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Financialized Administrative Burdens: Unequal Institutional Student Debts in California Public Higher Education

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Financialized Administrative Burdens: Unequal Institutional Student Debts in California Public Higher Education

A Thesis submitted in partial satisfaction of the requirements for the degree of Master of Arts

in

Department of Sociology

by

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Contents

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List of Tables and Figures:

Abstract

A growing body of research shows how administrative burdens for receiving social benefits act as rationing policies that reduce access to resources through enacting learning, compliance, or psychological costs on those seeking resources. Burdens are commonly enacted through policies, paperwork, and procedural steps that beneficiaries go through to gain access to resources. Parallel research has shown the growth of inequalities from the increasing financialization of social benefits through their management according to financial logics or the delivery as loan-based benefits. This paper integrates these recent theoretical advances regarding inequalities in social and educational programs by theorizing institutional student debts as financialized administrative burdens. The paper then elaborates the theory by evaluating whether institutional student debts vary across public higher education institutions in relationship to their interrelated governance arrangements, marketization, and racialized organization.

Key Words: Administrative burdens, financialization, racialized organizations, higher education, inequality

Introduction

A growing body of research shows how administrative burdens for receiving social benefits act as rationing policies that reduce access to resources through enacting learning, compliance, or psychological costs on those seeking resources (Herd et al. 2023). Burdens are commonly enacted through policies, paperwork, and procedural steps that beneficiaries go through to gain access to resources (Sunstein 2019). Parallel research has shown the growth of inequalities from the increasing financialization of social benefits through their management according to financial logics or the delivery as loan-based benefits (Eaton 2022). This paper integrates these recent theoretical advances regarding inequalities in social and educational programs by theorizing institutional student debts as financialized administrative burdens. The paper then elaborates the theory by evaluating whether institutional student debts vary across public higher education institutions in relationship to their interrelated governance arrangements (Commodore 2018; Rall, Morgan, and Commodore 2022), marketization, and racialized organization (Baker and McCloud 2023; Ray et al. 2023).

Institutional debts are non-loan debts owed by students to colleges that originate in unpaid fees such as lost books or parking tickets. Institutional debts are also assigned when colleges demand the return of a portion of financial aid provided to students for college access should they cease attending classes too early in an academic term. In California alone, more than 350,000 students are estimated to incur nearly $200 million in institutional debt annually (Eaton et al. 2022). These debts are collected through automated systems that enact holds on student's accounts and prevent access to course enrollment, freeze campus services, automate the garnishing of students' state tax refunds, and ultimately act as an administrative burden.

The emergence of institutional debts as a financialized administrative burden is consistent with the broader financialization of public postsecondary education. Public higher education institutions have been financialized through increased reliance on tuition and other market-based revenue. While federal financial aid acts as a voucher for students to access to higher education in the U.S., it is treated by colleges as a market to acquire revenue (Davis 2009; Eaton et al. 2016). By considering colleges as places that have undergone financialization and treat student resources as a market, institutional debts can be understood as an administrative burden used to increase campuses revenue, i.e. a financialized administrative burden.

I assess potential relationships between institutional student debt, governance, marketization, and racialized organization by analyzing an original dataset of institutional debt collection and organizational characteristics for all of 149 public postsecondary institutions in California that enroll over two million students across the states three higher education systems. I focus on schools' collection of institutional debts through a state program for garnishing state tax refunds, including earned income tax credits. I find that tax refund garnishments for institutional debts are employed much less in the California Community College system (CCC) which has greater local democratic community governance and much less financial aid marketization. Schools in the California State University system (CSU) and University of California system (UC) garnish state tax refunds at higher rates. In logit models, these disparities only intensify after controlling for the percent of undergraduates who are part time, the percent of undergraduates who receive federal Pell Grants, and the racial composition of undergraduates.

Schools with more students of color are also more likely to use the tax garnishment program with one caveat. Schools with higher proportions of Black students are less likely to garnish tax returns. This reflects that several Black led community colleges consciously rolled back institutional debt burdens in recent years. Outside of these schools, Black students rarely make up large shares of undergraduate enrollment. Overall, findings show how financialized administrative burdens can be intensified or reduced under particular configurations of governance, marketization, and racialized organization.

Institutional Student Debt as an Administrative Burden

Administrative burdens are understudied barriers to access and resources in higher education (Ray et al 2023; Goldstein et al 2023). These burdens occur when people seek public services and encounter frictions in the form of learning, compliance, and psychological costs (Herd et al. 2023). Administrative burdens exist in a broad range of public sector institutions responsible for overseeing access to resources (Herd et al. 2023).

While means testing was once considered a major source of administrative burdens, the presence of burdens in programs designed around universal access reveal the source of burdens is not always so clear (Hahn et al. 2017). Public administration scholars argue burdens create difficulties when people seek resources in higher education, such as college access (Ray et all 2023; Baker and McCloud). On the other hand, financialization scholars note the role marketization plays in creating barriers to resources within higher education institutions (Eaton et al. 2016), though they never explicitly analyze barriers through the lens of administrative burdens. Burdens are a key source, and consequence, of inequality due to marginalized groups being at a higher risk from the limiting of resources and access to state services. The presence and proliferation of burdens exists in multiple parts of the higher education system, including college prep, the transfer process, enrollment, accessing financial aid, and paying back loans after completing or leaving college (Cipollone and Stich 2017; Herd and Moynihan 2018; Ray et al. 2023; Baker and McCloud 2023; Goldstein et al. 2023).

Burdens in higher education do not stem from a single source but rather originate from different factors. Scholars propose the varying context institutions are based in, such as the criminal legal system (Edwards et al 2023), the contracting out of the consumer creditor state (Quinn 2017), or racialized organizations and their history of administrative practices (Wooten and Couloute 2017; Ray et al. 2023), informs the presence of administrative burdens. Burdens are also closely related to administrative power and "rooted in the way the political-administrative system works" (Peeters 2020:583).

