

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

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BOSTON COLLEGE

Lynch School of Education

Department of Educational Administration and Higher Education
Program in Higher Education

FULL FINANCIAL AID IN THE IVY LEAGUE:
HOW HIGH-ACHIEVING, LOW-INCOME UNDERGRADUATES
NEGOTIATE THE ELITE COLLEGE ENVIRONMENT

Dissertation

by

PAUL J. McLOUGHLIN II

Submitted in partial fulfillment
of the requirements for the degree of
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by

Paul J. McLoughlin II

Dr. Karen Arnold, Dissertation Chair

ABSTRACT

Currently, there are nearly a million high-achieving, low-income students in the United States. In the nation's most selective institutions of higher education, students from low-income families have been persistently under-represented. Elite colleges, in particular, have only recently begun admitting low-income students in large numbers, a result of full need-based financial aid programs that began in the early 2000s as a way to attract a more socioeconomically diverse student body. This hermeneutic phenomenological study describes the lived experiences of these undergraduates and how they navigated a college environment historically reserved for wealthy students.

Although participants initially expected to feel marginalized due to unfounded concerns of elitism, they formed friendships both within and across socioeconomic class divisions and described feeling integrated within the elite college. Participants developed self-protective narratives to compensate for their low-income backgrounds and employed strategies to make up for poor high-school preparation. Participants were grateful for the opportunity to attend an elite college and were proud and relatively forthcoming about their financial aid status because they considered it a reward for their intellectual ability.

Three main conclusions derive from the findings of this research: Low-income students' tendency to make a distinction between socioeconomic and financial aid status; the notion of a new cultural capital hierarchy for high-achieving, low-income students within an elite college setting; and, a specific application of Bronfenbrenner's ecological developmental model for this niche population.

The results of this study indicate that high-achieving, low-income students are flourishing in full need-based financial aid programs as a result of their own resilience and intellectual capital. Participants' experiences indicate that this population of undergraduates faces unique challenges and requires specific support services to equalize their opportunities vis-à-vis higher-income peers. From these findings, implications for colleges and universities and full need-based financial aid programs are discussed.

ACKNOWLEDGEMENTS

This study describes the experiences of a remarkable group of students and the journey they took in pursuit of their educational dreams. It was about the individual and collective challenges they faced in an unfamiliar environment and how they overcame those challenges. My own pursuit of this doctoral degree has presented several of its own challenges. I could never have completed this credential while also working full-time without the help of several caring friends, family, and colleagues. Like the students in my study, I have a deep sense of gratitude for these people and the support they provided to me during this journey.

First, I would like to thank the students who agreed to participate in this research. Your willingness to recount personal experiences and to share feelings of vulnerability was remarkably generous and trusting. At the conclusion of each interview, I was inspired and impressed by your determination, perpetual optimism, and maturity in dealing with sacrifice and choice. I wish each of you the best of luck on the next leg of your journey.

One of these participants said, “I feel I owe it to Harvard...I feel the least I can do for Harvard is to share...since they have been so gracious to me.” Like Braden I, too, feel that I owe a great deal to Harvard and to my colleagues for allowing me to conduct this study. Because of the high profile nature of this financial aid program and the national obsession with all things Harvard, I appreciate my colleagues’ trust in my abilities and motivations. These colleagues, including Evelyn Hammonds, Sally Donahue, Karen Pearce, Scott Spurlock, and other generous colleagues who helped me with logistics, access to data, and the requisite permission to use Harvard College as my research site, thank you. I also want to thank Judith H. Kidd and Evelyn Hammonds for accommodating my pursuit of this degree while working full-time.

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CHAPTER ONE: INTRODUCTION

High-achieving students from low-income families – defined in a report by the Jack Kent Cooke Foundation titled “Achievement Trap” – are those students who score in the top 25 percent on national standardized tests and come from families with incomes at or below the national median, after adjusting for family size (Wyner, 2007). These high-achieving low-income students represent more than 3.4 million students in the United States, of which a million qualify for free or reduced-price lunch in secondary schools (The National Education Longitudinal Study 1988-1992, as cited in Wyner, 2007). In the nation’s most selective institutions of higher education, students from low-income families have been persistently under-represented (Bowen, Kurzweil, Tobin, & Pilcher, 2005; Tinto, 2008; Wyner, 2007). In fact, of the 3.4 million high-achieving, low-income students, fewer than 19 percent attend the most selective colleges in the United States, and they are less likely to graduate from highly selective colleges once they enroll (56 percent versus 83 percent for their higher-income peers) (Wyner, 2007). Other studies have called attention to the disproportionate under-representation of low-income students in the most selective institutions in America. Based on the aggregate analysis of application, enrollment, and matriculation data, Bowen, Kurweil, and Tobin (2005) found that students from the bottom income quartile account for only about ten percent of enrollment at many of the most selective colleges and universities, comprising both private and public institutions. Engstrom and Tinto (2008) found that roughly three-quarters of students enrolled in highly selective colleges come from families in the top quartile of the socioeconomic scale whereas just three percent of students derive from the bottom quartile.

Since the early 2000s, some of the most highly selective colleges and universities in the United States have introduced full financial aid initiatives to attract and enroll high-achieving, low-income students. Private institutions such as Harvard, Yale, Princeton, and Stanford Universities, as well as public institutions such as the University of Virginia, the University of Pennsylvania and others, have created full financial aid programs for students from the lowest socioeconomic backgrounds. In 2001, Princeton University announced financial aid packages to meet 100 percent of demonstrated financial need for all students through grants and work-study, instead of loans. Harvard received national attention with the announcement of its Financial Aid Initiative (HFAI) in 2004, which guaranteed that all students from families with an income below \$40,000 (raised to \$60,000 in 2005) would no longer pay to attend Harvard College. Loans were also eliminated as a component of this full financial aid package. The University of Pennsylvania developed a program very similar to Harvard's. These scholarship-like programs cover the full price of tuition, room, board and expenses. Financial aid programs of this sort cost institutions plenty (the University of Pennsylvania will spend \$149 million for the 2010-2011 academic year; Harvard will spend upwards of \$158 million during the same time period) and have increased the competition for high-achieving, low-income students among these elite institutions (Harvard, 2010; UPenn, 2010).

Until the launch of these new financial aid initiatives, the average low-income student enrolling in a selective private institution would have received financial aid packages comprising a large percentage of loans, which resulted in large amounts of debt upon graduation (Gutmann, 2008). Not only have these new full financial aid initiatives increased

access for low-income students who would otherwise have been unable to afford a private elite college education, they have also allowed these elite institutions the ability to compete for the highest-achieving low-income students by offering an elite college education at a price below that of a less-selective public institution. Elite colleges and universities with these financial aid programs have expended great effort to recruit applicants and introduce these financial aid initiatives to high-achieving students, who would ordinarily assume that these elite institutions were financially out of reach for them. Early empirical data show that these efforts are working. According to one study by Pallais and Turner (2006), more than 70 percent of high-achieving students, based on SAT scores above 1300, now send their scores to top institutions like Harvard, Yale, and Stanford. These high-achieving students represent all income groups and these data indicate that low-income students are aware of the opportunities that elite college full financial aid programs might provide them.

Other empirical data show that high-achieving students from the lowest socioeconomic backgrounds are also enrolling in larger numbers in these highly selective colleges and universities as a direct result of these initiatives (Avery et al., 2006). Based on data assembled by The Institute for College Access and Success, Inc., from 2000-2001 federal sources, less than five percent of dependent students at the two most highly-ranked universities (Princeton and Harvard) were from families earning less than \$30,000 (Pallais & Turner, 2006). A study five years later, and two years after the launch of the Harvard Financial Aid Initiative (HFAI), showed that the enrollment of students qualifying for the HFAI increased in one year by 11 percent and the enrollment of students with family

incomes below \$40,000 increased by nearly 20 percent during that same time period (Avery et al., 2006).

Beyond demonstrating increased access, retention, and graduation rates of low-income students, there have been few studies describing metrics that institutions use to assess the success of these programs for their students. Empirical, positivist foci fail to capture the qualitative experiences of low-income students once they enroll and therefore provide little insight into the college experience for low-income students. Some research studies have shown that students from low-income backgrounds engage in a different set of behaviors than their higher-income peers while in high school and during their college selection process (Berger, Milem, & Paulsen, 1998; Hossler, Schmit, & Vesper, 1999; McDonough, 1997). Walpole (2003) cites numerous studies that contradict one another on the effects of socioeconomic status on post-graduate income potential, the likelihood of attending graduate school, the impact of college, student satisfaction, and occupational status, while emphasizing that little research has been done on low-income students' college experiences related to these variables. To date, few studies have attempted to show how low-income students experience and navigate elite college environments. Two recent studies, however, examined the qualitative undergraduate experience of students at one elite institution, the University of Pennsylvania (Grcich, 2008; Kaplan, 2010), in an attempt to identify how lower-income students make decisions, to determine whether they assimilate with higher-income peers, how peer social networks are constructed and developed by low-income students, and to illustrate what strategies low-income students used to navigate the elite college environment of the University of Pennsylvania.

Scholars acknowledge both that socioeconomic class can have a profound effect on the college experience (Kappes, 2008, Walpole, 2003) and that more research needs to be done to understand these low-income students' experiences. In fact, Pallais and Turner (2006) emphasize this need by stating,

In evaluating the extent to which these colleges and universities have increased opportunities for low-income students with financial aid and outreach, it is important to focus on outcomes beyond initial college enrollment. The investigation of whether low-income students face additional hurdles to graduation conditional on enrollment is an important avenue for future work (p.381).

Statement of the Problem

Research regarding full financial aid programs for low-income students at the most selective institutions has been limited to measuring the increase in student access, enrollment, retention, and graduation rates (Lee, 1998; Li & Killian, 1990; and others cited in Muraskin et al., 2004). Very little work has been done to explain the factors that affect student success once low-income students matriculate. Prior to the introduction of full financial aid initiatives during the last decade, the nation's most highly selective colleges and universities had minimal socioeconomic diversity. Derived from National Education Longitudinal Study data in 1988, 74 percent of enrollment for the nation's top 146 highly selective colleges came from families in the top quartile of socioeconomic status while just three percent of enrollment came from the bottom economic quartile (Carnevale & Rose, 2003; Tinto, 2008). Moreover, upon graduation, students from the lowest socioeconomic quartiles earn between

20 percent and 34 percent less when compared to their middle- and higher-income peers, respectively (Bowen & Bok, 1998).

Whether in enrollment numbers or post-graduate income data, students have historically been divided along socioeconomic lines. In a longitudinal study on preparatory school and public school graduates of Harvard College, Zweigenhaft (1993) found results consistent with the notion that public high school graduates enrolled at Harvard during the mid-1960s were less likely to be from upper-class families than their private school peers. Zweigenhaft's study confirmed earlier findings by Karabel (1984, 2005) that elite institutions such as Harvard, Yale, and Princeton gave preferential treatment to applicants from elite private preparatory schools even when these private school applicants had lower high school grades and Scholastic Aptitude Test (SAT) scores. Arguably, Harvard occupies one of the top spots of the undergraduate prestige hierarchy in America, according to Arnold (2002) and *U.S. News and World Report* (2010), and based on numerous studies (Bowen & Bok, 1998; Karabel, 2005) has historically been reserved solely for the wealthiest students.

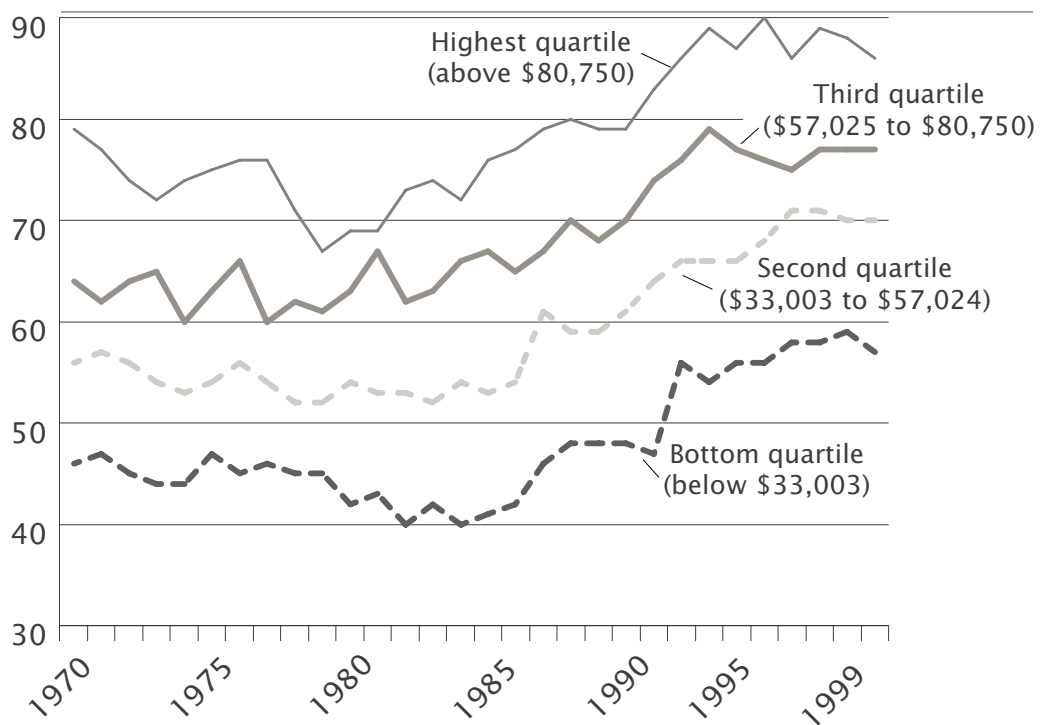
It is not that elite colleges like Yale and Harvard didn't enroll low-income students prior to the launch of these full financial aid initiatives. After all, according to the *Admission to Harvard College: A Report by the Special Committee on College Admissions Policy* (also known as the *Ford Report*, after Franklin L. Ford, a former Dean at Harvard), the professed Harvard ideal was "one of seeking to break through all of the barriers which separate gifted boys from the chance to capitalize on those gifts" (Karabel, 2005, p.277). Yet, the number of working class students who attended Harvard during the 1950s actually decreased to just seven percent in 1958, down from ten percent at the start of the same decade (Karabel, 2005).

Moreover, the *Ford Report* stated, “We are still able to bring to Cambridge only a few students from low-income groups and almost none from the lowest” (Karabel, 2005, p.277). According to Karabel, Harvard did not attempt to increase the percentage of low-income students matriculating to Harvard, but instead justified its low number by subsequently writing in the *Ford Report*, “[I]t is easily possible to ask a talented boy to jump further, in terms of educational demands and cultural surroundings, than his background will permit.” Full financial aid scholarships were awarded rarely and with great caution during this time period. Edgar Bright Wilson, Jr., the Theodore William Richards Professor of Chemistry and a member of the Ford Committee, advocated strongly for the ideal that Harvard should have “scholarship funds to pick the entering class regardless of financial need on the basis of pure merit and then take care of those who needed help”; however, according to archival records, this ideal was not endorsed by the rest of the Committee (Karabel, p.278).

Students from low socioeconomic backgrounds became the focus of public policy in the 1940s, a result of the G.I. Bill or, as it was officially titled, the Servicemen’s Readjustment Act of 1944, which provided college or vocational education for returning World War II veterans as well as one year of unemployment compensation; however, the funding given to soldiers for higher education was sourced from federal entities and not from institutions themselves (Walpole, 2003). Later, the 1965 Higher Education Act sought to ensure that all students would be able to attend college regardless of their financial situation (Kahlenberg, 2004). After President Lyndon B. Johnson endorsed the ideal that “a high school student anywhere in this great land of ours can apply to any college or any university in any of the fifty states and not be turned away because his family is poor” (Spencer, 2002, p.

166), public policy shifted and, due to public pressures asserted on elected officials by the wealthiest voters, increasing amounts of financial aid were shifted from need-based aid to merit-based aid (Kahlenberg, 2004). Figure 1 demonstrates that students from families in the top socioeconomic classes attend college 90 percent of the time compared to only 60 percent for those from the lowest socioeconomic classes. This graphic illustration shows that between 1970 and 1999, President Johnson’s ideal had not been achieved.

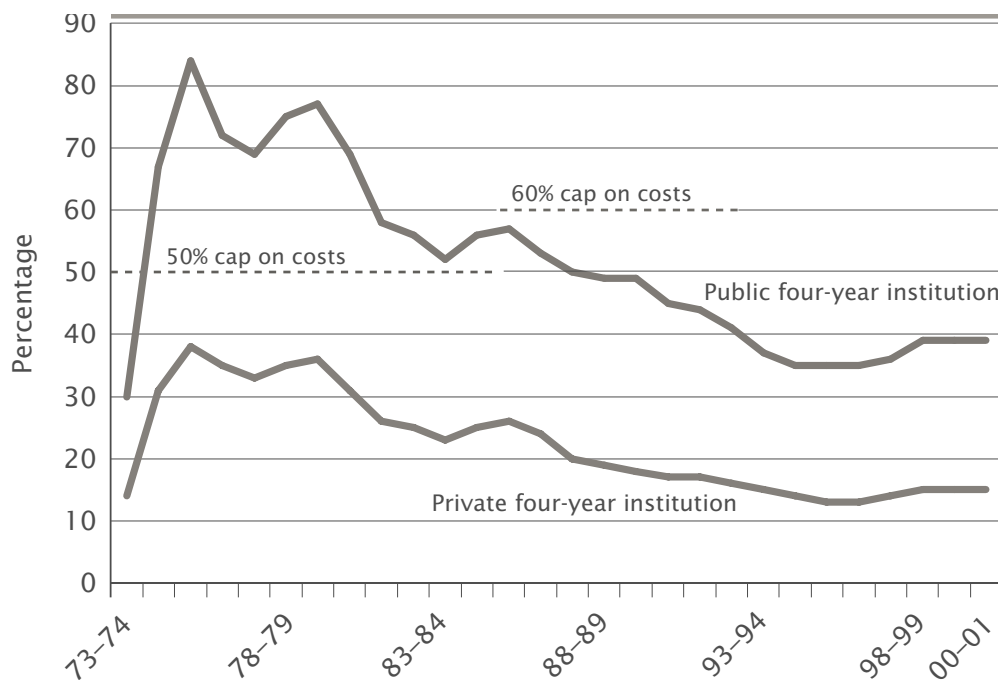
Figure 1. College participation rates for unmarried eighteen- to twenty-four-year-old high school graduates by family income quartile, 1970-1999.



Source: Tom Mortenson, Postsecondary Education OPPORTUNITY (Oskaloosa, Iowa), April 2001, p. 5, based on U.S. Census Bureau data.

The central federal program supporting need-based financial aid to low-income students since the 1960s has been the Pell Grant; some 90 percent of benefits for dependent Pell Grant recipients go to families with incomes below \$41,000 (Kahlenberg, 2004). The purchasing power of the Pell Grant declined from covering 40 percent of the average cost of attending a four-year private college in the mid-1970s to covering only 15 percent by the mid-1980s. Figure 2 shows the declining purchasing power of the Pell Grant program between 1973-74 and 2000-2001.

Figure 2. The maximum Pell Grant as a share of cost of attendance, 1973-1974 to 2000-2001.



Source: The College Board, *Trends in Student Aid 2001* (New York: College Board, 2001), p. 13.

Likely as a direct result of this decrease in purchasing power of the Pell Grant, between 1983 and 2003, the percentage of low-income students as measured by their Pell

Grant eligibility declined at 19 of the nation's 30 highest-ranked universities, including Harvard, from 14.7 percent to 9.4 percent; University of Pennsylvania, from 16.6 percent to 12 percent; and Princeton, from 11.3 percent to eight percent (*Journal of Blacks in Higher Education*, 2004).

The launch of full scholarship programs such as the Harvard Financial Aid Initiative in 2004, then, was a recent policy shift to help low-income students attend college. That was especially true for Harvard, where the institutional goal was to make Harvard more affordable and accessible to high-achieving, low-income students. Indeed, at the time of the program's launch, then-President of Harvard, Lawrence H. Summers, remarked, "Our doors have long been open to talented students regardless of financial need but many students simply do not know or believe this. We are determined to change both the perception and the reality" (Harvard Financial Aid Initiative, 2010, para 1). As Harvard College admitted more students from the lowest-income quartiles, the demographic of the student body also changed. The number of low-income students grew steadily after 2004, until in the Class of 2014, more than 26 percent of admitted students were eligible for the full financial aid program ("An historic year," 2010 April 1). With the matriculated Class of 2013, nearly three-quarters of the undergraduate population of approximately 6,700 received financial aid. A sizeable portion, or nearly 25 percent, of this financial aid went to students from family incomes below \$60,000 (W. Fitzsimmons, personal communication, May 2009) who were recipients of full financial aid scholarship packages.

The rapid increase in the number of low-income students entering an environment that has historically been reserved for the elite classes of society (Karabel, 2005) has

certainly altered the fabric of campus culture and changed the socioeconomic diversity of the undergraduate population. This is a marked shift from the days when then-Dean of Admissions Wilbur Bender, who served in the decanal role between 1952-1960, observed that Harvard “has been one of the three or four colleges in the country which have had a special appeal to the upper income and social elite families of the country and particularly of the Eastern seaboard” (Karabel, 2005, p.280). In Bender’s view, Harvard’s “special relationship to students from elite backgrounds was an integral part of what had made it great in the past and would permit it to remain great in the future” (p.280). For much of Harvard’s history, save its earliest beginnings of educating Protestant ministers and Native Americans, most of the students who have attended Harvard have been from elite boarding schools and were refined gentlemen with ample amounts of cultural and social capital necessary to succeed. While Harvard still enrolls many students from the upper socioeconomic classes, the student demographic has shifted to include a sizeable portion of students from the lowest socioeconomic classes as well.

Pierre Bourdieu’s (1973, 1986, 1990) concepts of cultural and social capital provide an important theoretical context in which to understand the demographic shifts and increasing socioeconomic diversity taking place at elite colleges and universities as a result of their new financial aid initiatives. While more published archival history is available for Harvard than for its elite college peers, the demographic shift along socioeconomic lines and the accompanying challenges associated with it are likely taking place at other elite college environments as well. According to Walpole (2003), a Bourdieuan framework may be helpful to understanding social and cultural capital because “it incorporates sociocultural

factors and individual agency to explain the reproduction of existing social structures” (p.49). As with economic capital, each social class possesses both social and cultural capital and transmits these to the next generation by acculturating them to certain customs, attitudes, preferences, and behaviors (Lamont & Lareau, 1988). Social capital, specifically, may comprise a set of contacts and memberships in networks that can be used for personal or professional reasons (Horvat, 2000; Coleman, 1988). *Habitus*, too, is a Bourdieuan concept defined as a set of patterns of thought, behaviors, beliefs, tastes, and disposition, or as Horvat describes it, “the site of individual internalizations of the rules of the game in a specific field of interaction” (2003, p.7). Bourdieu’s theory of *habitus* claims that people use social, cultural, and economic forms of capital to sustain or increase their own social standing in society (Bourdieu, 1983). These concepts will provide a useful framework for understanding whether low-income students are at any disadvantage in an elite college environment because they possess *habitus* reflective of lower socioeconomic classes.

