POST-HIGH SCHOOL PLANS AND ASPIRATIONS OF BLACK AND WHITE HIGH SCHOOL SENIORS: 1976–86

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The chances of college entry declined among Black Americans from 1977 through the mid-1980s, absolutely and relative to those of Whites. During the decline, the post-high school plans of Black and White seniors followed similar trends. Annual measurements from the Monitoring the Future surveys show no trends among Blacks' or Whites' plans to attend technical or vocational school or plans or aspirations to complete a two-year college program. Plans and aspirations to enter the armed forces increased among Blacks and Whites, and the increase in plans was larger among Blacks than among Whites. Plans and aspirations to complete a four-year college program grew among Blacks and Whites, and the increase in plans was smaller among Blacks than among Whites. The upward trends among Blacks, but not among Whites, were driven by favorable changes in social background. Changes in aspirations among Black high school seniors cannot account for the decline in their chances of entering college.

From the mid-1970s to the early 1980s, college entry declined among Black Americans, even as it grew rapidly in the White population. Despite weaknesses in the evidence, the decline is well documented, and attention has turned to a search for explanations. This article is one piece of an effort to document and explain the changes in the entry of Blacks to college (Hauser in press; Jaynes and Williams 1989, chap. 7). It briefly describes the turnaround in Black college entry and analyzes time series of post-high school plans and aspirations that cover the period of decline. There is little evidence that aggregate changes in Black students' plans and aspirations correspond to observed changes in their chances of college entry. Our main finding is that, in the aggregate, the plans of Black and White seniors have followed similar paths in time that have included stable or declining interest in technical or vocational schooling and two-year college programs and growing interest in military service and in four-year college programs.

There are good reasons to think that periodic measurements of youths' plans and aspirations will provide useful and valid clues about their social and economic futures. For many years, Hauser, Sewell, and others (Hauser 1973; Hauser, Tsai, and Sewell 1983; Sewell 1971; Sewell, Haller, and Ohlendorf 1970; Sewell, Haller, and Portes 1969; Sewell and Hauser 1972, 1975; Sewell, Hauser, and Wolf 1980) have worked to develop and test a social psychological model press; Mortenson 1990a), but the decline must still be explained.
of the formation and effects of late adolescents' aspirations and expectations. Briefly, this model postulates that socioeconomic background and ability affect aspirations for schooling and careers by way of their realization in school performance and in social support from significant others. Consequently, much of the influence of these prior variables on post-high school education, occupational success, and earnings is mediated by plans and aspirations, which account for much of the variation in post-high school success. For example, when variables are corrected for errors of measurement, the social psychological model accounted for 68.6 percent of the variance in post-high school educational attainment in a large cohort of Wisconsin high school graduates (Hauser et al. 1983, p. 31).2 If data on adolescents’ aspirations or plans have not been used much in studies of trends in schooling, it is primarily because there have been no comparable periodic measurements of them.

Fortunately, we do have one major survey resource, the Monitoring the Future (MTF) surveys (Bachman, Johnston, and O’Malley 1980), which has measured the post-high school plans and aspirations of high school seniors using the same questions each year since 1975.3 These surveys ask about plans and desires to attend several types of schools and to enter military service; unfortunately, they do not ask about entry into the labor market immediately after high school. The MTF surveys, conducted by the Survey Research Center of the Institute of Social Research at the University of Michigan, are based upon a nationally representative sample of some 15,000 to 19,000 high school seniors each year in approximately 125 public and private high schools in the coterminous United States. The sampling design is rather inefficient for cross-sectional analyses, but more powerful for analyses of trends.

2 Of course, the Wisconsin studies are by no means unique in documenting the importance of aspirations and expectations in post-high school experiences. Although critics have doubted the validity of this model for Blacks, there is solid support for it (Gottfredson 1981; Wolfle 1985).