Institutional debts are an administrative burden distinct from traditional student loan debt in higher education. Unlike student loans, which are not pursued for repayment until after a student exits college or completes their degree, institutional debts are pursued by campuses, state agencies, and private debt collection firms while a student may still seek to attend college (Eaton et al. 2022). Once associated with owing money on lost library books or campus parking fees left unpaid, institutional debts are increasingly tied to financial aid and can lead to enrollment holds, preventing students from enrolling in courses.

One source of institutional debts in higher education stems from the Department of Education's *Return of Title IV Funds* policy, requiring a portion of student aid, such as Pell Grants, to be returned should a student withdraw prior to completing 60% of an academic term that aid was given for (Department of Education 2025). Colleges provide disclaimers on financial aid webpages on *Return of Title IV Funds* policies, though communication can vary. Some colleges provide simple summaries of the policy. For example, this statement is published on the Palomar Community College website:

> *If a student withdraws from* ***ALL*** *their Title IV eligible courses before completing more than 60% of the semester, their financial aid eligibility will be reassessed based on the percentage of the semester they completed. When a recipient of Title IV grant or loan funds withdraws from their school after beginning attendance, it becomes necessary to determine the amount of Title IV grant or loan assistance they have earned*[1].

Other colleges include detailed and complicated formulas to show how the amount of funds sought are calculated. Finally, some colleges make minimal reference to these policies and direct students to the Department of Education's webpage to learn more. Regardless of what schools disclose, *Return of Title IV Funds* puts colleges on the

[1] https://www.palomar.edu/fa/return-to-title-iv-r2t4-overpayment-policy/

hook financially, making them choose to either absorb the cost of the funds repaid or seek payment from students through institutional debts and coercive policies that freeze students' accounts that limit access to campus resources and create enrollment holds. Schools, however, may be incentivized to increase institutional student debts by using aid to pay themselves tuition for enrolling students without well designed policies to ensure those students have not changed their decision to enroll or end up withdrawing mid semester.

Previous reports tracking California state college institutional debts suggest significant growth during the COVID-19 pandemic as student dropout rates increased. Analyses of several UC's, CSU's and CCC's estimate that approximately 750,000 students were affected between 2020-22, with a total of $390 million sought, though these numbers are likely higher when considering all public colleges in California (Eaton et al. 2022).

A common method California state colleges rely on to collect institutional debts is through the states Franchise Tax Board (FTB) Interagency Intercept Collection program (IIC). This program is partly automated, with colleges automatically flagging accounts that have institutional debts assigned to them, regardless of the source of the debt. These flagged accounts are sent to the FTB for collection. The offset program allows the FTB to collect debts to government agencies owed from tax refunds and tax credits before they are dispersed. The original idea behind state run tax offset programs was to prevent double payment practices, i.e. the state providing tax returns to residents who also had state debts who would then be expected to turn around and pay their debts back to the state. The efficacy of these programs has been called into question though little of their use has been documented (Parle and England 1988). While the FTB paused collections during part of COVID-19, the agency resumed the collection of offsets as of July 16, 2020 (State of California 2020). Some colleges claim they paused placing students in collections during the pandemic, however, early evidence shows that some continued to place students in collections, raising questions about equity for marginalized populations and what dynamics are responsible for the creation of these specific burdens (Eaton et al. 2022).

Reliance on the combined use of administrative data, technology, and tax systems to help reduce the presence of burdens and increase the flow of resources offers both benefits and drawbacks, as the creation of automated systems by colleges and the state to handle institutional debts may not inherently solve the issue in all cases, and possibly increase their presence (Herd et al. 2023). Use of automation for administrative tasks has a growing history of troublesome outcomes and is documented across multiple industries including automated accessibility assessment in Indiana's welfare system, an electronic registry for the unhoused in Los Angeles, and a risk model designed to assess rates of risk of abuse or neglect in Pennsylvania (Eubanks 2017). In Australia, the government intended to save around $4.77 billion in funds through debt collection practices that would be automated, in the hope that the automated practices would reduce the cost of having employees carry out the work. This resulted in erroneous assessments that targeted the already economically disadvantaged and a $1.8 billion settlements from the government after they were taken to court (Moynihan 2025). Given the role financialization plays within institutions, it may further complicate the ability to rely on technology as a possible solution as digital tools play a major role in extending the goals, metrics, policies, and practices of those helming the financial transformation of higher education.

Racial Inequalities in Administrative Burdens

Administrative burdens exist at different points throughout students' navigation of higher education and often have a disproportionate impact on Black and Hispanic students. This includes higher costs for Black borrowers seeking student loans (Seamster and Ray 2018) poor communication of state limitations on credit hours resulting in additional fees owed by Black students (Baker and McCloud 2023) and difficulties borrowers encounter to access income driven repayment program for student loans (Goldstein et al. 2023). In all these cases, scholars identify racialized student populations as more likely to be negatively impacted by administrative burdens.

Institutions that serve a disproportional number of marginalized students, such as community colleges and Historically Black Colleges and Universities (HBCU's), are under resourced in the U.S. (Harris 2021). This underfunding restricts marginalized students' agency in a range of ways, including the majors they select and how they use their time (Baker and McCloud 2023; Cohen 2018; Ray et al. 2022). However, research into administrative burdens is often case-by-case with limited knowledge of the extent to which different burdens are used at different types of schools with different student populations.

The extent of administrative burdens may vary substantially across U.S. colleges and universities due to the high degree of organizational heterogeneity across schools

(Eaton and Stevens 2020). Organizational differences exist both at the national and state level in U.S. higher education between state-owned, private non-profit and for-profit colleges. Within state-owned college systems, such as California's, differences in governance structures, marketization, student resources, and racialized organization may contribute to differences in the presence of administrative burdens and the rate at which institutional debts are garnished (Eaton 2022; Davis 2009; Ray et al. 2023).

Organizational differences exist both at the national and state level in U.S. higher education due to the variety of state-owned, private non-profit and for-profit colleges that operate. Within state-owned college systems such as California's, differences between governance structures, marketization, student resources, and the racialized organization of higher education contribute to differences between policies and outcomes from one part of the college system to another (Eaton 2022; Davis 2009; Ray et al. 2023). These different structures may intensify or reduce the rate at which institutional debts occur.