Bourdieu’s work has become increasingly important for social scientists over the past 20 years, and has been cited liberally in research related to low-income students (Bowen, Kurzweil, Tobin, & Pichler, 2005; Horvat, 2003; Karabel, 2005; McDonough, 1997). Some scholars believe that acquiring high-status cultural capital may only be possible for those with existing high social status, while students who possess high social status are highly rewarded in educational systems (Harker, 1984). Dozens of other studies have also employed Bourdieuan concepts to show that these forms of capital have a significant impact on students’ educational aspirations, persistence, and attainment from elementary education through college and beyond (see e.g. Berger et al., 1998; Bernstein, 1982; Cookson & Persell,

1985; DiMaggio, 1982; Hoffnung & Sack, 1981; Hossler et al., 1999; Lareau, 1993; McDonough, 1994; McDonough, 1997; Valadez, 1996; Zweigenhaft, 1993). Drawing upon the findings of these studies, elite college environments with upper-class *habitus* may predict differences in educational experiences by socioeconomic class. To date, the experiences of low-income students at highly prestigious institutions are not well understood and beg further attention.

This study will explore how low-income students on full financial aid report on their experiences in an elite college environment using each of these concepts – cultural capital, social capital, economic capital, and *habitus* – as a theoretical framework. Because elite college environments historically have been reserved for the wealthy (Karabel, 2005), and likely have rewarded students with certain types of cultural and social capital as well as high socioeconomic *habitus*, this study will explore how low-income students experience one elite college environment, with the suspicion that these findings may reflect low-income students' experiences at other elite colleges as well. I will situate the concepts of social, cultural and economic capital using Urie Bronfenbrenner's (1993) ecology of human development. Utilizing Bronfenbrenner's theoretical perspective of nested environmental systems to describe where people live and how they interact with their immediate and distant environments is a novel approach to help understand how *habitus* is experienced by low-income students in an elite college environment.

Focus of the Study

This study will focus on how low-income students on full financial aid experience a highly selective, elite college environment. Inquiry using phenomenological methodology will be used because this qualitative research approach is grounded in the belief that truth can be found in the lived experience of individuals as reflected on by them (Spiegelberg, 1965). This study will explore how low-income students experience an elite college environment using the concepts of cultural capital, social capital, and *habitus*, situated in an ecological model of human development, as theoretical frameworks.

The main research questions to be explored in this study will be: From students' perceptions of their lived experience (1) How does socioeconomic status affect the college experience for students who attend elite colleges as recipients of full need-based financial aid? (2) Do elite college environments present particular challenges for low-income students? (3) How do low-income students navigate these environments?

Important sub-questions that the research will consider include:

- 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 often-unfamiliar elite college environments?
- What utility does an ecological theory of human development have in understanding the experiences of low-income students in an elite college environment and potentially helping elite colleges to develop a congruent "mesosystem?"

- What pedagogical or administrative structures, policies, and practices do low-income students perceive as influencing their undergraduate experience positively or negatively?

Rationale of the Study

The timing of this study is ideal for several reasons. Full need-based financial aid programs are nascent in their implementation, yet colleges and universities have begun to graduate the first cohorts of low-income students supported by these programs. With any new program, especially initiatives as large as these financial aid programs, one might expect growing pains in adjusting to a new demographic of students and in determining how best to support these students. Elite colleges could benefit immediately from the findings of this study because few other qualitative studies have been done with this population of students.

Since the inception of these financial aid initiatives, empirical studies have been conducted internally to identify how the students benefitting from them are performing academically and whether they are persisting to graduation. Earlier positivist studies have focused on low-income students' grade point averages, honors achievement, and academic awards earned (Bowen et al., 2005), yet only two studies, both at the University of Pennsylvania (Grcich, 2008; Kaplan, 2010), have specifically focused on the qualitative experiences of low-income students on full financial aid in an elite college environment. Institutions of higher education have taken steps to open access for low-income students and have made substantial financial commitments to fund these initiatives. It is important that this new population of students, often coming from under-resourced high schools, should

find these elite college environments conducive to academic success and extracurricular engagement. This qualitative study will fill an important gap in the existing research, producing findings that will help institutions shape student support services and campus policies to ensure that low-income students receive the necessary support, beyond financial, that they need to succeed in these elite college environments. Or, the results of this study may produce results that indicate no additional support is needed, beyond financial, in order for low-income students to succeed in an elite college environment.

Definition of Terms

There are several terms referenced throughout this study that are part of the higher education nomenclature but which have historically been used in multiple ways with significantly different meanings. It is important to understand the definitions herein ascribed to these terms to better understand the purpose and findings of this study.

Low-income students

Low-income students, as defined in this study, are those students who qualify for the full financial aid programs or need-based financial aid programs that meet the full financial need of all matriculants. These students derive from the bottom of the socioeconomic class spectrum. Specifically, these students may come from families with an annual income of less than \$40,000, as in the case of the University of Pennsylvania, or as much as \$60,000 for a student at Harvard College. For the purposes of this study, however, interview participants will be from families with an annual income of \$44,100 or less, which represents students

from families at or below 200 percent of the federal poverty line in 2008-09, according to the United States Department of Health and Human Services. The income criterion of \$44,100 will be used to maximize representation of non-elite forms of cultural, economic, and social capital.

Socioeconomic class

Socioeconomic class lacks clearly defined categories in the United States. Rather, students are often divided along a low-, middle-, and high-income spectrum based on family income. Socioeconomic status derives from socioeconomic class and has become the distilled definition to reflect a student's potential for social and economic mobility based on family income. Socioeconomic status is the predominant term used in college choice, access, and persistence literature (Terenzini et al., 2001).

Highly selective institutions

Highly selective institutions are often considered those colleges and universities that admit fewer than 30 percent of those who apply for admission. Approximately 50 to 60 colleges and universities fall in the highly selective category (Peterson's Guide, 2010). For the purposes of this study, highly selective colleges and universities refer to a group of private elite colleges such as Yale, Harvard, and Princeton, among others, that historically have exclusively reserved admissions for the wealthy and elite classes of society (Karavel, 2005). These institutions, along with five others, including the University of Pennsylvania, Cornell University, Brown University, Dartmouth College, and Columbia University, make

up what is known as the “Ivy League.” The “Ivy League” of private elite colleges select fewer than ten percent of applicants, but rather than select based on socioeconomic status, these institutions have increasingly moved away from preferential admissions given to students based on income and have accepted more students from the lowest socioeconomic segments of society through targeted recruitment.

Need-blind admissions is an admissions practice used in the United States, whereby the admitting institution makes claims not to consider an applicant's financial situation when deciding admission. Generally, an increase in students admitted under a need-blind policy and requiring financial aid requires the institution to back the admissions policy with an ample endowment or other source of funding. It is worth noting that a need-blind admissions policy does not necessarily mean a "full-need" financial aid policy, where the school agrees to fund the full demonstrated financial need of all its admitted students. Indeed, the two policies can be in tension because need-blind admissions and full-need financial aid together commit the school to spend an undetermined amount of money regardless of competing budgetary constraints. Thus, some need-blind schools will admit students who will subsequently not be able to attend because the school is unable to provide sufficient financial aid.

Full financial aid programs

Full financial aid programs, as referred to in this study, are need-based financial aid programs that meet the demonstrated full financial need of all matriculants. Recent decisions by elite colleges, such as the University of Pennsylvania, Harvard, Yale, Princeton, and

others, to begin or to expand generous need-based financial aid packages have increased the number of matriculating students from low socioeconomic backgrounds. These full financial aid programs have received significant attention and accolades because of their generosity and because of their collective impact on the larger financial aid policies at U.S. colleges and universities. For example, in the fall of 2009, students enrolling at the University of Pennsylvania whose family earnings were below \$40,000 paid no tuition, room, or board while a student from a typical family earning \$90,000 paid no tuition (Gutman, 2008). At Harvard, students with family earnings of less than \$60,000 will pay no tuition, room, or board; a student whose family earning is more than \$60,000 but less than \$180,000 will pay approximately ten percent of tuition costs (Harvard, 2010).

Princeton University became the first university to eliminate loans from its financial aid packages. Since this decision in 2001, many other schools have followed in eliminating some or all loans from their financial aid packages. These no-loan aid or full financial aid programs were designed to attract more students and applicants from lower socioeconomic backgrounds, reduce student debt loads, and provide the offering institutions with an advantage over their rivals in enrolling students who have been offered admission. Williams College retreated from its established no-loan policy for low-income students (Lorin, 2010), illustrating the significant cost of these no-loan financial aid programs.

Research Methods

Understanding the undergraduate experience of students from low socioeconomic backgrounds who navigate college environments historically reserved for an elite class

requires a qualitative research approach. This qualitative research study, employing a hermeneutic phenomenological research methodology, will attempt to explore the truth of the lived experience of students as reflected on by them through in-depth interviews and by analyzing qualitative survey responses. Researchers using phenomenology try to understand the meaning of events and people's reactions to these events and with one another in particular situations, and to describe those experiences in the existential life worlds (Bogden & Biklen, 1998); and qualitative research will allow for individual points of view (Denzin & Lincoln, 2005). In order to examine the perspectives of low-income students at elite colleges who are beneficiaries of full financial aid packages, I will recruit study participants from one highly selective college, Harvard College. Harvard College is a critical case institutional sample (Patton, 2002). According to Patton (2002), a critical case sample is predicated on the idea that "if it happens here, it will happen anywhere" (p.236). Using this sampling approach, a researcher chooses a research site that will yield the most information and have the greatest impact on the development of knowledge (Patton, 2002). Harvard is an ideal research site to explore the experience of high-achieving, low-income students on full financial aid because it is one of the first institutions to initiate a full need-based financial aid program and because it is an illustratively elite college environment.

Benefiting from being an inside researcher, or a researcher who is conducting a study within and on their own organization (Adler & Adler, 1987), I will be better able to understand the context and nuances of students' experiences and descriptions while also taking care to bracket preconceptions and assumptions (Brannick & Cogan, 2007).

Purposive sampling, or sampling to select individuals for the study who can inform my

understanding of low-income students on full financial aid at elite colleges (Creswell, 2007), will be used to ensure experiential fit and diverse representation. Participants will be senior undergraduates, allowing them to reflect on and draw from the preceding three years of experiences. In addition to conducting semi-structured, in-depth interviews for this study, I will also include qualitative survey responses by non-interviewed freshman and senior undergraduates at the same institution completed during the spring of 2010. Interviewees will be compensated for their time. Each will be assured of confidentiality in the interview process; digitally recorded interviews will be transcribed using a pseudonym, and potentially identifying details will be obscured.

Analytical Approach

Utilizing a phenomenological approach (Moustakis, 1994; van Manen, 1990), I will analyze and interpret the interview and qualitative survey data as well as situate it in the theoretical frameworks of Bourdieu (1984) and Bronfenbrenner (1993). Interview questions will focus on issues of socioeconomic class, students' awareness of class in day-to-day interactions with their peers, and how being a recipient of full financial aid affects their undergraduate experience from their own perspective. Because few other studies have examined the qualitative experience of low-income students on full financial aid enrolled at elite colleges, the central phenomenon of interest is how socioeconomic class affects low-income students' undergraduate experiences. This approach, gauging participants' perceptions of the central phenomenon, will help faculty and administrators make sense of their students' experiences, particularly when little is known about the phenomenon (Brown

et al., 2002). Moreover, understanding the role that socioeconomic class plays in students' experiences, from the view of existential life worlds afforded through a phenomenological understanding, I will craft meaningful recommendations that focus on what students find most *figural* (Giorgi, 1985) or salient about their undergraduate experience.

Pilot Study

An initial pilot study was done in the fall of 2009, approved by Harvard's Institutional Review Board. While the pilot study was not directly founded on the research question of this dissertation research, the study served two important goals for its development. The first goal of the pilot study was to examine one component of a low-income student's full financial aid package to understand how participation affected experience. The second goal was to hone the type of questions that would eventually become a part of this research study's interview protocol.

The pilot inquiry sought to understand how an events ticket subsidy program affected the undergraduate experience of low-income students. This ticket subsidy program at Harvard, called the Student Events Fund or SEF, uses a confidential request and distribution process to allow low-income students on significant financial aid to request and receive free tickets to attend social, sporting, and artistic events for which tickets are otherwise sold through the Harvard Box Office. The pilot study addressed the following question: What is the impact of the Student Events Fund (SEF) on Harvard College seniors' choices to attend new activities?

In asking this question of students, through both in-person in-depth interviews and an electronic survey, I wanted to understand the impact of the SEF on students' attendance at events on campus; whether the SEF allowed them to participate in activities that they might not have attended were cost a factor; how use of the SEF during their undergraduate career had exposed them to new activities, faculty, career aspirations, or extracurricular opportunities; and, lastly, to understand the impact of SEF use on these students' overall undergraduate experiences.

By coding and analyzing 51 participant responses, this pilot study answered some questions about students' experiences outside of the formal classroom and offered a glimpse of low-income students' experience in one highly selective institution. The project qualified and quantified the extent to which programs like the SEF, which attempt to equalize the college experience for low-income students and their higher-income peers, have an effect on a student's undergraduate experience. One of the findings of the pilot study was that the SEF provided an important gateway to these students' involvement outside of the classroom. In the simplest sense, Astin (1984) makes the case that the more involved a student is inside and outside of the classroom (with faculty, research, extracurricular engagements, etc), the more likely this student is to persist to graduation and the more positive his or her undergraduate experience will be. One might also conclude that a program like the SEF provides an important entry into experiences that help build students' cultural capital and acculturation, defined by Bourdieu, and which I discussed in the previous section. Indeed, this was the reality for one of my participants who said that the SEF allowed him to attend events that he defined as "cultured" and reflective of the Harvard he imagined.

Participants mentioned numerous examples of how the SEF exposed them to unfamiliar activities and new cultures. Again, robust literature exists demonstrating the value of exposing students to novel experiences as a way to further their cognitive, emotional, and moral development (Chickering, 1993; Brofenbrenner, 1993; Kohlberg, 1973). Arthur Chickering's student developmental model (1993), a psychosocial developmental model based on research with traditional college-aged students, advocates for colleges and universities to expose students to increasing levels of challenge as a way to further their development along a seven-stage model. This approach, known as "plus-one staging," encourages college educators to challenge a student one stage above their current developmental level to both encourage their psychosocial development and to ensure that they can realistically achieve positive linear, developmental growth. According to this model, students must have the necessary challenge and corollary support to develop psychosocially. For the student participants of this pilot research study, exposure to new cultures and novel experiences provided opportunities to grow in awareness and understanding. The SEF allowed students with limited discretionary funds to participate in activities without the hurdle of having to pay for the cost of admission to events. It provided student participants with the support (in this case, financial) they needed so that they could reach beyond their current familiarity to experiences foreign to them.

While a phenomenological approach was not used for this fall 2009 pilot study, the findings helped me to narrow the questions that I will use in the present study and yielded interesting results about socioeconomic class. The pilot study answered questions about students' experiences outside of the formal classroom and offered a glimpse of low-income

students' experience in a highly selective institution. The pilot also qualified and quantified the extent to which programs like the SEF, which attempt to equalize the college experience for low-income students and their higher-income peers, have an effect on a student's undergraduate experience.

The findings of the pilot also allowed me to explore issues of cultural and social capital, within the confines of the SEF. For one participant, and perhaps for other students in the pilot, amassing cultural capital, at least through attendance at certain events that resonated with them as being quintessential-Harvard, was important as a means of fitting in or feeling "a part of the community" in which they study and live. These findings and the others gleaned from the pilot study have helped shape my current research question and an appropriate interview protocol to explore relevant issues with research participants.

Organization of the Study

This chapter provided an introduction to the study. Chapter 2 provides an overview of the literature related to low-income students, elite college environments, and socioeconomic status. Theoretical concepts used in this study will also be explored in chapter 2. The third chapter presents the overall research design, describing the various methodologies, sampling techniques, pilot studies, and methods of data analysis and reporting of data. Chapter 4 will present the phenomenological findings from in-depth interviews and written narratives of students' experiences. Chapter 5 will summarize the findings across the data and provide connections to the theoretical frameworks of this study.

This last chapter will also discuss recommendations for policy and practice and suggest where further research is needed.

CHAPTER TWO: REVIEW OF LITERATURE

Literature pertaining to the experiences of low-income students who participate in full financial aid programs at the most selective institutions of American higher education is minimal. There are substantial amounts of literature related to student access and enrollment for low-income students; financial aid trends that have led to full financial aid programs; research indicating the value of a college degree and the social mobility one earns from having obtained a baccalaureate degree, especially at elite institutions; information on recent full financial aid programs for low-income students as well as early analyses on their effects; a wealth of demographic data and profiles of the increasing number of high-achieving low-income students in the United States; and whether these full financial aid programs should or could admit more students from low-income backgrounds without sacrificing admissions standards. There is also a robust body of literature addressing Pierre Bourdieu's sociological concepts of social capital, cultural capital, and *habitus*, all of which are central to this study.

Existing literature is disjointed, however, in that the only commonality between this research topic and the related literature is socioeconomic status (SES). The research does not address high-achieving, low-income students at the most selective institutions, nor does it relate specifically to institutions that have instituted full financial aid programs. In most cases, low-income students, as a percentage of the overall poor population, do not attend highly selective institutions; therefore, much of the existing data on students from low socioeconomic backgrounds must be extrapolated to elite college settings. Due to the lack of comprehensive research related to low-income students on full financial aid programs in highly selective institutions, one is required to make assumptions about how socioeconomic

factors might affect a student's overall undergraduate experience in these elite college settings.

To provide an understanding of the experiences of low-income students on full financial aid programs at elite colleges, there are six main themes presented in this chapter. First, I offer a brief history of the research on financial aid and trends that have led to these full financial aid programs in elite colleges, followed by a review of the literature on low-income students' access and enrollment. A third important body of literature addresses what is known about low-income students' experiences in elite colleges. The culture of elite higher education experienced by students intersects with Pierre Bourdieu's concepts of social and cultural capital and *habitus*. An additional theoretical model of Urie Bronfenbrenner will be included in order to better illuminate low-income students' experience in highly selective institutions. Lastly, I will explore our understanding of why socioeconomic status matters, as is important for any study that attempts to comprehend differences in student experience between low-income and higher-income peers.

Brief History and Trends in Financial Aid

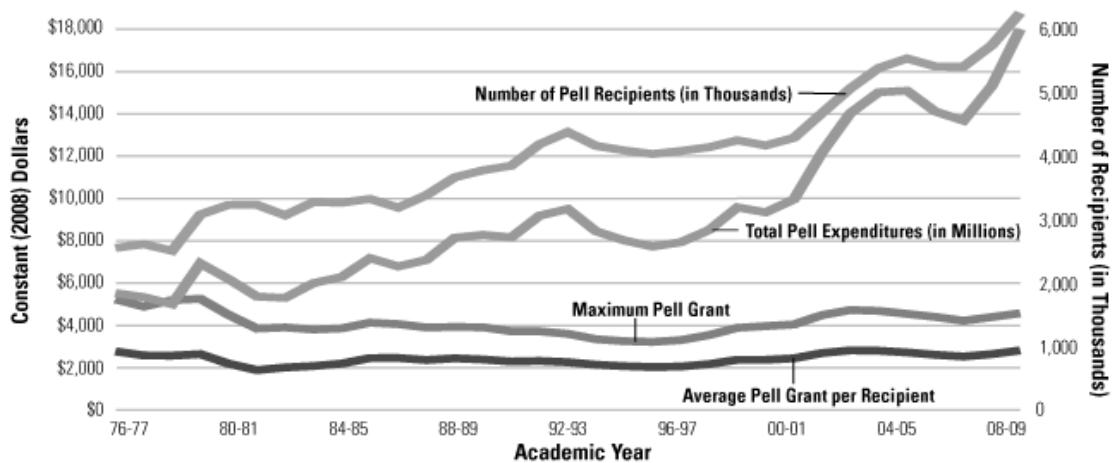
Beginning almost 70 years ago with the introduction of the Servicemen's Readjustment Act of 1944 (the G.I. Bill) and then the Pell Grant in 1972, the United States government strove to make higher education available to more of its citizens. These student aid programs, in the form of grants, lowered the financial barriers of enrollment for low- and moderate-income citizens of the baby boom generation. Up until this point, American higher education had been reserved for the elite classes of society. These efforts resulted in

increasing numbers of students enrolling in colleges and universities. The proportion of young people attending college tripled from 15 percent to 45 percent; undergraduate enrollments grew fivefold; and the 1960s alone registered the largest percentage growth of any decade in U.S. higher education (Geiger, 2005). Pell grants, which provide direct support for the neediest low-income students, lost purchasing power over time, and the bulk of federal aid for college shifted from Pell grants to guaranteed student loans in the 1980s (Geiger, 2005). Adjusted for inflation, average tuition rose almost 145 percent at private and public institutions between 1980-81 and 2002-03 (Gladieux, King, & Corrigan, 2005). During that same period, median family income rose only 23 percent (Gladieux, et al., 2005). And, while college enrollments have continued to grow during the past 40 years, disparities between who is enrolling and who is graduating from college are divided along socioeconomic class lines.

The continued erosion of need-based aid was another barrier to the U.S. government's national policy goal, established in the 1960s, of equalizing college opportunities. Over the last 40 years, and especially during the past decade, federal policy has shifted to merit-based aid and tuition tax credits versus need-based grants (Long, 2007). These new policies have benefited middle- and high-income families and their students, many of whom would have already enrolled in college without such merit-based assistance. In 2007-08 more than \$162 billion was spent on financial aid for higher education (The College Board, as cited in Chronicle for Higher Education Almanac [CHEA], 2009). Fourteen billion dollars were allocated in the form of federal Pell grants for need-based aid, \$66 billion in the form of federal guaranteed loans, and \$7 billion in tax credits (The College

Board, as cited in CHEA, 2009). The latter two, once again, largely benefited middle- and high-income families. On the other hand, Pell grants, need-based grants to low-income undergraduate students to promote access to postsecondary education, now cover less than half of what they originally covered for the neediest families (The College Board, 2007); however, the maximum Pell Grant award in 2009-10 increased to \$5,350 from \$4,310 in 2007-08 (The College Board, 2009). This increase represented the largest current dollar percentage increase over a two-year period since 1977-78 to 1979-80, and the largest dollar increase since the program was fully established in 1974-75 (The College Board, 2008). Figure 3 shows the relative stasis of the maximum Pell grant award over time while demonstrating the steep slope of Pell grant recipients in the last year.

Figure 3. Stasis of the maximum Pell grant award over time



Sources: Trends in College Pricing, The College Board, New York, NY; The Federal Pell Grant Program End of Year Report, 2007-08; and projections from U.S. Department of Education, Office of Postsecondary Education.

