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Above Average Student Loan Debt for Students with Disabilities Attending Postsecondary Institutions

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Abstract

Black students with disabilities face more hurdles to academic success and completion than do their non-Black non-disabled peers. With an increased reliance on student loans to finance higher education, this double-at-risk population is even more vulnerable than either Black or disabled students individually. This study examines whether there is an additional debt burden to this intersectional population. The *Baccalaureate and Beyond* public dataset was used to explore student debt for students who graduated in 2017. This analysis found that Black students with disabilities graduated with significantly higher debt burdens than either non-disabled Black students or students with disabilities from other racial backgrounds. Implications for research, policy, and practice are discussed. Importantly, Black student veterans with disabilities were found to have student debt even with the assistance of the G.I. Bill.

Keywords: Black college students, students with disabilities, student veterans, student loans, student debt

Black students and students with disabilities (SWDs) are recognized as marginalized identity groups that have been historically and categorically denied access to education within the last generation, remain subject to systemic discrimination to this day, and remain at high risk of being deprived of equitable access to postsecondary education (Blanchett, 2009). In light of the current Black Lives Matter movement and the 30th anniversary of the signing of the Americans with Disabilities Act of 1990 (ADA), there is increased attention being paid to the experiences of both of these historically marginalized groups. Now is the time to seriously reexamine our approach to supporting Black students with disabilities (BSWDs) and student veterans with disabilities, many of whom identify as a racial or ethnic minority, as a way to better understand the unique needs and experiences they bring with them to higher education.

There are five groups who carried higher-than-normal debt burdens for students who matriculated between 2003-2015: “veterans, first-generation college students, students without a high school diploma, stu-

dents with disabilities, and underrepresented minorities” (The Center for American Progress, 2018, n.p.). BSWDs are considered at even greater increased risk as they can plausibly belong simultaneously to all five of these at-risk categories. Because student veterans with disabilities were also identified as a higher-than-normal debt burden group, despite having access to additional funds through the G.I. Bill, we also examined their levels of student debt.

The purpose of this exploratory study was to examine which disability population has the highest student loan debt. Accordingly, the research question was:

What intersectional populations of students with disabilities have the highest student loan debt?

We hypothesized that BSWDs would have a higher student loan debt burden than non-BSWDs and that an analysis of the debt of student veterans with disabilities would yield similar results.

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Literature Review

Historically, Black people and people with disabilities in the United States have faced discrimination on two primary levels—structural and individual. Structural discrimination (i.e., macro-level) includes residential segregation, which in turn affects access to schools and creates disparities within the criminal justice system. For individuals with disabilities (i.e., micro-level), these constructs show up as the medical and social models of disability, which distinguish between the view of disability as being fundamentally caused either by an individual’s medical impairment (medical model) or the societal and physical structures that do not take the needs of individuals with disabilities into account (social model) (Krieger, 2012). Included in the operational definition of individual discrimination is discrimination based on interactions between individuals in institutional roles or relationships, such as doctor/patient, as well as on the basis of immutable characteristics, such as race, gender, or disability (Office of Disease Prevention & Health Promotion, 2020).

Economically, discrimination is evident in the poverty levels of Black people and people with disabilities compared to the population-at-large. Poverty levels in the Black community have remained consistently above the national average. For example, even though the overall poverty level decreased between 2010 and 2018, the poverty level for Blacks remained elevated (27.3% versus 15.1% in 2010 and 21.1% versus 11.8%) (Semega et al., 2019). The levels of poverty among people with disabilities during this period are even more stark—since 2010, an average of 27.4% of non-institutionalized people with any disability live below the poverty line compared to 11.7% of non-disabled people; in 2018, 26% of non-institutionalized people with disabilities lived below the poverty line, while only 10% of the population-at-large did (Erickson et al., 2017). These statistics become even more revealing when examining the intersection of these two historically marginalized identities, which this study seeks to do.

Crenshaw (1989) first tackled the concept of intersectionality and challenged the single-axis analysis of identity that examines experiences on the basis of a single characteristic (e.g., race, class, gender, disability, socioeconomic status, or income as well as other sociocultural characteristics). “It is not enough to simply acknowledge that all individuals possess multiple identities and these identities interact...multiple identities must be connected to the larger social structures in which they are embedded” (Torres et al., 2009, p. 587). For the purposes of the present analy-

sis, the intersection of the Black experience and the disabled experience, as well as its overlap with that of student veterans, was examined to explore how these marginalized identities play off of one another, creating a new, unique lived experience—that of Black students with disabilities—within postsecondary education. It is because of these intersections and overlapping identities that we must better understand the multiple and varied pathways taken by these students facing significant barriers to access, especially those who persisted to graduation.

