Low-Income Students and Higher Education:

An Annotated Bibliography

Shannon Usher

College of Professional Studies, Northeastern University

EDU 6205: The Demographics of the New College Student

Dr. Mounira Morris

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Annotated Bibliography

Bastedo, M. N., & Jaquette, O. (2011). Running in place: Low-income students and the dynamics of higher education stratification. *Educational Evaluation and Policy Analysis*, *33*(3), 318–339. https://doi.org/10.3102/0162373711406718

While many people in and out of academia might have the understanding that selective colleges have a primarily wealthy population, few data sets have been put together that examine the underlying dynamics of higher education stratification over time. This study examines four different cohorts between the years 1972 and 2004 and examines four different hypotheses. Bastedo and Jacquette conclude that despite the overall general gains low-income students have experienced since the 70s, the gains made by wealthier students greatly surpass them. Even if an individual was perfectly "matched" with an institution consistent with their academic achievements, stratification persists.

Michael Bastedo has focused his professional and academic careers on the organization and stratification of public higher education in the US (and abroad) and at the time of writing Ozan Jacquette as a research assistant for Bastedo at the Center for the Study of Higher and Postsecondary Education at University of Michigan. After a cursory search, I found a subsequent paper published in 2012 by Bastedo and Jacquette with the addition of Julie Renee Posselt and Rob Bielby that takes this data and cross references it with data on race and ethnicity in the same period. It is clear to me that the primary motivation for this work is to clearly illustrate a widely perceived problem with the hopes for improvement - why else would they continue to work on this information if they didn't believe it to be important?

I enjoyed engaging with this research because it addresses a very important part of this conversation: what experiences does a college student have before higher education that can greatly impact their life in college and beyond? This article in particular plays an important role in also indicating a long-term trend. I hope to find more evidence on this particular trend based on the robust data they have presented here. I also look forward to adding the updated article to my list to further engage in the study of how race and ethnicity interacts with financial status.

Cauce, A. M. (2019). Using psychology for the public good: Making higher education accessible for low-income students. *Perspectives on Psychological Science*, *14*(1), 70–73. https://doi.org/10.1177/1745691618808518

This piece is not a study; it is an article detailing the personal history of Ana Mari Cauce published through the Association for Psychological Science's peer reviewed journal Perspectives on Psychological Science. While not a study, this article offers something to the table that I have been seeking to find in each and every one of my sources: motivations. While a general idiomatic rule of thumb is typically "perception is reality" I have found through the course of this program it is still significant to question and evaluate the motivations of anyone in a position of power; this could be from a university president, like Ana Mari Cauce, or a member of the Congress.

Ana Mari Cauce is the current president of the University of Washington. In this piece, she describes the very personal and significantly impactful moment of learning about her brother's murder by the KKK and American Nazi Party at anti-Klan demonstration. She describes how she felt like she was spiraling out of control, trying to continue to work on her doctorate - and further wondering how she could wake up everyday and continue as if she wasn't aware of the ever increasing surge of problems around the nation and the globe. At the behest of her advisor, she didn't let this get in the way of her passion; instead she used her passion to fuel incredibly robust research on barriers and access to higher education, ultimately creating the Husky Promise, a financial movement that removed tuition for students and has given 40,000 deserving scholars access to something that could have been out of their reach.

I had gone back and forth on including this article in my bibliography, but I ultimately chose to include it here for two reasons: (1) it presents a very real way in which an institution can impact and (re)move the barriers to low-income students by changing financial structures they control, and they prove that it is working; and (2) I also find myself experiencing the same gut-wrenching dread that Cauce describes. How do you wake up and face the world knowing that there is so much work to do? Particularly in this program, I often find myself frustrated and angered over learning more and more about the inherently inequitable structure of mugh of US higher education. To conclude on a research perspective: this piece has shown me that gathering data on schools that have programs similar to this, as well as the budgetary structure (how they can pull that off, so to speak) is a worthwhile endeavor in understanding how low-income students participate in higher education.