California's postsecondary education sector provides a valuable case for assessing how financialized administrative burdens may vary across different organizational arrangements. California's public higher education system is the third largest in the world and accounts for 12% of fully enrolled college students in the U.S. The state is organized into three higher education systems: the University of California (UC's), California State Universities (CSU's), and California Community Colleges (CCC's). The UCs enroll approximately 300,000 students, and while offering bachelor's, they are research universities that reward graduate degrees. The CSU system enrolls approximately 450,000 students and is the largest four-year public higher education system in the U.S.

and focuses primarily on undergraduate education, with the awarding of master's degrees and limited research. Meanwhile, CCC's enroll a majority of the state's students annually, with approximately 2.1 million students attending a CCC. CCC's primarily offer two-year associates degrees and other vocational training. CCC students can also follow transfer paths that allow them to take course units from the CCC and apply it to a Ba degree requirement at a CSU or UC CCC's make up the majority of college enrollment in the state, accounting for 58% of college enrollment as of 2023-24, and has the lowest annual tuition ($1,350) in the U.S.[2]

I will discuss the potential implications for financialized administrative burdens of four related organizational differences across California's three higher education systems: 1) governance, 2) marketization, 3) student resources, and 4) racialized organization.

Governance Structures

Given that burdens exist as a means for policy makers to achieve their goals and values (Herd et al. 2023), the governance of state colleges may inform the kinds of administrative burdens that exist. However, not all colleges are governed the same, with college autonomy shaped by their relationship with the state. A lower degree of autonomy is found to exist in cases where there is greater central state governance and funding structures, while less centralized state involvement contributes to a higher degree of autonomy for colleges (Eaton and Stevens 2020). The composition of a governance

[2] Public Policy Institute of California. *Fact Sheet: California's Higher Education System*. February 2025. https://www.ppic.org/publication/californias-higher-education-system/

board can impact the kinds of values that are present, which in turn informs what policies are created (Commodore 2018). Finally, prestige also plays a role in determining who sits on governing boards, with higher levels of prestige found to attract private equity and hedge fund managers who rely on financial logics for the running of colleges (Eaton and Gibadullina 2020).

Governance boards play a central role in connecting colleges to industry (Barringer & Riffe 2018), hiring executives who oversee college procedures (Eaton 2022; Odle 2022) and influence policy making (Morgan et al. 2021) the relationship between governance boards and colleges' own student population has been, until recently, largely understudied (Morgan et al. 2021; Garcia and Morgan 2025). Recent work looking at how boards govern suggests that while they oversee diversely populated institutions, the members of boards do necessarily reflect that reality (McMullen 2025).

For Historically Black Colleges and Universities (HBCU's), the composition of governance boards is a key factor for creating an effective board culture, with board members' own values as playing a role in their decision-making processes (Association of Governing Boards of Universities and Colleges, 2014; Commodore 2018). Having board members that reflect a college's student population along race, ethnicity, and gender lines helps to create intragroup trust (Orr 1999). For HBCU's governance boards, members stress the importance of having knowledge and respect of a college's legacy and culture (Commodore 2018).

For Hispanic Serving Institutes (HSI's), governing boards may also embrace a college's identity to address inequitable outcomes for Latino students (Garcia 2019, 2023; Jones and Sáenz 2020; Garcia and Morgan 2025). However, when governing boards struggle to grasp the significance of their campuses HSI identity, evidence suggests boards can fail to develop and implement policies that take the circumstances of their student populations into consideration (Flores and Leal 2020 2020). Governing boards for HSI's may be less likely to consider their institutions status than HBCU's due to the newness of HSI as a meaningful signifier of a college's characteristics (Garcia and Morgan 2025), as opposed to governing boards for HBCU's that have long placed an emphasis on the importance of understanding the colleges culture and students background (Commodore 2018).

The policies developed within CA state owned colleges may have similar dynamics at play. While CSU's and UC's have a growing proportion of Hispanic students, no CSU or UC in California has a Black student population surpassing 10% whereas multiple CCC's do. The differences between governing structures in relation to their student population for CCC's as opposed to CSU's and UC's may contribute to the rate of financialized administrative burdens present for Black and Hispanic student populations given that student demographics in relation to governance has been shown to relate to what policies are or are not implemented.

How governance members are placed on college boards may also inform the kinds of policies developed and implemented within each college or university. The UC system 10 colleges, while awarding bachelor degrees, are first and foremost prestigious research institutions. The UC's are collectively overseen by the Board of Regents, which consists of 18 Regents appointed by the governor, each serving a 12-year term. These regents often have ties to the business and finance sector and have voted to increase tuition as a means of offsetting campus debts and reduced funding from the state, though efficacy of this policy has been called into question (Eaton 2022).

The CSU system is the largest four-year public-college system in the U.S., with 23 campuses that enroll over 460,000 students and focuses predominantly on awarding bachelor's degrees. They are governed by a Board of Trustees that consists of 16 Trustees nominated by the governor and confirmed by the State Senate. These nominated members have also decided to increase tuition rates due to decreased state funding (2022).

CCC's enroll the largest portion of undergraduate students in the state, with 2.1 million students enrolled across 116 different campuses. CCC governance boards are less prestigious compared to CSU and UC's, with members locally elected to a Board of Trustees for each college district. This difference means that while UC and CSU governance board members are appointed and cannot easily be held accountable by either a college's student population nor by the communities that a college is located in, CCC's Board of Trustees are more closely connected to both student and local populations. CCC Trustees can be voted out if their policies are not supported by local constituencies, which may make them more considerate of developing campus policies with their local constituencies in mind.

Administrative burdens that come about due to policy making suggest that policymakers perceive burdens as a legitimate means of accomplishing their goals when they do not want to have their desires and beliefs made public, such as restricting who can vote or determining which individuals and groups get to have access to resources and which do not (Ray, Herd, and Moynihan 2023). For some CCC's, such as Compton Community College, Long Beach, Peralta, and City College of San Francisco, the board of trustees may decide to actively campaign against institutional debt by seeking emergency state funds[3]. Finally, while some CSU's have begun to enact thresholds for determining what size of institutional debt a student can accrue before they have an enrollment hold placed against them, the size of the threshold varies from campus to campus (California Community Colleges 2024).