In terms of access, student loans have opened a pathway for many who would otherwise not have access to higher education. Black students take out more student loans than White, Asian, and Hispanic students (Fredman, 2019); however, doing so also increases their individual debt burdens as well as loan default rates (Miller, 2019). Student loan debt is a topic of growing policy concern in the United States with recent data showing most students who pursue a college degree are now using at least one type of loan, which has become the primary source of aid to available to students (Looney & Yannelis, 2015; Nuckols et al., 2020). As loans have displaced grant dollars, not coincidentally, student loan indebtedness has also increased at a rate almost three times faster than college costs (Merisotis & Parker, 1996). Students with disabilities’ dependence on financial aid is higher for a variety of reasons: some SWDs need to take reduced course loads (Tsagris & Muirhead, 2012) or take formal or informal leaves of absence related to their disability, which results in corresponding longer times-to-degree (Knight et al., 2018; Wessel et al. 2009).

Students with Disabilities

Students with disabilities have long had a recognized presence in higher education in the United States. This history dates back at least to the early 1800s with schools for the blind and deaf (Saucier & Gagliano, 2018). Historically, students with disabilities, both physical and mental, were placed in segregated institutions with curricula and standards tailored specifically, and often solely, to address their disability-related needs (Nielsen, 2012). The education afforded students at these institutions included vocational training, life skills, and basic literacy and communication skills. Today, the changing concept of disability in higher education has grown from the intersection of lived experience of disability, civil rights legislation such as the ADA and Section 504 of the Rehabilitation Act of 1973, and the increased agency that results from greater legal protections.

In 2015, 19% of undergraduates self-reported having a disability as defined by the ADA (National Center for Education Statistics, 2019a). SWDs who enter postsecondary education face a number of barriers not encountered by their non-disabled peers. These include physical, procedural, and programmatic barriers, which the ADA seeks to remove through a variety of means, including ramps, automatic or power-assisted doors, accessible restrooms, the ability to record lectures or to have extra time on exams (Singh, 2003) and positive and negative interactions with other students (Barnard-Brak & Sulak, 2010).

In addition to these individual barriers to access, students with disabilities also experience systemic administrative barriers to access caused by the transition between being covered by the much broader protections afforded by the Individuals with Disabilities Education Act (IDEA) in pK-12 to Titles II and III of the ADA, which provide these protections in postsecondary settings but with a greater portion of the responsibility shifted to the student. Under the ADA, in postsecondary education, the responsibility for requesting and documenting disability and accommodation falls primarily on the student, who retains the sole responsibility to self-advocate in stark contrast to the IDEA (ADA, 1990; Kutscher & Tuckwiller, 2020). Not only are these barriers difficult to navigate and overcome, but they may also be further exacerbated for SWDs, who tend to also be more likely to be members of other marginalized groups because of the effects of disability on the intersection of other identities (Crenshaw, 1989).

Intersectionality

Crenshaw's (1989, 1991) intersectionality framework revolves around issues of inequality, power, and politics and the discrimination that marginalized and oppressed groups face because of their intersecting identities. Thus, intersectionality is grounded in the fact that membership in multiple at-risk identity groups has a significantly increased impact on students as compared to previous single-axis frameworks, which examines membership on the basis of a single characteristic, such as race or sex. Crenshaw argued that there is no singular, monolithic experience that can be captured by analysis of any single characteristic and that only in the intersections of these identities can a person's lived experience be understood. Meaning the experience of a man is substantively different than that of a woman and that of a White woman is different than that of a Black woman, and the experience of a Black woman with a disability is different than that of a Black woman without a disability, and that each of these multifaceted aspects

of identity carries with it the combined stigma and systems of oppression attendant with their associated identities. A Black female participant in Peterson (2009) captures this sentiment well: "If it's not my race, it is other things, like being a woman or my disability" (p. 436). Thus, it is important to acknowledge the power and effects of these intersectional identities and that these effects are not limited solely to academic success but play out in other areas as well, such as financial burdens.

