



## Full Financial Aid in the Ivy League: How High-Achieving, Low-Income Undergraduates Negotiate the Elite College Environment

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## Rationale for Study

- Low-income students historically and consistently under-represented in the most selective institutions
- Public policy shift: programs in these institutions began in the early 2000s
- Quantitative analysis limitations
- Only two other studies on this population of high-achieving, low-income students (Grcich, 2008; Kaplan, 2010)



## Overview of Study

- Qualitative, semi-structured interview study of high-achieving, low-income students (n=20) on full need-based financial aid at one highly-selective institution
- Hermeneutic phenomenological lens (Heidegger, 1927) focuses on lived experience and meaning-making by the participants themselves
- Critical Realist epistemology

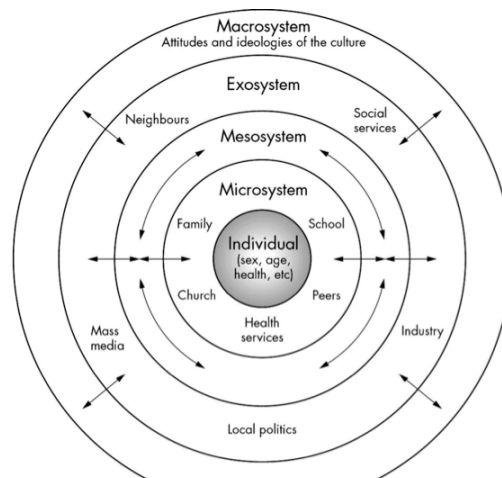


## Theoretical Framework

- Theoretical framework: Bourdieu's (1973, 1986, 1990) concepts of cultural and social capital
- Bourdieu's *habitus*
- Urie Bronfenbrenner's (1993) ecology of human development model.



## Bronfenbrenner's Ecological Model of Human Development



Source: From Kopp & Krakow, *The Child*, copyright 1982 by Addison-Wesley Publishing Company.



## Research Questions

- How does socioeconomic status affect the college experience for students who attend elite colleges as recipients of full need-based financial aid?
- Do elite college environments present particular challenges for low-income students?
- How do low-income students navigate these environments?



## Research Questions

- How do social capital, cultural capital, and *habitus* affect low-income students' experiences?
- Do low-income students employ certain strategies or methods to navigate these environments?
- What utility does an ecological theory of human development have in understanding these students' experiences?
- What pedagogical or administrative structures, policies, or practices do low-income students perceive as influencing their undergraduate experiences?



## Research Sample

- Harvard College: Critical case institutional sample (Patton, 2002)
- Inside Researcher (Adler & Adler, 1987)
- Purposive & Secondary Sampling techniques (Creswell, 2007)
- Senior undergraduates, Class of 2011 (n=20)
- Freshman Class of 2014 & Senior Class of 2010 Survey Data



## Sample Demographics

- Of the 142 eligible students, proportion and final sample demographic:
- 50% Mexican Americans (3/6) - [15%]
- 33% Caucasian (5/15) – [25%]
- 20% African Americans (2/10) - [10%]
- 11% Asian/Pacific Islanders (3/28) - [15%]
- 10% Foreign Nationals (6/60) - [30%]
- One student did not disclose ethnicity – [5%]
- No Hispanic-American students (out of eligible 11) or Native Americans (out of 1)



## Sample Demographics

- Average GPA of final sample: 3.447 (range 2.652 to 3.856), slightly higher, although not statistically significantly different from the eligible population of 3.39 ( $p=.08$ ).
- Eligible and final participants' GPA is statistically significantly different than the 3.49 of the class of 2011 ( $n=1,572$ ;  $p<.001$ )
- Average family income of the 20 participants was \$20,286 (range \$6,000 to \$43,245).



## Dominant Themes

1. Recognizing Wealth: The self-identification of socioeconomic class and recognition of wealth in an elite college
2. The Academic Experience: The effects of SES on preparing for and experiencing the academic curriculum of an elite college
3. Within and cross-class Peer Connections: The role of SES on cultivating diverse class relationships and negotiating self-as outsider



## Dominant Themes (*continued*)

4. Implications of being HFAI: Choice, pride and strategies used to compensate for one's low-income status
5. Class and capital: The intersection of SES and cultural, intellectual, and social capital



## Findings: Recognizing Wealth

- Less than half identified as low-income (n=7)
- Experiences discussing class issues with peers mixed
- Recognition of wealth by peers and Harvard 🗨️
- Judgment toward higher income peers (n=13) 🗨️
- Almost three-quarters (n=14) were forthcoming about their financial aid status



## Findings: Recognizing Wealth

I'm upfront about the fact that I'm on a full ride...I'm not someone who's bothered by people knowing necessarily that I'm on a full ride... Because I feel like it's not part of me, really – I mean it is, as much as like I'm from Atlanta, I'm gay, I'm like whatever...It's not important, and it's not a choice, so I don't care about telling it...I have the attitude – and I think most of my peers have the same attitude that like, "Okay, now I'm at Harvard." We're certainly not on a level playing field, but we're all elite citizens now.