Marketization

Marketization involves the transformation of goods and services into commodities that can be bought and sold; in the case of higher education, marketization involves the transformation of higher education services into a commodity that students must access as though education were itself a marketplace. Social organization in the U.S. has transitioned from being centered around corporate interests to being oriented around financial markets (Davis 2009), with colleges adapting financialized policies and practices imported by financiers who have increased their presence in college governance (Eaton 2022).

College in the U.S. access different kinds of capital, each with their own distinct financing costs that depend on the activities a college wants to capitalize on (Eaton et al. 2016). Campuses rely on multiple revenue streams when there is less centralized state funding through taxes. This results in campuses turning to alternative sources of revenue

[3] https://www.compton.edu/about/presidentceo/docs/020223-Legislative-Brief_Curry.pdf

such as state subsidies, tuition, donations from alumni networks, capital gains, and commercial activities, with financiers wanting to maximize returns from these sources to increase the revenue colleges collect (Eaton and Stevens 2020; Winston, 1999; Ehrenberg, 2000).

Colleges and universities increasingly act as providers that consider their services as a kind of "investment" that students, conceptualized as beneficiaries, earn, with those who fail to earn the services provided being expected to pay back a portion of the funds (Davis, 2009; Pacewicz, 2013). One clear case of this is students use of Pell Grants as vouchers for access to courses provided by colleges. Should a student fail to continue to attend or withdraw during an academic term prior to completing 60% of the term, the financial aid used for college access becomes a financial penalty against them. Further, schools may enact an automated enrollment hold against students if owe any institutional debts. These institutional debts act as administrative burdens as they increase the fiscal and psychological costs students pay while seeking to attend college and limit their access to campus services and classes.

Within California's state-owned college system, the difference between students resources from one college to another can take the form of federal financial aid through Pell Grant Awards. UC's and CSU's have a much higher tuition rate than CCC's. Both CSU's and UC's have adopted marketized funding models where they charge higher tuition in place of reduced state funding, causing students to rely on federal student loans and grants to pay the increased tuition. Both UC and CSU governance boards have adopted multiple tuition increases over the last 30 years. CCC's may have a different relationship with marketization as they are hit with fewer budget cuts than CSU's and UC's, rely less on federal funds, and have elected members who may have greater knowledge of their constituents' circumstances, and have their tuition set by the state legislature, which has kept tuition and fees low.

Given that *Return of Title IV Funds* apply directly to Pell Grants and student loans, colleges with higher tuition rates are more likely to have a higher percentage of their student population take larger amounts of federal aid. Students who take financial aid are one step closer to a source of institutional debt due to federal policy and state-owned colleges' decision to seek funds from students when a portion of the funds are required to be returned by the colleges. Through increased tuition costs, and schools treating financial aid as a market, Pell Grants and student loans acts as vouchers for students. Should a student be unable to complete an academic term, they can be told to return funds that were provided to them to pay for college. What was once a voucher intended to grant access to courses, has become a sight of possible debt that is garnished from tax returns should a student leave college at the wrong time. Access through these vouchers is now predicated on accepting the potential of future financial penalization.

Financialization and administrative burden theories are not competing attempts at explaining the same phenomenon, rather, they are different attempts to identify how institutional barriers emerge and who is impacted. Scholars are not trying to provide the only possible answer for the dynamics within institutions. Rather, these approaches are better understood as neighbors looking at different cases. Findings point to different dynamics at play due to contextual factors and parameters of analyses used. The theories and findings of these scholars suggest both agreement on the impact barriers have on people's access to resources and leaves room for explanations as to why certain approaches to tackling burdens are not a guarantee for success.

Student Resources

The resources students have access to shapes the administrative burdens they are exposed to, such as the quality of college preparatory programs they can access (Cipollone and Stich 2017), whether or not they will have access to work-study, (Goldrick-Rab 2016), and the amount they will need to pay back for student loans based on their ability to qualify for income driven repayment plans (Goldstein et al. 2023).

Given that community colleges serve students seeking more affordable options for college, CCC's may seek out funds at a higher rate than UC's should students who are looking for affordable access be doing so due to extenuating circumstances. One of the primary resource's students have access to is federal financial aid through Pell Grants. While CCC's are often thought to be a nearly free option for students through Pell Grants and reduced tuition, some estimates suggest that households earning only $20,000 a year may still have to pay up to $8,000 a year for CCC's (Goldrick-Rab 2016). Part-time students, which make up a majority of students at California CCC's, face a reduction in Pell-Grant aid they qualify for as the number of units taken impacts the amount of funds they can receive. Further, part-time students often have jobs or are involved in taking care of a family member, both of which can make it difficult to maintain consistent attendance throughout an academic term. It is possible that part-time students may be at a higher risk of leaving a semester early, increasing the likelihood they encounter a financialized administrative burden due to voucher funds, such as Pell Grants, having to be returned.

Higher tuition rates at CSU's and UC's mean students rely on a combination of Pell Grants and student loans to afford the cost of attending. Campuses serving wealthier students may be less likely to seek funds via the FTB, as wealthier students may rely less on financial aid, whereas campuses serving rural or industrial communities may have a higher rate of students who rely on financial aid to access higher education. This higher rate of accessing financial aid may result in higher rates of campuses seeking institutional debts. Given that a lack of resources is a major reason students drop out of college, there is good reason to think students from communities within lower SES regions are both more likely to rely on federal funds for access to college and more likely to drop out. This may result in an increased likelihood of colleges seeking to claw back funds through institutional debts. The degree of access students have to wealth can depend on what racial community they are a part of in the U.S., students of one racial background may be more or less likely to access financial aid, which in turn may increase the likelihood of that student encountering a financialized administrative burden.

Racialized Organization

Racialized organization scholars identify administrative burdens as a distinct kind of burden that stems from meso-level social arrangements within organizations that create costs for both individuals and marginalized racial groups. These organizations enhance the positions and power of the dominant group by normalizing resource disparities and separate formal organizational processes from equitable outcomes in ways that often benefit dominant racial interests (Ray 2019). While racialized organization can occur within governance and marketization, the relationship between these factors is not clearly identified by scholars.