Student Debt

The concept of student debt has shifted from something hardly dreamt of to a topic that has caused many Americans to lose more than a night's sleep in less than half a century. While the cost of goods and services, including tuition and fees, associated with higher education have continued to rise, the American middle-class has also experienced continuing wage stagnation since the 1970s (Sacerdote, 2017). During this same period, the continuous reduction of funding to higher education by lawmakers has turned the economic model from one of scholarships and grants to a system dominated by loans with grants and scholarships now making up a only minority of student aid (Baez, 2013; Kelchen, 2018). This is mirrored by a shift in the perception of higher education in American culture from being viewed as a fundamental part of a society willing to fund its future to one that is viewed chiefly as a personal investment (Baez, 2013; Nuckols et al., 2020).

With degree attainment increasingly viewed as a private good rather than a public benefit, the trend is to measure the value of college attendance primarily in financial terms such as investment and return on that investment (Fergus, 2018; Hensley et al., 2013). Dougherty and Natow (2020) consider motivation through such material inducement (e.g., measuring a degree's value in an ROI approach) a neoliberal strategy. As these perceptions of higher education acquiesced into neoliberalism at the outset of the 21st century, more individuals saw money borrowed to pay for education as an investment in their future (Hensley et al., 2013; Marginson, 2007), and such investment in the hope of a better tomorrow has also resulted in increases in the percentage of degrees attained by adults 25 and older (U.S. Census Bureau, 2020).

The rise in educational attainment has a direct relation to the increases in the number of students borrowing at least a portion of their higher education costs, the overall student debt load, and the amount of that debt that is in default. From 2008 to 2018, the percentage of Americans between the ages of 25-34 who had obtained at least a baccalaureate degree

increased from 41% to 49% (OECD, 2019). This increase has contributed to the 44 million current student loan borrowers with an accumulated debt nearing \$1.6 trillion and rising. What is more revealing is that nearly 12% of borrowers are currently in default or in a late status (Board of Governors of the Federal Reserve System, 2019; Experian, 2018; Federal Reserve Bank of New York, 2018). With nearly 1.7% of the annual U.S. GDP in the form of private spending on postsecondary education, America's student loan debt is predicted to top \$2 trillion by the close of 2021 (Byrne, 2018; OECD, 2019).

Black Students and College Success

Tucker and McKnight (2019) define at-risk students as those who belong to one or more of the following groups, which have been identified as predictors of non-completion: low income, first generation, academically disadvantaged, and minority racial or ethnic status. Six-year completion rates at four-year institutions show that Black students had the lowest graduation rates (45.9%) as compared to their White peers (62.7%) (Shapiro et al., 2017). Although minority enrollments in higher education are significant, Black college students' success has been shown to be lower, especially when they attend Primarily White Institutions (PWIs) over Historically Black Colleges and Universities (HBCUs; Campbell et al., 2019). HBCUs tend to have lower graduation rates accompanied by an average 45.9% six-year completion rate, which is lower than their non-HBCU counterparts (National Student Clearinghouse, 2017) and have been traditionally underfunded compared to PWIs at both the state (Mitchell, Jr., 2013) and federal levels (Johnson et al., 2017; Lee, Jr., & Keys, 2013). In 1976-77, HBCUs conferred 35% of bachelor's degrees; in 2017-2018, that number dropped to 13% (NCES, 2020). Black students also take on more debt (72%) than their White peers (56%) (Musu-Gillette et al., 2016). Moreover, mere academic ability and preparedness may not be enough to overcome the non-academic factors contributing to students' stopping out prior to graduation.

Black Students with Disabilities

In terms of attendance in higher education, the period between 1990 and 2005 saw an overall increase in postsecondary enrollment among Black students; however, this trend did not hold true for traditional four-year colleges and universities and was only seen in business and vocational colleges or community colleges (Newman et al., 2009). Although these data are over a decade old, they are the most recent available.

BSWDs come from as diverse backgrounds as any other group. Their experience is not monolithic; however, the intersection of their race with their disability requires them to navigate the challenges, discrimination, and stigmas associated with both disability and race, while frequently coming from disadvantaged socioeconomic backgrounds and the accompanying social issues that may entail (Mayes & Moore, 2016). For Black students, their racial identity cannot be secondary to their disabled identity because their racial identity will always prove the more salient, or at least significantly contributory, often causing them to reject or find ways to pass as non-disabled with regards to their disabled identity, if possible (Gill & Cross, 2010). Creating and maintaining a strong cultural identity helps individuals endure and overcome stress and allows students to address the apprehension related to intersecting identities (Tovar-Murray et al., 2012).