The cost of college attendance relative to family income varies greatly based on socioeconomic status. For instance, the percentage of family income devoted to higher education in 1971-72 represented 42 percent of a low-income student's annual family income and only six percent for high-income families (Kahlenberg, 2004). In 1999-2000, that percentage increased for low-income families to 61 percent of annual family income while it decreased to five percent for high-income families. The percentage of income required for private college tuition was even greater, representing 162 percent of family income for low-income families in 1999-2000 (The College Board, 1999). In the 1990s, unmet need for low-income families (those making less than \$25,000 annually) reached \$3,200 at community colleges, \$3,800 at public four-year colleges, and \$6,200 at four-year private colleges. For high-income families unmet need was just \$400 at four-year public colleges in 2004 (Fitzgerald, 2004).

State support for higher education has also shifted away from need-based grant programs to merit-based ones. The Georgia HOPE, Florida Bright Futures Program, and other merit-based programs have been developed as a result of public pressure on state legislators arising from the fact that tuition costs had risen beyond the reach of middle-income voting constituents. These merit-based programs, which have increased steadily as a result of this continued pressure, benefit middle- and high-income students; for every five students, the Georgia HOPE Scholarship induces only one new student to enroll while it subsidizes four undergraduates who would have already attended college without the financial assistance provided by the Scholarship (Long, 2007). Since the inception of the Georgia HOPE Scholarship in 1993, state merit-based aid through this Program has risen 336

percent in real dollars compared to only an 88 percent increase in state need-based aid (Fitzgerald, 2004). The skewed benefits of similar merit-based programs have resulted in even less access for low-income students who need aid the most.

More recently, as a result of increased public awareness and governmental concern about this growing gap in college achievement by income, new programs have been developed by the most selective institutions to provide need-based financial support. The Spellings' Commission on the Future of Higher Education made increasing access to college for low-income students and adults one of its top priorities during the administration of President George W. Bush. The report stated, "We propose replacing the current maze of financial aid programs, rules and regulations with a system more in line with student needs and national priorities. The effort would require a significant increase in need-based financial aid..." (Long, 2007). Returning to the national goal set in the 1960s of ensuring college access for those in the lowest socioeconomic brackets, several highly selective colleges and universities began instituting generous need-based financial aid programs in the early 2000s. In the case of public institutions, they may have developed these programs on their own accord rather than rely on state subsidies that were no longer delivering the way they did in the 1960s. In recent years, Princeton, the University of North Carolina, Brown, Harvard, the University of Virginia and others have worked to increase need-based aid and thus increase the percentage of low-income students applying and being admitted to their respective institutions.

These full financial aid programs have focused on an expansion of recruiting efforts, a simplified and wider dissemination of information regarding financial aid, a renewed

emphasis on considering family circumstance in the admission process, and a complete funding of students' tuition for four years. In 2001, Princeton University announced a program to meet 100 percent of need for all students through grants and work-study, instead of loans. Harvard received national attention with the announcement of the Harvard Financial Aid Initiative (HFAI) in 2004, which guaranteed that all students from families with incomes below \$40,000 (raised to \$60,000 in 2005) would no longer make payments to the cost of attending Harvard. In 2008, Williams College dropped loans from their financial aid packages (Jaschik, 2007), one of 40 such institutions to drop loans or provide limited-loans student aid packages (Marchand, 2010). Williams announced the reversal of its no-loan policy in February of 2010, saying that it could no longer afford the policy due to the declining value of its endowment (Marchand, 2010). Selective public universities also launched similar no-loan or limited-loan programs. The University of North Carolina at Chapel Hill introduced the Carolina Covenant program in 2003, a pledge to meet the financial needs of low-income students by carefully coordinating grants, scholarships, and work-study (Chitty, 2006).

The University of Virginia announced an aggressive plan known as AccessVA in 2004, an annual \$20 million commitment to offer loan-free packages and to meet the full need of low-income students (AccessVA, 2009). Similar to Harvard's Financial Aid Initiative, the University of Virginia's plan aimed to increase public information, emphasize transparency in the allocation of financial aid, target recruiting efforts to students from low socioeconomic statuses (SES), increase dollars spent on need-based financial aid, and reach out to low-income students to encourage applications. Miami University, a highly selective

public university in Oxford, Ohio, started the Miami Access Initiative in 2005, a program that covers tuition and fees for Ohio students from families making less than \$35,000 a year (Chitty, 2006). No less than ten new initiatives were started between the fall of 2003 and 2005 with the aim of increasing the enrollment of low-income students (Pallais & Turner, 2007).

Access and Enrollment of Low-Income Students

These programs' efficacy in providing access for the lowest-income students cannot be overestimated. Not only does early research show that these institutions' programs are proving successful at getting students in their respective doors (Avery, Hoxby, Jackson, Burek, Glenn, & Mridula, 2006; Ehrenberg, 2007; Fischer, 2006a; Gose, 2005; Pallais & Turner, 2007; Turner, 2006; Douglas & Thomson, 2008), collectively, they are admitting more low-income students into highly selective institutions. For example, Harvard University's focus on low-income students by providing generous financial aid and using aggressive recruitment strategies has managed to increase the number of Pell-grant recipients to 11.9 percent in 2006, from 9.4 percent in 2004, when the Harvard Financial Aid Initiative began (Lehecka & Delbanco, 2008). Harvard had 636 Pell Grant recipients in 2000 and grew that to 763 in 2005, with just one year of HFAI (Douglass & Thomson, 2008).

Questions remain about whether the increases in enrollment of low-income students are actually due to new students in the higher education system or whether these students have simply been lured away from their state flagship universities. Caroline Hoxby, an economist who evaluated the first year of the Harvard Financial Aid Initiative, wrote, "in the

short term, we have to face the fact that these kids who get into Harvard would not otherwise be going to a community college, they may be going to the University of Michigan's honors program" (Bombardieri, 2005, A1). At the same time that Harvard and several other highly selective private and public institutions were increasing their numbers of low-income students through aggressive full financial aid programs, between 2004 and 2006, 27 of the 30 top-ranked American universities and 26 of 30 of the top-ranked liberal arts colleges actually saw a decline in the number of Pell grant recipients matriculating (Lehecka & Delbanco, 2008). In fact, the 50 most selective liberal arts colleges in the United States collectively enrolled less than 0.6 percent of all Pell grant recipients in 2006 and Pell grant recipients represented only 11 percent of all undergraduates at Ivy league institutions in that same year (Douglass & Thomson, 2008). Thus, it remains to be seen whether the goal of increasing the overall enrollment total of low-income students in the nation's top colleges is actually being met, but institutions with aggressive financial aid programs are returning the focus to grant aid based on a student's financial need rather than a student's merit qualifications.

Whether covering the cost of a low-income student's tuition and fees results in greater persistence at these selective institutions is an area for further research. While it is likely the most critical component to curbing attrition among low-income students, there may be other important factors at play. For instance, some research has shown that the benefit of financial aid seems to be affected by timing and amount of aid given. Higher amounts of aid in the first three semesters of college result in greater persistence. For students who received aid in the third semester of college, the risk of dropping out of the college was 93 to 99 percent less than for those who received aid only during their first two terms (Muraskin, Lee,

Wilner, & Swail, 2004). Further research needs to be done to determine if these programs' promise to pay might have an even greater impact on low-income students if they were introduced earlier in students' secondary education. What is known is that low-income students earn bachelor's degrees at less than one-third the rate of higher-income peers (Lehecka & Delbanco, 2008). Another source reports a more staggering difference between first-generation, low-income students and their peers who are neither first-generation nor low-income; only 11 percent compared to 55 percent earn a bachelor's degree after six years (Lederman, 2008).

A 2004 study examined the enrollment numbers at the most selective public and private institutions and concluded that the percentage of low- and middle-income students actually declined while the number of students from wealthy families increased. The authors claimed that higher education was more socioeconomically stratified in 2004 than it had been in the previous three decades (Astin & Oseguera, 2004). This stratification in the early 2000s has served as a powerful impetus for the continuation of full financial aid programs for the lowest-income students at the most selective colleges and universities. And, although elite colleges like Harvard now have roughly one-fourth of each entering class on full financial aid, questions remain about these students' experiences in elite college environments. While previous research has demonstrated the importance of financial aid in retention and persistence (Dowd, 2004; Bean & Metzner, 1985; Cabrera, Nora, & Castaneda, 1992; Paulsen & St. John, 2002; St. John, Cabrera, Nora, & Asker, 2000), less is known about the role that socioeconomic class plays in a student's undergraduate experience.

Low-Income Students and Elite Colleges

According to a study by Carnevale and Rose (2003), at least three major advantages exist for attending and earning a degree at a selective institution: greater likelihood of graduating, greater access to graduate schooling, and a wage premium in the labor market. The study found that graduation rates at tier one institutions are much higher than at tier two, three, or four institutions (86 percent versus 71 percent, 61 percent, and 54 percent, respectively) (Carnevale & Rose, 2003). Top-tier institutions are also considered the gateway to positions of leadership, networking, and opportunities for intergenerational mobility, and may yield the highest wage returns for low-income students (McPherson, 2006; cited in Pallais & Turner, 2006). Astin and Oseguera (2004) suggest that the economic impact of attending a highly selective institution has never been greater and that the impact for low-income students, in particular, may be the greatest.

College student enrollment is deeply divided along socioeconomic lines. One study reported that by age 24, nine out of every ten students whose families earn more than \$80,000 per year attend college compared with only six out of ten students for families with incomes below \$33,000 (Gladieux, 2004). Bowen, Kurzweil, Tobin, and Pichler (2005) found that if low-income students actually enroll in a top tier institution, these students have a greater chance of graduating compared with students who attend less selective institutions. Further, they found that students from the bottom income quartile within elite schools are only slightly less likely to graduate than their wealthier classmates, with an 84 percent graduation rate compared to 87 percent for other students (Bowen et al., 2005).

Unfortunately, the difference between public and private college graduation rates is

significant. There is a one point difference in graduation rates for students at private colleges and universities between students from the bottom and top income quartiles of the distribution. That percentage difference grows to 12 points for public institutions (Bowen, et al., 2005).

There are some areas, despite a small graduation rate gap, where low-income students are not excelling when compared to their higher-income peers, when they enroll in a highly selective institution. In *The Shape of the River*, Bowen and his colleagues (Bowen, Kurzweil, Tobin, and Pichler, 2005) found that students from low socioeconomic backgrounds as a group perform less well academically than their more advantaged peers, in terms of average grades and their presence at the top of the class. Data from five Ivy-League institutions and two public institutions revealed that 34 percent of students from the top income quartile received honors of some kind, while only 20 percent of low-income students achieved the same distinction. Applying an even higher benchmark, that of achievement inviting participation in a national honor society such as Phi Beta Kappa, found that between two and three percent of low-income students received this distinction compared to five to six percent of students from the top-income quartiles (Bowen et al., 2005).

Bowen et al. (2005) were able to isolate factors that stood out as having a substantial and significant positive impact on rank-in-class for low-income students in elite colleges. The first was that students from low-income backgrounds perform better the higher their rank in their high school class. Other variables, less intuitive than this one, included an academic advantage for students from low-SES backgrounds when they spoke a language other than English, had an interest or talent in music or sought advanced placement credit in music in

high school. The latter cohort had a large positive coefficient in their regression analysis.

Bowen et al. (2005) argue that understanding the relationship between student success and socioeconomic status has significant value.

In a report published by the Pell Institute for the Study of Opportunity in Higher Education called *Raising the Graduation Rates of Low-Income College Students*, the authors identified a number of variables that improved college graduation rates (Muraskin, Lee, Wilner, and Swail, 2004). While this report did not focus on elite colleges or high-achieving low-income students specifically, there is value in understanding how the factors they identified may be important to elite colleges that are admitting more students from low-SES backgrounds. Muraskin et al. (2004), highlighted several elements that were in place at four-year colleges and universities with high graduation rates which included: intentional academic planning through intrusive advising; freshmen orientation courses and academic reviews for students in trouble; small classes, providing opportunities for recognition and class discussions; special programs, especially those that provided advising and academic support programs for students at risk; a dedicated faculty, many of whom teach full-time and are easily accessible to students; educational innovations that help low-income students adjust to college life including tutoring, group study, supplemental instruction and mastery classes; geographic isolation in rural communities and small areas which made campus life and work on campus the center of these students' lives; required residential experiences for freshmen; shared values between other students and faculty around religion, backgrounds, or mission; and selective admissions policies.

These factors, some of which could be implemented for low-income students at selective institutions, should be examined more carefully. The financial aid director at one institution offering full financial aid for low-income students raised concerns about any plan that includes extra guidance or tailored programs for students from low-SES backgrounds. She acknowledged that low-income students may need extra guidance but worries about making assumptions based on a student's background, saying, "We really don't want to separate out students who come from less sophisticated economic backgrounds" (Beckett, 2007a, p.2). The goal of the need-based aid program, she argued, is to bring in students from a variety of different backgrounds and then to treat them all the same.

Much of the research related to low-income students at elite colleges is concerned with a quantitative analysis of the differences by socioeconomic status. Some early qualitative research, however, shows that some students are having difficulty adjusting to college life, especially at colleges with an environment that looks and feels very different from that with which they are familiar (Beckett, 2007b). In one profile of a Harvard student, one of the first to graduate in 2008 under Harvard's Financial Aid Initiative, the transition to an elite institution was difficult for him. Brian, then a senior, discussed the adjustment he had to make during freshmen year, saying, "I really feel like I didn't get much support here" (Beckett, 2007a, p.2). This profile illustrates the challenges one student faced at Harvard, including the struggle to fit in and being forced to deal with the familial and internal pressures that he placed on himself. Another study of low-income students attending college on private foundation scholarships found that low-income students did not feel firmly connected with their peers and faculty because of their reluctance to engage in class

discussions or otherwise call attention to themselves (Arzy, Davies, & Harbour, 2006). This study had a recurrent theme of student vulnerability manifested through feelings of financial inferiority and fear of failing to meet the high expectations that others had for these students to use the opportunity to attend college to its fullest potential. Arzy et al. (2006) found that nearly all of the students in their study were still deeply connected to their high school friends and spoke positively about these secondary school friendships yet had been unable to form similarly positive relationships with their college peers. The students in this study mentioned struggling academically because their faculty members had not mentored them or “checked on them” to provide feedback or guidance in learning how to learn (Arzy et al., 2004, p. 13).

Very little of the literature associated with elite colleges and low-income students focuses on low-income students on full financial aid. The bulk of the literature references studies that examined the academic experience in a quantitative analysis. The research does not, however, explore qualitatively the experience of low-income students in elite college settings based on the quantitative differences found. The few studies cited here provide cursory illustrations of an undergraduate experience differentiated by socioeconomic status, but it is not clear what factors or variables are at play and whether socioeconomic status is the cause for variable findings. A counter-narrative to many of these studies may be, for instance, that socioeconomic status influences students’ experiences in an unfamiliar environment because of the norms of the elite college setting. In this way, it is worth exploring the ethos of elite colleges, historically, and to better understand how cultural and social capital may influence a low-income student’s experience.

Cultural and Social Capital Models

“Cultural capital,” a concept developed by Pierre Bourdieu (Bourdieu, 1973), attempts to explain how individual agency combines with existing socially-structured opportunities and aspirations to reproduce existing social structures (Walpole, 1998). In other words, one possesses cultural capital — consisting of personal qualities, competencies, tastes, and conscious or unconscious knowledge —which may be used for social or economic advancement. According to Bourdieu (1973), cultural capital is made up of practical qualities such as one’s taste in music, accent, grammar, or style, and this collection defines one and contributes to one’s position in society or one’s ability for social advancement. In the broadest sense, Bourdieu's work emphasizes how social classes, especially the ruling and intellectual classes, preserve their social privileges across generations. Using cultural capital they have amassed over generations in a societal position, they ensure that it is passed on to those within the same social class. In short, cultural capital is about the possession or absence of cultural resources in a particular *field* (in Bourdieu’s terminology) or environment that are then used to maintain or gain power, prestige, and position in society. Cultural capital has also been described as “using culture as a power resource” (Stampnitzky, 2006, p.461).

The conversion of different forms of accumulated cultural resources for social or economic gain may have profound effects for low-income students who find themselves in environments that historically have been reserved for those of a higher societal (and likely, socioeconomic) class. This can be especially important for low-income students in elite

college environments where the cultural capital of a higher socioeconomic class may not be congruent with the cultural capital they possess.

One participant-observer study demonstrated how an elite college transmits cultural capital to its graduates (Lee, 2006). In this study's conclusion, Lee writes, "The college's formal curriculum is thought to promote intellectual, ethical, psychological, and moral development. In addition to these areas of growth, however, students also may acquire social skills and valuable networks that will effectively increase their chances of joining or remaining in the highest social stratum. Accumulating cultural capital and making personal contacts may be the most important part of the college curriculum" (Lee, p.2). This acquired knowledge, which Bourdieu claims is rooted in early familial socialization, is responsible for maintaining a social class system that can be used to maintain power or accessed in order to gain power (Horvat, 2003).

There is little consensus regarding the role that cultural capital plays in mediating access to social status or helping students gain access to elite higher education institutions (Lamont & Lareau, 1988; Stampnitzky, 2006). Walpole (1998) argues, however, that educators place value (whether consciously or unconsciously) on high-status cultural capital and therefore reward those students who possess higher levels of such capital. This often leaves students with lower-status cultural capital, who are disproportionately students from low socioeconomic backgrounds, with less attention, encouragement, and praise in educational settings.

Bourdieu (1973) claims that possessing low economic capital raises the level of importance of cultural capital in group-membership. Other scholars agree with the

assessment that cultural capital has increasing levels of importance for those who are seeking upward mobility (Walpole, 1998). Elite colleges comprise a tier of institutions that matriculate only four percent of the entire undergraduate population in the United States (Greich, 2008). For low-income students who have historically been excluded from these highly selective institutions and who have only recently matriculated in higher numbers, this elite sector of higher education is likely to hold unfamiliar cultural norms and place value on cultural capital they do not possess. Soares (2007) writes, “By cultural capital, Bourdieu means a familiarity with highbrow-cosmopolitan culture and possession of a personal style and aspirations that resonate with teachers and admissions officers as signaling sophistication, talent, and intellectual promise” (p.11).

Bourdieu’s concept of *habitus* also plays an important role in these elite institutions and one that should not be considered separately from the concept of cultural capital (Horvat, 2003). A dense concept, *habitus* has been defined as “a set of patterns of thought, behavior, belief, taste, and disposition” (Greich, 2008, p.33), or “the site of individual internalizations of the rules of the game in a specific field of interaction” (Horvat, 2003, p.7). It might also be conceived of as a set of dispositions that one pulls from constantly as a resource to understand, perceive, or appreciate certain situations. Bourdieu described *habitus* not just as a capacity of the individual but as an achievement of the collective in a certain field or environment (Horvat, 2003). Social institutions work to inculcate orientations to action, evaluation, and understanding – as in habitual actions or unconscious knowledge – and these institutions’ successes depend on a group achieving a collective understanding of personal qualities and competencies. For the purpose of this research, *habitus* is a set of traditions,

beliefs, dispositions, and values that has historically been possessed by students in elite institutions and by the institutions themselves. These elite college environments, then, have a certain set of requirements which have been historically reserved for an elite class that presuppose the existence of a distinct non-elite sector, and that has historically marginalized the non-elite sector within these settings (Karabel, 2005).

As elite institutions begin matriculating larger numbers of students from the lowest SES quartiles, they need to understand how cultural capital and *habitus* are valued, privileged, and transmitted as well as any “inculcations” that perpetuate social inequalities (Karabel, 2005; Reay, 2004). Students from the same social class, often with common perceptions of goals and strategies for attaining upward mobility, maintain class systems within elite institutions which began at earlier stages of a student’s education. Lareau (1993) found that higher-income parents had a greater involvement in their child’s education and were intent on ensuring that their child received the best education possible, while low-income parents believed that their child’s educational outcomes were best left in the expert hands of school personnel. Lareau illustrated how class norms, values, and behaviors of parents differed by socioeconomic status and how these factors helped facilitate lower expectations of the educational experience by low-income students and parents, compared to their higher-income peers. Recent data completed by the Consortium on Financing Higher Education (COFHE) show that parental involvement in a child’s college education is dependent on socioeconomic status (COFHE, 2008). Pascarella, Pierson, Wolniak and Terenzini (2004) also found that engagement with course-related academic interactions with peers and faculty had a greater impact on low-income students’ learning compared with their higher-income peers. They

suggest that these interactions help compensate for low-income students' lack of cultural capital. Obtaining and utilizing cultural capital affects all students' college experiences, but some research confirms that it holds special significance for first-generation students, who often also occupy the lowest SES income quartiles (Lundberg, 2007). This collective body of research supports the notion that cultural capital and its acquisition are affected by one's socioeconomic status, and consequently, by one's social class.

It is important to remember that *habitus* and cultural capital are also influenced by more than just socioeconomic class, however. In fact, Horvat (2003) argues that race and class both contribute to *habitus* and cultural capital and considering one without the other will yield an incomplete view of the role each plays in educational settings. Bourdieu's work over the past 20 years has become increasingly important for social scientists and, more recently, has been cited liberally in research related to low-income students (Bowen, Kurzweil, Tobin, & Pichler, 2005; Horvat, 2003; Karabel, 2005). The role of cultural capital, while difficult to quantify, no doubt holds relevance to this study as historically wealthy and marginalized environments such as elite colleges begin admitting increasing numbers of low-income students for whom these settings may be unfamiliar. This qualitative research will attempt to build on Bourdieu's empirical research by examining the function of cultural capital and *habitus* in one such environment.

Bronfenbrenner's Ecology of Human Development – A Theoretical Perspective

A second framework that provides context to the experiences of low-income students

on full financial aid at elite colleges is Urie Bronfenbrenner's (1993) theoretical perspective on how humans accommodate and interact with their environments and the relationship between those environments and the larger contexts in which the environments are embedded. Development is an evolving process of organism/environment interactions, according to Bronfenbrenner. He uses existing psychological theories to explain how personal characteristics can serve as important antecedents to cognitive growth. Bronfenbrenner's ecology of human development proposes that the personal attributes most likely to shape cognitive development are those that induce or inhibit dynamic dispositions toward the immediate environment in which a person exists (the microsystem). These characteristics are termed developmentally instigative characteristics and can stimulate reciprocal processes of interpersonal interaction, for better or worse. These characteristics do not determine the course of cognitive development alone, however. Developmentally instigative characteristics are utilized or drawn upon during interactions a person has with his environment and have significant implications for the developmental course a person takes in a particular environment.

Bronfenbrenner (1993) uses a series of "systems" to describe a nested network of environments in which a person lives and the interaction of those environments with one another. A person's microsystem is the most immediate setting in which development occurs and includes activities, roles, and interpersonal relations in which that person finds himself (e.g. home, residence hall, student organization, part-time job). The mesosystem comprises two or more microsystems and the interaction (tension or complementarity) between the two systems (home and college, for instance). Bronfenbrenner's model continues to describe

other influential systems including the exosystem, which is a linkage between two or more settings, in one of which a person does not find himself immediately situated but which can influence his development (e.g. a parent's workplace environment or the federal policies related to financial aid). The other is the macrosystem, an overarching pattern of micro-, meso-, and exosystem characteristics of a given culture or social system that influences one's cognitive growth. Figure 4 shows Bronfenbrenner's Ecological Model of Human Development.