Racialized administrative burdens often “serve as the handmaiden of the racialized state” that normalize and reinforce patterns of racial inequality in public services (Ray et al. 2023). Where there was once a reliance on explicit racialized policies, they are increasingly developed through color-blind ideology that contributes to unequal outcomes along racial lines, with administrators and policy makers continuing to deny racial intent (Bonilla-Silva 1997). These policies claim to assess who warrants the greatest need while rewarding merit, but often result in limiting resources and reproduction of racialized inequality as a dominant racial order. Recent analysis of higher education board governance across the U.S. reveals that boards are on average 72% White, which is significantly Whiter than the student population at four-year public universities (McMullen 2025).

While public universities such as UC’s and CSU’s are major contributors to social mobility (Chetty et al 2017), increased tuition rates, combined with colleges decision to enroll more students to increase their overall revenue, results in predatory inclusion (Seamster and Charron-Chenier 2017). This predatory inclusion has resulted in a greater number of students from marginalized and lower-economic backgrounds to be enrolled at colleges at a time when colleges are requiring students to have a greater amount of resources to pay for college, often taking the form of student loans. Further, the racialized organization of governance for the UC system does appear to be changing in recent years, albeit slowly. The majority of the appointed regents are White and come from elite white spaces.

CCC’s with Black-led governance have developed policies that address student’s institutional debts from having to be collected. Peralta community college, which includes Compton Community College and Laney Community College, applied for and used $2.8 million in federal emergency funds to wipe out student debt (Burbank 2021). Both Compton and Laney have a larger percent of Black students than most other CCC’s and is a larger portion of overall student population at any UC or CSU campus. This suggests that some CCC’s are aware of their students circumstances and are developing policies that serve students rather than enacting predatory inclusion. This also demonstrates that when a governance board considers students circumstances, policies can reduce predatory inclusion rather than exacerbate it.

Scholars who examine administrative burdens, the financialization of higher education, and the racialized organization of higher education organizations agree that the policies and practices of institutions contribute to stratification and inequality, often occurring along racialized and ethnic lines (Baker and McCloud 2023**;** Tomaskovic-Devey and Lin 2011). Further, scholars acknowledge the importance of not examining institutions as “hermetically sealed” from other social systems, but rather, emphasize the social contexts institutions and their participants are positioned in (Ray 2019:47; Eaton 2022; Herd et al. 2023). Finally, both have a deep interest in examining the historical context with which inequality has spread since the post-war period and how that has brought about institutional change (van der Zwan 2014; Hamilton et al. 2024).

Methodology

I analyze institutional student debt collection practices at all public community colleges and state universities in California. I calculate descriptive statistics across school types and perform a regression analysis on colleges use of FTB in relation to their student population and the rate and size of Pell Grants used by students at each college type (CCC, CSU, and UC). Quantitative analysis relies on a combined data set of college-level surveys from the Integrated Postsecondary Education Data System (IPEDS) from 2023 and FTB financial reports on the amount of institutional debt colleges and universities garnished in 2019 and 2023.

IPEDS data provides information on school level institutional characteristics. Data from IPEDS for this analysis includes the percent of undergraduates from different racial and ethnic groups, percent of undergraduates that are part-time, the percent of undergraduates receiving Pell grants, and the average amount of federal funds students receive. Data on colleges' use of state tax refund garnishments was acquired through Public Records Access requests (PRA's) made from May 2024 - May 2025. Requests were made to the Franchise Tax Board (FTB) office, the State Controller's Office, the University of California Office of the President, the California Community Colleges Chancellor's Officer, and the California State Universities Office of the Chancellor.

Sample

My sample includes all public community colleges and state universities that enroll undergraduate students, with 116 two-year CCC's, 10 UC's, and 23 CSU's. Ten agencies are included in calculating the total funds collected by FTB but are omitted from all other variables as student body data was not reported in IPEDS for the level of the institution at which FTB reported data. These include three community college districts (San Jose Evergreen CCD, Riverside CCD, and San Mateo CCD), and agencies referred to as CA Community Colleges, California State University, the CSU Chancellors Office, the California Polytechnic State University, and the University of California Office of the President, and UCLA Debt Management. This results in a sample of 149 total schools. I analyze data from 2019 and 2023 to examine changes overtime.

Franchise Tax Board Tax Refund Offset Collections

I compute three variables from data on collections for institutional debts through offsets on state tax refunds by the FTB. (1) Whether a school used the tax offset garnishment program, coded as 1 or 0; (2) count of students who had tax returns garnished per 100 students enrolled at each college; (3) the amount of debts garnished per student enrolled at a college.

Findings

To explore themes surrounding policies on owing institutional debts and colleges use of Californias FTB IIC program, I detail findings around the rate at which colleges use the FTB IIC program in relation to the rate at which students access financial aid and the percent of racialized student populations that attend each respective college system.

Use of FTB by California State Colleges

Table 1 shows the rate at which CCC’s, CSU’s, and UC’s used California’s FTB IIC tax garnishment program in 2023. The table shows that CCC’s, CSU’s, and UC’s use per student enrolled varies both in terms of the number of debts collected per 100 students and the amount of funds garnished per enrolled student.

The average number of debts collected per 100 students is highest among CSU's, at nearly 4 debts per 100 students, followed by UC's at 2 debts per 100 students, and CCC's being less than .25 debts per 100 students. This is in line with the CCC's lower total rate of institutional debts sought in 2023, with $0.03 collected per student, totaling to $2,041,567 for the CCC system. CSU's are responsible for both the highest total rate of institutional debts sought in 2023, totaling $6,914,307, and the highest rate of debt collected per student at $13.68. Both are more than double what the UC system collected with a total amount of institutional debts collected being $3,031,990 and $6.80 collected per student (see Figure 3 for total dollar amounts collected).