Student Veterans

Student veterans, as a distinct constituency, have been a fixture on college campuses since the introduction of the Servicemen's Readjustment Act in 1944. A second significant influx of student veterans entered postsecondary education when the Post-9/11 G.I. Bill was introduced in 2008, considerably expanding the benefits available under previous iterations of the bill (U.S. Department of Veterans Affairs, 2018). The G.I. Bill provides education benefits, among others, to people who have served in the military. This benefit helps many who may not otherwise be able to afford postsecondary education and helps to potentially reduce their overall debt burden. Student veterans, as a group with inherently more diverse backgrounds and life experiences, come to campus with a variety of needs that set them apart from their other non-traditional peers. Included among these unique needs are dealing with issues of difficulty moving from a rigid identity to one that is more unstructured and fluid (Kirchner, 2015; Morris et al., 2019), feelings of alienation (Morris et al., 2019; Morissette et al., 2019), living far away from campus (Jenner, 2019), and dealing with more administrative barriers related to the processing of paperwork to access their G.I. Bill benefits (Semer & Harmening, 2015; Shackelford, 2009). Many of today's veterans are first generation college students (Bozick & DeLuca, 2011; Jenner, 2019), have significant gaps in their formal education (Jenner, 2019), are considered low income (Burdman, 2005; Jenner, 2019), and almost 30% identify as non-White (Cate & Davis, 2016). Barriers such as these can have a noticeable impact on academic success. Student veterans also bring a wealth of leadership ex-

perience that traditional undergraduates are lacking (Ackerman et al., 2009; Phillips & Lincoln, 2017), are highly autonomous and independent (Borsari et al., 2017), and are mission-driven (Ford & Vignare, 2015) with a strong work ethic (Blaauw-Hara, 2016; Institute for Veterans and Military Families [IVMF], 2019), a majority range from age 24-40 (IVMF, 2019; Postsecondary National Policy Institute, 2019), and they tend to have higher GPAs than their traditional-aged peers (Cate et al., 2017). However, despite these otherwise advantageous qualities, the barriers to access they face can have an overwhelming influence and overpower their academic success.

Black Student Veterans

Military members are more diverse culturally and ethnically and, logically, that carries over into the student veteran population. In 2014, 17% of student veterans identified as Black and 6% identified as “other” or “multicultural” (Postsecondary National Policy Institute, 2019). Outside of identifying Black student veterans by race (e.g., Borsari et al, 2017; Cate, 2014; Walton-Radford et al., 2009), very few studies have explored the academic barriers for Black student veterans (Brawner et al., 2019; Cole-Morton, 2013; Herbold, 1994; Hewitt, 2017; Humes, 2006; Lewis & Wu, 2019; McArdle, 2017). Brawner et al. (2019) qualitatively examined the experiences of seven Black student veterans on multiple intersecting identity dimensions while they were pursuing engineering degrees. Lewis and Wu (2019) used Schlossberg’s 4S transition model to evaluate the relationship of combat exposure to depression scores for veterans attending an HBCU. Cole-Morton (2013) interviewed a Black male student veteran to understand his “diverse needs, experiences, and expectations.” Despite their making up a significant portion of the military, there remains a dearth of literature on the specific needs of Black student veterans as a specific and significant subpopulation of veteran students.

Student Veterans with Disabilities

Along with the growth of student veterans on college campuses, the number of veterans with disabilities and specifically those with mental health impairments has grown proportionally (Government Accountability Office, 2014; Vance & Miller 2009). Military veterans can have service-connected disabilities, which are physical (~10%), mental (~20-46%) (Wagner & Long, 2020), or sensory impairments (~25%) (National Alliance on Mental Illness, 2018), or a combination thereof, and some of these may be invisible, or not immediately apparent. Also, depending on the severity of the impairment and the situa-

tional barrier being faced, student veterans may not seek out the accommodations they are afforded under the ADA or Section 504 of the Rehabilitation Act (Kranke et al., 2017). Barry et al.’s (2014) analysis of 13 peer-reviewed studies revealed student veterans have “higher rates of health risk behaviors and psychological symptoms and personal and educational adjustment difficulties” (p. 30) compared to their non-veteran peers, and are twice as likely to have a disability (National Survey of Student Engagement, 2010).