3 Although the MTF surveys began in 1975, there were too many missing data on these items in the 1975 survey; therefore, the 1975 data were not used in this report.
Figure 1 and Figure 2 present the central findings of the NAS report. They are based on tabulations of individual-level data for recent high school graduates from October Current Population Surveys (CPS) for 1968 to 1985. The October CPS data cover the civilian noninstitutional population, and high school graduates who enter military service are not in the base population. The rates of Blacks' entry into college are overstated absolutely and relative to those of Whites because a smaller share of Whites than of Blacks enters the armed forces. In recent years, 15–20 percent of Black men, but less than one-tenth of White men, entered the armed forces during the year of high school graduation (Hexter and El-Khawas 1988).

Figure 1 shows trends in the odds that Black and White high school graduates would attend college. The trend lines have been adjusted for the effects of family income, sex, region, and metropolitan location on college entry; however, the trends are essentially the same when family income and the other variables are and are not controlled. Among Blacks and Whites, the odds of entering college declined from the late 1960s to the early 1970s. After 1973 the odds rose, especially among Blacks, for whom they peaked in 1977. Among Whites, college entry leveled off between 1975 and 1979, but it rose continuously until 1984. Among Blacks, a precipitous decline in college entry began in 1978. It appears to have leveled off after 1981, with Blacks' chances of entering college lower in the 1980s than they were in the late 1960s.

One might think that the peak of college entry in the 1970s was abnormally high, given the other social and economic conditions of Black Americans. Perhaps it was a temporary product of an unusual level of public support and enthusiasm, which may even have drawn an unusual number of college entrants who were unlikely to earn a degree. However, it is difficult to imagine that the “normal” level of continuation from high school to college among Blacks in the 1980s should have been lower than it was in the 1960s.

In Figure 2, the lower trend line is a three-year moving average of the natural log of the ratio of the odds of college entry among Blacks to the odds of college entry among Whites. This measure has a natural point of equality, shown near the top of the graph, where the odds-ratio is equal to 1, so the natural log is zero. At this point, the odds of college entry among Blacks, as given by the ratio of entrants to nonentrants, are equal to the odds of college entry among Whites. There was a long swing from the late 1960s to the middle 1980s, during which the college-going chances of Black high school graduates first moved toward those of Whites and then diverged, perhaps to a point more distant than in the late 1960s: In 1984, the odds that a Black high school graduate would enter the first year of college within a year were less than half the corresponding odds for a White high school graduate.

The upper, adjusted trend line in Figure 2 is a comparable measure of difference in the chances of entering college, but it is based upon a statistical model in which the effects of sex, region, metropolitan status, and family income have been controlled. That is,

5 It is important to look at rates of college completion as well as of college entry. The increasing tendency toward prolonged and part-time college attendance implies that we can only now begin to observe the long-term effects of these trends among adult cohorts who are old enough to have completed their schooling. We do know that the percentages of 21- to 24-year-old men and women who ever attended college follow the same trend as the rates of immediate, post-high school college entry (Hauser in press).

6 When the chance of entering college is nearly 50 percent, a shift of .1 on the logarithmic scale is equivalent to a shift of about 2.5 percentage points in the chance of college entry.

7 The Black-White difference in the log scale is \(-.7\), and \(e^{-0.7} \approx .5\).

8 See Hauser (1987) for details. To a reasonable approximation, the adjusted trend line in Figure 2 gives the difference between the lines for Blacks and Whites in Figure 1. However, the models on which Figure 1 is based permit the effects of income and other variables to differ between Blacks and Whites, while the adjustment in Figure