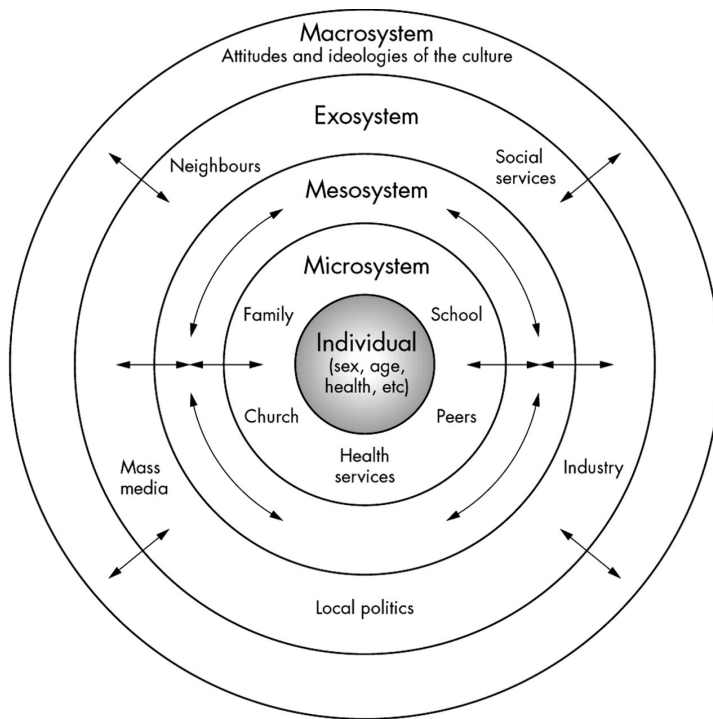


Figure 4. Bronfenbrenner's Ecological Model of Human Development

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

In simpler terms, and framed specifically to this research, Bronfenbrenner's (1993) ecological theoretical perspective of human development is concerned with the traits and characteristics students bring to college and how those characteristics interact with the new environment in which they find themselves. It is also concerned with how different systems might conflict with or complement one another to inhibit or encourage positive cognitive development. Bronfenbrenner's theoretical perspective serves as an important lens through which this research may be viewed. Low-income students on full financial aid at elite colleges bring different developmentally instigative characteristics to college than their higher-income peers and these different characteristics alter a student's cognitive development trajectory. These low-income students find themselves in unfamiliar environments (microsystems) and the interactions between the microsystem of the home environment or their high school friendship network may be markedly different than the microsystems of the new college environment or the friendships they form in their freshman residence hall. The interactions between these microsystems (the student's mesosystem) may help provide context for how college is experienced differently by students based on socioeconomic status. The incongruence of values within a mesosystem of home and college or between higher-income peers and high school friends may help explain why low-income students at elite colleges feel out of place and disconnected to their new environments in ways that their higher-income peers do not.

Bronfenbrenner argued "ecological niches" are "specified regions in the environment that are especially favorable or unfavorable to the development of individuals with particular personal characteristics" (1993, p.18). His theoretical perspective emphasizes the importance

of understanding how these niches or microsystems interact with one another to affect development. Steinberg and Brown (as cited in Bronfenbrenner, 1993) wanted to better understand how individual microsystems interact and influence a student's mesosystem and ultimately, cognitive development. In their study of parental and peer influences, the researchers wrote, "most studies have focused on the microsystem of the family or the microsystem of the peer group, and not at all on the mesosystem that connects them..." (1989, p.2). The researchers argue that the failure to look at these influences jointly has left many questions unanswered as to whether parental and peer influences are antagonistic or complementary. The answer to the question of mesosystem interaction may help explain the behavior of the individual student.

Using Bronfenbrenner's ecological model, I, too, intend to examine the different microsystems' influences on low-income students' development. This theoretical framework will provide context to how low-income students feel about their home environment and their college one. It may explain why low-income students choose certain activities or friendships and lend a theoretical rationale for how developmentally instigative characteristics may provide low-income students with a certain edge or handicap in the academy. Is there anything common to low-income students that can explain their experience? Can stressors students face be explained through mesosystem incongruity? How does a macrosystem or exosystem influence a low-income student's experience in an elite college?

Bronfenbrenner wrote, "social classes, ethnic or religious groups, or persons living in particular regions, communities, neighborhoods, or other types of broader social structures constitute a subculture whenever [similar belief systems, social or economic resources,

hazards, life styles, etc.] are met” (1989, p.34). Bronfenbrenner suggested that over time new subcultures develop and a shared set of values, lifestyles, and other defining features of a subculture begin to take shape. Bronfenbrenner’s description of subculture development may explain how elite college environments are changing with the introduction of a new low-income student population. The macrosystem involvement between different socioeconomic groups may help explain the findings of this study, especially as it relates to possible findings of dissimilar belief systems or unfamiliar customs.

The use of Bronfenbrenner’s ecological theory of human development to provide context to this study will have limitations, however. Bronfenbrenner’s ecological paradigm reminds us that the outcome of socialization or even one’s cognitive development depends not only on the socializing experience or development agent but also on the characteristics of the developing person or the person being socialized. For this reason, conflating the experiences of all low-income students or even attempting to use this theoretical perspective to explain why a particular student’s experience is one way or the other will be of limited value; however, the application of this theory will provide a useful framework to examine elite college settings, the characteristics of low-income students (if generalizations can be found) and the interactions between the two.

It would be tempting to try to use quantitative data to define the variables that have the largest influence on the experiences of low-income students on full financial aid at elite colleges. Indeed, one could likely analyze academic data, test score data, or course placement data to help explain the differences between low-income students and their higher-income peers; however, a simple regression analysis could never explain the entire variability.

Were a simple analytic procedure employed, one that treated potentially confounding factors as covariates in a regression analysis, the study would be severely flawed. While this is accepted practice in contemporary social research, according to Bronfenbrenner (1989), this approach would not take into account the interactions among the variables. Bronfenbrenner rejects this analytic approach more on theoretical grounds than methodological ones. He wrote,

The grounds are that such an analytic procedure assumes that the processes or relationships under investigation operate in the same way and to the same degree with respect to each of the person and context characteristics being treated as control variables. It is precisely this assumption, of course, that is challenged by an ecological paradigm. (p.34)

For this reason and the overall utility of using an ecological theory to describe the different concepts of social, cultural, and economic capital as well as Bourdieu's concept of *habitus*, Bronfenbrenner's theoretical perspective will be employed in analyzing the findings of this research.

Why Socioeconomic Status Matters

Closing the opportunity gap between the lowest-income students and those in the highest socioeconomic quartiles remains an elusive problem for American higher education. Gaps in college participation rates by income have remained almost the same since the 1970s and appear to be widening (Fitzgerald, 2007). In 1972, 26 percent of low-income students in

the bottom SES quintile attended college compared to 64 percent of high-income students in the top SES quintile (Long, 2007). By 1996, that gap had remained nearly the same (Long, 2007). This gap exists not only in whether students enroll in college but also where students attend. Students in the bottom SES quartile attended a four-year college only 28 percent of the time compared to students in the top quartile of income who enrolled in a four-year college 66 percent of the time (Long, 2007). College completion rates, not surprisingly, differ by students' family income level as well. In 2007, only nine percent of low-income students completed college by age 24 compared to 75 percent of students from high-income families (Hayes, 2007). Even after separating out high-achieving students (those students with the highest SAT/ACT scores) from all students enrolled in college, the gap remains. Seventy-seven percent of higher-income, high-achieving twelfth graders can expect to graduate from college; the same is true for only 59 percent of lower-income high-achieving students (Wyner, Bridgeland, & DiIulio, 2007). The reality of college access in the United States is that money matters on almost every level of college access, college choice, and baccalaureate degree completion.

This "achievement gap" is deeply troubling because of the personal benefits of earning a college degree (Baum & Ma, 2007; Brewer, Eide, & Ehrenberg, 1999; Dale & Krueger, 2002; Haveman & Smeeding, 2006) including higher earning levels directly proportional to higher levels of education, greater likelihood of having employer-provided health insurance plan and pension benefits for college graduates, and the non-monetary, and often underestimated, personal rewards of better health and greater opportunities for the next generation. Young children of college graduates display higher levels of school readiness

indicators than children of parents who did not graduate from college (College Board, 2007). Moreover, for high school graduates from families with similar incomes, students whose parents went to college are significantly more likely to go to college themselves than those whose parents are not college-educated (College Board).

The personal stakes of a college degree seem to be growing. Between 1975 and 1999 the mean earnings differential for full-time workers between high school graduates and those earning a bachelor's degree has grown significantly (Long, 2007). The difference between high school graduates and those with an advanced college degree are higher still (Long, 2007). On average, college graduates earn at least 60 percent more during their lifetimes (College Board, 2007). Life expectancy itself also rises with increasing levels of post-secondary education attainment (Singh & Siahpush, 2006).

There are at least as many societal benefits as individual ones for having a higher-educated citizenry, including lower unemployment and poverty rates, higher contribution to tax revenues (on average 134 percent more in federal tax dollars than the typical high school graduate), lower smoking rates, healthier lifestyles, greater civic participation, lower incarceration rates, more volunteerism, and greater levels of openness to others (College Board, 2007). In *Access Denied* (2001) the Advisory Committee on Student Financial Assistance reported that “recent estimates suggest that if the 32-percentage point gap in college-going rates of the highest and lowest income Americans were lowered significantly, we would add nearly \$250 billion to the gross domestic product and \$80 billion in taxes” (p.13). Thus, uneven rates of participation in higher education by income levels have significant effects for individuals and for the society as a whole.

Numerous barriers exist for low-income students' access to college. Researchers have demonstrated that students from low-income families are disadvantaged from the beginning of the education pipeline. Among first-grade students performing in the top academic quartile, only 28 percent are from lower-income families, while 72 percent are from higher-income families (Wyner, Bridgeland, & DiIulio, 2007). During elementary education and high school, this disparity is exacerbated. Not only are lower-income students not able to maintain their status as high achievers as they progress through the education system (only 56 percent maintain high-achieving status in reading by the fifth grade compared to 69 percent for higher-income students), lower-income students are unable to ascend to even higher levels of achievement. Among those children not already in the top academic quartile in first grade, upper-income children are more than twice as likely as children from lower-income families to rise to the top academic quartile by the fifth grade. Similar data hold true between eighth and twelfth graders, too (Wyner et al., 2007). High-achieving lower-income students drop out of high school at a rate twice that of their higher-income peers (four percent and eight percent, respectively). The national rate of high school drop-out for low-income students is 30 percent (Wyner et al., 2007).

College preparedness is another area where low-income students lag behind their middle- and higher-income peers. High schools in poor neighborhoods often lack the quality of teaching and availability of resources of schools in wealthier communities. Rigorous courses in all fields, but especially in mathematics (proven to be one of the best predictors of college readiness), are rarely taught in lower-income schools. The lack of honors work, advanced placement, tutoring assistance, robust algebraic education, and other similar

curricular resources make it difficult for lower-income students to build a solid foundation for college work. One study found that only half of low-income high school graduates in 1992 who applied for admission to a four-year institution were “minimally qualified” to enroll, compared to the 80 percent of students from high-income families (Haveman & Smeeding, 2006). Havemann et al. (2006) went on to suggest that low-income students’ lack of readiness is exacerbated by the emphasis that is placed on college access and choice, rather than on college preparation and teaching the study habits necessary for postsecondary success.

Once students are in college, the barriers remain. Differences exist in college completion rates in elite colleges between low-income students and their high-income peers. While high-achieving, low-income students’ completion of a baccalaureate degree is only slightly lower (84 percent) than higher-income peers (87 percent), the gap indicates that more needs to be done to support these students (Bowen, et al., 2005). A counter-narrative may well be that this gap is so small that elite institutions are an ideal place for low-income students to enroll because they graduate at nearly the same level as higher-income peers and well above the rate of low-income students at non-elite institutions. In any case, more research needs to be done to determine the cause of this gap, however small, and whether the gap is reflective of low-income students not realizing their full potential or having a less positive college experience.

Even when students have completed the same rigorous high school curriculum, disparities in college completion exist. In this study, 85 percent of students in the highest income quintile who had gone through a rigorous high school curriculum completed a

bachelor's degree. Only 62 percent of students from the lowest socioeconomic status quintile who had taken the same challenging high school coursework were able to persist to degree completion (Carnevale and Rose, 2003).

The Experiences of Low-Income Students

Judging from limited research done by Bowen and Bok (1998), the experience of low-income students in Ivy League institutions is markedly different from that of their higher-income peers. The research on the experiences of low-income students on full financial aid at elite institutions of higher education is non-existent, however. Low-income students still represent a minority population at these institutions and that alone requires a cultural assimilation that can be difficult. Beyond the cultural and social transitions, more research needs to be done on the barrier to equitable success (versus access) for these low-income students.

Ryan Catala, a student featured in *Achievement Trap*, a report by the Jack Kent Cooke Foundation & Civic Enterprises, wrote, "I don't think people understand what it means to go without a meal because you don't have the money. Imagine dealing with that at the same time as finals and term papers. That is often the reality for low-income students" (Wyner, Bridgeland, & DiIulio, 2007, p.26). It is not too hard to imagine, then, that low-income students face difficulty navigating an increasingly expensive student social scene of spring breaks, Greek life dues, rising textbook costs, fashionable clothing, and extracurricular activities that require student monetary contributions to participate such as the ski club or orchestra. Study-abroad opportunities and summer internships may also prove difficult for

students needing to work or for those who are unable to find the extra money required to travel and participate in these increasingly global activities. Even activities on campus which do not require additional expenses or buying a ticket may be out of reach for low-income students who must spend time working in a part-time job or often discover conflicts with prime employment hours.

Some researchers have suggested that college administrators may need to look carefully at these additional challenges faced by low-income students. Keeping dormitories open during breaks when financially-strapped students cannot afford to go home is just one example (Hebel, 2006). Other interventions may include designing or modifying services and policies to help low-income students adjust to campus life. At the Massachusetts Institute of Technology (MIT), a group of 70 students, many of whom are from low socioeconomic backgrounds, participate in a summer program called Interphase prior to their freshmen year that provides a head start on physics, writing, and calculus. MIT also pairs students with upperclass mentors and works to build group cohesion through field trips (Beckett, 2007c). While a robust literature exists on the efficacy of bridge programs like Interphase, it is beyond the scope of this literature review and not directly related to my research question.

Other colleges provide low-income students with seminars or publications, like one at Harvard called “Shoestring strategies for life @ Harvard: A guide for students on a budget” (Harvard Financial Aid Office, 2009). At the University of North Carolina (UNC) at Chapel Hill, one of the institutions that eliminated loans in 2003 and meets full financial need for students from families at or below 200 percent of the federal poverty line through the

Carolina Covenant Program, faculty members and administrators are working to provide more attention to low-income students once they arrive on campus. Faculty and staff at UNC act as mentors for the “Covenant Scholars,” providing academic and cultural advising (Fischer, 2006b).

Another example of tailored strategies can be found in a program called QuestBridge, which seeks to develop a national pool of highly qualified applicants from low-income families and link the applicants with top colleges. This program attempts to provide students with extra study skills and academic support in the summer before they enroll in college. Quest Scholars also plans to begin offering programs such as summer leadership camps and an alumni support network for students once they enroll in college in hopes of increasing their chances of graduation. Bill Bradley, the former U.S. Senator from New Jersey and a member of the Quest Scholars Board of Directors, said “The goal is also success in life for these students, some of whom have a cultural and social gap” in knowing how to navigate affluent campuses and professional worlds. “Education is the ticket to the better life” (Hebel, 2006, p.A17)

Fees, beyond the provided tuition and housing expenses, present an additional challenge for low-income students on full financial aid. Schools must assess and understand the additional fees which exist and are necessary for participating in “college life.” One example of an innovative program that tries to address the gap in student life participation between low-income students and their higher-income peers is the Student Events Fund, or SEF, instituted in 2002 by Harvard College. This program provides students on full financial aid with free tickets to student performances and other events on campus through the Harvard

Box Office. Funded by the Financial Aid Office and Harvard's Dean's Office at the College, the SEF program helps to provide the opportunity for full participation in cultural activities for low-income students. As a result of Harvard's Financial Aid Initiative, the number of SEF-eligible students has risen from 500 in 2006 to approximately 1290 students during the 2009-2010 academic year. Concurrently, the cost to fund this program has risen by 400 percent (D. Granoff, 2009, personal communication).

Limitations of Existing Research and Literature Review Summary

Most of the existing research on low-income students on full financial aid at highly selective institutions focuses on whether these selective institutions' programs are actually increasing the percentage of low-income students enrolled (Avery, et al., 2006; Pallais & Turner, 2006). Other researchers are focused on whether these institutions could accept more low-income students in their programs without sacrificing admissions criteria, with the goal of increasing the overall percentage of low-income students enrolled in college to more closely replicate the national distribution of low-income students (Bowen, Kurzweil, Tobin, & Pilchler, 2005; Pallais & Turner, 2006). To this end, two researchers have questioned whether a class-based affirmative action policy should be instituted (Carnevale & Rose, 2003). In their particular study on *Socioeconomic Status, Race/Ethnicity, and Selective College Admissions*, the researchers found that almost two-thirds of Americans favor preferences for low-income students over high-income students when equally qualified. Moreover, almost one-third of the participants surveyed favored preferences for low-income students even when they have slightly lower credentials than their higher-income peers.

Other researchers argue that these programs are still not reaching thousands of high-achieving low-income students who would have been qualified but didn't even apply (determined through SAT and ACT test score-sending data of high-achieving students) (Pallais & Turner, 2006); are enthusiastic about college but not taking the necessary steps to get there (Hayes, 2007); or who weren't aware of the programs' existence. Other data suggest that very high-achieving students are well aware of national university opportunities; however, many high-achieving low-income students are still not applying to these programs that cover full tuition (Pallais & Turner, 2006). The fact remains that there are large numbers of students qualified for admission at the nation's 146 most selective colleges who never even apply. Precise reasons why low-income students are not applying in greater numbers to these programs are unknown but are likely to include the costs of tuition, room, board, and travel which might seem too high at these selective schools, a desire to stay closer to home to go to college, or a disposition to pursue college experiences that seem less intimidating. Lastly, some evidence has shown that guidance counselors often push lower-income students to attend less selective institutions (Wyner, Bridgeland, & DiIulio, 2007).

Some economists remain concerned about the numbers of low-income students who are not enrolling in college because they aren't eligible under these institutions' competitive selection criteria. Similarly troubling is why low-income students do not apply to or graduate from graduate or professional schools to the same degree as high-income peers, even when they have the same achievement markers (Wyner, et al., 2007) or whether these students earn as much money as their higher-income peers, even after graduating from selective institutions (Ehrenberg, 2007; see also Brewer, Eide, & Ehrenberg, 1999; Carnevale

& Rose, 2003; Dale & Krueger, 2002). Bowen et al (2005) found that students from wealthy backgrounds who had graduated from elite colleges were three times as likely as those from low-income backgrounds to be in the top earnings category. This difference in earnings was \$86,000 and \$67,000, between high-income and low-income graduates, respectively.

All of the research covered in this review leaves out some very important considerations, however. Once enrolled in these selective institutions, which remove the financial hurdle of paying for college, do these students have the same college experience as their middle- and higher-income peers? Do they achieve at the same academic level? Do they require remedial or tutoring assistance to a greater extent? If so, are they able to get this assistance? Do they participate to the same degree in co-curricular pursuits? Are their experiences in these extracurricular pursuits affected by socioeconomic status? Are they required to work more in order to pay for expenses not covered by the financial aid package, and if so, what are the consequences of this additional burden to their success in college? As a minority population, what do low-income students' cultural and social adjustments to these institutions look like?

While there has been a remarkable push by elite institutions to advertise their commitment to high-achieving low-income students, the question is whether these institutions are following through on the promise to provide an equitable education to low-income students. A *Chronicle for Higher Education* article alluded to the additional work needed saying, "And the job isn't done once the students have arrived. They will need additional attention" (Fischer, 2006a, p.5). Shirley A.R. Lewis, a representative of a group of Black and Hispanic colleges and former president of Paine College in Augusta, Georgia, said

to the House Education and Workforce Committee in 2002, “Let me be very clear - adequate student financial assistance is fundamentally the most important element to assuring access for low-income students.” She went on to argue that financial aid, when combined with strong support services, is “a winning plan for student access and success” (Dervarics, 2002a).

One institution, through study questions and focus groups, explored the differences in how faculty and students actually define student success (Dean & Camp, 1998). Researchers found that faculty members define student success primarily in academic terms: maintaining academic proficiency, securing a position in a chosen field, and graduating. Students, on the other hand, defined success less in academic terms and more in terms of general life satisfaction. That is, they viewed happiness and satisfaction as the true measures of college success, with academic achievement holding less importance in defining a successful college career (Dean & Camp, 1998). More recently, findings from the Cooperative Institutional Research programs (CIRP) Freshmen Survey of millennial college students suggest that students are more focused on post-graduate vocation and high incomes (Higher Education Research Institute, 2007). Thus, it is important for us as college educators to explore the experiences of students and how they define success in these institutions. Future contributions to the literature should consider whether these full financial aid programs graduate students with equitable experiences, regardless of socioeconomic status.

This chapter reviewed the literature that intersects with the various components of this research project including the history and trends of financial aid programs in U.S. higher education, and the policy decisions which have led to an increasing number of low-income

students enrolling in highly selective institutions; the reasons why socioeconomic status matters in colleges and universities, as well as society as a whole; what is known about low-income students in elite institutions; and two theoretical frameworks in which to focus the findings of this study. What was omitted from the review is an in-depth analysis of student engagement and student development theories. While these are important to understand students' experiences in a residential college, they are beyond the scope of this study, which is less concerned with the psychosocial development or engagement of any particular student and more interested in learning about the collective experiences of low-income students in elite college settings, when the need to pay tuition is removed from the equation. Therefore, the research questions of this study exist in the overlapping areas of the Venn diagram and the gap in the existing literature: how do low-income students on full financial aid at elite colleges and universities experience their education?

It is not surprising to learn that the research on this combination is minimal, considering that full financial aid programs for low-income students at elite colleges and universities are relatively new. What is noticeably absent from the literature, however, is an acknowledgement that low-income students' college experiences differ based on the type of institution, the history of the institution, the developmentally instigative characteristics a student possesses, and the student support services offered. Low-income students' experiences in colleges, even at highly selective institutions, have been treated as monolithic with other students' experiences. The research has demonstrated how highly selective institutions lack data on the low-income student demographic, failing to document the quantitative differences in low-income students' access, persistence, or academic credentials.