Physical impairments for veterans range from minor to severe and have an equally varying effect on student success. Physical and sensory impairments for veterans include pain and fatigue (Eakman et al., 2016; Rudd et al., 2011), impairment to hearing or vision (Kinney & Eakman, 2017), spinal-cord injury and/or amputation (Bilmes, 2007; Borsari et al., 2017) just to name a few. Mental health impairments for veterans also range from minor to severe and affect student success to varying degrees. Post-traumatic stress disorder (PTSD) and traumatic brain injuries (TBI) are the more well-known mental health impairments which disproportionately affect veterans, but depression, suicidal ideation, and limited communication skills (Valenstein et al., 2020) can also impact learning and persistence. Several studies point to the fact that student veterans are hesitant or unwilling to seek accommodation for disability status (Bagby et al., 2019; Kranke et al., 2017) because it disagrees with the warrior ethos—the thought that asking for help takes away from their power as a warrior who has survived struggle (Lowery, 2019; McNally & Frueh, 2013). Further, some student veterans do not know they are eligible for accommodations (Dudley-Miller & Radel, 2020) or did not know how to seek and/or ask for them (Madaus et al., 2009; Wagner & Long, 2019). However, student veterans who do request and use accommodations tend to be more academically successful, and this is beginning to trend more positively with regard to seeking accommodations, especially with Post-911 veteran students (Kraus & Rattray, 2013; McNally & Frueh, 2013; Shackelford, 2009).

In some of the literature, student veterans were examined in terms of their levels of persistence and attainment. For student veterans who enrolled as first-time students in 2011-2012, 33% reported having a disability, and 67% were enrolled in public higher education institutions (HEIs). First-time veteran students with disabilities were more likely to be enrolled in associate degree programs, completed their degrees more slowly than their non-disabled veteran peers, and 47% of the 2011-2012 cohort left without completing their degrees by 2017 (Ochinko & Payea,

2020). It is necessary to have pathways for student veterans with disabilities that provide appropriate resources to help them navigate the unique barriers to academic success.

Methods

This study examined data from the 2016-17 *Baccalaureate and Beyond* (B&B) public dataset to explore factors influencing the degree of federal student loan debt among bachelor graduates with a disability (NCES, 2019b). This dataset is a nationally representative study conducted by the National Center for Education Statistics in the United States. This dataset is in accordance with human subject guidelines and has received Institutional Review Board human subjects approval as exempt from Fayetteville State University (approval #18-04527).

Sample

The sample for this study was undergraduate students with disabilities ($N = 2,100$); missing cases were excluded from the sample. Of this sample, 42.6% identified as male and 57.5% identified as female. When examining disability status, approximately 8.1% reported having a documented disability, and 91.9% reported not having a disability. The racial demographics of the sample were 73% White, 8.6% Black or African American, 9.2% Asian, 0.4%, and 3.1% identifying as other. There were no weights applied to the regression.

Analysis and Measures

A linear regression was conducted in NCES PowerStats, the online interface for NCES data analyses. Since this was an exploratory study, the overall model fit and each significance test was measured using a 0.05 significance level (Cohen, 1968).

The dependent variable was measured by the dollar amount of federal student loans the participants had accrued after completing their bachelor's degree. Independent covariates in the regression model included: gender, race, institution type (public, private non-profit, private for-profit), and veteran status. These independent variables were empirically and theoretically supported covariates related to degree completion among college students (Ishitani, 2006).

Results

Descriptive statistics reveal that the average federal student loan debt among graduates with disabilities is approximately \$27,490 ($M = 27,480.11$, $SD = 14,951.33$). The overall linear regression model was statistically significant ($R^2 = 0.30$, $F [11, 190]$

$= 23.93$, $p = 0.04$). When observing the R^2 , the regression model explained 30% of variance related to the amount of federal student loan debt that students with disabilities had accrued after completing their bachelor's degree requirements. Other significantly associated variables included identifying as racially African American/Black ($b = 6,197.21$, $p < 0.001$) and attending a for-profit university ($b = 13,053.4$, $p = 0.001$), and being a military veteran ($b = -4,806.12$, $p = 0.01$).

In other words, BSWDs had approximately \$6,197.21 more in federal student loan debt than White SWDs. Students who attended a private for-profit university had approximately \$13,053 more in federal student loan debt than those who attended a public university. Lastly, being a veteran with a disability resulted in having \$4,806.12 less in federal student loan debt in comparison to students with a disability who were not veterans (See Table 1).