4 Because of the small number of Black graduates in the CPS, the data are three-year moving averages over the period 1968–85. As shown, the trend lines pertain to male graduates with family incomes of less than $10,000 from central cities in the South. This choice of reference categories affects the overall location of the two trend lines in the vertical dimension, but it does not affect the year-to-year trends or the relative position of the trend lines for Blacks and Whites.
the adjusted trend line controls for differences between Blacks and Whites and for changes in the sex composition, geographic location, and economic standing of Blacks and Whites. Two features of the figure stand out. First, the two lines are virtually parallel throughout the period 1969 to 1984. Thus, the observed trend in Black-White differences in college entry is in no way a consequence of changes in sex composition, geographic location, or economic standing. Second, the adjusted trend line always lies above the observed line. That is, once we take the different social composition of the Black and White populations into account (on the variables included in the model), the differences in the chances of entering college are more nearly centered on the zero point of equal chances, which is shown about two-thirds of the way up the graph. In the observed data, the chances that Blacks would enter college barely reach the point of equality in the period around 1977; in the adjusted series, the chances for their entry were as good or better than those of Whites almost continuously from 1971 to 1981. By 1982, the college-going chances of Blacks were again below those of economically and socially comparable whites.

Figures 1 and 2 outline a genuine scientific puzzle that is also of great public interest. What global social changes have affected the college-going behavior of Black high school graduates without equally affecting those of Whites? Several explanations have been offered for the downturn in the college attendance of Blacks: declines in the economic status of Black American families, differential changes in the propensity of men and women to attend college, the decreasing selectivity of high school graduation and the consequent declines in achievement, the increasing entry of high school graduates into military service, changes in the attractiveness of college and vocational or technical education, and shifts in the level and form of financial aid for college attendance.

The data in Figures 1 and 2 show that changes in the economic status of families do not account for the trend in college entry among Blacks or for the trend in Black-White
differences in college entry. Hauser (1987) found that similar trends hold separately for men and for women, so changes in the tendency of Black or White men or women to enter college do not account for the downturn in the entry of Blacks into college. We also found similar trends during the first two years after high school graduation and in entry to two-year and four-year institutions.

The selectivity of high school graduation itself deserves to be considered as a possible source of decline in the college entry of Blacks. Figure 3 presents the percentages of 21- to 24-year-old Blacks and non-Black, non-Hispanic (hereafter, White) persons who completed high school from 1971 to 1988. The rates of high school completion increased among Blacks throughout the 1970s. As the
selectivity of high school graduation declines, one might argue that continuation to college should decline. Yet selectivity is an unlikely source of declining entry into college; there is no historical evidence for cohorts, Black or White, that would suggest a negative correlation between rates of high school completion and rates of continuation to college (Hauser 1986, Figs. 20-22). On the contrary, the intercohort growth in college graduation has been driven by a combination of increased rates of high school completion and stable or slightly increasing rates of continuation to college.

In fact, the academic performance of Black high school students has improved, absolutely and relative to Whites, since the early 1970s (Congressional Budget Office 1986, Chap. 4; Humphreys 1988; Jaynes and Williams 1989, pp. 348-54; Mullis and Jenkins 1990, pp. 13-17). For example, Figure 4 shows the location of the second and third quartiles of the Reading Proficiency scores of Black and White 17 year olds on the National Assessment of Educational Progress from 1971 to 1988 (Mullis and Jenkins 1990, p. 65). In 1971, there was almost no overlap between the second quartile of the White distribution and the third quartile of the Black distribution; by 1988, the third quartile of the Black distribution was virtually the same as the second quartile of the White distribution.

Neither do changes in entry into military service appear to be responsible for the decline in the entry of Blacks into college. Although the share of military recruits who were high school graduates increased from 61.8 to 91.6 percent between 1976 to 1982 among Black men, the percentage of male Black high school graduates who entered military service declined from 21 to 13 percent between 1979 and 1982 (Hexter and El-Khawas 1988, pp. 5, 36). Moreover, the fact that similar trends in college entry occurred among men and women adds to the evidence that changes in entry into the armed forces do not account for the downturn in the entry of Blacks into college.

TRENDS IN PLANS AND ASPIRATIONS

Have there been changes in Black high school graduates' plans or aspirations that might help explain the decline in their entry into college? We looked at two series of questions from the MTF surveys that ask about post-high school expectations (plans after high school graduation) and post-high school aspirations (desired post-high school activities). Aspirations and expectations were ascertained in exactly the same way each year with respect to attendance at technical or vocational school, entry into military service, completion of a two-year college program, and completion of a four-year college program. We examined aggregate trends in the choice of each activity for Blacks and Whites and compared the trends in choices between Blacks and Whites. Table 1 summarizes our findings about aggregate trends.