Figure 1 shows that the proportion of state-owned colleges that used the FTB's tax offset program is similar when comparing 2019 to 2023. In 2019, 7 UC's, 22 CSU's, and 15 CCC's use the FTB program to garnish refunds for institutional debts, resulting in a total of 26% of state-owned colleges collecting through the FTB's tax offset program. Meanwhile, in 2023, seven UC's (64%), 21 CSU's (84%) and 22 CCC's (18%) used the program. CSU's and UC's are more likely to use the FTB's tax offset program than CCC's, though the rates at which accounts are garnished and the amounts of funds garnished varies (see Figure 1).

Figure 2 shows the total number of accounts garnished for 2019 compared to 2023, where CCC's garnished the vast majority of accounts in 2019 only to dramatically decrease the number of accounts garnished by 2023. In 2019, CCC's garnished 60,879 refunds while in 2023 the number dropped to 9,350. For CSU's the number of accounts garnished in 2019 and 2023 is nearly the same, with 14,839 in 2019 and a slight reduction to 14,640 in 2023. By 2023, CSU's become the largest garnisher out of all three state-owned college systems. From 2019 to 2023 UC's garnished fewer accounts as well, with 6,294 accounts garnished in 2019, decreasing to 4,972 in 2023 (see Figure 2).

Figure 3 shows the total dollars garnished in 2019 compared to 2023, with CCC's and CSU's switching the top position for the largest amount of dollars garnished. CCC's are responsible for the majority of dollars garnished in 2019 ($8,901,954), while in 2023 they fell to the lowest garnisher ($2,041,567). CSU's went from garnishing $4,021,763 in 2019 to $6,914,307 in 2023. UC's saw steady growth in the amount of funds garnished, collecting $2,334,207 in 2019 and $3,031,990 in 2023.

A major change for CCC's occurs from 2019 rates to 2023 rates. While the number of CCC's that use FTB is roughly the same (17 in 2019 compared to 2023's 15) there is a significant difference for the overall amount of debt sought, with 2019 being four times higher, coming in at $8,901,953. The CCC's go from being responsible for 58% of the total amount of institutional debts sought by state colleges in 2019, to garnish only 17% of the total amount in 2023. A similar drastic change occurs to CSU's, who in 2019 were responsible for 26% of the total debts garnished only to more than double their share in 2023, accounting for 58% of the total amount of institutional debts garnished.

FTB Use in Relation to Federal Financial Aid and Racialized Student Populations

Table 2 reports logit regression estimates for CSU's and CCC's garnishing of tax returns through the assigning of institutional debt through the FTB in 2023. Model 1 is a base model that reports an average rate of tax refund garnishment by CSU's and CCC's. This model demonstrates there is a significant difference between the rate at which CSU's garnish tax returns and the rate at which CCC's did in 2023 (CSU's at 1.099 while CCC's rate of use is -2.694).

Model 2 adds covariates for the percentage of part-time students enrolled, the percentage of undergraduates awarded Pell Grants, and the average amount of federal grant aid provided to students. This results in a decrease in the rate at which CSU's garnish tax returns, going from 1.099 to 0.172. This suggests that one of the main factors contributing to the rate at CSU's garnish tax returns based on institutional debts is the rate at which students access Pell Grants and how much they receive in federal financial aid. For CCC's the rate goes from -2.694 to -7.600. This suggests that controlling for financial aid does not fully explain the rate at which CCC's garnish tax returns for institutional debts. While average aid for students from UC's ($4,493.18), CSU's ($4,728.04), and CCC's ($4,019.20) is similar, there is a significant difference between the percentage of students who receive Pell Grants from one college to another. Nearly double the percent of CSU students (42.28%) receive Pell Grants when compared to the percent of CCC students (22.57%), with UC's falling in between at 29.18% receiving Pell Grants (see Table 1).

Model 3 adds covariates for the percentage of students who attend college based on their self-identified racial and ethnic (Asian, Black, Hispanic or Latino, and two or more races or ethnicities). It shows that colleges with larger Black student populations are slightly less likely to use the FTB, while colleges with a larger Hispanic population are associated with an increased likelihood of FTB use. Of the 20 colleges that make up the campuses with a Black student population of 10% or higher, all but one of them are a

CCC. Further, the only campuses with the larger Black student population to use the FTB is a CSU. Meanwhile, 50 colleges with a Hispanic student population above 10% use the FTB, with it being a mix of CCC's, CSU's, and UC's. CCC's use of FTB gets weaker from the base model (-2.694) with each set of added covariates, -7.600 for model 2, and -8.972 for model 3. This suggests that CCC governance still matters after accounting for differences in financial aid use and student demographics.

Discussion and Conclusion

This study asks how the intersection of financialization and administrative burdens generate barriers to college access. I identify the coupling of both factors to demonstrate how financialized administrative burdens occur in higher education through institutional debts. Governance, marketization, student resources, and the racialized organization of higher education explain where burdens come from and who is impacted by them (Goldstein et al. 2023; Ray, Herd, and Moynihan 2023). This study shows how the interaction of institutional debts with administrative burdens creates financial penalties on the one hand, while blocking college access through disciplinary policies on the other.

This study provides three findings for further consideration. First, one part of state-owned colleges (CSU's) are more likely to leverage financialized administrative burdens against students than others (CCC's). Second, CCC's, once the main culprits of institutional debt burdens, reduced their use by a significant rate in a short amount of time. This is especially the case net of their student body characteristics. Third, schools with more students of color are more likely to have financialized administrative burdens with one important caveat, schools with a larger Black student population are less likely to seek institutional debts and thus have a lower rate of financialized administrative burdens.

One explanation for why CSUs are more likely to seek institutional debts is due to the marketization of students' financial aid. Due to the Department of Education's *Return of Title IV Funds*, a portion of funds must be returned should a student drop out prior to the 60% mark in an academic term. Given that CSU's have a higher rate of students who rely on Pell Grants, CSU's may treat financial aid as a resource that financialized administrative burdens attach themselves to. Meanwhile, CCC's have taken steps to lower tuition to the lowest in the country, resulting in a lower rate of financial aid reliance suggesting a reduced likelihood try to claw money back.

