SEVENTY-FIVE YEARS AFTER the publication of Abraham Maslow’s seminal theory on the importance of basic needs (Maslow, 1943), we now know food, housing, and security also matter for college students’ learning and success. Sara Goldrick-Rab’s (2016) Paying the Price shined a light on basic needs insecurity in college, which may have seemed less important when postsecondary institutions were primarily designed for elites. Importantly, basic needs also matter for the increasingly diverse wave of doctoral students finding their way through U.S. research institutions.

Doctorate students are not elites either. Since 1976, non-white doctoral degree attainment increased 24 percentage points; Black, Latino, Asian/Pacific Islander, and American Indian/Alaska Native students comprised over 31 percent of all 2015 doctoral degree recipients (National Center for Education Statistics, 2017). In 2017, 31.2% of US doctoral recipients were first-generation college students, meaning neither parent had completed a bachelor’s degree, and 15 percent of doctoral recipients have attended a community college (National Center for Science and Engineering Statistics, 2019). Over 64 percent of doctoral earners graduated with no loan debt, but 19 percent graduated with $30,001 or more, from doctoral study alone. The rate is almost double in education, where 36 percent graduated with $30,001 or higher in student loan debt. These costs have consequences.

This article draws on narratives grounded in social justice and student success literature. We close with recommendations aimed at continuing to develop and retain future campus leaders, currently engaging in doctoral education.

Comparative Privilege: Capital and Institutional Advantages

PEREZ-FELKNER: NOT REALIZING my relative fortune, I completed my “in-flight” academic master’s and PhD degree with no student debt at a well-resourced private institution. There, real talk about graduate financial struggles could risk rivalries among peers, and seemed best treated as invisible unless focused on the noble pursuit of fellowships and grants. Doctoral
students at all institutions struggle with financial literacy, access, and ways to find support. These problems fester in darkness and shame, compounding like interest as degree debt mounts and already audacious doctoral dreams are rendered murky, selfish, and naïve.

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Individual mentoring conversations with students opened my eyes. One mentioned avoiding making a dental appointment because of $100,000 in student loan debt. Another could not book a conference hotel room because she did not have access to credit. A third student whose apartment had no furniture had been wearing the same clothes to class for weeks. They are not alone.

The Stars Are Lined with Debt: Narratives from Three Black Male PhDs to Be

THE EVERYDAY EXPERIENCES of Black males in graduate education have been documented as being isolating and alienating, intimidating, lacking in social and academic community, and racially primed spaces where microaggressions are experienced (Felder & Barker, 2013; Ingram, 2013; Platt, Holloman, & Watson, 2015; Smith, Hung, & Franklin, 2011). These challenges may be exacerbated by the financial burdens and hardships encountered by Black men (Trent, Lee, & Owens-Nicholson, 2006). We introduce three narratives that provide a glance into the lives of three doctoral students at a large research university, seeking a better education and quality of life.

Ford: Education has always been the foundation of my life experiences. My parents strongly encouraged education as vehicle to upward mobility. However, my gateway into higher education was met with a number of challenges. Most of my undergraduate education was funded by state scholarships and loans. Following my bachelor’s degree, I applied to one university and was accepted, to start a master’s degree in higher education at the age of 21. Academically, I was prepared. The obstacles I encountered were tied to my lack of knowledge and understanding around the financial process. As a first-generation Black male college student, I faced many of these challenges alone. Determined to advance my education, I often figured out a way to make the “stars align” for my academic pursuits. Student loans often served as the avenue. As a result, debt was something I just accumulated over time. Today, I see information on scholarships and fellowships, but as a master’s student, I did not know about many of these options.

Harrison: Many people do not think graduate students struggle with the costs of college. This could not be further from the truth. As a PhD candidate and first-generation student, I had very little guidance in how to balance my finances. While I was getting my undergraduate degree, paying for college was not as difficult because I was Pell-eligible. When I became a master’s student, this fiscal security net was pulled from up under my feet. I was taking out approximately
$15,000 per year in unsubsidized loans to pay monthly for food ($200), rent ($600), light ($70), internet ($100), car insurance ($125), gas ($80), phone ($100), and semester costs for books ($250), health ($845), and tuition and fees ($6,000). I created an Excel budget. My university assistantship only paid $12,000 yearly, exclusive of taxes, and did not cover tuition and fees. I remember bringing home $402 biweekly during the academic year, wondering how I was going to survive. I prayed to God my office had enough money for me to stay on as a graduate assistant for the summer, so I could eat.

Given this information, many would ask, “Why didn’t you just get another job?” It is not that easy. For one, my professors highly encouraged me “not to work” while I was a master’s student, or else I would be deemed a “slacker.” On the other hand, if I did not work, I would be faced leaving my master’s program with over $40,000 in unsubsidized loans. I call this dilemma the “rock and hard place of the overachieving minority graduate student.” I feared being the “stereotypical black guy” who did not take his academics seriously, so I nearly worked full-time and went to school full-time. Given this tumultuous situation, I was faced with working myself to the bone to secure my financial future, without the blessing of some of my professors.