Some research has illustrated the differences in low-income students' involvement on campus because of part-time work or familial obligations which prevent low-income students from taking part in many of the out-of-classroom experiences that have been shown to markedly affect student persistence (Pascarella & Terenzini, 2005).

The introduction of full financial aid programs in elite college environments has changed some of the factors that were assumptions of the earlier research. Likewise, with some elite colleges like Harvard now matriculating many more low-income students, the nature of the research field has changed. While elite institutions admit only .05 percent of all undergraduates in North America (Davies & Guppy, 1997), places like Harvard now matriculate roughly 25 percent of each entering class from low-income families (S. Donahue, personal communication, 2009). There are at least three research assumptions surrounding low-income students in elite college environments that need to be rethought. First, tuition, room, and board obligations are now gone from the equation for the low-income students in these full financial aid programs and with the cost of education alleviated, the experiences may be different. Second, the marginalization which had previously kept low-income students out might still be active in campus life, and hence is now important to study. Elite institutions have only recently considered socioeconomic status in their definitions of diversity or merit (Sacks, 2007). Third, a sizeable demographic of low-income students in these elite college settings with full financial aid programs means that low-income students have a large and noticeable cohort which may add to the feeling of acceptance and belonging. Setting old assumptions aside and beginning to understand afresh low-income students' experience in elite college settings is important for college educators. In the 2009-2010

academic year, Harvard College will spend roughly \$145 million on financial aid for undergraduates; in 2010-2011 that number will rise to \$158 million (“An historic year,” 2010 April 1). This price tag alone, constituting over 17 percent of the total annual budget of \$900 million for the Faculty of Arts and Sciences, makes understanding these students’ experiences important. But the larger implication of contributing new knowledge to this field is that the student population is becoming increasingly dense with a low socioeconomic demographic. The future of college access, persistence, and degree completion for low-income students will require more programs like those offered at Harvard or the University of North Carolina. Understanding the experiences of low-income students in these “pilot” programs will help colleges and universities develop programs that truly ensure an equitable education that helps low-income students meet their full potential.

CHAPTER THREE: RESEARCH METHODOLOGY

Methodology

Qualitative research can provide insight into how students make meaning from their college experiences, their sense of belonging in educational environments, their personal growth and challenges, and the process of social mobility (Bogdan & Biklen, 1982).

Qualitative research began as an approach to learn about the human world (Preissle, 2006) by situating the observer within the world being studied (Denzin & Lincoln, 2005). The observer, through a disciplined approach to a specific methodology and operating from a particular research paradigm, turns the world into a “series of representations, including field notes, interviews, conversations, photographs, recordings, or memos to self,” (Denzin & Lincoln, 2005, p.3) all representing the lived experience of participants.

The history of qualitative research is rich and complex. Rooted in early sociological and anthropological studies in the United States, and influenced by English and French intellectual traditions (Bogdan & Biklen, 1982), qualitative research sought to explore questions that quantitative analysis could not. Bronislaw Malinowski is likely the first cultural anthropologist to contribute to our understanding of the “native’s point of view” (Malinowski, 1922, p.25) by spending long periods of time conducting fieldwork with the people of New Guinea. At least one seminal text appeared earlier: W.E.B. Du Bois published an 1899 study titled *The Philadelphia Negro*, which represented a year and a half of close study, including interviewing and observing, of a group of citizens in Philadelphia’s Seventh Ward. Malinowski’s study and others that followed would later be classified as qualitative during the 1920s and 1930s by the Chicago School, a label applied to a group of

researchers working primarily in the University of Chicago's sociology department who made strong contributions to and had enormous influence on the development of qualitative research (Bogdan & Biklen, 1982). The Chicago School relied on common theoretical and methodological assumptions, focused on capturing data firsthand by being located within the field of study. The Chicago sociologists took great care to situate their findings within the backdrop of the community as a whole. These foci emphasized the social and interactional nature of reality. The Chicago researchers attempted to counteract the assumptions of their own native contexts by studying marginalized communities and seeing the world from the perspective of those who were not often given voice.

Denzin and Lincoln (2005) describe the work of qualitative researchers as that of a quilt maker or *bricoleur*, one who assembles multiple pieces of information and images. Researchers shape these fragments of the lived experience into a montage that is congruent with the specifics of a complex situation and domain of interest. In this way, Denzin and Lincoln (2005) say, "qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them" (p.3).

Quantitative researchers have conducted numerous positivist empirical studies related to the experiences of high-achieving, low-income students, specifically studies that have focused on academic performance, access, persistence, or retention rates (Lee, 1998; Li & Killian, 1990; and others found in Muraskin et al., 2004). Only three studies in recent years (Greich, 2008; Kaplan, 2010; Kappes, 2008) have attempted to document the qualitative experience of low-income students from the students' own perspectives, and two of these

studies focused on one elite institution, the University of Pennsylvania (Greich, 2008; Kaplan, 2010). Because of the limited qualitative literature, we have minimal understanding of how these students are navigating elite college environments. According to Creswell (1998), qualitative research methodology should be employed when a particular problem requires in-depth exploration or when a detailed description is necessary to understand a particular phenomenon. Qualitative research encompasses many different methods of data collection, analysis and reporting. Choosing the right qualitative research methodology – from ethnography, case study, narrative analysis, phenomenology, or grounded theory – depends on what the observer wants to know and the researcher’s specific questions. The purpose of this study is to examine the lived experiences of low-income students on full financial aid in an elite college where they are members of an emerging student demographic in a setting historically reserved only for the wealthiest socioeconomic classes. To achieve this purpose, a hermeneutic (interpretive) phenomenological approach is appropriate to gain in-depth understanding of the lived experience of these students. Phenomenological findings will also help us to better understand how the perceptions of these low-income students influence their overall undergraduate experiences.

Critical Realism

Before discussing phenomenology in greater detail, I would like to situate this study in a relatively novel critical realist epistemology. Critical realism (Sprague, 2010) holds that the world exists independent of our thinking about it, that there are predictable patterns to the way it works, and that our perceptions about it are varied (Collier 1994). Critical realists also

seek to understand the nature of the world as a means to change the world. Critical realism is an ideal scholarly paradigm for this study because it retreats from a positivist's viewpoint that data speak for themselves, are objective facts that exist independently, and await discovery by an objective researcher. It also has at its ontological and epistemological foundation the ideal of social transformation (Sayer, 2000) by seeking a deeper understanding of an experience and its context (Maxwell, 2004). From the positivist epistemology, "good science" can and should be value-free and requires research practices designed to minimize, and if possible eradicate, any impact of subjectivity by the researcher on the collection and analysis of data. By remaining steadfast to an ideal of objectivity, positivism fails to realize that scientific inquiry is deeply social and often operates with the assumption that data will directly support the hypothesis. According to Harding (1998), assuming that science is or can be value-free has serious consequences. Sprague (2010) emphasizes this point, when he writes:

By refusing to consider the relationship between science and broader social phenomena, we preclude discussion about the connection between what we do in science and potential benefits or costs to the broader communities. Instead our discussions about science are radically narrowed into purely technical issues, and the "findings" tend to make the current relations of privilege and disadvantage seem natural (p.81).

Critical realists believe that the knower is socially constructed and shaped by cultural and scientific discourse. Moreover, the known is both complex and evolving, subject to adjustment and refinement. According to Sprague (2010), the known, while in constant

refinement, will never be more than an “increasingly accurate approximation of reality” (p.85). Yet critical realism avoids the accusation of cultural relativism that can be leveled against the most radical versions of constructivist epistemologies. In the latter, every object of knowledge, each phenomenon, and every experience is subjected to multiple, conflicting sets of meanings, all of which are equally valid. According to Sprague (2010), the most radical forms of social constructionism can be viewed as a mirror image of positivism’s focus on objectivity through their failure to recognize that, by attributing equal validity to each person’s interpretation of a phenomenon, multiple meanings can emerge that are impossible to reconcile. He writes, “If positivism is the epistemology of fact, then this radical version of constructionism is an epistemology of fiction” (p.83). Noting the inevitable progress, from objective fact created by a hegemonic research paradigm, to a cultural relativism that helped culturally marginalized populations express an alternative reality, Sprague offers critical realism as an ideal research paradigm that avoids each of these epistemologies’ deficiencies.

Critical realism, unlike positivistic or relativistic epistemologies, retains an epistemological grounding for doing science, for working to maximize our understanding of a phenomenon, and thus affords a basis for taking informed action. Critical realism grounds findings in rationality and evidence and subjects them to critical assessment. Critical realism is “critical” in its attempt to provide an increasingly accurate description of truth, to understand the specific conditions under which a phenomenon exists, and to use this understanding as a foundation for social or institutional change. Sylvia Walby (2001), a feminist proponent of critical realism, argues that scientific discovery is accomplished by a loosely integrated network of scholars who gradually advance knowledge by continual,

rational, and empirical efforts. By continuing to gather evidence, reexamining previous findings, and reconsidering earlier interpretations in dialogue with other researchers, critical realists are able to claim superior knowledge “from the strength of rational argument [and] from the ability to demonstrate point by point the deficiencies of alternative explanations” (Hawkesworth, 1989, p.557).

Making explicit this critical realist epistemology as my scholarly paradigm for this study, it is also important to note that the phenomenological findings I present are not to be seen as either completely objective or entirely subjective. The findings reflect my own role as the researcher as well as the nature of the study’s context. I adopted the critical realist paradigm because at its root is the goal of explicating a situation in order to effect change through better understanding. I emphasize my choice of epistemology because, as Patricia Hill Collins (2000) put it, the concerns of epistemology are not “benign academic issues,” they are about “which version of truth will prevail and shape thought and action” (p.203). Any science, laws, facts, etc. that exist do so because they are first and foremost grounded in human perception and interpretation: the phenomenological idea of being-in-the-world.

Using a phenomenological approach

According to Bogdan and Biklen (1998), researchers employing a phenomenological approach “attempt to understand the meaning of events and interactions to ordinary people in particular situations” (2010, p.33). Max van Manen (1990) posits that inquiry using phenomenological methodology, specifically, is achieved by asking questions of meaning whereby the researcher attempts to understand the actual life experiences of a participant in

order to gain a deeper understanding and a solid basis for practical action in the world. Phenomenological understanding is distinctly existential, emotive, enactive, embodied, situational, and non-theoretic (van Manen, 1997). The focus of phenomenological research is on the way things appear to us through experience or in our own consciousness.

The phenomenological movement was initiated by Edmund Husserl and influenced by Alfred Schutz as well. Husserl (1859-1938) advanced the philosophical construct of phenomenology. He posited that individuals experience the world and consciously make sense of those experiences in a direct and unmediated relationship to the phenomena themselves. Husserl focused on the *essence*, or central underlying meaning of an experience, and emphasized the intentionality of consciousness (Creswell, 1998). Husserl's intentionality of consciousness theory refers to the philosophical belief that experiences contain both an outward appearance of an event or phenomenon and an inward consciousness about the experience based on memory, image, and meaning (Creswell, 1998). Husserl, and later Heidegger and Merleau-Ponty, advanced the key concept and focus of phenomenology: the life world. The life world comprises the world around us, as we perceive it, and our experience of our self, body, and relationships. Schutz (1889-1959), using the writings of Husserl and attempting to advance the constructs of Max Weber, sought to create a basis for interpretive sociology by developing social phenomenology, whereby one could effectively construct the meaning of the social world (Wagner, 1983). Schutz's approach focused on how everyday people constitute the world of everyday life. He tried to understand how individuals consciously develop meaning from social interactions. Schutz's social phenomenology aimed for a social science that had the capacity to interpret and explain

human thought and action by remaining focused on the way of the life world – the experiences of everyday life that most individuals take for granted (Kappes, 2008).

Max Scheler, Jean-Paul Sartre, Martin Heidegger, and Maurice Merleau-Ponty advanced the phenomenological movement by utilizing the early, influential work of Husserl and Schutz and extensively writing and discussing this research approach as a community of scholars. Husserl's focus to "return to the things themselves" was expanded on by Merleau-Ponty when he explained, "man is in the world, and only in the world does he know himself" (1962, p.xi). Husserl's idea of the life world, then, is that we exist in a day-to-day world that is filled with complex meanings which provide an important backdrop to our everyday actions and interactions. Since the early work of Husserl and Schutz, subsequent practitioners of phenomenology have created variations including psychological phenomenology, transcendental phenomenology, existential phenomenology, dialogical phenomenology, interpretive phenomenology, and the approach of this study, hermeneutic phenomenology (Denzin & Lincoln, 2005).

Hermeneutic phenomenology was developed in the early 20th century by philosopher Martin Heidegger (1889-1976) and emphasized the study of "the life world of experience as it is lived" (Lavery, 2003, p.267). According to Heidegger, humans are inextricably linked to their personal histories and the cultural and historical contexts in which they live, since being is *temporal*; this location and interplay is what constitutes *being* (Koch, 1995). Diverging from Husserl's belief that a singular reality may be uncovered and revealed through analysis of an individual's lived experience, however, Heidegger proposed instead the idea that multiple experiences and realities for a particular phenomenon may emerge.

Further, instead of attempting to draw out an unmediated consciousness of an individual's experience, Heidegger believed that an individual always applies an interpretive lens to his own lived experience. This interpretive lens determines which components of an experience an individual defines as important or unimportant and thereby allows one to construct a preferential reality for oneself to maintain one's self-directed identity in the world (Heidegger, 1927). Hermeneutic phenomenology seeks to understand a phenomenon as a manifestation of individuals' sense of themselves in the world, rich in context and situation. It demands an awareness by the researcher of the impossibility of distilling the meaning of an experience outside of the perspective and history of the individuals being studied, as well as the context in which this phenomenon is being studied. Unlike Husserl's belief that a researcher can lay aside preexisting ideas, theories, and knowledge, Heidegger's theoretical premise is that a researcher's assumptions affect his or her interpretive analysis of other peoples' lived experiences and therefore the researcher must be cognizant of the subjectivity he or she brings to the research. According to Lavery (2003), a researcher must articulate this influence and account for it in the ultimate analysis of the phenomena. Lavery writes, "This interpretive process includes explicit statements of the historical movements or philosophies that are guiding interpretation as well as the pre-suppositions that motivate the individuals who make the interpretations" (p.15).

Phenomenological theorists posit that there are certain essential components to the life world: a person's sense of selfhood, embodiment, sociality, spatiality, and temporality (Ashworth, 2003). The interactions between these existential elements provide the lens through which participants view their world. The purpose of this study is to bring out the

dimensions of these facets and to show the structural whole that is socially shared among low-income students on full financial aid at elite colleges, as well as those dimensions that are individual and particular to a participant, yet potentially meaningful to the presented findings. Together, these dimensions will provide an illustrative description of students' experiences. Moreover, in the life world, participants' consciousness is always directed at something in or about their world. Consciousness implies a consciousness of something, and that consciousness of something (an "object") has particular meaning to a participant. This key concept in phenomenology called *intentionality*, put another way, is trying to explicate the relationship between participants and the meanings they make of the things they focus on and experience: the lived-through-ness of an experience. There is no inherent meaning in the experience itself. My goal for this study, in the words of Dahlberg et al. (2008), is "to describe and elucidate the lived world in a way that expands our understanding of human being and human experience" (p.37) for this population of students by asking "What is this experience like?" and "What does this experience mean to the person experiencing it?"

Researcher Positionality

Qualitative research is a situated activity that locates the observer in the world, according to Denzin and Lincoln (2005). McCracken (1988) proposes that a qualitative researcher must "use the self as instrument of inquiry" (p.32). In accordance with the Heideggerian (1962) philosophy of recognizing the impossibility of knowing something without also investigating the context in which the thing exists, I took great care at the outset of this research project to acknowledge biases and to situate my own background to this

project. Heidegger asserts that the researcher's self and experiential pre-cursors are part of the hermeneutic circle, the on-going and reflexive process of understanding others' lived experience through co-created narratives. Both internal (researcher) and external (phenomena) suppositions are explored using what Gearing (2004) calls descriptive bracketing.

Bracketing is a fundamental part of phenomenology in that it allows a researcher to suspend a thing apart from the "contaminants" of preconceptions, assumptions, and contextual elements that might affect the meaning of the phenomenon. Instead of trying to achieve objective or unbiased findings, I remained open to seeing the world differently by suspending previous assumptions and understandings of low-income students and elite college environments in order to understand the phenomenon as it appears to participants. I achieved this by a practice called journaling. Munhall (2007) encourages phenomenological researchers to begin journaling from the very first day of a research study and to continue, subsequently, after each interview. She supports the ideal that, by journaling about participants' responses, the researcher's personal reactions, thoughts, associations, feelings, and participants' possible feelings, a researcher can situate himself imaginatively in their life-world. Through journaling during this research, I made explicit my own presuppositions and "taken for grantedness" so that I was sensitive to them and could therefore report accurate descriptions of participants' experiences without superimposing my own.

As a higher education and student affairs administrator for fourteen years, of which the past nine have been spent in this elite college environment, I must acknowledge that much of my passion is derived from watching out for the "underdog" and working to

improve conditions for marginalized populations. My vocational focus has been speaking for those who would otherwise not have a voice in the conversation and seeking equality in its various forms. I grew up in a family with only one college-educated parent, a father who would not have gone to college were it not for the basketball scholarship that also incentivized his interest in the curricular components of a college education. Enrollment in college was not my automatic destiny and it required self-motivation with little available mentorship. As I am a product of a rural, agrarian community in Ohio, my socioeconomic status before and during college would have allowed me to qualify for the very financial programs that I am now researching. In fact, at the end of my first year of college, following the early death of my father, some need-based scholarship assistance was provided by my alma mater so that I could continue to degree completion. I began this study with several assumptions about the experiences of low-income students and these pre-understandings will be made explicit, and will be reintegrated as an essential part of meaning-making, in the implications chapter of this study. For instance, at the outset of this study, I suspected that the participants of this study, a new student demographic in elite institutions, felt like “outsiders” in their college environment. The findings of this study suggest otherwise. Only by acknowledging this initial researcher bias (through bracketing notions akin to the type described above) could I be sure that students’ own perceptions and experiences of body, time, space, and relation that revealed an element of “otherness” were authentic and not simply illustrative of my own preconceptions.

Also imperative to address at the outset of conducting this research was my position as an “inside researcher.” According to Adler and Adler (1987), an inside researcher is

someone who is conducting a study in and on their own organization, in contrast to a researcher who temporarily joins an organization for the purpose of conducting research. The setting of this research, as well as each of the participants of this study, derives from one highly selective university at which I have been employed for more than nine years. Some scholars argue against conducting insider research, making the claim that the roles of investigator and employee are incompatible and that this dual role may place the researcher in an untenable situation (Morse, 1998). Inside researchers may be perceived as too close to the data to remain objective, may assume too much about the phenomena being studied, or may not probe as deeply as they might if they were outsiders or unfamiliar with the situation (Brannick & Coghlan, 2007). Brannick and Coghlan posit, however, that inside or “native” researchers, as they term them, provide important cultural context to a study by their ability to interpret meanings held by the research participants.

Similar to the process in phenomenology of bracketing to explore the assumptions of the researcher regarding the object of the research, conducting research as a native researcher requires reflexivity to monitor one’s behavioral impact on the research and the setting. Brannick and Coghlan (2007) write that inside researchers, through a process of reflexivity:

...need to be aware of the strengths and limits of their pre-understanding so that they can use their experiential and theoretical knowledge to reframe their understanding of situations to which they are close. They need to attend to the demands that both roles – organizational roles and the researcher role – make on them. They need to consider the impact of organizational politics on the process of inquiry, who the major players are, and how they can be engaged in the process (p.72).

To overcome some of the concerns of native research that Brannick and Coghlan (2007) spell out, all participants of this study were contacted indirectly through a liaison in the Office of Admissions and Financial Aid at Harvard. After I identified eligible students, using demographic data and other information available through the Office of the Registrar, students were sent an email by a third party inviting them to participate in the study. Students were then encouraged to contact me by email if they were interested in participating in the study. This initial indirect communication helped to ameliorate access concerns of undue pressure or influence of the researcher on the participant. I also addressed Brannick and Coghlan's (2007) concern that inside researchers may not sufficiently probe in areas with which they are familiar by consistently rephrasing participants' responses so as to ensure that I accurately understood their descriptions, without implying or attributing my own meanings to their words. In regard to the challenge of organizational politics, I worked closely with interested colleagues for the past three years on the subject of this research, testing ideas and methodologies with them throughout the development of this study so as to address issues of confidentiality and student privacy, and in order to gain their trust. The subject of this research is indeed a sensitive one for the institution. I have worked to earn the trust of colleagues by thoroughly exploring existing literature and demonstrating a sincere interest in better understanding the experience of low-income undergraduates in order to help the institution best support them. Because of numerous institutional policy and public relations implications of this research topic and site, the authentic representation of the findings of the student participants' undergraduate experiences is essential.

The Sample

Purposive Sampling

Qualitative researchers sample for meaning, rather than frequency, how much or how many (Morse, 2005). The goal of qualitative research is not to generalize about an experience, but to understand the particularities of a phenomenon in question (Creswell, 2007). Accordingly, random samples were not used for this study out of concern for over-sampling at the middle or the ends of a normal distribution. Instead, purposeful sampling was used according to two important criteria: the fit between students' experience and my research question and the presence of the characteristics of a good informant. This form of sampling means that "the inquirer selects individuals and sites for study because they can purposefully inform an understanding of the research problem and central phenomenon in the study" (Creswell, 2007, p.125).

Morse (2005) argues for selecting participants who are considered experts in the phenomenon of interest by purposefully selecting those who have lived through an experience we are studying (for a retrospective account) or those who are presently undergoing the experience – a selection criterion she calls experiential fit. In this way, she admits that qualitative research is biased because it is in the best interest of the researcher to select participants who are maximally experienced rather than those having "average" experiences (p.530).

Institutional Setting

With assistance from admissions and financial aid officers, I recruited study participants who received a full aid package based on financial need (vs. merit) at Harvard College, a highly selective, Ivy League college in the Northeast United States. This liberal arts college is embedded within a Research-One University, is part of the Consortium on the Financing of Higher Education (COFHE), and has an enrollment of approximately 6,700 undergraduates, 97 percent of whom are housed within the College's residential system. The published price of tuition, room, and board for the 2010-2011 academic year is \$50,724. More than 60 percent of the admitted students will receive need-based scholarships averaging \$40,000, benefiting from a record \$158 million in financial aid. Of these students with need-based scholarships, approximately 25 percent qualify for full-financial aid packages, meaning that their combined family incomes are below \$60,000. Less than seven percent of the more than 30,000 applicants were admitted to the Class of 2014 (Peterson's Guide to Colleges, 2010) and yield is just over 75 percent. The institutional demographic includes approximately 17 percent Asian-Americans, eleven percent African-Americans, nine percent Latinos, and two percent Native Americans. Foreign citizens, U.S. dual citizens, and U.S. permanent residents constitute nearly 20 percent of the student body. The overall graduation rate is 97 percent.

