

论助学贷款与低收入家庭学生 完成本科学位的关系

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[摘要]通过低收入家庭学生助学贷款模式、低收入家庭学生获取本科学位、以及这两个研究主题间关系等文献综述,在学生持久性学习理论模型与经济因素关系的理论基础上,概括了研究者们提出的不同观点,即助学贷款与教育成效之间存在负向关系和正向相关两种关系。指出未来的研究应该进一步包括学生动机、志向、期望等方面的变量,研究者在检验此类关系时,还应注意选择性偏见问题。

[关键词]助学贷款;低收入家庭学生;本科学位

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On Relationship between Student loan and Low - Income Family Students with Undergraduate Degree

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Abstract: In view of literature research for student loans mode and students who acquired bachelor degree with low - income family, it summarized researchers' different opinions at the base of theory mode for learning permanence and economic factors, and also proved that student loans have something to do with education effect. Future research should be conducted to focus on student selection bias which including variables (e. g. variables related to students' motivation and aspiration) that play an important role in student degree completion when examining the association between student loans and low - income students' educational achievement.

Key words: student loan, low - income family students, undergraduate degree

学生完成学位不仅与个体的一系列物质和非物质利益息息相关(Baum & Ma, 2007^[1]; Baum & Payea, 2004^[2]; Baum & Schwartz, 1988^[3]; Bowen, Kurzweil, & Tobin, 2005^[4]; Evans, Forney, & Guido - DiBrito, 1998^[5]),还可以带来相当可观的社会效益,如:增加联邦政府、州政府及地方政府的税收收入、提高公众参与度、扩大有技能的劳动力队伍、减少社会失业率和犯罪率等(College Board,

2007^[6]; Institute for Higher Education Policy, 1998^[7]; Pascarella & Terenzini, 2005^[8]; Perna, 2007^[9]; U. S. Census Bureau, 2000^[10])。除此之外,完成学位还有一个更深层的问题不能不引起我们思考,即:来自较低收入家庭的学生是否与其他同学有同样的机会完成学位。而实际情况是,学位完成的大门并没有完全向低收入家庭学生敞开。

与来自富裕家庭的同学相比,来自低收入家庭

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的学生更难完成本科学位(Chen & DesJardins, 2008^[11])。在目标明确学业优异的学生中间,只有36%低收入家庭的学生能在8年之内完成本科学位;而与之相比,却有81%的中、高等收入家庭的学生顺利毕业(Adelman, 2006^[12])。

当然,影响低收入家庭学生完成学位的因素很多,例如:学术准备的欠缺、学生高中选课的模式和难度、家庭和传统文化的影响、学习动机、做兼职,以及学校本身的特点,等等(Beau, 1980^[13]; Chen & DesJardins, 2008^[11]; Gladieux & Swail, 1998^[14]; Stampen & Cabrera, 1986^[15], 1988^[16]; Tillman, 2002^[17]; Tinto, 1975^[18], 1987^[19], 1993^[20])。

助学金只是缩小低收入家庭学生和其他学生之间差距并帮助他们顺利完成学位的一个重要因素(Bowen, Chingos, & McPherson, 2009^[21]; Reynolds & Weagley, 2003^[22]; St. John, 1990^[23], 2004^[24]; St. John, Paulsen, & Starkey, 1996^[25])。目前,用来帮助低收入家庭学生进入高等教育提供的助学金,已经从无需偿还的补助金形式逐渐转变为需要偿还的助学贷款形式(College Board, 2005^[26]; Gladieux, 2002^[27]; Heller & Rogers, 2006^[28]; Paulsen & St. John, 2002^[29]; Spencer, 1999^[30])。从1994—1995年到2004—2005年间,补助金形式的助学金仅仅增长了86%,而贷款形式的助学金则增长了130%(College Board, 2005^[26])。这种转变对低收入家庭学生完成本科学位具有重要影响(Heller & Rogers, 2006^[28])。本文以学生持久性学习的理论模型与经济因素的关系为立足点,拟从文献分析的角度验证教育贷款和低收入家庭学生完成本科学位之间的密切关系。