The varied rates of financialized administrative burdens from one college to another may also be due to the heterogeneity across organizational structures such as governance. CCC's are governed by locally elected Boards of Trustees, this may encourage board members to make decisions that do not financially penalize their constituents. This may explain why CCC's with a larger Black student population reduce the collecting of institutional debts, as Trustees may be aware of the inequity their students encounter. This can be found in cases such as Compton College, Long Beach, Peralta, and City College of San Francisco who have reduced their campuses dependency on institutional debts through use of the Higher Education Emergency Relief Fund (HEERF) in the wake of COVID-19 to pay off students institutional debts (Burbank 2019).

Unlike CCC's, UC's and CSU's governing board members are appointed by the governor. These members may be less obliged to take local citizens and their economic backgrounds into consideration due to board members elite backgrounds and distance from colleges student populations. Further, given that the CSU's and UC's governing board have relationships with financiers that shape campus tuition rates and policies, these parts of California's state-owned college system may be more prone to financialized administrative burdens, as a means of collecting additional revenue.

As public and non-profit institutions increasingly rely on policies and practices grounded in financialization and the automation of digital tools, we can expect the proliferation of financialized administrative burdens for those who navigate these spaces and seek resources. This is in part due to the automation of assigning and collecting institutional debts. One possible long-term consequence is the funneling and organizing of lower socioeconomic status groups into *digital poorhouses* through a series of administrative processes, unclear expectations, intricate rules, and poor design (Eubanks 2017). An alternative perspective to consider when looking at why colleges create financialized administrative burden has less to do with controlling those who are socially disadvantaged and more to do with reliance on institutional debts as attempts at crisis abatement. This occurs due to institutions being confronted with reductions in funding, increased costs, and expectations to provide a greater variety of services for students beyond that of traditional academic settings (Lara-Millan 2021).

Scholars, administrators, and policymakers are in the position to both push against the encroachment of algorithmic control of public institutions and combat the stratification of marginalized populations through reforms directed at the source rather than rely on training people to better navigate institutions (Thaler and Cass 2008; Herd et al. 2023). One approach to reform calls for the creation of financial aid 2.0 by targeting federal policies that create barriers for students, mitigating the presence of financialized administrative burdens fits well within such a projects guidelines and goals (Goldrick-Rab 2016).

Due to the large number of institutions examined in this work, policy disclosures on colleges financial aid pages are not subjected to peer debriefing and triangulation, a practice used to further validate institutions disclosed policies with their actual practices (Lincoln & Guba, 1985; Baker and McCloud 2023). It is important to note that while the communication of policy does not inherently mean an institution actively enforces it. Additionally, a clear connection between the rate at which different student populations are assigned administrative burdens is also not captured by the data and analyses carried out. This is due to a gap between institutional level data from the FTB, colleges, and missing student level data that would reveal which students have burdens attached to their accounts. Given that marginalized student populations are more likely to attend schools that have administrative burdens that target them (Baker and McCloud 2023) and that they continue to face inadequate access to services pertaining to debts associated with colleges (Goldstein et al. 2023), the increased rate of financialized administrative burdens at schools with higher rates of Hispanic students suggests differences with regards to the rate at which colleges garnish students tax returns due to institutional debts.

Directions for future research includes documenting the relationship between students who receive enrollment holds due to institutional debts, the amount of funds campuses successfully obtains from these students, and the amount of funds campuses lose due to enrollment holds keeping students from attending. The lack of fiscal transparency surrounding financialized administrative burdens makes it unclear whether colleges benefit from seeking institutional debts while simultaneously enacting enrollment holds. Such practices may reduce funding campuses receive from the state for the total number of students enrolled.

While financialized administrative burdens may be automated, this does not mean they are beyond reproach to reform or intervention. As AB-850 makes its way through California's state assembly, colleges can take their own actions to address these burdens. Campuses can enact a higher threshold on the amount of an institutional debt must reach to result in an enrollment hold against students. While CSU's have recently announced the introduction of higher institutional debt thresholds, not all colleges have the same threshold.

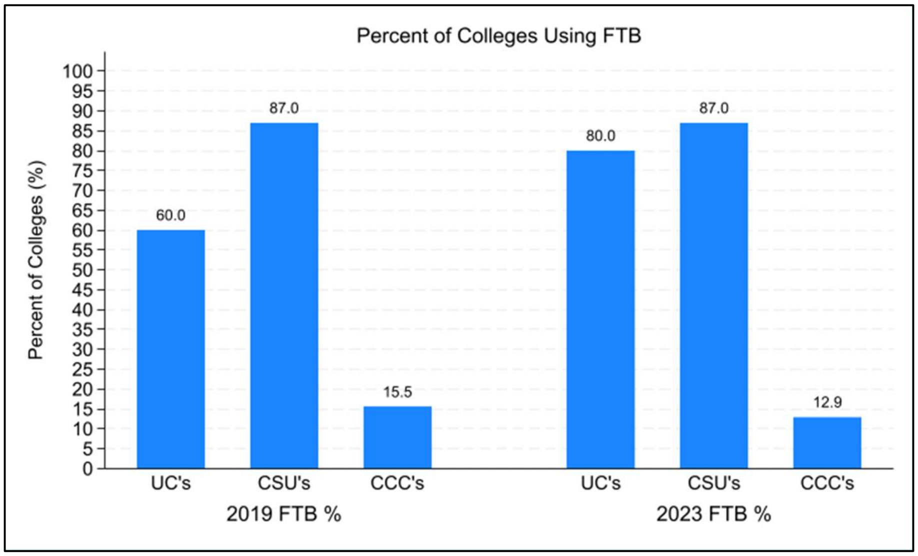
Appendix

Table 1: 2023 Descriptive Statistics for CA State Colleges Use of FTB Garnishment