Black Students' Plans: An Overview

From 1976 to 1985, the percentage of Black seniors with definite plans to attend a technical or vocational school fluctuated between 10 and 13 percent, while the percentage with definite or probable intentions fluctuated between 35 and 40 percent. There is little indication of a trend in this series and certainly no suggestion that Black seniors' plans for post-high school technical or vocational training increased. If there was a trend during this period, it was a decline in plans to attend technical or vocational school.

There is clear evidence of increasing

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11 Throughout this section, all the statements in the text about trends, Black-White differences in plans, and trends in Black-White differences are supported by formal statistical tests. In carrying out these tests, we used a design factor (DEFF = 2.7) to deflate the counts in the cross-classification table. In reporting the results of the tests, we use the term change to refer to any variation in responses across years and the term trend to refer to monotonic or linear shifts in responses across years. We used a .05 significance level. Likelihood-ratio chi-square tests for changes in the proportion of Black students with definite or probable plans to attend technical or vocational schools after high school yielded nonsignificant values. There was no significant linear trend in the proportion of Black students either with definite plans or with definite or probable plans to attend technical or vocational school.

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10 During this same period, the rates of entry into military service increased from 7.3 percent to 8.3 percent among White men; this increase was not large enough to affect the Black-White comparison.
interest in military service throughout the decade. Plans to enter military service were least popular in 1977, when 8.2 percent of Black seniors had definite plans to enter and 16.0 percent more said they would probably enter. Even here, of course, the interest in military service was widespread, for these data pertain to all Black seniors, male and female. Plans to enter military service were at their peak in 1985, when 16.3 percent of Black seniors said they had definite plans to enter the military and 22.3 percent more said they probably would enter.12

The percentage of Black seniors with definite plans to complete a two-year college program varied between 9 and 14 percent during the decade, but there was no linear trend nor any other significant variation across time in the percentage of those with definite plans.

Plans to attend a four-year college were widespread, consistent with a good deal of other evidence that Black youths report high levels of aspiration. From 32 percent to 40 percent of Black seniors said they definitely planned to graduate from a four-year college, and another 20–25 percent said they would probably graduate from a four-year college. The percentages who reported the several plans appear to have varied more from year to year in the case of college attendance than in the case of other items, but the overall tendency was toward growth in plans to complete a four-year college program, amounting to about .5 percent per year with definite or probable plans. That is, senior-year plans to complete a four-year college program increased slightly, even as the entry of Blacks into college declined.13

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12 The changes over time in definite and in probable plans to enter the armed forces are statistically significant. A positive linear trend in the chances of expressing definite or probable plans to enter the armed forces accounted for about two-thirds of all changes across the decade in the combination of these two responses; there was no trend across time in the choice between definite and probable plans.

13 In global tests for change, there was no significant variation in definite plans from year to year. However, there was a significant temporal change in the proportion who stated that they had definite or probable plans to complete a four-year college program. There were also significant linear increases in the chances of having a definite plan to compete a four-year college program and a probable or definite plan to complete a four-year college program. There were no significant temporal variations in the relative chances of definite or probable plans, either within the group who planned to attend college or within the group who did not plan to attend college.
Table 1. Summary of Aggregate Trends: Monitoring the Future Surveys, 1976–85

<table>
<thead>
<tr>
<th>Plans</th>
<th>Technical-Vocational</th>
<th>Armed Services</th>
<th>Two-Year College</th>
<th>Four-Year College</th>
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<td>Up</td>
<td>No trend</td>
<td>Up</td>
</tr>
<tr>
<td>White</td>
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<td>Up</td>
<td>Up (small)</td>
<td>Up</td>
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<td>Difference in trend</td>
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<td>None</td>
<td>White larger</td>
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Aspirations