- Kenneth

I personally have no shame in it, and I feel like most people would not have shame in it, at least from my own experience, or the people that I am around...Because I think it's completely tangential to who we are and what we do and what our achievements are. I think...if we talk about being at Harvard or getting into Harvard, we got financial aid because we were good enough to get to Harvard...Harvard is just really generous enough to us to make it possible for us to be here. It is not that Harvard has pity on us...I don't feel that there is anything negative [about] it.

- Ivone



## Findings: The Academic Experience

- Felt under-prepared for academic curriculum (n=14) and pedagogical style (n=12)
- Attributed preparation level to lack of secondary school resources
- Feelings of falling behind higher-income peers
- Consistently described strategies to compensate for college preparation level
- Despite challenges, participants explicitly stated positive academic experiences





## Findings: The Academic Experience

"I guess I feel like I've had to do more catching up than other students. My literary background wasn't very good. Even now, sometimes in history and literature, there a lot of jokes made about certain literary things that I'm just like, 'hmmmm?'"

- Gabriella

I was really interested in history and politics as a high school student, and I taught a lot of that to myself. And so that's why I think I was able to do a lot of that when I came here...my math background, I took all the highest math level classes that were available to me...and that prepared me for Math 1A, which is the lowest class, which is kind of strange. We just didn't have the opportunities for that. I think my English skills were just as good as anyone else, like my writing skills. But definitely, math and science, I don't think I was as well prepared as most students were. That's why I didn't end up taking any classes.

-John



## Findings: Within and Cross-class Peer Connections

- More than half described feelings of inferiority and more than three quarters didn't expect to "fit in" with peers
- Eventual unlearning of wealthy stereotypes
- Friendships within (n=14) and across socioeconomic (n=17) lines
- More than half (n=11) knew other HFAI peers
- Freshman roommates closest friends (n=17)



## Findings: Within and Cross-class Peer Connections

Especially when I got on campus, I felt completely alone. It [was] definitely the mentality [that] everyone around me is so privileged. They all have all this money. Nobody knows what it's like to work or what it's like to have to work, or I just struggled so hard to be here, and all you people have just been given everything all their life. And it's frustrating to think that way. After I got to know people or realize there are other people who struggled to get here, and just because someone did not struggle does not mean they are not strong in their own ways. But that [perception] is a hard thing to overcome.

- Michelle

Being around people who have different backgrounds, from different classes, has just really challenged me to think outside of what I've become accustomed to, and I guess, I don't know, helps me not to judge other people, getting here and realizing that while somebody might have had a different background, or may come from an entirely different class, doesn't mean that they haven't experienced difficult times in their lives, or that they are in any way weak. So that's been one thing I've had to learn in these past couple of years.

- Michelle



## Findings: Implications of being HFAI

- Personal SES causes stress (n=12)
- Participants send money home (n=8)
- Aspirations for more money (n=15); same number said they had enough money
- Aversion to loans
- Personal SES influences choices
- 17 of 20 held part-time jobs. Higher than overall undergraduate population (85% vs. 65%)



## Findings: Implications of being HFAI

My mom, she's widowed, and she sort of relies on me to sort of help her with her income as well. So a lot of my summer earnings actually go to her. And then I keep the bare minimum to sort of survive throughout the school year...I just have to deal with a lot of the financial issues that she deals with...It is pretty significant...I don't mean like sending them like a hundred dollars once in a while. It's actual, like my mom had a foreclosure crisis last year. And then this year, laundry machines are breaking down...It's like, this is what I mean by keeping perspective, sort of real life sort of expenditures and things like that.

-David

I get nervous about graduating because I can't do the same thing that other students do and just go home and live there for a while, and have a place to stay for free and food for free. So I get more nervous about saving for the future, I think, than most people do.

- Chitra



## Findings: Class and capital

- 14 of 20 shared examples (35 references) of their awareness of cultural and social differences across SES
- Six students were familiar with higher-income cultural capital from previous experiences
- Counter to some literature about low-income students (McMiller & Weisz, 1996; Ryan, Gheen, & Midgley, 1998; Yeh, 2002), students in this study readily asked for help from faculty and peers.



## Findings: Class and capital

I think because of my circumstances [and] socio-economic status, I think I learned how to appreciate my life more than [my higher-income peers] do. For example, these are the really small things that made me cry freshman year when I first got here. I was living in the Weld...on the first floor. And on the first day... when I woke up in my room, I saw the Widener Library through the window. And it made me cry on that day because when I was in Korea my family used to live in a basement because it's cheaper rent and whatever. So I [had] never before seen sunlight coming through my room.