Discussion

Black students are already more likely to face barriers to entering postsecondary education, which places them at a disadvantage when compared to their non-Black peers, and the review of literature shows that often Black student veterans come to campus with even greater numbers of disabilities and face increased barriers to successful completion (Bagby et al., 2019; Kranke et al., 2017; Valenstein et al., 2020; Wagner & Long, 2020). Students with disabilities also face increased barriers to access due to the inherently ableist design of most aspects of higher education. Understanding this and the influence of these intersectional identities can aid higher education institutions in planning appropriately for accessible programs and reasonable accommodations as provided for under the law. The hypothesis that BSWDs would generally carry a higher debt burden was statistically confirmed. While Black student veterans with disabilities have a lower debt burden than non-veteran Black students, generally, and those with and without disabilities, this is most likely attributed to the use of the G.I. Bill. When compared with their White SWD veteran peers, this population still had a higher debt burden further illustrating the independent influence race exerts on student debt.

Implications

The following implications are provided for research, practice, and policy. It is our hope that the findings from this study can help better the experiences for BSWDs and Black student veterans with disabilities.

Table 1*Linear Regression Model*

| Variable | <i>B</i> | 95% <i>CI</i> | <i>t</i> | <i>p</i> |
|---------------------------------|--------------------------|--------------------|----------|----------|
| Gender (ref = male) | | | | |
| Female | 1292.28 | -690.74, 3275.30 | 1.29 | 0.20 |
| Race (ref = white) | | | | |
| African American or Black | 6197.21 | 1732.28, 10662.10 | 2.74 | * 0.001 |
| Hispanic or Latino(a) | -2854.07 | -6055.59, 347.45 | -1.76 | 0.08 |
| Asian | -4693.94 | -10836.8, 1448.92 | -1.51 | 0.13 |
| Other | -459.93 | -4823.58, 3903.61 | -0.208 | 0.84 |
| Institution Type (ref = public) | | | | |
| Private non-profit | -711.87 | -2508.21, 1084.46 | -0.781 | 0.44 |
| Private for-profit | 13,053.4 | 10904.57, 15202.23 | 11.98 | *0.001 |
| Veteran Status (non-veteran) | | | | |
| Veteran | -4806.12 | -8581.15, -1091.07 | -2.547 | *0.01 |
| <i>R</i> ² | 0.30, 95% CL [11, 190] | | | |
| <i>F</i> | 23.93 (<i>p</i> < 0.04) | | | |

Research

There is a serious gap in research when it comes to Black student veterans with disabilities. When their experiences are discussed in research, student veterans are often viewed as a subpopulation of students with disabilities or are hard to find because many do not disclose either their veteran identity, their need for accommodation, or both (Kranke et al., 2017). Having datasets like the *B&B* that delve deeper into students' specific impairments could help uncover more avenues to assist students by impairment classification. Using the *B&B*'s longitudinal data to examine participants by cohort year (1993, 2000, 2016) could also help provide a comparison for BSWDs from previous years to see if the findings in the present study are consistent with comparable trends in previous years. Further examination of dual- or multiple-at-risk populations can also shed light on how to help these students persist to graduation. Further research should explore the effect of student debt on completion rates of BSWDs to examine whether the amount of debt has an effect on persistence/drop out.

Practice

Practitioners in higher education, particularly those who work in accessibility offices, need to be more aware of the unique experiences and needs that

BSWDs bring to campus. There is a need for cultural competency programming for faculty and staff around the experiences of BSWDs and student veteran populations, because they have similar and differing needs. Practitioners should also be aware that military culture has long stigmatized asking for help, and while this is starting to change, student veterans on campuses now are still coming with the mindset that asking for help shows personal weakness (Shackelford, 2009). Having faculty and staff who are familiar with the needs and mindsets of student veterans, establishing student veteran groups, and having veteran-specific student orientations have proven to be effective measures to help student veterans persist (Southwell et al., 2018; Wagner & Long, 2020), but these are not always available and may, indeed, not always be necessary on every campus. Financial literacy programs should be instituted that address the needs of students who often do not have any sense of generational wealth or the long term risks and benefits associated with financing options. These programs should focus on SWDs and student veterans with disabilities, so they understand that they may have added costs. However, higher education institutions should also take a hard look at the added costs for SWDs, such as medical bills, the costs of assistive technology, and the limited ability to work and attend

school simultaneously, and attempt to mitigate those to increase persistence to graduation. Understanding how a student's intersectional identities can affect student performance is also important to understanding how to best support student success. Programs that encourage intersectional awareness and include a robust faculty and administrative staff training component focused on intersectionality are important.