I conducted research at this single highly selective college in order to allow for a rich and in-depth analysis of the lived experience of the participants. As mentioned in Chapter One, this research site is a critical case institutional sample (Patton, 2002) based on the idea that "if it happens here, it will happen anywhere" (p.236). Harvard College is an appropriate

choice for this institutional sampling method because it was one of the first institutions to offer a full need-based financial aid program and because it exemplifies an elite institution of higher education in the United States. A critical case institutional sample is also chosen because of its potential to yield the most information about the phenomenon in question and because of its impact on the development of knowledge for this population of students as well as for the institutions providing full need-based financial aid programs (Patton, 2002). Moreover, as I am a native researcher immersed in the local environment of inquiry, this phenomenological study utilizes rich, contextually-embedded knowledge as part of the analysis of students' descriptions of their lived experiences (Brannick & Cohlan, 2007). Because elite colleges are often the pioneers of policy in higher education, understanding students' experiences at one Ivy League institution may illustrate the implications of the more broad-based public policy of increasing access to low-income, high-achieving students. Similarly important is that this institution's full financial aid initiative is relatively nascent in its development, allowing for the results of this study to have great potential impact on how student support services are created and implemented both at the institution and at institutions with similar programs or aspirations.

Participant Sample

For this study, I indirectly invited senior undergraduates who were either continuously enrolled since matriculation at Harvard or who had taken an involuntary leave of absence for one or more semesters due to unsatisfactory academic performance. To be eligible for participation in this study, students needed to have both been recipients of a full

financial aid package (\$0 parental contribution) and come from families with a combined income of under \$44,100, which was at or below 200 percent of the federal poverty line in 2008-09 according to the United States Department of Health and Human Services. While this top income level is significantly less than the \$60,000 ceiling up to which Harvard provides a full financial aid package, it ensured that research participants possessed low-socioeconomic *habitus*, by selecting out students for whom the higher \$60,000 income may have provided a middle-class lifestyle. Participants also needed to have lived on campus while attending school since their freshman year. There were a total of 142 students who met these criteria.

All eligible students ($n=142$) were invited by an email sent from the Office of Admissions and Financial Aid during the summer of 2010. Interested students were asked to respond directly to me. I was identified as a doctoral candidate at Boston College who was interested in learning about the experiences of low-income students on full financial aid at an elite institution. I also acknowledged my role as a senior administrator at Harvard College. Confidentiality of responses was assured in the initial email invitation and in every subsequent communication with participants. A financial incentive was given to each participant in the form of a \$30 American Express gift card.

Eighteen students responded to the initial invitation within one week, although four of these students are not included in the final sample because they failed to follow through with setting up a date to interview with me. After interviewing the remaining 14 students who had expressed interest in participating, I used secondary sampling. By taking into account students' race, geographic origin, gender, parental education, parental occupation, and

residential affiliation to ensure sample variation, I sent a second, targeted email approximately six weeks after the original email invitation to seven additional students with characteristics missing in the original population. Students' grade point averages were also considered for initial and secondary selection to ensure diverse academic performance across the sample. This secondary sample included two African-American women, three Mexican-American women, two athletes, and a student with one of the lowest grade point averages in the sample. Six of the seven students who were part of the secondary sample responded favorably to the invitation and followed through with an interview.

Data saturation was reached with a final sample of 20 participants. Data saturation in qualitative research occurs when no new information appears or no new categories emerge (Morse). This number is consistent with the recommendation of Polkinghorne (1989), who suggests a participant group of five to 25 individuals.

Overall, the final sample included 14 female students (19 percent of the eligible population) and six male students (nine percent of the eligible population). Eighteen students attended public high schools and two attended private high schools. One student, indicated in Table 1 below, was home-schooled for part of her secondary school education. Out of the eligible population of 142 students, the final participant population of 20 included three Asian/Pacific Islanders (3/28 or ten percent); three Mexican-Americans (3/6 or 50 percent); six foreign nationals (6/60 or ten percent); two Black/African-Americans (2/10 or 20 percent); five Caucasians (White) (3/15 or 20 percent); and one student who did not disclose his ethnicity (1/6 or 17 percent). The final sample did not include any Hispanic-American

students (out of the eligible 11) or Native Americans (out of the eligible one). Six students of the eligible population did not identify their ethnicity.

The sample did not include recruited athletes, of whom there were five in the eligible sample. Fourteen students were United States citizens; six were foreign nationals. None of the ten eligible undocumented students were included in the final sample. The average grade point average (GPA) of the final sample was 3.477 (range 2.652 to 3.856), slightly higher, although not statistically significantly different, than the 3.39 GPA (n=142; range 1.61 to 3.94) of the eligible sample (p=.08). Participants' GPA is statistically significantly different than the 3.49 GPA (range 2.08 to 4.0) of all students in the Class of 2011 (n=1,572; p<.001). Nine of the 12 undergraduate Houses were represented; not represented in the sample are Eliot, Winthrop, and Pforzheimer Houses. Fifteen of the 46 concentrations available to Harvard College students were represented in the final sample. The average annual family income of the 20 participants was \$20,286 (range \$6,000 to \$43,245). All 20 participants expect to graduate in the spring of 2011.

Table 1
Student Participants and Characteristics

Participant	Home State/Country	Gender	Ethnicity	Concentration	GPA	Notes
David	California	M	A	Government	3.803	Thesis writer; Private high school
Margarita	California	F	M	Sociology	3.524	Thesis writer
Hermione	China	F	F	Government	3.725	Thesis writer
Michelle	Pennsylvania	F	B	African and African American Studies	3.651	Thesis writer
Misty	Texas	F	M	Anthropology	2.652	
Siri	South Carolina	F	W	Electrical Engineering	3.541	Thesis writer

				and Computer Sciences		
Celiana	New York	F	B	Sociology	3.256	
Taleen	Ghana	M	F	Electrical Engineering and Computer Sciences	3.741	
Ivone	Montenegro	F	F	Applied Mathematics	3.507	Private high school
Hope	Korea	F	F	Government	3.403	
Lynn	California	F	A	Environmental Science and Public Policy	3.213	
Gabriella	Texas	F	M	History and Literature	3.467	Thesis writer; Home-schooled freshman year of high school
John	Massachusetts	M	U	History	3.765	Thesis writer
Ethan	Ethiopia	M	F	Sociology	3.188	Thesis writer
Jill	Rhode Island	F	W	Religion	3.218	Thesis writer; Grew up in Maine
Louise	Wisconsin	F	W	German	3.575	Thesis writer
Jessica	Poland	F	F	Applied Mathematics	3.741	
Chitra	Ohio	F	A	Psychology	3.534	First student from her high school to be admitted to Harvard
Braden	Texas	M	W	Engineering and Applied Sciences	3.194	
Kenneth	Georgia	M	W	Visual and Environmental Studies	3.798	Thesis writer

Qualitative Survey Sample

In addition to using in-depth interview data for this study, I also included two qualitative data sets of students' open-ended text responses to two surveys administered at this institution. The first qualitative data set was derived from the Freshman Class of 2014

who completed the end-of-year freshman survey administered in spring 2010. The second qualitative data set was from seniors in the class of 2010 who completed the senior survey at the end of their senior year in spring 2010. While these two surveys were different in a number of ways, both of them included various questions about the undergraduate experience. These open-ended text responses were examined by separating out student responses according to financial aid eligibility. When survey responses are discussed in the findings chapter of this study, the student's financial aid status is mentioned. This additional data source was used to compare students' survey responses about their undergraduate experience with the interviews of students in this study. While these students were not the same population of students, the qualitative survey data set provided an additional source of data to compare students' experiences. Moreover, survey responses were used to determine if students were willing to describe an experience in greater detail through writing than during an in-person interview.

Pilot Study

In the fall of 2009, I conducted a related qualitative study examining the impact of a ticket subsidy program offered to recipients of full financial aid whereby they can attend events on-campus free of charge. That study has served as an invaluable pilot study by informing the sampling and data collection techniques planned for this research as well as the questions and essay prompt used for this study. In the pilot study, I conducted in-depth interviews and administered a short, 11-question electronic survey to 345 senior undergraduates in the class of 2010. The combination of both sources of qualitative data – interviews and written responses – was effective in helping me understand the experiences of

these students and how the ticket subsidy program affected the participants' undergraduate experience. A summary of the findings included a sense of gratefulness on the part of students who participated in the ticket-subsidy program; an awareness that they could not have participated in these social, artistic, and cultural activities were it not for the free tickets provided to them; and acknowledgment that free tickets allowed them to try things they would not otherwise have experienced. The free ticket program provided students with access to novel social situations, helped them make new friends, and allowed them to attend events that introduced them to possible careers and academic interests.

Based on what I learned from this pilot study and the rich data found, I interpreted in-depth interviews, generated phenomenological findings, and coded and analyzed written responses in order to enrich my study. These pilot findings, with the caveat that the findings were based on a small sample, showed me that the students who took part in this study were aware of class and the role that personal finances played in determining what they did and the choices they made. The actual population for this study will be different from the pilot, however, since the participants of this study will be in the graduating class of 2011 and the students who participated in the pilot study graduated in May 2010. Nonetheless, the pilot study has influenced the development of the survey instrument implemented in this study.

Data Collection

In-Depth Interviewing

Twenty students were interviewed individually for a period of time lasting 60 to 75 minutes. Informed consent was obtained from all participants in this study, according to the parameters established by the Boston College Institutional Review Board (IRB) as well as

those mandated by Harvard's IRB. Interviews were digitally recorded and professionally transcribed. The complete consent form and recruitment materials used in this study can be found in Appendix C. In-depth interviewing has been described as "a conversation with a purpose" (Kahn & Cannell, 1957, p.149). This style of interviewing was used to engage students in an informal way with the aim of learning how socioeconomic class had affected their undergraduate experience up to the point of the interview. In order to describe students' experiences phenomenologically, I sought immersion in the data to gain a deep understanding of the experience of students. I listened to recorded interviews repeatedly and read the transcripts numerous times. Phenomenological analysis requires the researcher to perfect the use of de-centered dialogue as a way of ensuring that one has effectively interpreted the meaning of the phenomenon without unconsciously attempting to verify one's own assumptions or preconceptions about the experience (Munhall, 2007), and that one has been able to see the world freshly by attending actively to the participant's views (Finlay, 2009). Using de-centered dialogue (Munhall, 2007), I did my best to subtract my own hunches and preconceived understandings of participants' narratives from the interviews. In Chapter Four, I will use students' descriptions of their lived undergraduate experiences to illustrate the deeper significance and structure of the effects on their education of their backgrounds, habits, challenges, academic performance, and perspectives on the elite college environment. Phenomenology, as a methodology, turned out to be ideally suited for this study because students provided details of their lived experience from a preferential, advantageous perspective, rather than their abstract views or explanations of reality. In this

way, phenomenology helped me as the researcher to understand students' experiences as they reflected on and interpreted them.

My question "What is the lived experience of college for students who attend elite colleges as recipients of full need-based financial aid, and how does socioeconomic status as part of lived experience affect their undergraduate college life?" is appropriate for the practice of hermeneutic phenomenology, specifically, because this research approach is grounded in the belief that truth can be found in the lived experience of individuals (Spiegelberg, 1965) and because it is well-suited for "holistic questions of meaning that spring from experience" (LeVasseur, 2003, p.409). Moreover, phenomenological inquiry begins without a hypothesis (Munhall, 2007), which is why my research question seeks to describe the overall experience of students and not test a particular question or forethought.

If one is to understand the experiences of students from low socioeconomic backgrounds who navigate college environments historically reserved solely for an elite societal class, one requires a research approach that situates students' perceived experience in the life world (time, space, embodiment, and relational), which phenomenological research appropriately affords. To explore this, I listened to students' description of their "lived experience" and the essential relationship between them, the world (intentionality), and their situated context. Understanding and explicating the lived experience of students was not the aim of this study but instead is simply the means to an end. The aim of this study is instead to understand how students' socioeconomic status, as part of their lived experience, affected their undergraduate career, specifically when said students are on full financial aid at an elite college.

By using the multiple narratives of the students in this study, the findings and implications chapters will help elite colleges better understand the undergraduate experiences of low-income students vis-a-vis their higher-income peers. Further, since the research findings are situated both in an ecological developmental model and through familiar concepts of social and cultural capital, elite colleges can structure policies and programs with a keener awareness of equity, especially if the experiences of low- and high-income students look markedly different.

I used the same semi-structured interview protocol for each student to minimize the effect of personal bias in shaping the questions I asked or the responses they gave (see Appendix B for protocol). I asked broad, open-ended questions in order to capture the nuance of an individual student's experience. The questions focused on whether students were aware of their socioeconomic status, as described to them in more familiar terms, as in, "How have you experienced issues of financial status at Harvard?" or "Are there ways that finances and/or your family's economic situation have affected your undergraduate experience?" These questions sought to elicit how students defined themselves and whether and when they were aware of differences in their socioeconomic status vis-à-vis their higher-income peers. Other questions probed aspects of students' peer groups: "Have your social groups been defined by personal finances?"; their choices: "How often have you had to think about your finances and choices you have had to make?"; and previous academic experiences: "In your academic pursuits, have issues of personal finances or socioeconomic class ever been evident?" Some of the questions used were piloted in the fall of 2009 to

explore low-income students' class consciousness and their attitudes toward personal finances.

Each student in this study was given the opportunity to review his or her interview transcript following their interview to allow for active participation by the interviewees in the construction and interpretation of their experiences (Creswell, 2003, 2005). This member checking (Lincoln & Guba, 1985) allowed interviewees who wanted the opportunity a chance to see what they said during the interview and ensure that their response to an interview prompt was what they meant to convey. As the number of interviews increased, coding themes began to emerge. Consequently, subsequent interview protocols were adjusted to focus the findings, probe deeper, and/or seek clarification.

Confidentiality

Discussing socioeconomic status can be particularly sensitive in American society because it has historically been used to marginalize populations and is often conflated with feelings of self-worth and privilege. Elite institutions of higher education have only recently begun to address socioeconomic status as a significant component of diversity on college campuses and even then have had difficulty addressing it programmatically because socioeconomic status is a hidden diversity, less obvious than race or gender. I illustrated in the review of literature chapter that scant research exists on low-income college students, making the research topic novel and more controversial than it might be were more qualitative research available. Low-income students have also been considered a vulnerable

population by many IRBs, which require researchers to take extraordinary care with confidential data and explaining informed consent.

To gain permission to conduct this research, I had to convince colleagues that the intent of this study is to describe low-income students' experiences and not to demonstrate some form of academic or social inferiority or to expose design or implementation flaws in a well-known, model financial aid program. Participants in this study were guaranteed confidentiality and asked to assign themselves a pseudonym. I also made them an explicit promise to mask identifying experiences or narratives in the study results. Similarly, I shared all data with the institution throughout the course of the study and kept relevant colleagues informed of emergent themes and findings.

Data Analysis

As mentioned earlier, I began data analysis by acknowledging my own relevant experiences in an effort to approach the data without bias or preconceived notions (Munhall, 2007). I did not fully bracket my experiences in the context of the phenomenon or attempt to remove this influence from the analysis of my findings, as I ascribe to the Heideggerian philosophy of including one's own experiences and perceptions as a part of the interpretive process, believing that it is impossible to separate oneself completely from the phenomenon of interest. In fact, the idealized form of bracketing is inconsistent with the hermeneutic tradition (Lopez & Willis, 2004). Instead, I used reflexive bracketing (Gearing, 2004). In reflexive bracketing, the focus "is to make transparent, overt, and apparent the researcher's personal values, background, and cultural suppositions" (Gearing, p.1445) as a way of reducing one's influence on the phenomenon under investigation.

In order to effectively undertake a hermeneutic phenomenological analysis of the data, I used methods proposed by Moustakis (1994), Creswell (2007), and Munhall (2007). After each interview was completed, a professional transcript was created and the transcript coded line by line using HyperResearch v2.8.3. Initial coding was done, assigning meaning to each response, and “highlighting significant statements, sentences, or quotes that provide an understanding of participants’ experiences” (Creswell, 2007, p.61). Significant statements, in the form of direct quotes, were coded into 103 discrete codes. Codes were subsequently grouped into concepts and later into five dominant themes. From the five dominant themes, major findings of this research will be distilled and discussed in the next chapter. As with all phenomenological research, I engaged in active immersion in and sustained reflection on the data before describing emergent psychological structures such as recurrent themes and examples of meanings that participants identify as *figural*, or central, to their experience (Giorgi, 1985). This was done by listening to the interviews during my daily commute and sharing parts of the interviews with close colleagues for external processing.

In addition to looking specifically for findings related to the phenomenological existential themes of the life worlds, I used an ecological theoretical lens to apply the findings to the environmental theoretical framework of Bronfenbrenner (1993). Phenomenological analysis describes the sense of the lived experience of human beings who continuously interact with their environments as well as the patterning of human behavior in both normal and critical life situations. By using phenomenology and the Bronfenbrenner framework complementarily, I intended to explore the ways in which Bronfenbrenner’s nested systems may prove useful in describing how low-income students’ environments help

define their experiences. These research approaches will allow me to summarize the phenomenological findings with breadth and depth and to situate these findings within the context of a student's ecological setting and circumstance. Students' developmentally instigative characteristics, micro-, meso-, and exo-systems may help to explain how and why they experience elite college environments in a particular way. The combined forms of analysis may illuminate the experience of student participants and help to provide another context to these highly selective environments. This approach – of situating phenomenological findings of a student's undergraduate experience in an ecological framework – will provide a solid foundation from which to recommend environmental changes to campus culture, support services, or institutional messages. These recommendations are discussed in Chapter Five.

Finally, to maintain fidelity to a hermeneutic phenomenological method the researcher must acknowledge that the entire process of research, from participant selection, question refinement, through analysis, is a process that is subjective and shaped by the researcher. The phenomenological findings presented are not fixed, objective, or independent of the researcher, the context, or the individual participant himself. However rich and comprehensive in the description of students' undergraduate experience, the findings of this study inevitably will be incomplete, partial, tentative, emergent, open, and uncertain (Finlay, 2009).

Rigor and Validity

Two important threats to validity are the selection of data that fit the researcher's existing theories or preconceptions and the selection of poignant data that the researcher

considers figural to the study of the phenomenon (Miles & Huberman, 1994). Personal biases or assumptions about the experiences of low-income students were made explicit through a process called memoing (Strauss & Corbin, 1990). The goal of these reflective exercises was not to eliminate the influence that these preconceptions have on my research analysis, since most scholars agree that complete elimination is impossible (Hammersley & Atkinson, 1995). Instead, the goal was to thoroughly understand their influence and to use them productively (e.g. not use leading questions or prematurely draw conclusions that affirm pre-existing theories). Attentive to these initial validity threats, I used multiple data points from the body of data available to test the validity of my findings.

Qualitative research is inherently multi-methodological in focus according to Flick (2002); however, the use of multiple methods, through a process called *triangulation*, is an attempt by the researcher to better understand the phenomenon in question. As mentioned, in addition to in-depth interviews with participants, I used qualitative survey responses from two separate surveys administered at this institution. I have summarized and analyzed the findings from interviews and qualitative survey responses in a triangulated way to better understand the lived experiences of low-income students on full financial aid at this elite college.

According to Marshall & Rossman (1995), triangulation is “the act of bringing more than one source of data to bear on a single point” (p.144). Fielding and Fielding (1986) discuss the importance of triangulation to ensure that researcher conclusions do not simply reflect systematic biases or fall short due to the limitations of one research methodology. Triangulation by itself does not automatically increase validity but seeks instead to

understand validity threats introduced by similar methods or biases (Maxwell, 2005). In-depth interviews will provide important information about how low-income students describe their experience. Students' survey responses provided another perspective by expressing in their own words their lived experience, and were less susceptible than interview responses to possible distortion or truncation due to participant nervousness or researcher influence. I will combine the analysis of spoken and written words, using the same codes and determining frequency on both instruments, to provide a more complete and accurate account of the lived experience than either could provide alone.

Another form of triangulation that will be employed is that of *respondent validation* (Bryman, 1988), which is sometimes referred to as member checking (Lincoln & Guba, 1985). Respondent validation is the process of systematically soliciting feedback about data and conclusions from research participants. By inviting participants to review their direct quotes and essays, and providing the context in which their quotes are used, I hoped to minimize the possibility of misinterpreting the meaning of what participants said about a situation or experience. Sharing the emergent phenomenology with participants was an important part of the interpretive process as was incorporating participant feedback as a part of the research findings. According to Koch, (1995)

Hermeneutics invites participants into an ongoing conversation, but does not provide a set methodology. Understanding occurs through a fusion of horizons, which is a dialectic between the pre-understanding of the research process, the interpretive framework, and the courses of information (p.835).

Ashworth (1993) cautions against taking participants' evaluations too seriously as a part of this process, however, saying that it may be in participants' best interest to protect their "socially presented selves" (p.15). I proceeded with participant validation keeping in mind these words of caution. In addition to sharing emergent themes with research participants, I engaged in peer debriefing and intercoder agreement. The former included several discussions of findings with peers and colleagues in person and by email by allowing them to review transcripts and emergent themes to determine congruence in findings and to glean additional perspectives. The latter, also termed *triangulation by observation* (Lietz, et al., 2006), entailed asking a peer familiar with qualitative research and hermeneutic phenomenology, and a recent graduate of this doctoral program, to code a subset of the interview transcripts to establish coherence in a coding schema of at least 80 percent, as recommended by Miles & Huberman (1994). This colleague agreed to review and code the first two interview transcripts, after which the two of us compared our individual codes. We achieved intercoder reliability through this process at greater than 90 percent.

It is critical to develop rigor in qualitative research in order to establish credibility as a researcher and to ensure trustworthiness of findings (Lincoln & Guba, 1985). There is concern, however, that establishing rigor in qualitative research, to the same extent that is expected in quantitative research findings, "threaten[s] to take us too far from the artfulness, versatility, and sensitivity to meaning and context that mark qualitative works of distinction" (Sandelowski, 1993). The quality of phenomenological research findings is the extent to which the researcher is able to present findings so that others can see the world of people different from themselves in new and deeper ways (Finlay, 2009). Polkinghorne (1983)

offers four qualities that all phenomenological findings should possess: vividness, accuracy, richness, and elegance. I have taken great care to adhere to the techniques mentioned above, by remaining close to the data, and by developing themes that are close to the words used by research participants and reflective of life world dimensions.

Limitations

As with all studies, this study has some limitations worth noting. The principal limitation was my inability to interview participants multiple times. In the context of a traditional phenomenological study, repeated interactions with participants are recommended, if not required (Creswell, 2007; Moustakas, 1994); however, it was not possible to conduct repeated interviews because of students' limited availability. In each interview, we had plenty of time to complete the interview protocol and it is unclear how much additional information would have been gleaned through multiple interviews. Another limitation is the small sample size of this study. Because of the necessity to complete this dissertation in one year, I limited the number of participants to 20. I was able to reach saturation with this sample and no new codes emerged after the 14th participant. It is the hope that a larger study might take place inspired by the findings of this one to follow these students over a longer period of time, in order to determine what the effect of attending an elite college on full financial aid has on students' lives after graduation.