Chillo, J. L. (2014). *The impact of college cost on low-income students at private (not-for-profit), four-year institutions in New England* [Doctoral dissertation, Northeastern University]. NU Theses and Dissertations. https://repository.library.northeastern.edu/files/neu:336415

This study examined the impact of college cost on low-income students at private (not-for-profit), four-year institutions in New England from 2006 through 2011. Using a regression analysis combined with descriptive statistics and cross tabulations, price institutional characteristics, financial aid, and student persistence, this study identified factors that affected the graduation rates of low-income students. Chillo's findings suggest that graduation rates were stagnant for First- Time, First-Year Federal Pell Grant recipients despite increased enrollments, and that those students were most at risk for high levels of student indebtedness as a result of institutional financial aid priorities and low 6-year graduation rates.

Much like Walker, listed later in this annotated bibliography, Joseph Chillo was a Northeastern University College of Professional Studies student. Chillo explains that his motivation in this research was to identify the new market needs of higher education specifically for private institutions (where he has the most experience). In particular, he suggests that if private institutions cannot improve the financial health of their students, more and more students will turn away from private education to public - or away from the system completely. Notably, his work also studies a period of great economic recession, something he attributes to his personal motivations in this research.

This article plays a significant role in my understanding of the low income student experience in higher education: it discusses public policy very clearly and uses the passage of policy to denote two different time periods. In particular Chillo draws on the Higher Education Opportunity Act (HEOA), a 2008 reauthorization of the Higher Education Act (HEA) of 1965. Since I am researching an institutionalized system, it is important to consider how policy is passed, who the stakeholders are, what its short term and long term effects are, and how institutions can get around or force their way through parts of the legislation. Chillo also describes a phenomenon that Brad Pulcini identifies later in this bibliography: the shift from need-based to merit-based aid puts more of the burden on low-income students and their families to make up some of these costs.

Dalton, J. C., & Crosby, P. C. (2015). Widening income inequalities: Higher education's role in serving low income students. *Journal of College and Character*, *16*(1), 1–8. https://doi.org/10.1080/2194587x.2014.992914

This article explores the ways that income inequality continues to widen, and in particular on the role that higher education institutions and student affairs organizations play in serving low income students and promoting upward social mobility. Dalton and Crosby found that American higher education institutions' claims of promoting public good and democratic values covers up the reality of favoring students who are privileged paying customers that would enhance institutions' reputations, ranking, and revenue. It falls to student affairs organizations to create a more level playing field for all students by devoting greater attention to the impact of student services, programs, and activities on low income students.

Of note in this paper is its structure: clearly, the authors considered how to structure and present information in a logical but also impactful way. This leads me to believe that this article was motivated by an interest in reaching audiences beyond the traditional academic sphere. By using a literature review rather than data sets and tables, those who are not familiar with those aspects of social science are apt to find it more accessible. It seems fitting that a consideration of accessibility of information was given on a paper about accessibility to education.

This particular article has given me an idea for how I might structure my own research and paper. Its organizational headings and subheadings and how information was organized on the page allowed me to sift through my own thoughts and create a more defined idea of the direction I want to go myself. Additionally, this paper also reminded me to consider other offices beyond the major decision makers and the financial stakeholders at an institution. Many student facing offices and groups have the ability to impact the experience of a low-income student in higher education, in both satisfaction and opportunity.

Engberg, M. E., & Allen, D. J. (2011). Uncontrolled destinies: Improving opportunity for low-income students in American higher education. *Research in Higher Education*, *52*(8), 786–807. https://doi.org/10.1007/s11162-011-9222-7

Engberg and Allen' study examines resource allocation patterns and how those resources increase the likelihood of college enrollment among low-income students. This study uses data from the Educational Longitudinal Study (ELS) of 2002 which contains information collected from high school sophomores and again as seniors; this study also includes information from parents, teachers, administrators, and librarians, providing a rich and multi-faceted perspective on factors influencing students' transitions to college. Combining this information with college choice decision-making (here conceptualized in relation to an individual's habitus and capital deficiency theory) reveals two concerns: saving efforts did not increase the odds of participation in higher education, however indicate the importance of savings efforts and other financial alternatives among low-income families; and current public policy is insufficient in assisting in the planning for theses costs despite efforts centered on increasing Pell grants and decreasing institutional costs.

The authors here seem to favor the intervention of public policy in higher education on the basis of equity. Their notes on the Obama administration's work echoes a general sense of hope that his administration was known for, slogan and all. In particular, there is a strong proclivity to defer to the administration's view and purpose as informative to their work in addition to the factors identified and utilized in the policy itself. Generally speaking, however, it is clear that Engberg and Allen seek to expose the realities of these policies for the people they affect.