Anthony: My widowed mom earned her bachelor’s degree in the late 1980s at a historically Black college/university, as a commuter student, from a two-parent household, and she did not have to take out any financial aid. I earned my bachelor’s degree at a predominantly white institution, as an on-campus and then commuter student. Unlike my mother, I needed aid and was awarded the maximum Federal Pell Grant amount for all four years of college. I graduated undergrad with only about $4,000 in subsidized loan debt, of which I only took out to build my credit since I had none.

While not considered a first-generation college student, my college-educated mom was not able to help me navigate the sociopolitical and economic barriers of post-secondary education, especially when I started graduate school. I now feel the burden of being a low-income, first-generation graduate student. During my master’s degree, most assistantships did not offer tuition waivers, including mine. By graduation, my student loan debt had ballooned from $4,000 to approximately $40,000. My doctoral program’s assistantship aid covered tuition waivers, but I still needed to take out substantial unsubsidized loans to cover rent, electricity, food, gas, and some conference expenses. On track to finish my PhD after three years, I will be right under or above $100,000 in education debt, total. People with advanced degrees would always tell me, “You should not have to pay for graduate school,” but no one ever told me how to make that happen.

I feared being the “stereotypical black guy” who did not take his academics seriously, so I nearly worked full-time and went to school full-time. Given this tumultuous situation, I was faced with working myself to the bone to secure my financial future, without the blessing of some of my professors.

Hidden Challenges and Dangers for International Students

ZHAI: AS AN INTERNATIONAL doctoral student from China, financial issues have plagued me for the almost five years since I came to the United States for master’s and then doctoral study. International students pay more than domestic students and are not eligible to apply for federal financial aid. Eligibility for fellowships, scholarships, and even subsidized loan options is limited. Scholarships and graduate assistantships seemed the only two sources for me to get some financial supports, but they were extremely competitive.

My family belongs to the middle-class in China. My father is a teacher with an associate degree, and my mother is a nurse with a high school diploma. I am the first child in my family to attend a four-year university. My parents deeply believe education could provide me a bright future, no matter how much it will cost.

When I first stepped onto the US campus for my master’s degree, I had no assistantship. My parents paid full costs, at an unfavorable exchange rate (currently over 7 Yuan to 1 dollar). In my doctoral study, there was a long period where I was unable to get any sustained
assistantship. This made me quite dispirited. I knew if I continued my doctoral study, it would bring my family a financial burden. I was about to give up until my major professor intervened and was able to alleviate this burden. This made me more motivated to complete the degree.

Rahming: We, future doctorate holders, learn the norms, rules, and expectations for being in academic spaces, but they often have concealed costs. The hidden curriculum of professionalism is not shared in the student handbook nor is a line item included in the anticipated cost of degree completion. Informal graduate peer get-togethers and study group meetings that occur off-campus over Venti coffees, appetizers, or craft beer can cost more than my weekly food budget. These meetings do not always feel optional and can be the difference between having or not having fruit and vegetables one week. The networking and small talk that happen at such occasions are meant to socialize graduate students into the fold, the scholarly tribe, the community of practice. Professionalization experiences are the gatekeepers for being insiders or outsiders in graduate peer groups but can be an insurmountable hurdle for graduate students facing any type of financial insecurity.

The accounting structure within institutions can be the next biggest barrier to those who are willing to socialize and be socialized. The reimbursement system, based in privilege and the expectation that all students will be similarly able to afford to participate, marginalizes those first-generation, underrepresented, and international students who face financial insecurity. Graduate students have to pay upfront for conference travel, hotel stays, professional organization membership fees, registration fees, and food. We are reimbursed for some or all of this weeks after we return from conferences, if at all. What do we survive in the interim? We have had to do without—without food, without utilities—and sometimes needing to ask landlords for extended grace periods. Financial access determines who gets seen as potential future faculty members, whose work is acknowledged as nascent but important, and who is identified for collaboration on future scholarly work.

### Recommendations: What Can Faculty, Chairs, Deans, and Institutions Do?

- **Professional development training for faculty and students.** Faculty are often gatekeepers at admissions and in hiring students for assistantships, fellowships, scholarships, and funded travel opportunities. They can, however, be unaware of how graduate school costs influence students’ lives and likelihood of success, including the reimbursement structure that can facilitate opportunities but have strong negative consequences. Mechanisms can include orientation training, professional development workshops at faculty meetings and retreats, and faculty and staff newsletters. Aligned offices and initiatives on campus can be valuable partners, notably those focused on diversity and inclusion, social justice, and graduate student success. See also Sackett, Goldrick-Rab, and Broton (2016) on the value of bundling resources and collaborating to address challenges of needs insecure students.

