial Democratic Commitment, or Ideological Refinement?" *American Sociological Review* 49:751-69.
- Kerckhoff, Alan C. and Richard T. Campbell. 1977. "Black-White Differences in the Educational Attainment Process." *Sociology of Education* 50:12-27.
- Kinder, Donald R. and D. Roderick Kiewet. 1981. "Sociotropic Politics: The American Case." *British Journal of Political Science* 11:129-61.
- Knuegel, James R. 1990. "Trends in Whites'

- Explanations of the Black-White Gap in Socioeconomic Status, 1977–1989.” *American Sociological Review* 55:512–25.
- Kluegel, James R. and Eliot R. Smith. 1986. *Beliefs About Inequality: Americans' Views of What-Is and What Ought to Be*. New York: Aldine De Gruyter.
- Leslie, Larry L. and Paul T. Brinkman. 1988. *The Economic Value of Higher Education*. New York: Macmillan.
- Maddala, G. S. 1983. *Limited-Dependent and Qualitative Variables in Econometrics*. Cambridge, England: Cambridge University Press.
- McCloskey, Herbert and Aida Brill. 1983. *Dimensions of Tolerance*. New York: Russell Sage Foundation.
- McPherson, Michael S. and Morton Owen Schapiro. 1991. *Keeping College Affordable: Government and Educational Opportunity*. Washington, DC: The Brookings Institution.
- Mickelson, Roslyn. 1990. “The Attitude-Achievement Paradox among Black Adolescents.” *Sociology of Education* 63:44–61.
- Milne, Ann, David Myers, Alvin Rosenthal, and Alan Ginsburg. 1986. “Single Parents, Working Mothers, and the Educational Achievement of School Children.” *Sociology of Education* 59:125–40.
- National Center for Education Statistics. 1991. *Youth Indicators 1991: Trends in the Well-Being of American Youth*. Washington, DC: U.S. Government Printing Office.
- . 1992. *The Condition of Education, 1992*. Washington, DC: U.S. Government Printing Office.
- Nobles, Wade W. 1989. “Public Policy and the African-American Family.” Pp. 93–120 in *Race: Twentieth Century Dilemmas—Twenty-First Century Prognoses*, edited by Winston A. Van Horne and Thomas V. Tonnesen. Milwaukee: University of Wisconsin Press.
- Schuman, Howard, Charlotte Steeh, and Lawrence Bobo. 1983. *Racial Attitudes in America: Trends and Interpretations*. Cambridge, MA: Harvard University Press.
- Sears, David O. and Richard R. Lau. 1983. “Inducing Apparently Self-Interested Political Preferences.” *American Journal of Political Science* 27:223–52.
- Staples, Robert and Alfredo Mirande. 1980. “Racial and Cultural Variations Among American Families: A Decennial Review of the Literature on Minority Families.” *Journal of Marriage and the Family* 42:157–73.
- Steelman, Lala Carr and Brian Powell. 1989. “Acquiring Capital for College: The Constraints of Family Configuration.” *American Sociological Review* 54:844–55.
- . 1991. “Sponsoring the Next Generation: Parental Willingness to Support Higher Education.” *American Journal of Sociology* 96:1505–29.
- Stolzenberg, Ross S. and Daniel A. Relles. 1990. “Theory Testing in a World of Constrained Research Design: The Significance of Heckman’s Censored Sampling Bias Correction for Non-Experimental Research.” *Sociological Methods and Research* 18:395–415.
- Sullivan, John L., James Piereson, and George E. Marcus. 1982. *Political Tolerance and American Democracy*. Chicago: University of Chicago Press.
- Taubman, Paul and Jere R. Behrman. 1986. “Effect of Number and Position of Siblings on Child and Adult Outcomes.” *Social Biology* 33:22–33.
- Taylor, Robert J., Linda M. Chatters, M. Belinda Tucker, and Edith Lewis. 1990. “Developments in Research on Black Families: A Decade Review.” *Journal of Marriage and the Family* 52:993–1014.
- Teachman, Jay D. 1987. “Family Background, Educational Resources, and Educational Attainment.” *American Sociological Review* 52:548–57.
- Thomas, Melvin E. and Michael Hughes. 1986. “The Continuing Significance of Race: A Study of Race, Class and Quality of Life in American, 1972–1985.” *American Sociological Review* 51:830–41.
- Tobin, James. 1958. “Estimation of relationship for Limited Dependent Variables.” *Econometrics* 26:24–36.
- Wilson, William J. 1980. *The Declining Significance of Race: Blacks and Changing American Institutions* (2nd ed.). Chicago, University of Chicago Press.
- Wolfle, Lee. 1985. “Postsecondary Educational Attainment Among Whites and Blacks.” *American Educational Research Journal* 22:501–25.

**Lala Carr Steelman, Ph.D.**, is Professor, Department of Sociology, University of South Carolina, Columbia. Her main fields of interest are childhood socialization, the relationship between sibship configuration and educational progress, and sociology of the family. She is currently collaborating with Brian Powell and Douglas Downey on a study of racial-ethnic differences in parental investments in cultural capital.

**Brian Powell, Ph.D.**, is Associate Professor and Director of Undergraduate Studies,

*Department of Sociology, Indiana University, Bloomington. His main fields of interest are familial structure and educational advancement; financing higher education; and the relationship among race, gender, and higher education. In collaboration with Dr. Steelman, he is investigating the effect of sibship on parents' transmission of economic resources to their children. He is also studying the social psychological and educational consequences of same-sex custody arrangements.*

*Readers should note that the authors' contributions to this work are equal and that this article is part of a larger project on parental social, intellectual, and economic investments in children. An earlier version of this article was presented at the 1991 meeting of the Southern Sociological Society in Atlanta. The authors wish to thank Doug Downey, Carl Ek, Christina Ek, Robert Fulk, Leslie Inniss, and Valerie E. Lee for their suggestions and encouragement. Address all correspondence to Brian Powell, Department of Sociology, Ballantine Hall, Room 744, Indiana University, Bloomington, IN 47405.*