This article stands out to me as addressing the inability of low-income students to navigate the financial system, and further suggests that the system is designed intentionally with that in mind. A particularly large takeaway from this article is that low-income families tend not to have the resources or instructions on how to navigate the financial space of higher education. Furthermore, institutions need to be mindful of how they identify students and create content and web pages on these processes, as many fall back on institutional branding rather than substantive data on financial aid. This article also stands out as containing the most significant exploration of experience through the process of applications and admissions rather than evidence of barriers themselves - this indicates to me that I need to further research the experience to include both qualitative and quantitative data.

McKay, J., & Devlin, M. (2015). 'Low income doesn't mean stupid and destined for failure': Challenging the deficit discourse around students from low SES backgrounds in higher education. *International Journal of Inclusive Education*, *20*(4), 347–363. https://doi.org/10.1080/13603116.2015.1079273

This study was funded by the Commonwealth of Australia Office of Learning and Teaching (CAOLT) and adopted a success-focused methodological approach, defining 'success' as having completed one year and re-enrolled for another year of university study. It focused specifically on students from low socio-economic (SES) backgrounds. After interviewing 89 students across 3 universities with success-focused, semi-structured qualitative questions and introducing a national interview of 26 administrators, students from low socio-eonomic backgrounds make valuable contributions and are assets to higher education. This is in direct opposition to the often adopted theory of a deficit conception in which these students are seen as a 'problem' in higher education.

Dr Jade McKay is a Research Fellow at Deakin University, Australia and has a sharp focus on the empowerment of students from disadvantaged backgrounds. Professor Marcia Devlin is the Deputy Vice Chancellor (Learning and Quality) and a Professor of Learning Enhancement at Federation University Australia; she has particular expertise and interests that include quality, equity, leadership, and student engagement. It is no surprise that the CAOLT was interested in funding their research on this topic given their fields of interest and expertise.

This particular study was something I introduced to my research for an international perspective. It is one of the only studies I have utilized herein that evaluates the state of higher education outside of the United States. Notably, this research also addresses the topic of students from low SES backgrounds and positions their findings against general public evaluation of the value of those students. It introduces some excellent qualitative research that offers a nuanced perspective that I hadn't found the words for until now.

Muskens, M., Frankenhuis, W. E., & Borghans, L. (2019). Low-income students in higher education: Undermatching predicts decreased satisfaction toward the final stage in college. *Journal of Youth and Adolescence*, *48*(7), 1296–1310. https://doi.org/10.1007/s10964-019-01022-1

This study evaluated the relationship between social environment satisfaction and undermatching (when students attend institutions that are less selective than their academic credentials would permit) for low-income students. Muskens, Frankenhuis, and Borghans use propensity score matching to analyze the association between undermatching, SES, and satisfaction from 21,452 college students in the Netherlands, all of whom were eligible for the most selective institutions. This study concludes that undermatching adversely affects student well being; low SES students are also more likely to undermatch than their higher SES peers. Lower satisfaction decreases the likelihood of college completion and increases the likelihood of encountering stressful experiences related to a low socioeconomic background. Additionally, the negative relation between undermatching and both forms of satisfaction increases toward the last year in college, especially for low-SES students.

This study was motivated by a lack of research on the topic of undermatching, social environment satisfaction, and economic status outside of the United States. The introduction to this study indicates that one of the major considerations in this project had to do with the differences in international structuring of application and admission criteria across institutions. One clear distinction noted here, is that due to the structural differences between the US and many European institutions is the ability to qualify these distinctions for study with accurate models.

I found this piece of research to be rather eye opening: not for the introduction of yet another word for a concept I had struggled identifying clear language for, but rather for the introduction of the admissions structure itself. As I have read more about barriers to access for low-income students, most articles that I have discovered have to do with financial aid and social capital, as well as systems that reinforce these concepts and barriers before a student's enrollment at an institution of higher education. Knowing more about how the Netherlands organizes its education system exposes pieces of the higher education system that I had not noticed before, that no one had discussed with me before. I look forward to reading more studies on undermatching and its definition in the US in the weeks to come.

Pulcini, B. (2018). Financial aid policies and practices as impediments to low-income student access to higher education. *College and University*, *93*(2), 61–65.