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<th>Armed Services</th>
<th>Two-Year College</th>
<th>Four-Year College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black</td>
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<td>U-shaped</td>
<td>None</td>
<td>Up</td>
</tr>
<tr>
<td>White</td>
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<td>Up</td>
</tr>
<tr>
<td>Difference in trend</td>
<td>None</td>
<td>None</td>
<td>None</td>
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Blacks' versus Whites' Plans

If senior-year plans are to help explain the divergence between the college-entry chances of Blacks and Whites, then there must also be different trends in the plans of Black and White seniors. Thus, it is necessary to compare trends in the post-high school plans of Black seniors and White seniors and to look for differences in those trends.

First, there does not appear to have been any trend in White seniors' plans for technical or vocational schooling or any difference between Blacks and Whites in the temporal pattern of those plans.14 Second, changes in plans to enter military service may have been sources of the decline in the college attendance of Blacks. In relative terms, interest in military service grew among Blacks and Whites. The consequences of this growth were larger in the Black population because a larger share of Blacks was interested in serving in the military. There was also a larger relative growth in probable plans to enter the military among Blacks than among Whites. Third, there was virtually no difference between Blacks and Whites in the level or trend of plans to complete a two-year college program. Fourth, there were increases in plans to complete a four-year college program among blacks, but the rate of increase was larger among Whites. In 1976, more Blacks than Whites reported they were planning to complete a four-year college program, but this differential was eliminated over the decade by the faster growth in college plans among whites.

Blacks' versus Whites' Aspirations

Aspirations are desired outcomes that are not limited by constraints on resources. To measure aspirations, the MTF surveys ask about the several post-high school activities with the instruction, "Suppose you could do just what you'd like, and nothing stood in your way. How many of the following things would you WANT to do?" In brief, we found no significant differences in the aggregate trends in aspirations of Black seniors and White seniors. In particular, there is no suggestion in the data of declining college aspirations among Black seniors, and we found the same trends among Black men as among Black women.

Controlling Social Background

As a further test and elaboration of these findings, we looked at trends in college plans and aspirations, by sex, controlling social background—region, urban location, intact family, mother's education, and father's education—using unit-record data for approximately 138,000 seniors from 1976 to 1986. Our findings about college plans and aspirations are presented in Figures 5–8.

Figure 5 shows observed and adjusted trend lines in the college plans of Black women and White women. The upper two lines are the observed trends, while the lower two trend lines were adjusted for region, urban location, family structure, and parents' education. The intercepts of the adjusted trend lines were chosen arbitrarily, so there is nothing interesting in the relative location of the observed and adjusted lines. The important matters are the trends and Black-White differences in the

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14 There was no significant linear trend across time or other temporal change in the log odds that the high school seniors definitely or probably planned to attend technical or vocational school. In the cases both of definite plans and of probable or definite plans combined, the cross-classification of race by plan by year by a log-linear model with no three-way interactions fitted well, and no association was found between plans and year, linear or nonlinear, for Blacks or Whites.
Figure 5. College Plans of Black and White Female High School Seniors, 1976–86

Note: Adjusted series control region, urban location, family structure, and parents' education.

trends. As we already remarked, the observed trend in college plans was upward for Black women and White women. The adjusted trend was also upward throughout the decade for White women, while for Black women, there may have been a decline from 1976 to 1978, followed by a plateau for the remainder of the decade. Evidently, the trend in White women's plans was strong, regardless of social background, while the trend for Black women is explained by changes in social background that favor increases in plans to attend college.

Figure 6. College Plans of Black and White Male High School Seniors, 1976–86

Note: Adjusted series control region, urban location, family structure, and parents' education.
Figure 6 presents a parallel analysis of college plans by Black men and White men, and the findings are similar to those for women. During this period, the growth of Black men's and White men's plans to attend college in the aggregate were similar; when social background was controlled, the trend remained favorable among Whites, but there is a suggestion of a decline among Blacks.