	(1) UC mean/sd	(2) CSU mean/sd	(3) CCC mean/sd
FTB Use			
Used FTB	0.64 (0.50)	0.84 (0.37)	0.18 (0.39)
Debts Collected Per 100 Students	2.21 (1.92)	3.77 (2.39)	0.23 (0.19)
$ Debts Garnished per Enrolled Student	$6.80 (9.10)	$13.68 (12.35)	$0.03 (0.12)
IPEDS			
Total Students	22,242.64 (13,550.98)	18,163.56 (12,268.23)	16,397.05 (9,712.25)
% Undergraduates Awarded Pell Grants	29.18 (17.34)	42.28 (16.78)	22.57 (9.47)
Average Amount of Pell Grant Awarded to Undergraduates	$4,493.18 (2,231.03)	$4,728.04 (1,436.52)	$4,019.20 (854.36)
% Part Time Students	4.91 (2.82)	19.35 (8.27)	74.49 (16.53)
% Asian Students	24.01 (13.40)	12.22 (9.03)	11.74 (9.79)
% Black Students	2.09 (1.39)	3.72 (2.54)	6.08 (5.37)
% Hispanic or Latino Students	24.11 (15.49)	44.49 (19.94)	44.90 (18.13)
% White Students	16.40 (10.98)	21.59 (15.01)	24.25 (13.71)
% Two or More Race/Ethnicity Students	5.09 (2.87)	4.21 (2.40)	4.66 (2.44)
N	10	23	116
Total $ Debt Garnished	$3,031,990	$6,914,307	$2,041,567

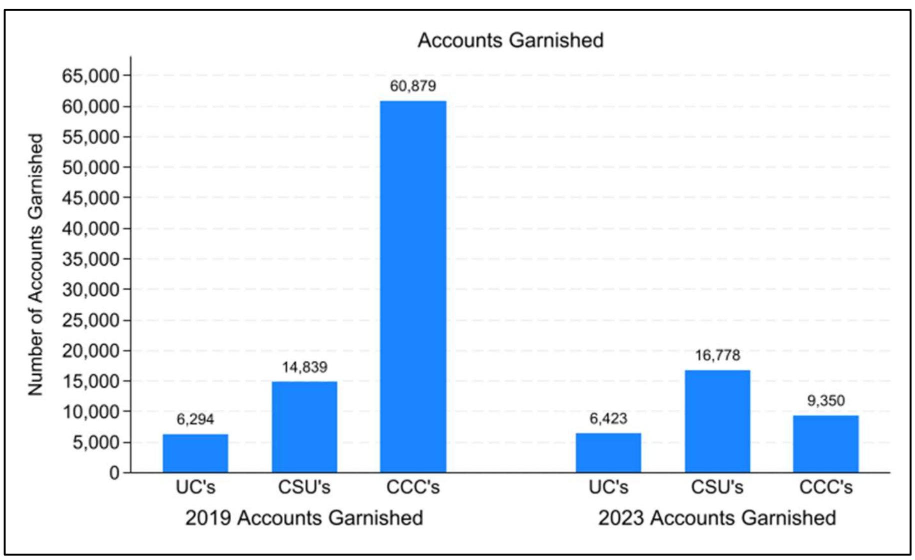
Source*: Author calculation using student demographics and financial aid data from IPEDS and IIC data from the California Franchise Tax Board. All sources*

Figure 1: Colleges Use of FTB in 2019 and 2023



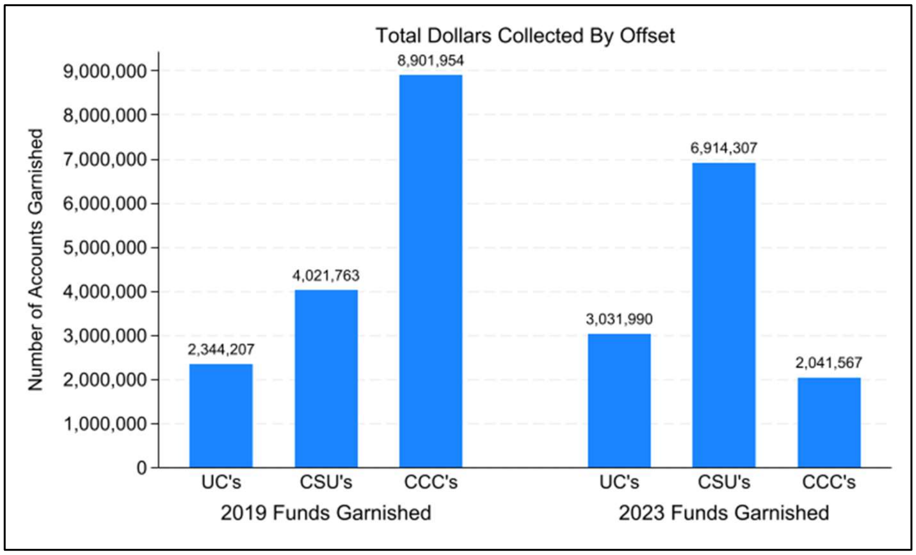
***Source**: Author calculation using student demographics and financial aid data from IPEDS and IIC data from the California Franchise Tax Board.*

Figure 2: Total Number of Accounts Garnished



***Source**: Author calculation using student demographics and financial aid data from IPEDS and IIC data from the California Franchise Tax Board.*

Figure 3: Total Dollars Garnished by Offset



***Source**: Author calculation using student demographics and financial aid data from IPEDS and IIC data from the California Franchise Tax Board.*

Table 2: Regression Results for Use of Tax Refund Garnishment in 2023

	(1) Colleges	(2) Financial Aid	(3) Race
CSU	1.099 (1.095)	0.172 (1.311)	0.456 (1.314)
CCC	-2.694** (0.839)	-7.600** (2.341)	-8.972** (2.741)
% Part Time Students		0.0730* (0.0313)	0.101** (0.0375)
% Undergraduates Awarded Pell Grants		-0.000812 (0.0288)	0.0105 (0.0329)
Average Amount of Federal Grant Aid		$1.471 (1.919)	$0.143 (2.329)
% Asian Students			0.0548* (0.0272)
% Black Students			-0.100* (0.0503)
% Hispanic or Latino Students			0.0288 (0.0225)
% Two or More Race/Ethnicity Students			0.158 (0.138)
Constant	1.253 (0.805)	-11.82 (16.52)	-4.113 (19.55)
r2			
N	147	147	147

Source*: Author calculation using student demographics and financial aid data from IPEDS and IIC data from the California Franchise Tax Board.*

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