- **Social norms and affordable study spaces.** To be a model student, they may feel compelled to fully engage in conferences and off-campus study sessions, which develop their cultural and social capital. But this socialization comes with a financial catch. As social and academic learning is necessary and valuable for doctoral students, it is important to advocate for workshops, working groups, and collaborative study spaces that facilitate this learning without the social stress and cost pressures that can be detrimental to students’ health and well-being.

- **Affordable and safe housing matters.** This is perhaps especially important for members of marginalized communities, for women, and for international students. Safe housing close to campus and/or frequent public transportation may be especially important for racially minoritized, international, and other
students who may be particularly concerned about discrimination, gun violence, and hate crimes. While less data exist about graduate students’ housing insecurity and that of undergraduates, the narratives above align with the urgency arising from the undergraduate-focused studies. For example, even at a highly resourced campus like MIT, about 60 percent of graduate students surveyed reported campus housing costs were a major problem (Murdoch et al., 2012).

- **Support for faculty and staff who help students bridge these gaps.** Faculty should be more attuned to these challenges and recognized for their efforts. This mentoring skillset and ethics of care falls disproportionately on women and faculty of color who may recognize and hear these stories more than others, and may have more students to help, but with fewer resources than their peers (Griffin & Reddick, 2011; Trautvetter, 2018; Turner, González, & Wood, 2008). Support may include institutional and national efforts to build positive change (Griffin, Pifer, Humphrey, & Hazelwood, 2011) and individual-level efforts such as offering loaner laptops or tablets for presentations and making sure students traveling to present at conferences had professional clothing and cash on hand for lodging and food. Communication about reimbursement is fraught with stresses about timeliness and urgency that is compounded by hierarchical power dynamics.

- **Consider international students’ specific financial challenges, and do not assume they are wealthy just because they are paying their own way.** This is especially important as cash-strapped departments and colleges consider such self-paying multi-year students financially advantageous. The majority of international students are supported by their governments, families, and/or any personal savings, despite the often unfavorable exchange rate, higher tuition costs, higher taxation levels, and limited sources of various forms of financial aid. Moreover, competitive assistantships, fellowships, and scholarships may be harder to attain for international students who are not English-dominant, especially in non-STEM majors like education where oral and written English carry considerable weight.

- **Intersection of race and gender for doctoral students of color.** Historically, students of color are often from low-income backgrounds and traditionally accumulate more financial debt than their white counterparts (Palmer, Davis, Moore, & Hilton, 2010; Ferna, 2004). More specifically, for Black students, funding remains a barrier in their degree attainment. Nettles (1990) found that Black students were less likely to receive graduate assistantships when compared with their White counterparts. Black men on campus also navigate intergenerational financial burdens and harmful stereotypes that can negatively affect their financial security (Ingram, 2013; Platt et al., 2015).

- **Intersectional interventions.** Interventions to create communities of support for women of color have been found to be successful, whether at their home institution or beyond, in person or in virtual space (Hernández, 2015; Jones, Osborne-Lampkin, Davis, & Patterson, 2015; Patterson-Stephens & Hernández, 2018). Less is known about how social class intersects with student identities such as race and gender. Social class can seem a slippery category among doctoral students, who are inherently highly educated and preparing for professional roles requiring terminal degrees. However, recent higher education research shows race and class effects operate distinctly at the undergraduate level (Perez-Felkner, 2018), and surely at the graduate level.

**Conclusion**

**FUTURE POSTSECONDARY FACULTY, researchers, scholars, and administrators are not insulated from hunger, debt, financial anxiety, nor the need for a secure place to sleep. Coupled with the unpredictable post-graduate labor market, it is urgent we attend to the challenges and risks doctoral students take. This is especially important given what we know about the oppressive structural and cultural hurdles faced by doctoral students from all backgrounds.**

The stories presented here
represent doctoral students at the apex of educational attainment navigating a stigmatized position and bravely revealing this to the field at large, to render it known.

To understand the depth of the problem and how to remedy it, we need to systematically assess the basic needs of our graduate students and offer support at each stage of the process. The recommendations offered above arise from individual and collective experiences, engagement in national movements like #RealCollege and other local and institutional efforts. The evidence is mounting on the vast problem of needs insecurity among US undergraduate students (Broton & Goldrick-Rab, 2018; Cady, 2014), and we urge higher education researchers, practitioners, administrators, students, and funders to identify basic needs insecurity (in particular safe housing and healthy food) among our students, and funders to identify basic needs insecurity among US undergraduate students (Broton & Goldrick-Rab, 2018; Cady, 2014), and we urge higher education researchers, practitioners, administrators, students, and funders to identify basic needs insecurity (in particular safe housing and healthy food) among our doctoral student population of future faculty and higher education leaders.

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N O T E S

1. Doctorate recipients may be more advantaged on average than those who begin doctoral study but do not complete. The population of students who first enroll in doctoral study, about whom we know less, is likely even more diverse.