While purposeful sampling was used for this study, there could have been limitations in the representative nature of this sample due entirely to the small sample size. Great attention was paid to selecting a diverse sample of participants, but because the sample was chosen based on data that can be captured in student information systems, the background

and unique experiences of individual participants may not reflect the general population of low-income students on full financial aid at Harvard College.

Other limitations of this research will be fully discussed in the last chapter of this dissertation.

Summary and Conclusion

Using purposeful sampling, narrative descriptions, and triangulation through content analysis and member checking, I attempted to describe the undergraduate experiences of low-income students who were recipients of full need-based financial aid at one elite college. The phenomenological findings of students' experiences, as reported on by them, will be situated within the theoretical concepts of cultural capital and *habitus* (Bourdieu, 1973) and the ecological development model of Bronfenbrenner (1993) in order to determine whether these concepts have utility in understanding low-income students' experiences within an unfamiliar elite college environment. The outcomes of this study will ideally benefit other low-income students by equipping them with helpful information on the experiences of students who have gone before them and strategies they used to navigate these unfamiliar environments. In addition, this research has the potential to enlighten higher education administrators and student affairs professionals about the implications of socioeconomic class differences within elite college environments, particular challenges students face as a result of their low-income status, and possible changes in policy and practice that would help improve the undergraduate experience for these students.

CHAPTER FOUR: FINDINGS

Introduction

The purpose of this study was to understand the experience of low-income students on full need-based financial aid at an elite college by focusing on: 1) whether and how socioeconomic status affects their college experience; 2) whether and how elite college environments present particular challenges for low-income students; and 3) how these students navigate an elite college environment. By drawing out and analyzing these students' lived experiences vis-à-vis their socioeconomic status and attendance at an elite college that has historically been reserved for wealthy students, I endeavored to better understand whether full need-based financial aid packages at this specific elite college "levels the playing field" for the lowest-income students enrolled or instead, situates these low-income students in an academic environment that introduces specific challenges to them when compared to their higher-income peers.

Analysis of 20 semi-structured individual interviews serves as the primary data source used to understand the lived experience of these low-income students from their reports; however, two coded data sets of qualitative survey responses from the 2010 freshman survey and the 2010 senior survey conducted at this institution are also captured within the findings. As discussed in Chapter Three, the qualitative survey results are derived from the Freshman Classes of 2014 and the Senior Class of 2010 and, while these responses are not inclusive of the 20 interviewed student population, the survey respondents' participation in Harvard's Financial Aid Initiative (HFAI) and income demographic mirrors the interviewed research population. Taken together, these students' collective descriptions and interpretation of

events, chosen examples, and written responses paint a clear picture of the role that socioeconomic status plays in their undergraduate experiences.

From these data, five dominant themes emerged from the experiences of high-achieving, low-income students on full need-based financial aid at Harvard College: 1) **Recognizing Wealth:** The self-identification of socioeconomic class and recognition of wealth in an elite college. This theme describes students' relationship with money and personal finance as well as students' recognition of wealth at Harvard College and their self-identification as low-income vis-à-vis a diverse socioeconomic spectrum of peers. 2) **The Academic Experience:** The effects of socioeconomic status on preparing for and experiencing the academic curriculum of an elite college. This theme describes students' high school preparation and self-reported readiness for an elite college curriculum. It also refers to challenges these students faced as a result of their socioeconomic status and strategies they employed to navigate the academic curriculum and pedagogical style of Harvard College. 3) **Within-class and Cross-class Peer Connections:** The role of socioeconomic status in cultivating diverse class relationships and negotiating self-as-outsider. Within-class and Cross-class Peer Connections refers to students' cultivation of friendships throughout the undergraduate experience, self-identification and communication with peers regarding socioeconomic class issues, and descriptions of "peers-as-normative" and "self-as-outsider" within the elite college environment. 4) **Implications of being HFAI:** Choice, pride, and strategies used to compensate for one's low-income status. This theme provides rich descriptions of students' choices as a result of their socioeconomic status, positive and negative aspects of being a recipient of Harvard's Financial Aid Initiative, their

experiences as part-time employees, and a wide variety of strategies they use to manage their low-income status. 5) Class and Capital: The intersection of socioeconomic class and cultural, intellectual, and social capital. This theme describes students' self-reported deficit of economic and/or cultural capital and how this affects their undergraduate experience. Class and capital also describes the relationships between economic, intellectual, and cultural capital and how students address one form of possessed capital in the absence of another. From these dominant themes, notable findings are derived and presented. Findings will be discussed using individual student responses to interview questions and situating the responses alongside comparative data from the research population at large.

Not surprisingly, there are both similarities and differences in students' experiences across these five dominant themes and within the embedded findings. According to Heidegger (1927), phenomenological findings account for these differences and indeed anticipate the emergence of multiple experiences and realities for a particular phenomenon, diverging from Husserl's (as discussed in Creswell, 1998) belief that a singular reality may be uncovered and revealed through analysis of an individual's lived experience. The five themes are also not mutually exclusive. There are multiple ways that the coded data could have been organized and some of the findings could have easily fit into a number of the themes. Indeed, students' self-identification as low-income occurred in multiple settings: within friendship groups, inside the classroom, in the work place, and even away from Harvard as they returned to their home communities. For instance, cultural capital findings occur across the undergraduate experience, although they are summarized in the last section of this chapter. The five dominant themes are the result of multiple iterations of analytical

coding (Richards, 2005) and represent the most coherent and comprehensive account of the research participants' undergraduate experience.

Recognizing Wealth: The self-identification of socioeconomic class
and recognition of wealth in an elite college

Self-Identification with Class

Although research participants were acutely aware of their low-income status as it related to academic preparation, travel experiences, clothing styles, attitudes, and several other indicators that will be discussed later in this chapter, the findings were mixed when it came to students' explicit identification with socioeconomic class. Less than half of the students in this study (n=7) identified as low-income students and five participants explicitly stated that they do not consider themselves to be low-income students, despite their full financial aid status. Michelle, a black student from Pennsylvania, identified herself in the following way: "I would say I am low-income. I occasionally use 'working class.' I think we fluctuated throughout my childhood between the two." Reflecting the other perspective, Kenneth, a white student from Georgia, both identified himself as "poor," and later said, "Once I got [to Harvard], and once I'd done the financial aid stuff that first summer, I was no longer a financial aid student, and that's very much how I acted." Three students avoided socioeconomic labels altogether asserting, as Ivone did, that "socioeconomic status never comes into my identity" or as Jessica contended, "When you ask if I would feel that I'm low-income...[That's] definitely not the case. I would really not think of that at all."

Identification and Communication with Peers Around Class Issues

When it came to talking with peers about their socioeconomic status, almost three-quarters (n=14) of the interviewed students said they were forthcoming about their financial aid status. Kenneth, the student who said he purposely forgot about his financial aid status once arriving at Harvard, said:

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.

Ivone, who grew up in southeastern Europe, had a similar attitude about being on full financial aid. Her self-identification with low socioeconomic status and her willingness to share this fact with others was a non-issue for her. When asked about volunteering this information with others, she responded:

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.

Students' willingness to assert their financial aid status was commonplace among the participants of this study, although some students only shared this aspect of their identity with close friends or with peers once they got to know them on a deeper level. Students' sense of pride in being a recipient of HFAI will be discussed in greater detail in the *Implications of being HFAI* section of this chapter. Beyond personal pride, one student in the study intentionally raised class issues as a way to educate his peers. John, a Massachusetts native who is one of three boys in a family of five, declared:

I am proud of being on full financial aid. I think that's actually kind of a cool thing. I was definitely comfortable [asserting it during my freshman year]...I thought it was something that was very interesting. And I don't think that's something that we talk enough about in society, and I think we usually talk about injustice and we talk about disrespect. We talk about how society is broken up. We talk about it as race or gender or even sexuality. But class is something that we're not allowed to talk about, and there's a whole lot of loaded issues around that.

Only four students in this study mentioned feeling ashamed of their low-income status or being reluctant to talk about this attribute with peers; however, of these four, two students said their fears of revealing this aspect of their lives faded quickly after arriving at Harvard. Braden said, "I would say freshman year I was definitely ashamed of talking about it. You know, I live in a mobile home...When you compare it to my roommate's house it's obviously much less fancy...To be fair, back then I was ashamed." Later during his interview

Braden said that he eventually talked about his background and other aspects of his financial circumstances with close friends and roommates and that these interactions were very positive. Only Hope and Jessica, the Korean and Polish students in this study, respectively, have been reluctant to reveal their financial aid status with peers during their undergraduate careers. Both described alibis that they would use with friends to avoid the topic or hide their low-income status altogether. Jessica defended her decision, although her uncertainty about this position is obvious, by declaring, “I would have to say it’s because it doesn’t matter. It’s not because it’s uncomfortable. Maybe it is. But mostly to me...the reason I don’t...is because I really couldn’t care less. I couldn’t care less.”

Based on the number of students who were willing to discuss their personal financial status with others, it was surprising that so many participants were divided about whether class issues were openly talked about on campus more generally. A little more than a quarter of the students (7 references) said that class issues are not talked about among their peers while roughly the same number (6 references) said that students regularly discuss class. Taleen said, “It never comes up in conversation.” His experience was similar to four other students, whose sentiments were summarized by Louise. She claimed, “We talk about [class issues] sometimes. We’re close enough that like – I mean it’s not the sort of thing [students] really talk about though.” Expressing the opposite viewpoint, John, the Massachusetts native who regularly asserts his own identity as a low-income student with peers to educate them on class issues, said:

Yeah...we talk about [class issues]...mostly because I’m actually really interested in issues of class and stuff. So I kind of brought it up, I think freshman year, [I] kind of

pushed the issue. And then it's become one of the things we talk about on a regular basis.

Most students in the study did not take a firm position on whether issues of socioeconomic class were discussed on campus. Michelle's comments on this indecisiveness capture the general sentiment of students who did not take a position. She remarked, "I don't know. I've met one or two people who are really into talking about their backgrounds, where they came from. But, I wouldn't say a lot of individuals necessarily talk about that."

Recognition of Wealth at Harvard

The findings of this study suggest that most students were willing to discuss their personal financial status with peers; however, students in this study differed in their experiences of whether class issues were discussed among peers more generally. Despite these differences in participants' experiences, all the students in this study recognized examples of wealth among their peers and were often aware of others' financial status, even if the topic was never formally discussed. Students were aware of their higher-income peers' financial status (40 references), readily provided examples of wealth among their peers (72 references), or described examples of wealth at Harvard more generally (7 references). Students were keenly aware of apparent differences between themselves and their higher-income peers. Eighteen students mentioned their peers' travel destinations and experiences as markers of their wealth. Eleven students mentioned fashion or the variety of their peers' clothing as a symbol of their high-income status, of which 6 women specifically mentioned

peers' handbags or purses as an obvious indicator of wealth among peers. Hermione referenced some of these symbols of her female peers when she said:

People talk about their international traveling experiences. You see someone in France over the Thanksgiving period or skiing in Switzerland. I mean...that's the first clue. Second, when people wear expensive clothes...I'm not very into fashion. So I wouldn't be able to pinpoint like a specific price tag on that one. But I know when people have a lot of outfits and they change them, you never see the same person with the same outfit ever...Also people who buy a lot of dresses. If you see her in a different dress every time you go to a house formal...

She went on to describe the markers of wealth among male students on campus as well by saying:

The moment the iPhone 4 came out, you see a [male] friend with it, or an iPad...The iPad is not that expensive, but it's got to the point of being a social status indicator. You have to have the most up-to-date app[lication], gadget. So that's one. And people talk about the presents they give to their girlfriends. I have friends who said, "Would \$200 dollars for a Christmas gift be too cheap?" I was like, "Uh [laughs], not to me."

Braden also mentioned his higher-income peers' acquisition of the latest technology as a sign of wealth. He said:

I have two roommates who have gone through a computer almost every year. I have had the same laptop since freshman year. I think my laptop's better than theirs, but at the same time, you know, they can afford to have a new one every year and I cannot.

So...there's a bit of a difference in terms of...how much you can advance based on your financial level.

Like Braden, other students not only recognized their peers' wealth but also focused on the wealth disparity. They constantly compared themselves with their higher-income peers.

Lynn, an Asian student from California, made this point when she said:

It's most clear when we're talking and discussing our lives and houses and homes and all that. When my friends and I are sitting at dinner and we're talking about things, like "This summer I flew to blah, blah, blah." I'm like I can't really do that because my parents wouldn't let me....It's usually more clear when we're exchanging stories, or they're exchanging stories and I'm sitting there listening. And I'm sort of thinking back to my life, and we don't do that, or that's weird – my parents would never let me do that. So ...there's a sort of comparison happening.

Jill, a religion concentrator, expressed similar realizations about her financial status and the limitations it imposed on her when compared to her higher income peers. She lamented:

I feel like people here dress so nicely for class sometimes...I would love to be able to dress like that every day but I have one pair of sneakers that I wear all the time, and I only have a couple pair of jeans. I have to swap them out and I have a nice winter coat but I don't have a fall coat, and that's fine. I have a fleece, and you know, whatever, it's functional and it keeps the cold out, but I don't look fabulous all the time. I was thinking about that earlier today. I was like, I'd love to be able to dress up like these people... everybody else with their cool, nice leather boots and stuff, but that's just not an option. It's just not feasible.

For many students, the style of dress of other students at Harvard was an example of wealth with which they were unfamiliar. Female students mentioned learning for the first time about name brand apparel from their higher-income peers. Students referenced “Tory Burch” clothing, “Coach” handbags, and “Hermes” scarves. Siri, an engineering concentrator, said that she had never heard of the boarding school Exeter before arriving at Harvard and seeing students wear Exeter-branded sweatshirts and flip-flops. Chitra, a psychology concentrator from Ohio, remarked:

I’d never seen people dress the way that they dress here. Like no one wears boat shoes [in Ohio] unless they’re on a boat. Here, everyone is wearing boat shoes. It’s really confusing to me...There’s a standard of dress that’s very very preppy – that boys do – that I think is an indicator of wealth.

Other displays of wealth, beyond the clothing style of peers, were just as surprising to the students in this study. Braden mentioned visiting his roommate’s house and seeing a residential elevator for the first time; Ivone was surprised that some of her higher-income friends only drink bottled water and that another friend spent \$500 on a winter jacket; two students mentioned their surprise that higher-income peers consistently took taxi cabs instead of walking or taking public transportation; many students (5 references) mentioned that wealthy peers ate at restaurants in Harvard Square instead of or in addition to the dining hall; and Louise was surprised that peers would enroll in a prep course for a standardized text. With sarcasm, she quipped, “It’s like you’re going to spend \$800 to have someone tell you to study?” Gabriella, a history and literature concentrator from Texas, found that her roommate’s expensive coffee habit created dissension between them. She said:

One of my roommates loves Starbucks. And so she would go to Starbucks every day and drag me with her...And that sometimes comes up as like a matter of contention [between us]. I don't have the money to go to Starbucks every day.

More than any anecdote provided by students in this study, peers' travel experiences over the summer and during breaks in the academic calendar were mentioned as the single most blatant indicator of wealth at Harvard. Eighteen participants mentioned it when asked "How do you know who your higher-income peers are?" Louise commented on this awareness by saying:

There was a roommate freshman year – she said, "Oh, like maybe I'll just go out to Aspen." And so that was kind of like, you just decide on a whim that you're going to fly somewhere? I had never even been on an airplane until I visited Harvard my senior year of high school.

Gabriella, too, described her roommate's travel as an indicator of wealth and a symbolic difference between the two of them. She commented:

They spent Christmas in Bermuda or they went to the Bahamas for this or that or the other. Or like they spent all summer in Europe, traveling Europe with their family, which is something my family would never be able to do. But [these are] status symbols of wealth, I guess.

Students mentioned peers' direct flights home for vacations, versus their own circuitous routes to save money, as wealth indicators. Jessica mentioned that the awareness of peers' expensive vacations or travel to exotic locations was made more prominent and prevalent because of Facebook. She explained, "Facebook helps [point out financial status]. You see

the pictures of nice places that they go to and [the pictures] get tagged. And it's very informative. It gives me kind of a picture [of their wealth].”

Some students mentioned the wealth displayed by Harvard as a University, too. Siri described having classes in noticeably ornate rooms with “pretty, dark-paneled cherry wood.” David, an Asian student from California, initially said that he couldn't think of any examples of wealth at Harvard; however, he later remembered being awestruck by the difference between Harvard University and Harvard Square by saying, “It's kind of a stark contrast to me, like once you walk outside the gates [of Harvard Yard], there are a bunch of homeless people lying outside, and then inside the gates we're a [gilded] place.” Gabriella gave repeated examples of the wealth at Harvard – as a University – that surprised her. She highlighted what she considered “lavish and expensive” festivals and concerts the University sponsored exclusively for Harvard students and said, “We get sushi at open houses. Finale [a pricey desserterie and bakery in Harvard Square] is all over the place. You know, and the chef comes in on Thursdays [to the dining halls] and serves us strawberry, chocolate spinach salad.” Later in the interview, Gabriella referenced this generosity at Harvard again by saying, “My parents were completely shocked, they still are, about how much free stuff [Harvard] gives us. Because the high school that I went to, we didn't have any money. Like we were still using terrible old computers that didn't run.”

Judgment toward higher-income peers

While most of the comments students made about the socioeconomic differences between themselves and their higher-income peers were neutral, some students took the

opportunity to criticize what Ivone termed “excessive displays of wealth” by their higher-income peers. Ivone was probably the most critical of her higher income peers saying:

There are certain people that you [can] sort of guess their financial status by... their arrogance, carelessness, lack of responsibility towards the environment and toward the others surrounding them.

Thirteen students, including Ivone, were bothered by higher-income peers’ lack of financial independence and what some considered, and Lynn described as, the “squandering of money.” Lynn made a derisive statement about one student as she justified her feelings, saying, “I see some people who are extravagant with all of their stuff...He has two laptops, a Mac and a PC, and I’m like, ‘Hmm, why do you need [all that]?’ No comment.” Gabriella, too, expressed her frustration with higher income peers’ lavish possessions by explaining, “You have people towards the top of the economic ladder who are *very* [original emphasis] willing to make sure everyone knows how much money they have.” Louise expressed similar frustrations with two of her former freshman year roommates by maintaining:

I felt that both of them were extremely irresponsible. And it’s like if you are lucky enough to get here, the least you can do is pay attention to what you’re doing. One girl wouldn’t go to class and she didn’t do her homework, and I think her parents were paying for it because I know that her mom worked at Morgan Stanley and had been there for several years...they didn’t take responsibility for themselves very much. If things go wrong, [higher-income peers] have an out, kind of. Whereas my friends, even if they do have money, they would never dream of wasting their time at Harvard [by] not paying attention to what they were here for.

Two of the other students in this study felt that some higher-income peers were too dependent on their parents for their personal expenses. Claire, an anthropology concentrator, believed that some students didn't make their own decisions because their parents provided all of the finances and therefore exercised complete control over them. She said, "[They] are so dependent on their parents that they feel like their parent is gonna decide what they're gonna do with their life... There's no economic independence and I think that's what bothers me the most." Hope provided several critiques of her wealthier friends. One example was her recognition that "...not everyone is lazy but they have never done their own laundry..." Like Claire and Hope, Michelle was frustrated that her higher-income peers didn't understand what it was like to be financially independent or appreciate the obligation of some students to work. She declared:

With other students, [they] don't want to completely depend on mommy and daddy so [they decide] they'll make a little money. And then for me, I *have* [original emphasis] to work. [They] don't understand...not even just recreational stuff, but printing...washing my clothes. I can't go back to my parents and ask for money...or there are times when, you know, I've had to lend money to one of my parents. So it's really not a choice. And you know, I have to find a job. I *have* to be working. And I can't help but be a little bit jealous.

Final clubs, exclusive social organizations at Harvard – all of which were founded more than a century ago – are funded by wealthy alumni, and own private real estate within Harvard Square - were symbolic of the wealth at Harvard. The survey comment of one senior, an HFAI recipient, summarized the feelings of many surveyed students by saying,

“Social life is demarcated by gender, class, race, and sexuality; the existence and hegemony of final clubs, which concentrate the considerable amount of privilege at the College, does more to stratify Harvard’s social life more than any other force.” About a quarter of the interviewed students mentioned participation in a final club as a marker of higher-income peers’ wealth. Margarita said, “I had a friend who tends to gravitate towards final clubs....Stuff that is usually tied to people of a higher income status.” Jessica had a similar perception of final club membership, saying, “I think you need to have a proper financial background to be involved with final clubs. I suppose they look for a certain type of people who’ve been confident [and] who are confident thanks to their stronger financial background.” As for participation in a final club, Braden said, “...they have dues every semester, and they’re actually pretty steep....I was turned off right away by that.”

Despite these aversions by some students to the final club scene, some students attended final club events (6 references). Ethan fell into this group and expressed his thoughts on final clubs by saying, “...people overemphasize final clubs. They’re just houses that are owned by a bunch of boys. They have parties, and they invite their friends...It’s basically that, in my mind...people at *The [Harvard] Crimson* make a huge deal about it.” Celiana agreed that there was an attitude of wealth in final clubs but still regularly attended events with friends. She said:

I think certain finals clubs still definitely do have that atmosphere. But I think when you’re going there for a party, it’s not as much, maybe more in their closed meetings...but I do feel like the finals clubs are also making an effort to be more open to people of different races and economic backgrounds, ’cause they do have financial

aid and stuff. So I don't tend to feel uncomfortable in finals clubs, especially if I'm with a friend of mine. But I could see how it could be uncomfortable.

Most students who mentioned final clubs at all felt that the "lifestyle" of male and female final clubs symbolized wealth, even if students were not intimately familiar with what happened inside their walls. Jill, who is a member of a sorority that she said is inclusive of "girls" from all socioeconomic backgrounds, expressed her point of view when she noted:

I guess there are people with money...that lifestyle that I know happens in the final clubs and that whole scene that I don't know really about. Like I have friends who are in it, but it's just not the circles I run in.

The "mystique" of the final clubs was mostly what students commented on when they mentioned final clubs as symbols of wealth at Harvard. When I pressed Jill on why final clubs represented wealth to her, she replied, "It's just like what I'm kind of vaguely aware is probably the situation, but I'm not involved in it." None of the students in this study were members of Harvard's eight male final clubs or five female social organizations. One male student was a member of the Lampoon, an exclusive co-educational organization whose membership, however, is primarily based on artistic and literary talents. Two women were members of sororities and defended these Pan-Hellenic organizations as something intentionally and markedly different from the wealthy environment of final clubs. One student, Margarita, specifically mentioned that she would have liked to join a sorority were it not for the requisite dues. She said:

A lot of the sororities here require you to pay yearly, I think, fees, and it was just one of those things where I didn't want to spend that extra \$300 every year to kind of, I

mean, obviously I would have wanted to do it...that's not to say that the only reason I didn't do it was because of money, but it was one of the factors that contributed to me not rushing or whatever they call it.