-Hope

There are things that I wish that I had known about how college works and how you should probably not be a religion concentrator if you want to have useful skills for life...I just picked it because I liked it. And sometimes I feel like a lot of people come here knowing how college works. And I don't...I'm not sure if it's... I guess maybe it's 'cause my family, no one in my family ever went to college, but there are things I'm still figuring out now...that you can keep letters of recommendation here and stuff like that. Like I only found that out recently, things that I wish I'd known, and it seems like sometimes other people's parents already knew, and so they've already found out about these useful pieces, like small things, but things that add up.

-Jill



## Three Main Conclusions

- The importance of making a distinction between socioeconomic and financial aid status for high-achieving, low-income students
- The notion of a new capital hierarchy
- A specific application of Bronfenbrenner's ecological developmental model for this niche population




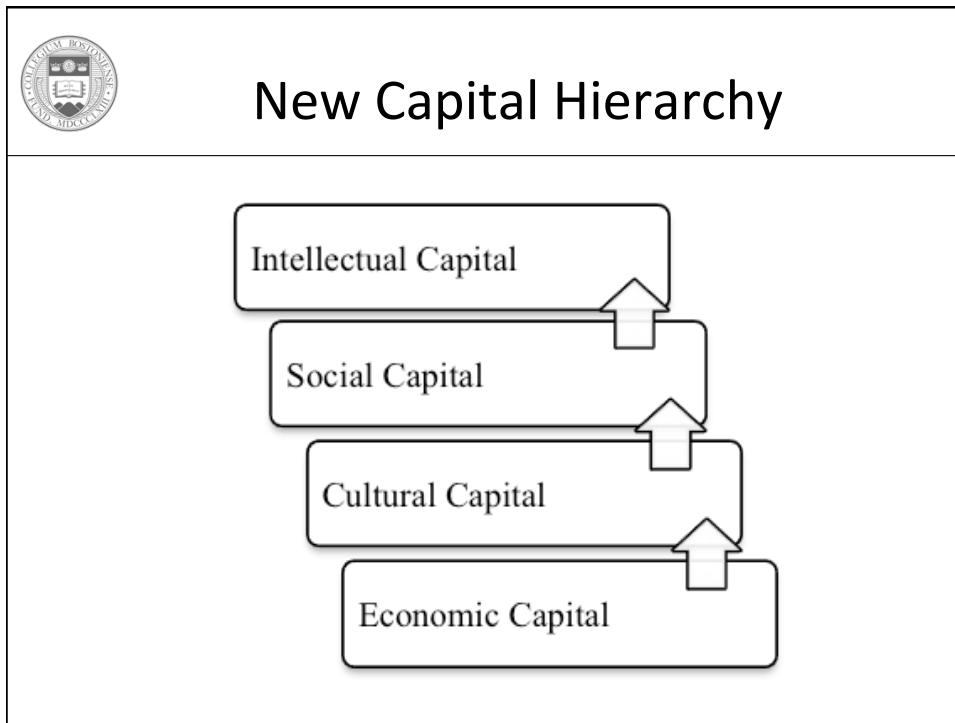
## Distinction between SES & Financial Aid Status

- Despite personal SES, fewer than half identified as low income (5 explicitly rejected this identifier)
- Forthcoming about financial aid status
- Need-based aid signals merit
- Financial aid levels playing field?
- HFAI status provided motivations that personal SES did not



## New Capital Hierarchy

- Cultural capital differences not viewed from a deficit perspective
- *Habitus* surprising and unfamiliar but not coveted
- Differences did not seem to affect experience
- Shared respect helps low-income students feel integrated



### Application of Bronfenbrenner's Ecological Developmental Theory

- Human development is a joint function between the person and the environment in which they are embedded (Bronfenbrenner 1979, 1989, 1993).
- Not an outcome-based model - explains how development occurs as a result of interactions
- Incongruence in microsystems led to a fuller, richer mesosystem – thereby facilitating positive development



## Implications

- High achieving, low-income students may be a new demographic, distinctly separate from existing literature
- Full need-based financial aid programs seem to be working
- Better explanation of and education about available resources needed
- Financial aid must not end with room, tuition, and board



## Implications

- Education about money management essential; cash flow issues
- Reluctance to visit Financial Aid Office
- Interactions with faculty members important
- Representation of SES in faculty and staff noticed
- Exposure to class diversity can be engineered
- Undergraduate experience cannot be measured in quantitative terms alone



## Limitations of study

- Small sample; one institution
- Darwin's favorites?
- Time heals?
- SES only or combination of factors?
- Presentation of favorable view of self?



## Further Study

- Additional institutions
- Longitudinal study across an undergraduate's four years
- Post-graduate study to determine longer-terms effects of education
- Mixed method study with under-performing students





## Final Thought

“Overcoming poverty is not a task of charity, it is an act of justice. Like Slavery and Apartheid, poverty is not natural. It is man-made and it can be overcome and eradicated by the actions of human beings.”

– Nelson Mandela



Feedback, questions, comments?