Policy

Policymakers should start with the fact that there is an increased student debt burden for BSWDs and enable policies to help reduce the hidden and additional costs associated with higher education for this dually-at-risk population. The over-reliance on evidence from students' high school accommodations by an institution's disability resources office may also be a contributing factor. This could be because students were never identified as having a disability at the primary or secondary levels, but it is important to note that this can have an even deeper ripple effect for non-traditional students, like student veterans, who may have been away from high school for many years and may not have benefited from more recent developments in disability education law governing pK-12. Disability status as a factor in consideration for financial need for grants and loans as well as simplification of grant and loan program applications, and transparency in expected costs for higher education should be clearly communicated. HEIs should also examine minority student outcomes and find ways to increase their academic, social, and graduation achievement. HBCUs have been the recipients of increased federal funding since 2009 (U.S. Department of Education, 2016) and the Obama-era initiative on HBCUs (extended by the Trump administration) needs to be maintained while ensuring HBCUs are being good stewards of these resources. HBCUs are 3% of HEIs and enroll 10% of African American students (United Negro College Fund, 2020) and are an important pathway to degree attainment.

Limitations

This study did not examine BSWDs who did not complete an undergraduate baccalaureate degree. It only examines data from the 2017 cohort of baccalaureate-level graduates. This study is further limited by aggregating disability into one binary category (yes or no); while this is common in disability research, there needs to be more focus on the classifications impairments themselves. The *B&B* dataset does not allow for comparison of BSWDs and veterans and cannot account for students who chose to not disclose a disability when entering postsecondary education

(approximately 25-30%) which results in an underreporting of the data (Newman et al., 2011).

Future Directions

More quantitative research is needed to help uncover the number of minority racial/ethnic SWDs, student veterans, and those with multiple and intersecting barriers to academic success. Qualitative research can help shed light on the lived experiences, voices, and particular needs of BSWDs. Examining the needs of student veterans with disabilities, whether visible or invisible, would also add significant value to an area in which the literature is sorely lacking, and doing so in various subpopulations such as underrepresented minorities, first generation students, or by gender identity would prove to be valuable lines of inquiry. Being able to examine BSWDs, and other races and ethnicities, by their individual impairment and the barriers to access they face would also allow for better services more individually tailored to the student keeping in line with the ADA's requirement that accommodations be determined through an individualized, interactive, iterative process. An interaction effect could be applied in future studies to see if the different types of institutions attended impacted race and disability. The preliminary findings of this study point to the need for longitudinal studies that specifically examine BSWDs' student loan debt, which would also greatly aid understanding how HEIs can best support and benefit this doubly-disadvantaged population.

It is encouraging to see that there is currently discussion surrounding student debt and free college at the federal level; however, there is still a long way to go before higher education begins to approach being affordable for all. It is time for higher education to return to its former status as a public benefit and move away from its perception as a private good. Doing so would allow the United States to be in a much stronger position in terms of world rankings of HEIs. The United States is currently ranked 10th in the world for the number of 25-34 year-olds in higher education with 49% of 25-64 year-olds having a college degree (OECD, 2019).

Overall, this study has highlighted a need to examine why the student debt burden is higher for BSWDs and Black student veterans with disabilities. While this study does not provide the answer to the causes, we do show that there is a need for further examination into why any student should have to incur disproportionately more student loan debt than other students. Disabilities, by definition, present barriers to access, but certainly, adding more debt on top of these pre-existing barriers to

access and success could have negative undue effects on the academic success of BSWDs. It is time to change the way students with disabilities, particularly those from disenfranchised populations, are treated on college campuses and bring about more equitable learning opportunities that do not create an added debt burden for students who are less likely to be able to assume it in the first place.

It is important to highlight and confirm that BSWDs need more resources to be successful. While we report that HBCUs have lower overall graduation rates, it is also important to mention that the HBCU experience is one that is overwhelmingly positive and affirming for most students who attend them. While examining retention tools for their students, HBCUs should pay particular attention to their SWDs and their student veterans in order to ensure that they have the best possible accommodations, supports, and other tools for success. Non-HBCUs should do the same—BSWDs should no longer be marginalized, rather we should provide them with the disability-specific tools they need to ensure success while creating pathways to graduation in order to shorten their time-to-degree and increase their collegiate success while on campus and beyond.

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