Figure 7 depicts the analysis of the college aspirations of Black women and White women. Again, the observed, aggregate trend was favorable among Blacks and Whites. The adjusted trend line shows a steady growth in the college aspirations of White women, but essentially no trend among Black women.

Finally, Figure 8 shows the trends in the college aspirations of Black men and White men. The observed, aggregate trends indicate virtually the same, favorable movement among Blacks and Whites. After adjustment for social background, there was still a steady growth in the aspirations of White men, but essential stability in the aspirations of Black men.

We believe that increasing levels of parental schooling account for the observed growth in the college plans and aspirations of Black Americans. For example, Figure 9 shows the changing distributions of maternal education among Black and White seniors in the MTF surveys. The share of mothers with less than a high school education declined among all groups of seniors, but the declines were larger among Blacks. Obversely, the share of mothers with more than a high school education increased among Blacks and Whites.

In one important respect, the social background of high school seniors became less favorable to college plans or aspirations. Figure 10 presents the changes in the percentages of Black seniors and White seniors who lived with both parents. These percentages decreased steadily among Whites, but the decrease among Blacks took place mainly after 1980, when the decline in college attendance was well under way. Evidently, the growth in parental schooling among Blacks outweighed the negative effects of changes in family composition in driving the overall trends in college plans and aspirations. Although Blacks and Whites shared increases in parental schooling and decreases in intact families, the growth in the aspirations and plans of Whites to attend college was greater than that implied by the changes in social background.

Although the sources of trends in college plans and aspirations are evidently different for Black and White high school seniors, there was growth from 1976 to 1986 in the plans and aspirations of all four groups: Black and White, male and female. Among Whites, plans and aspirations grew, regardless of social background—as specified by regional and urban location, parental schooling, and family structure; among blacks, the trends were driven by favorable changes in background, primarily, we believe, by historic gains in parental schooling. All the same, we find nothing in the data that would suggest that changes in plans or aspirations could account for the turnaround in Blacks' college-going chances.

Plans versus Aspirations

Changing levels of opportunity may be expressed in changing relationships between plans and aspirations. That is, even though we have no reason to find close agreement between aspirations and plans, either at the individual level or in the aggregate, changes in aggregate plans relative to levels of aspirations may indicate changes in the availability of resources for the pursuit of different activities. This possibility is suggested by a comparison of the adjusted trends in college plans and aspirations, for there may have been some decline in the former among Blacks, but not in the latter.

To pursue this issue, we modeled the joint distributions of college plans and aspirations across time, considering the effects of social background on each by gender and looking for conditional variations in the relationship between plans and aspirations. Briefly, there is little variation in the relationship between plans and aspirations. However, the two are more closely linked among youths—male or female—who are White or are from intact families. On the other hand, there have been no significant temporal changes in the relationship between plans and aspirations or in the effects of other variables on that relationship. Thus, we find no evidence of a change in the relationship between college plans and aspirations that could help explain the trend in the college attendance of Blacks.

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15 Similar trends were found in the educational attainments of fathers.
DISCUSSION

There is little evidence that aggregate changes in Black students' plans or aspirations corresponded to the observed changes in their chances of college entry. Our main finding is that the college plans and aspirations of Black seniors and White seniors followed similar paths in time, even though the sources of these trends differed.

The larger absolute and relative increase in the plans of Black youths to enter the armed forces, along with the larger increase in the
plans of White youths to complete a four-year college program, may be said to correspond to some degree with the turnaround in the entry of Blacks into college. Yet, this is weak evidence indeed of a change in values or motivations among Blacks—or even of post-high school intentions, narrowly conceived—that would be sufficient to account for the decline in their chances of entering college. Both in the case of military service and of four-year college programs, the overall trends in plans were the same for Blacks as for...
Whites; the only difference was in the rate of change, not in the direction of change. Furthermore, there were no significant differences in the trends of Black seniors' and White seniors' aspirations for any of the post-high school activities that have been examined here.