一 助学贷款与低收入家庭学生的借贷形式

(一)从补助金到助学贷款

因高等教育带来的个人利益和社会效益,政府制定了旨在缩小受教育程度差距的相关政策(Chen, 2008^[31]; Haveman & Wilson, 2007^[32]),由联邦政府和州政府带头启动了助学金项目。这一政策的实施推动了半个世纪(从通过1944年美国《退伍军人权利法》至今)以来高等教育入学率和教育成就的提高,许多学生因此有机会进入高等学府深造。(Gladieux, 2002^[27]; Heller & Rogers, 2006^[28])。目前,助学金已经从无需偿还的补助金形式转变为需要偿还的助学贷款形式(Burdman, 2005^[33]; Chen, 2008^[31]; Dowd, 2008^[34]; Gla-

dieux, 2002^[27]; Lam, 1999^[35]; Li, 2008^[36])。促成了这种助学金形式的根本性转变源两个方面:其一,高等教育主要受益者是个人而不是社会的共识;其二,州政府对高等教育预算的补贴呈下降趋势。

1. 助学贷款。目前,许多联邦政府都设立了为大学生提供助学贷款的资助项目。联邦 Stafford 补贴和非补贴贷款是美国最大的助学贷款项目。此外,还有基于学生需要的联邦 Perkins 贷款项目(这个项目由大学机构根据学生的金额需要发放)和针对本科学生的联邦 Parent 贷款(PLUS)项目(这个贷款项目为有大学生抚养的父母提供贷款)。除此之外,学生还可以从私人手中借款。与不需偿还的补助金不同,现行的助学贷款,无论学生本人是否获得本科学位,都要求学生离开学校后偿还(Li, 2008^[36])。

2. 助学贷款的实施现状。助学贷款已成为学生偿付高等教育费用不可或缺的手段。1993—1994年与2003—2004年相比,获得联邦贷款的本科生数量增长了125%,人均贷款数额增长了70%(The College Board, 2004^[37])。1989—1990年与2003—2004年相比,全日制学生助学贷款的比率从36%增长到50%,同时这些学生人均贷款数额从4486美元增长到6200美元(Long & Riley, 2007^[38])。2005—2006年期间,全美最大的贷款项目 Stafford 贷款贷出了超过574亿美元的助学金(College Board, 2006^[39])。截至2006年,有超过半数的助学金是以助学贷款的形式发放的。同时,联邦助学贷款是联邦补助金规模的三倍以上(Dowd, 2008^[34])。

(二)低收入家庭学生的借贷形式

低收入家庭学生是负担大学费用最困难的群体,因此,他们比来自富裕家庭的学生更需要资助(National Center for Education Statistics, 2003^[40])。对这些学生来说,助学贷款成为其重要的助学金来源。目前,在美国,公立四年制大学中有59%的低收入家庭学生、私立或非营利性四年制大学中有64%的低收入家庭学生、公立两年制社区大学中有20%的低收入家庭学生需要通过借贷来完成学业(Choy & Bobbitt, 2000^[41]; Long & Riley, 2007^[38])。虽然,低收入家庭学生迫切需要借款并且有许多融资渠道(Long & Riley, 2007^[38]),但是,他们中大多数人倾向于数额较小的助学贷款(Burdman, 2005^[42])。部分低收入家庭学生选择

了不上大学,即使上大学的可能同时做兼职或者选择社区大学而非四年制大学(Burdman, 2005^[33])。与四年制大学相比,社区大学的低收入家庭学生更愿意借少量的助学贷款而进行更多的兼职(Choy & Berker, 2003^[43])。低收入家庭学生常以半工半读和上社区大学的方式省钱。但这些方式不利于他们完成本科学位(Bowen, Chingos, & McPherson, 2009^[21]),只能缩小低收入家庭学生和富裕家庭同学之间在获取学位方面存在的明显差距。

