

---

# “College for All” Isn’t a Cure-All for Inequality



By [Kaisa Snellman](#) , INSEAD and [Jennifer M. Silva](#) , Indiana University

**Higher education is touted as an engine of social mobility, but it may have become just the opposite.**

In a time of increasing inequality and plummeting social mobility, expanding access to higher education has become an urgent policy issue in the United States. Gone are the days when a high school degree and a job on the assembly line could support a family in relative comfort. As the global economy rewards workers with college and advanced degrees and blue-collar jobs are harder to find, pay less, and provide fewer benefits, graduating from college has become the only pathway to a secure middle class life.

Current debates about inequality often portray higher education as the great equaliser. But how can we promote college enrolment and completion among disadvantaged students? Many solutions such as tuition tax credits and federally-guaranteed student loans have focused on making college more affordable. And to be sure, loans have helped make university enrolment possible for tens of millions of Americans. Yet the enrolment gap between the wealthiest and poorest students in the U.S. shows no sign of

shrinking.

As we explain in a recent working paper “[The Privatization of ‘Savvy’: Class Reproduction in the Era of College for All](#)”, working-class students aspiring to enrol in university face obstacles that go beyond the financial. Now more than ever, successfully navigating the admissions process requires a specific blend of cultural and social capital we call “savvy.” And given the prevailing social and economic conditions in the U.S., a relative lack of savvy leaves the working class ill-equipped to use higher education to their advantage, despite the best efforts of students and parents.

### **The emergence of “savvy”**

The paper draws on 120 in-depth, semi-structured interviews with three generations of Americans: young adults in their college-going years, their parents, and older adults who completed high school in 1959. We asked respondents to walk us through their expectations and experiences pertaining to higher education, including steps taken to prepare and position themselves to enrol in college. When we analysed the results by social class, fascinating contrasts emerged.

Class advantages played an important role in determining whether parents and students were able to turn their aspirations into realities. The middle-class parents were, on the whole, ready to devote significant amounts of money and time to arming their kids to compete for seats in elite universities. In doing so, they capitalised on highly valuable social ties with peers and educators as well as professionals from the multi-billion-dollar test-preparation industry. They also engaged in farsighted financial planning to give their kids the best possible chance of completing the degree.

Working-class families, however, were shut out of the process, with comparatively little sense of how to meet the rigors involved in applying to and paying for university. Many of the interviewees’ stories were marked by a heartbreaking combination of big dreams and minimal planning. Their ideas on how to obtain and sustain funding for higher education were often inadequate or inaccurate. In the middle-class milieu, information on colleges was easy to come by, naturally flowing from peer to peer; in the working-class world, the desire to gain a purchase on the American Dream by attending college existed in inverse proportion to the resources available to help bring it about.

## **Class struggle at the firehouse**

Two young men we encountered in Oregon provide an illuminating case in point. Miles, a firefighter's son, sought to follow in his dad's footsteps but knew that public-sector cutbacks would make this career path an uphill one. He had a vague idea that a college degree would make him more competitive: "If you've got more [certifications] than other people, it makes it a little better, kind of thing." However, just weeks before the fall semester began, he had not yet enrolled in community college and seemed overwhelmed at the prospect: "The most stress I've ever felt really is just going into college and just, you know, getting out of the house. Just figuring out who I'm going to be and everything."

Earl, a successful businessman living on the other side of town, envisioned a much gentler career path for his son Andrew, who also wanted to be a firefighter. Earl described how he used connections to secure his son an unpaid internship at the local fire station. He believed a business degree from a four-year college would open up eventual white-collar opportunities for Andrew: "Part of it is more than just fighting fires. There is administration that goes along with it."

## **Post-war savvy**

Of course, this is not entirely a new story: The savvy gap has long been a serious impediment to class mobility in the United States. The stories told by interviewees from the class of 1959, however, revealed how the kinds of savvy required have changed since the post-WWII boom years. In short, we argue that savvy has retreated into the private sphere, where it is available only for purchase at a high price.

According to Don (now 72 years old), his working-class parents "didn't have a clue" about college. But the family's strong social ties within their Lutheran community negated this lack of savvy: As Don neared high school graduation, a local minister made an introduction for him to the Lutheran university that became his alma mater.

As an African-American woman growing up in the 1950s, Betty had even greater difficulties in achieving her dream of attending college. In her case, help came from a white woman whose house she helped to clean after school and at the weekend. The employer successfully lobbied Betty's high-school principal to take Betty and two other black students to visit a nearby

college. Betty applied and was awarded a modest scholarship, which began her long career working in education.

We are not arguing for a return to the social conditions of the 1950s, but the contrast between these post-war stories and the plight of working-class aspirants today is striking. Contemporary working-class families rarely receive the sort of assistance from influential outsiders that facilitated enrolment for Don and Betty more than 50 years ago. Today's working-class kids are much more likely to live in class-segregated communities than their mid-20<sup>th</sup>-century counterparts. This change coincided with the privatisation of family life, in which responsibility for the younger generation shifted away from the community and the state and onto individual parents. Knowledge about higher education once available in the community has largely been shunted into private networks and markets.

At the same time, college-for-all ideologies and policies have driven the higher-ed landscape in the United States to an unprecedented level of complexity. As the system becomes more elaborate, it demands ever more savvy from students and parents, and less fortunate families fall even further behind.

### **The for-profit problem**

The notion of a college education—any college education—as something that everyone should have access to (for a price) has fuelled the rise of the for-profit college industry in the U.S. It is estimated that these schools enrol 10 percent of U.S. college students, but draw as much as US\$33 billion in federal financial aid annually. The sector has become notorious for dishonest sales practices designed to lure vulnerable students into inappropriate, and in some cases unaccredited degree programmes. The U.S. Department of Education reports that nearly half of student loan defaulters come from for-profit colleges.

To address inequality in higher education, policymakers could start by cracking down on for-profits that cynically exploit the savvy gap. But root causes need attention as well. Broadening disadvantaged students' access to university education through aggressive class-based affirmative action is an important piece of the puzzle, but not a solution in itself. Restoring savvy to the public sphere, where children from all backgrounds can benefit from it, should be an urgent goal.

It may also be time to re-examine the usefulness of the “college-for-all” mentality. In past generations, widespread availability of stable blue-collar jobs paying a living wage made middle-class lifestyles attainable for many who lacked a university degree. Basic measures such as raising the minimum wage could help bring back those desirable working-class life options. As it stands, the goal of universal college enrolment within a context of advancing privatisation threatens to undercut both democratic principles and economic stability.

**Find article at**

<https://knowledge.insead.edu/economics-finance/college-all-isnt-cure-all-inequality>

---

**About the author(s)**

**Kaisa Snellman** is an Associate Professor of Organisational Behaviour at INSEAD and the Academic Director of the INSEAD Gender Initiative.

**Jennifer M. Silva** is an Associate Professor at Indiana University.