The movements of plans and aspirations provide some help in our efforts to explain the turnaround in the entry of Blacks into college. First, we have learned, certainly, that the turnaround is not explained by any massive shift in Black seniors' aspirations or plans. Although the levels of Blacks' and Whites' expectations and aspirations differed, the Blacks' and Whites' definite plans for post-secondary education and the trends in those plans were similar, as were their aspirations for post-secondary schooling and the trends in those aspirations.

Second, although college entry in the fall following high school graduation is a useful indicator of college attendance, especially because it can be linked to other social characteristics in the CPS, it is by no means the only relevant or sound indicator of post-high school educational attainment. If the evidence of a rise and fall in the rates of entry into college is valid, then it ought to be reflected, with a lag of several years, in rates of completing college. If there was no lagged rise and fall in the completion of college, then the trends in college entry may have reflected temporary shifts in the timing of the entry and in the persistence of the entrants. Changes in the timing and intensity of college attendance have made it more difficult to measure and compare rates of college completion in recent years (Schmitt 1989).

Third, we ought to look more closely at the chances of entry into military service and at the possible reasons for it. This remains an interesting, but questionable line of explanation. On the positive side, Blacks' plans and aspirations to enter the military grew during this period; on the negative side, they grew almost as fast among Whites as among Blacks. Also on the negative side was the close correspondence between trends in the chances that Black men and Black women would enter college and, most important, the decline in the entry of Black male high school graduates into military service.

Fourth, we ought to look further into other possible sources of the turnaround, about which the present analysis provides no evidence. One relevant source of the turnaround in college entry could be changes in the labor market for recent Black high school graduates. There is a good deal of evidence that continuation in school is countercyclical, that is, that strong labor markets attract potential students, while weak labor markets drive potential students into school (Duncan 1965; Mare 1981). We have not yet seen a definitive assessment of changes in the labor market for recent high school graduates from the late 1970s to the middle 1980s; here, the difficulty would be to show that the market became more favorable for Black high school graduates, but not so favorable for White high school graduates.

Perhaps the most plausible source of the decline in Blacks' entry into college was the shift from direct grants toward loans to finance college attendance. From 1975–76 to 1985–86, the percentage of all financial aid that was in the form of outright grants declined from 80 percent to 46 percent, while the percentage of financial aid in the form of loans increased from 17 percent to 50 percent (College Board 1986; Gillespie and Carlson 1983). This change probably hurt Blacks' college-going chances more than it did Whites'.

At equal levels of current family income, Black youths are less economically secure than are White youths because Black families are more vulnerable than are White families to unemployment. Thus, we would expect Blacks to have discounted the future more heavily than did Whites at every income level. Also, at equal levels of current family income, Black youths are less wealthy than are White youths because Black families typically have accumulated far less in economic assets than have White families. Thus, Blacks would have been less likely than would Whites to have a family capable of absorbing the cost of a loan, again, regardless of income. A potential postcollege debt of $10,000 would loom much larger for Blacks, regardless of their families' current income, than for Whites.

One item of evidence to support this interpretation is that Black high school students

16 Mortenson (1989a, 1989b, 1990b, 1990c) carried out the most extensive studies to date of the influence on Black and low-income students of the changing structure of the financing of higher education.
seniors in the High School and Beyond survey of 1980 were far more likely than were either Whites or Hispanics to report that “expenses” or “financial aid” were “very important” in their choice of a postsecondary educational institution. For example, 62.8 percent of the Black male seniors, compared to 31.9 percent of the White male seniors, said that financial aid was “very important” in their choice (National Center for Research in Vocational Education 1987, p. 85). Similarly, Miller and Hexter (1985, p. 17) reported: “Minority students are less likely to borrow than white students; fewer than one-third of low-income minority aid recipients secure a GSL [Guaranteed Student Loan], compared with more than two-fifths of low-income white aid recipients.” From the findings of this report, we think that the lack of financial support may be a key variable in explaining observed changes in college entry.

REFERENCES
PLANS AND ASPIRATIONS OF HIGH SCHOOL SENIORS


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