This short but fairly comprehensive literature review shows that low-income students face barriers to higher education; notably Pulcini points to Free Application for Federal Student Aid and the shift from need-based to merit-based institutional aid as the most visible barriers. Pulcini then discusses and addresses whether institutions embrace or shirk some best practices that limit these barriers' influence on access to higher education for low-income students. The conclusion of this review asserts that institutions perpetuate inequality and provide different levels of access to higher education on the basis of prospective students' socioeconomic class, despite clear research on best practices that is publicly available.

At the time of writing and publication, Brad Pulcini was the Associate Dean for Student Engagement and Director of the First-Year Experience at Ohio Wesleyan University; at this time he is the Dean of Student Services. Additionally, he is a first generation college student. Whether it is part of his role or of his own volition, he meets with students 1:1 to counsel on financial matters and navigating the higher education financial landscape. Given his personal background and his professional and research interests, it seems fair to say that his motivation for writing this piece lies in the continued ignorance, willfully or otherwise, that institutions take with regards to the financial (in)security of their students. While this piece is one of the shortest of my initial findings, it has a large reference list that will be helpful in further investigating these topics. Despite its academic nature, this literature review feels like a call out - a direct and poignant jab at institutions who do not support their students equitably. Of all of the articles I read for this assignment, this was the most reinvigorating: it reminded me why I continue to find myself drawn to the topic of access and affordability of higher education. If for no academic reason, this article has certainly reaffirmed my belief that this topic is important and worthy of discussion.

Walker, G. J. (2014). *A qualitative study of how cultural capital affects low-income undergraduate students' decisions to participate in highly ranked research institutions in the state of Texas* [Doctoral thesis, Northeastern University]. NU Theses and Dissertations. https://repository.library.northeastern.edu/files/neu:336541

In an effort to understand the interaction between cultural capital and the participation of low-income undergraduate students' in higher education, 12 semi-structured, in-depth interviews, observations, field notes, and documents were compiled with a focus on four foundational research questions. Using general inductive analysis and constant comparison over multiple coding strategies, and making the distinction between inherited and acquired cultural capital, this study concludes the following: inherited cultural value

of higher education increases the likelihood of participation in higher education, acquired cultural capital supported students involvement in higher education, and low income students used an investment strategy to determine the affordability of their aspirations.

Gloria Jean Walker was a student in the College of Professional Studies at Northeastern University, something that initially drew me to her research. After reading through her positionality statement, it is clear that her motivations for this research were not to search for answers that she might be able to guess at; rather, it was to fully and completely understand and "make sense" of the decision making process a low-income student uses when considering involvement in higher education.

The piece that I found most helpful in Walker's research was her distinction between inherited and acquired cultural capital. Much like Walker's own motivations in finding ways to "make sense" of decision making, I have often struggled with the right language to describe the difference and interaction between these two concepts. Additionally, she illustrates how these two kinds of cultural capital interact with each other. This conceptual framework is something I intend to keep in mind while working on my own signature assignment.

Williams, B. M., & Martin, G. (2021). Exploring the rhetoric of social class among first-generation, low-income college students in US higher education. *Higher Education Research & Development*, 1–14. https://doi.org/10.1080/07294360.2021.1967885

Williams and Martin used a qualitative, phenomenological study to explore the rhetoric that low-income, first-generation college students in the United States use to describe and understand their social class and class-based experiences. The study was conducted at a mid-sized, four-year, regional university in the Southern United States. Eight

first-generation and low-income registered undergraduate students who completed at least two semesters of college, self-identified as a recipient of the Federal Pell Grant Program, and came from a background where neither parent/ guardian attended college were interviewed. Williams and Martin conclude from these interviews that while students could easily describe and identify how their experience was different from their higher SES peers and had awareness of the functions of social class during college, there was a notable struggle to identify language to describe social class in terms other than financial. Williams and Martin very clearly describe their motivations for this research and cite one example in particular: President Joe Biden's "seemingly and (un)intentionally conflating class and race" by his comment in a political speech "poor kids are just as bright as 'white kids.'" Their assertion before this study was that since scholars and political figures view and misunderstand social class rhetoric, students would also experience the same thing.

This piece of research is particularly influential because it was the first that I read that had set out to understand how students talk about these very real parts of their lives. Since my own personal motivation here is to address (or begin to address) the very real systemic problems that low-income students experience in higher education, it is incredibly important that my work serve that population: in order to do so, creating shared understanding of what everything means and having a defined vocabulary is very important. This makes me consider how I will need to address this in my future work.