二 低收入家庭学生与富裕家庭学生的比较

(一) 低收入家庭学生来源

低收入家庭学生更多是来自特定的群体。年龄在24~29岁之间的学生有40%来自低收入家庭;来自低收入家庭的学生在非洲裔美国人中占43%,在西班牙裔美国人中占40%,在亚裔和太平洋诸岛的美国人中占34%;美国印第安和阿拉斯加本地的学生中也有42%是来自低收入家庭。这类学生在全美本科生中的比率超过25%。这些学生在私立学校、非营利性四年制大学、公立四年制大学和公立两年制社区大学的比例占21%~26%。但是,这些学生高度集中在私立和盈利性高等教育机构中,比例接近低收入家庭学生1/2左右。

(二) 学生学业成就上的差异

大量研究表明:低收入家庭学生比与富裕家庭学生更难上大学,完成大学学位的机率也更小(Gladieux, 2002^[27]; Haskins, Holzer, & Lerman, 2009^[44]; U. S. Department of Education, 2000^[45]),即使毕业,他们也需要更长的时间。

国家教育中心(National Center for Education Statistics, 2003^[40])统计数据表明:1995-1996年,入学的大学新生中低收入家庭学生获得学位的机率比中高收入家庭学生低30%,只有大约20%的低收入家庭学生获得本科学位,与之相比,有大约56%的富裕家庭学生获取本科学位。而1998年,仅有6%的来自低收入家庭的学生获得本科学位,与此同时,40%的来自社会高收入家庭的学生获取了本科学位(Fitzgerald & Delaney, 2003^[46])。研究表明,与来自社会上层25%的高收入家庭的同学相比,来自社会底层25%的低收入家庭学生获取本科学位的比率要低7个百分点(Bowen, Chingos, & McPherson, 2009^[21])。因此,低收入家庭学生和其他同学在获取学位方面存在巨大差距。

三 学生持久性学习理论模型与经济因素的关系

学生持久性学习理论模型认为:学生及本人在高等教育机构与学术和社会环境的匹配,对学生的认知和情感的发展起着非常重要的作用,认知和情感的发展对学生完成学位的投入起着关键作用(Beane, 1980^[13]; Tinto, 1987^[19], 1993^[20])。学生持久性学习理论模型是建立在假定学生的资助需要在学生入学之际即得到满足的基础上的。因此,经济因素对学生在高等学府坚持学习直至获取学位(St. John, Cabrera, Nora, & Asker, 2000^[47])所起的重要作用和影响不容忽视。

当然,低收入家庭学生的教育成效与很多非经济因素有关,比如:学生和老师的原因、学校本身的特点等(Calcagno, Bailey, Jenkins, Kienzl, & Leinbach, 2008^[42]; Ehrenberg & Zhang, 2004^[48]; Jacoby, 2006^[49]; Pascarella & Terenzini, 2005^[8]; Tinto, 1993^[20]),但经济因素是其最重要的影响因素这一点毋庸置疑。(St. John, Paulsen, & Starkey, 1996^[25]; St. John, 2004^[50])。一项国家级研究表明:经济因素可以解释为什么将近1/2的学生在大学学习过程中出现学业变动的现象(St. John, 2002^[24])。因为,经济因素对学生坚持学习及获得学位有着直接和间接的影响(DesJardins, Ahlburg, McCall, 2002^[51]; St. John, 2002^[24])。强调学生持久性学习理论模型中经济因素的作用,是为突出其在学生坚持学习并最终获得学位过程中的重要性。

四 助学贷款与教育成效之间的关系

当前,这个研究领域的研究结果不尽相同,主要存在两种观点:一种认为助学贷款和低收入家庭学生完成学位间的关系是负面消极的(Dowd, 2008^[34]; Gladieux, 2002^[27]; Gladieux & Perna, 2005^[52]; Heller & Rogers, 2006^[28]; Li, 2008^[36]; St. John & Paulsen, 2001^[54]);另一种认为助学贷款和低收入家庭学生完成学位间的关系是正面积极的(Gladieux & Perna, 2005^[52]; Lam, 1999^[35]; Stampen & Cabrera, 1986^[15], 1988^[16])。

(一) 助学贷款与学生完成学位之间的负向关系

逐渐上升的教育成本使助学贷款的数额不断增加(1992年完成四年制大学学位的全部费用是低收入家庭年收入的41%,到2007年这一比率上

升到48%),因而低收入家庭的学生不得不借更多的钱来完成他们的学位。大量文献表明:贷款可能会对学生的教育成效造成有形和无形的影响。Dowd(2008^[34])、Gladieux(2002^[27])、Gladieux & Perna(2005^[52])、Heller & Rogers(2006^[28])以及Li(2008^[30])等学者通过研究认为助学贷款对学生获得学位有间接的影响(Dowd, 2008^[36]; St. John & Paulsen, 2001^[54]); Dowd(2008^[34])指出:低收入家庭学生对贷款所持的态度可能有无形的影响。

1. 由于低收入家庭学生并非心甘情愿去借贷,可能会错失进入一流高等学府的机会,而这些学位的取得,在将来或许会给他们带来丰厚的职业收入回报;

2. 助学贷款对低收入家庭学生完成学位有直接影响。Li(2008^[36])从BPS(96/01)问卷中抽取相关数据,用多层次分析法验证了助学贷款和补助金对学生完成学位产生的不同影响。Li认为:用补助金来作为资助高等教育唯一方式的同学比用助学贷款作为资助高等教育的学生获取学位的机率高出50%;

3. 收到补助金和贷款的学生也许需要花费更长时间来完成大学学位。因此,要让学生在大学安心学习并获得学位,助学贷款不如补助金有效。

很多学者都认为St. John and Paulsen(2001^[54])通过对1987年国家高等教育学生资助调查问卷的数据分析,发现贷款对低收入家庭学生和工薪家庭学生的本科坚持率产生了负面影响;DesJardins, Ahlburg, 和 McCall(2002^[51])在研究一个高等教育机构时,发现助学贷款对学生的高等教育的坚持有负面的影响。

鉴于很少有文献涉及到助学贷款对社区大学学生学位的影响,Dowd and Coury(2006^[53])指出助学贷款对学生持久坚持率有负面影响但对完成学位几乎没有影响。他们的研究对象限于更有可能来自低收入家庭的社区大学学生。他们的研究表明,单独的助学贷款、或是助学贷款加上需要基础上的补助金和勤工俭学对学生的持久坚持和完成学位有消极的作用。但他们同时谨慎地指出,研究结果可能会被不确定性很高的学位完成率所混淆(很多社区大学的学生并没有计划完成本科学位)。

(二)助学贷款与学生完成学位之间的正向关系

一些研究者指出,助学贷款和学位完成之间存

在正向关系。Stampen and Cabrera(1986^[15], 1988^[16])指出:所有形式的助学金都是有效的,因为这些助学金在使低收入家庭学生与较高收入家庭学生在高等教育坚持率方面持平。助学贷款在资助大部分学生的高等教育方面被证明是成功的(Gladieux & Perna, 2005^[50]; Lam, 1999^[34])。事实上,助学贷款可能使学生们积极地完成学位。因为他们在大学积累地债务需要偿还(Lam, 1999^[34])。Gladieux and Perna(2005^[50])研究表明,学生助学贷款与兼职工作相比可能是更好的选择,后者可能对学生完成学位产生不利影响。

总之,学者们并未就助学贷款和低收入家庭学生教育成就关系的研究取得一致。未来的研究应该进一步包括学生动机、志向、期望等方面的变量(Chen, 2008^[31]; Dowd, 2008^[34])。此外,研究者在检验此类关系时,还应注意选择性偏见问题:低收入家庭学生可能会自主决定加入助学贷款计划,这使得得出助学贷款和低收入学生的教育成就的因果关系非常困难。

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