The Academic Experience:

The effect of socioeconomic status on preparing for and experiencing the academic curriculum of an elite college

Academic Preparation

Students responded quickly and confidently to probing questions about high school preparation and about whether they felt on par, ahead of, or behind their peers inside the classroom. As mentioned in Chapter Three and reflected in Table 1, research participants are high-achieving low-income students, and were among the fewer than 7 percent of applicants selected for admission to Harvard College in the year they were admitted. Most of these students had above-average undergraduate grade point averages (3.47) compared with the low-income students in the eligible sample (3.39), and only slightly lower than the overall undergraduate population (3.49). Despite this, students in this study overwhelmingly felt under-prepared (14 references) for the academic curriculum when compared to those who felt on par with peers (4 references) or ahead of their peers (2 references). Claire, a Hispanic student from Texas who mentioned feeling under-prepared four separate times during her interview, stated:

Academics [are] just very time-consuming, and I feel like it's even more difficult for me because I wasn't prepared for that. Like my education wasn't preparing me

necessarily for college...I feel like it's always playing that catch-up game.

Students described feeling that their high school preparation was inadequate. They were acutely aware that peers had an advantage over them in terms of academic prowess and the skills necessary to succeed in the classroom. Gabriella, like Claire, also described her under-preparedness for the Harvard curriculum and her need, historically and currently, to “catch up” to others, by saying:

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 are a lot of jokes made about certain literary things that I'm just like “Hmmm?”

Some students felt their high school prepared them for particular skills (e.g. quantitative reasoning) and under-prepared them for others (e.g. writing) or vice versa. In fact, of the four students who described their academic preparation as “on par” with their peers, each of them subsequently stated feeling under-prepared for specific parts of the academic curriculum. This is consistent with findings that demonstrate under-resourced high schools rarely provide rigorous courses in mathematics or offer honors and advanced placement courses, making it difficult to receive a balanced education that builds a proper academic foundation for college work (Haveman & Smeeding, 2006). Taleen, a foreign national from Ghana, describes the predicament of unequal preparation by noting:

Skills, like writing a paper, making a persuasive argument, making a case...That is something that wasn't common in my high school, wasn't common in my experience. So to that extent, I felt quite lacking when I got to Harvard. We were required to [take] expository writing. You have to make an argument, present your own ideas, [and]

critique an argument as presented by some other famous person. That was something I wasn't used to. So that was definitely a challenge. And to that extent, I think my high school education didn't prepare me very well in the humanities aspect. But as far as the sciences or math or engineering background, I think I had adequate preparation.

Like Taleen, John expressed his own awareness of the imbalance of his academic preparation and, as a result of his assessment, made the decision to avoid math and science courses altogether:

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.

Several of the students in this study mentioned having difficulty with writing and literary courses. Almost a quarter of the interview participants placed into Expository Writing 10, a course for which fewer than 12 percent of freshmen are recommended each year (T. Jehn, personal communication, January 19, 2011) and that Harvard describes as “appropriate for students who find academic writing especially challenging and who would benefit from an additional semester of coursework to help them transition to college-level writing” (Freshman Dean's Office, 2010). This finding is consistent with the 1998 and 2002 National

Assessment of Educational Programs, which found that low-income students had lower reading levels at graduation when compared to higher-income peers (Timpane & Hauptman, as cited in Kahlenberg, 2004).

Almost all of the participants attributed their particular academic preparation – whether for writing or non-writing courses – to the quality of their high school, the availability of college-preparatory courses, and a lack of financial resources at their particular high school. Louise, a public school student who described her Wisconsin community as a remote city with “a lot of trees and quite a bit of farmland” had this to say about the level of rigor in her high school courses:

I mean I still complain to my mother sometimes about how I really wish I’d had a higher quality high school education. People were much more academically prepared than I was, just because their courses were more rigorous or, you know, they’d gone to private school or something.

Students did not always attribute their level of preparation to whether they attended a private or public school but instead to whether their high school had as its focus the preparation of students for an elite college education as evidenced by their offering of college preparatory classes or rigorous course work beyond a fundamental level. Comments about high school type and foci were almost always in relation to higher-income peers and to the lack of financial resources of their particular high schools. Many students automatically assumed that their higher-income peers attended private high schools and as a result obtained skills they did not themselves possess. Claire said that her higher-income peers had been “conditioned that way,” referring to the way students take notes and prepare for exams. She

lamented that she had to take time away from working on her actual assignments to research and look up information that was considered foundational knowledge to complete the assignment. Related to this feeling of disadvantage, some students mentioned not having the financial resources to help them in studying for entrance exams or preparing essays and other application materials, resources that they believed their higher-income peers utilized in high school. These, and other advantages that students attributed to their higher-income peers, will be discussed in the Recognizing Wealth section of this chapter.

Like Claire, two additional students discussed difficulty not only in their adjustment to academic content but also to the pedagogical style of certain Harvard courses. Taleen, the student from Ghana, described this point by noting:

Growing up in Ghana...we have the British model of education system. And your participation in class, you don't usually have to contribute much... It's unusual to confront a teacher, a professor, or challenge them during the classes...It took me quite a while to actually realize that that was the expectation, that the professors expected you to challenge them. They expected you to ask a lot of questions, because that's what demonstrates that you are engaged with the material. Up until I made that realization, I thought, oh, is there something that I'm missing? Is there something that I'm not getting here or what? But I soon realized that this was just a different culture, [a] different expectation from what I was used to growing up. So I had to make that adjustment.

Challenging professors' constructs, peers' interpretations, or even authors' theses were unfamiliar concepts for low-income international students in this study. Hermione, a Chinese

foreign national, described the common practice of peers and professors “cutting in” or interrupting one another in order to demonstrate their engagement and understanding of the course material. Questioning authority, being willing to critique authors’ points of view, or persuading others about one’s personal ideas were all novel approaches to engaging with the academic curriculum, both in written assignments and discussion-based sections. Celiana, an African-American sociology concentrator from New York, illustrated this point by stating:

I wasn’t prepared in the way that some students come from private schools and feeder schools that feed into Harvard...They’ve learned how to study...I came from a school that didn’t necessarily teach me how to study, didn’t teach me how to interact with teachers and professors in the way that I saw people who came from better prep schools or more prepared schools...[they] were able to create that banter with their teachers, or knew how to speak up in class, and that’s something I think I had to develop more, as opposed to kind of having the teachers expect me to answer.

Because I think I was very much used to being the smart girl in class...If I raised my hand, I was always going to speak, but then I came into this setting where everybody was sharing ideas, and I didn’t feel as confident in sharing my own ideas. So I’d kind of sit back in section or sit back in lecture and observe. And I guess that’s something that I feel may have come from my socioeconomic background, because I wasn’t able to pay to go to a school that could have given me those advantages.

International students in this study for whom English is a second language ($n=6$) also expressed academic challenges with written assignments. Hope, another foreign national from Korea who had spoken English for less than a year before arriving at Harvard,

described how English-speaking peers helped her with almost every written assignment, proof-reading and helping her to clearly express her thoughts in writing. She described her roommates as her “formal ESL tutors” and how one of them, in particular, worked with her on almost every written assignment. Along with half of the international students in this study, there were a number ($n=9$) of students educated in U.S. classrooms, who claimed that they felt unprepared for the pedagogical style of the classrooms suggesting that this finding is about more than culture and language differences alone.

Nearly all of the participants felt their high school preparation did not adequately prepare them for Harvard ($n=14$), attributing their lack of preparation to socioeconomic status differences between their educational background and that of their higher-income peers. This feeling is consistent with studies that have shown that poor-quality high schools rarely teach the study and work habits necessary for college (Haveman & Smeeding, 2006). On this point, Claire said:

Because what my high school prepared us for was probably just like the basic, just enough to get by...It was like also kind of vocational, so if you wanted to be a mechanic or a cosmetologist or something like that, they prepared you for that. So I felt like college wasn't really what they were preparing us for.

When asked, only two students, David and Ivone, described their high school preparation as “ahead of their peers.” Consistent with the data that have shown low-socioeconomic status students perform better in well-financed high schools (Carnevale & Rose, as cited in Kahlenberg, 2004), both David and Ivone attended private high schools. David attended an all-boys' college preparatory school, had the second highest grade point

average of all low-income students in this study, and was modest about his academic abilities, stating, “I am *probably* above average.” Ivone completed the first two years of high school, and then studied at the private United World College in the U.K. during her last two years. Nine students volunteered that they attended public school and four participants mentioned private school high school education. The demarcation between a private or public school education made a difference in whether students reported feeling ahead of, on par, or behind their peers in terms of academic preparation. As mentioned, David and Ivone felt that their academic preparation was ahead of their peers while the other two private high school students, Kenneth and Ethan, reported that they found their preparation on par with peers. Two public high school students considered themselves on par with peers in one or more subject areas whereas all of the students who mentioned feeling behind their peers in their level of academic preparation had attended public high schools.

Experiencing the Academic Curriculum

Students’ comments about their experience with the academic curriculum at this institution were not limited specifically to their high school preparation, however. Several students talked about the necessity to devote significant time so as not to “fall behind” other peers. Claire, one such student, described her freshman experience with the curriculum in the following way:

I think the thing that I struggled most with [during freshman year] was academics. I didn’t feel like I was as up to par as they were...I didn’t know that I would have to put so much more work, so much more time than they did. And it was always that

process of being okay with it – I don't know, it was very difficult. So, before I fell into social anthropology, I learned the hard way that English [as a concentration] was not for me, like having to fail at it.

A senior survey respondent expressed similar frustrations and concerns about falling behind, saying, “The stress of this place was awful. The constant fear that I couldn't keep up with my peers academically and hold a work-study job at the same time meant that I always felt behind, financially, socially, and academically.” Many students, including Braden and Celiana, described the devastation of receiving lower grades than they had earned in high school or that they expected at Harvard. Braden, an engineering and applied sciences concentrator from Texas, described his freshman academic experience as “utterly miserable,” while Celiana described her academic experience as “challenging.” As she recounted these challenging experiences, nervous laughter and frustration seemed to punctuate realizations of her repeated struggles:

I was smart in high school. I used to think. [laughs] I came to Harvard, and I wasn't as smart anymore, so it kinda hurt. I came in wanting to be a business major, so I knew I was taking Economics 10...Took my first semester of Ec.10, didn't enjoy it at all. Everybody was like...second semester always gets better. Did second semester and I hated it, and then I had to let [being a business major] go. So freshman year, I didn't get... horrible grades, but I didn't get the grades that I was used to getting in high school. [Laughs] Then I started off as Expos. 10, and that hurt too because I thought I was a good writer...And then I took Spanish, and I'd taken Spanish all through high school, and I took it here and it was just like this isn't fun either. Things

didn't come to me as easily, cause I feel like in high school, I got it. I didn't really have to study. I didn't really know how to study. So, I had to teach myself.

Like Celiana, many students faced challenges with the academic curriculum but many also described compensating for their lack of college readiness by teaching themselves, seeking tutoring support, or studying longer hours. Seven students went out of their way to describe how happy they had been with their academic experience, despite these preparation - or pedagogically-related challenges. One senior survey respondent commented, "I have been continuously challenged and stimulated to do my best...I am very happy to have engaged closely with one or two fields [of study] and more broadly with a few other fields. It was...inspiring to engage with so many talented students and faculty." The academic strategies students used to compensate for their backgrounds will be discussed in greater depth in the Implications of Being HFAI section of this chapter; however, Braden's statement reflects a general attitude shared by many in this study. He said:

[Harvard's] been a great experience. My grades, unfortunately, have not been as high as I would have liked them to be, but I came in with the mindset that if my education is going to be subsidized by Harvard as much as it is, which is pretty much almost all of it, then I was going to take classes that I thought were useful, not necessarily that were easy. And I've taken classes that I've both wanted to take and thought would be useful for the future. So I have no regrets there.

Within-class and Cross-class Peer Connections: The role of socioeconomic status on cultivating diverse class relationships and negotiating self-as-outsider

Expectations

In contrast to the students' surprise about their lack of academic preparation once arriving at Harvard, students had given considerable thought to what their peers would be like at Harvard. Like the community college students described in "Beating the odds: How the poor get to college" (Levin & Nidiffer, 1996), the students in this study worried a great deal about their low-income status and nearly all of them expressed concerns about "fitting in" with their peers. It is relatively common at Harvard to hear students comment that they are the admissions mistake or anticipate that their intellectual capital will not rival peers; however, students in this study worried less about intellectual capital differences and were more concerned with the lack of economic capital they possessed in relation to their higher-income peers. Siri, a white student from South Carolina, put it this way: "I was scared that people would be very obviously wealthy, and I wouldn't be able to make any friends because...they'd be so wealthy that they'd think I was, you know..." Siri never finished this sentence; however it seemed clear that her low-income status was of primary concern to her especially because she had earlier identified herself as a "poor girl from the South." Like Siri, Braden expressed similar expectations of Harvard by saying:

Honestly, just getting to know the people here [was the most difficult part]. I mean, Harvard does have, and I guess any elite college would have, a stereotype. At least in my mind they did...that everyone there is rich, and that everyone has money, and that

I'm going to be the one person who can't afford anything there, and that I may or may not belong here...

More than half of participants described feelings of inferiority prior to arriving at Harvard based on their stereotype of Harvard as an elite, "preppy," "uptight and stuck-up" college environment or because they had expectations that everyone else would be wealthy, or as Celiana put it, "rich, mean, and not very accepting." These expectations, like those expressed by Michelle, a black student from Pennsylvania, negatively affected students' experiences during the first few months on campus because preconceived expectations became their reality. Michelle commented:

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.

Margarita also expected to feel isolated when she got to campus as a result of her socioeconomic background and status as an ethnic minority. A sociology concentrator from California, she commented:

I guess that I always considered Harvard being a school that only rich kids go to...I assumed it was just heirs coming in and legacies and stuff like that...I thought I was

going to be one of the only Hispanic students. Because...I grew up in a community and I went to schools in a community that was predominately white and upper-middle class. And so I was always used to being the only Hispanic in the honors classes. The eventual “unlearning” of wealthy stereotypes that happened for several students in this study was noteworthy. Expectations of peers and friendships changed more quickly for some students than others, but nearly everyone who had initially expressed reservations about fitting in at Harvard later found peers with whom they had connected. Celiana stated:

I think I definitely had that very stereotypical image of Harvard when I first applied and when I first got in. And that’s part of the reason why I didn’t want to come here when I first got in. But I interacted with a lot of different people, and Harvard was a much more welcoming and open place where I felt comfortable, which is not what I expected...I realized I could relate to people here, which I found throughout my three years. So I’ve made some really good friends.

Part of this disconnect between students’ perceptions of Harvard and what they found once arriving on campus may be attributed to the fact that about a third of the students in this study did not plan to apply to Harvard until late in the application process ($n=7$) or did not visit during Harvard’s admitted-students weekend held in the spring prior to the freshman year. Four students also explicitly mentioned initial low self-esteem or a lack of confidence as reasons why they expected not to fit in or find friends. Braden expressed this sentiment best when he said, “When I came to Harvard, I think I anticipated more problems than I actually ran into. I feel like towards the end of [freshman year], I finally had gained the confidence in myself that I deserved to be at Harvard.”

More than three-quarters of interviewed students had similar reservations about fitting in and, as mentioned, almost half of the research participants carried false preconceptions about Harvard before arriving on campus. Despite these setbacks, most students reported that their experience with peers improved over time. Students also described friendships that were both within (14 references) and across (17 references) socioeconomic classes.

Friendships and Socioeconomic Status

Students arrived differently – and at different times – to the conclusion that they could find peers like themselves or that socioeconomic class would not determine friendships. Fourteen participants said that they found friends with a similar socioeconomic status to themselves and 17 students (85 percent) in the study said their friendships were not defined by socioeconomic status. One interviewed student, Taleen, an engineering sciences concentrator, expressed the evolution in his thinking about peers at Harvard:

I mean initially I felt a little bit overwhelmed. At least that was the expectation that everyone is so rich. Everyone is well to-do and everything. But I rather quickly came to realize that there were a lot of people who had similar backgrounds to me...and there were a lot of people who were, especially relating to finance, who were also on financial aid.

One senior survey respondent also positively commented on the socioeconomic diversity of the student demographic remarking, “I think Harvard’s greatest strength is its student body...I think that the extremely diverse and talented student body is really what makes Harvard so special, and Harvard’s financial aid policy [makes this possible].” Finding

friends with similar financial backgrounds, or what several of the students referred to as “peers who shared their values,” was important for many students. More than half of the respondents ($n=11$) claimed to know other students who were recipients of Harvard’s financial aid initiative (HFAI) and even if HFAI peers weren’t considered their closest friends, they found comfort in knowing that they were not “the only one.” Take, for instance, Michelle, a black student from inner-city Philadelphia, who commented, “Sometimes I feel like I have it a little bit worse than quite a few other people. But I realize that I’m not the only one;” or Taleen, who remarked:

I feel like there are quite a lot of people here who are receiving very generous financial aid. And to that extent, I don’t feel like I’m alone or that I’m different from everyone else. I feel like there are quite a lot of people that I speak with all the time, and they’re like oh, Harvard is so expensive for my family as well, but because of the generous financial aid I was able to attend.

For Michelle and Taleen this shared sense of values, due to a similar socioeconomic background, was important. For Michelle specifically, it was a determining factor for whether she ultimately formed a connection with a peer. In fact, during her interview, she spent considerable time talking about peers with whom she could not relate and who didn’t understand the negative implications of being a low-income student at Harvard. She said:

Just in talking to people, and the fact that I’m not the only one is extremely important to me...And I was talking to one girl the other day and...she was like, “Oh, people just don’t understand me here. The huge class differences, and I feel like no one gets it, and everyone is so privileged.” I’m like, “Oh, trust me, I understand.” And it’s

like I know exactly where you're coming from and what you're talking about, and it may seem like everyone around here has money, but there are some people on campus working as hard as you are, and doing things they don't want to do, and taking up time away from their studying to go and make some money just to get by. Again, 17 participants of the study made peer connections and shared social networks within as well as across socioeconomic lines. Consistent with a recent study at the University of Pennsylvania (Kaplan, 2010), students in this study were not always aware of the financial backgrounds of their friends. Even Michelle, who initially found it essential to connect with peers who could relate to financial struggles and hardships, later discussed the social network she had formed by her senior year, which included several wealthy roommates. She said:

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.

Other students, like Ethan, a student from Ethiopia and an active student leader on campus, felt that Harvard did a good job making class distinctions irrelevant. He said:

Personally, I don't really feel there's a division in friendship or in status just because of finances, because I think Harvard does such a good job at making sure everyone is, you know, the same level. We all go to the same place. We all sleep in similar rooms.

Similar to Ethan's experience with class and peers, Lynn, an introverted and computer-savvy student majoring in computer engineering, found that her friendships were more defined by shared interests than by shared finances. Lynn was happy to have found other students whom she considered "socially awkward" because she knew immediately that she would connect with them regardless of their socioeconomic background. Similar to Lynn, Jessica and Margarita both found that their friendships were defined more by country of origin, or their status as an ethnic minority, than they were by their income status. Jessica also suggested, "I think, unless you are really wealthy, you hang out with everybody, whereas I have a feeling that the wealthier kids tend to sort of attract each other. And I definitely saw that in my roommates' behavior." Margarita, too, found that socioeconomic status did not come up in her interactions with peers noting:

I guess background never really came up, and so it was really weird...And I liked it, because your background wasn't as important in some respects. So you met somebody and you asked them where they were from and what they were interested in concentrating, typical Harvard conversation, right? And it wasn't until later on that you actually realized [that they had a lot of money].

Students repeatedly described cultivating a diverse socioeconomic range of friends, many of whom were their chosen roommates and blockmates. They were surprised that their friendships with roommates just "came together," regardless of the differences in their income brackets. In fact, 17 participants remained roommates after their first year with one or more of their assigned freshman roommates. Of these 17, roughly half of the students described close friendships with roommates who were within their socioeconomic class,

suggesting decisions made by the Freshman Dean's Office may have taken socioeconomic background into consideration during rooming assignments. However, students repeatedly discussed strong friendships that they had made with roommates, regardless of socioeconomic class. Reflected in the fact that more than three-quarters of students had remained with their freshman year roommate, these relationships were undoubtedly important to students' feelings of peer connection. These same students frequently described situations where socioeconomic class was not important to friendships they had made with roommates; however, Kelley, a religion concentrator from Rhode Island who was one of four interviewed students who claimed her friendships were defined by socioeconomic status, said:

It's not a big thing. But my fifth roommate, who is my block-mate, along with three of the girls who lived across the hall from us...lives a very different kind of life than we do, and I think that's why we ended up splitting four and four as far as blockmates go, like those are blockmates with money and then it's the four of us without. And I don't think it's the money, but I know that that's definitely a factor. We also just have different ideas of fun, and I don't know if it's related.

Of the approximately 700 freshman (43 percent response rate) and 1,580 senior (95 percent response rate) students who responded to open-ended general questions on their respective surveys, nearly 20 percent favorably mentioned the friendships they had formed while at the institution. One comment summarizes the nature of these favorable comments about financial aid and relationships: "Harvard gave much more than I expected for someone of my background – poor economic, academic, and overall not one of the elites...It made

everything possible through [financial aid], gave me so many fond memories and friendships...”

Peers as Normative – Self as Outsider

Three-quarters of the interviewed students discussed within-socioeconomic-class peer connections they had made while at Harvard. One survey respondent requested more opportunities for HFAI students to socialize saying, “I realize that Harvard doesn’t want Financial Aid kids to feel ‘outed.’ However, I definitely think it would be beneficial to host more HFAI events throughout the year...” Unlike the college student profiled in *The Chronicle for Higher Education* article, “Among Privileged Classmates, I’m an Outsider” (Allyn, 2009), students in this study did not feel socially excluded from their peers. Interviewed students did critique their higher-income peers’ periodic insensitivities related to socioeconomic class, however. About half of the interviewed students mentioned frustrations with friends who were not sensitive to the financial pressures that they faced as recipients of full financial aid. These uncomfortable interactions with higher income peers made some students feel marginalized and highlighted for them differences in their socioeconomic backgrounds. One specific situation, described by Jill, led her to identify herself as “an outsider” vis-à-vis her higher-income peers. She mentioned going out to dinner with higher-income friends and their expectation of splitting the check at the end of the meal. Jill, who grew up in Maine, juxtaposed this particular scenario with going out for dinner with friends of a similar socioeconomic background. She described the situation:

I bought like a Caesar salad, 'cause it was the cheapest thing on the menu, and the other girls got very nice things and...that was fine, but then they wanted to split the check evenly, and...I'd gotten the smallest thing 'cause I wanted to be able to go, but I knew I couldn't afford to, and they also wanted us to all split the cost of...the meal. And I was just like, I can't, look I can't, guys. And that was a really uncomfortable moment for me... and I know that... if [my lower-income friends] do go somewhere, there's never talk of splitting evenly if someone got something more. That just wouldn't come up.

Michelle, too, described a situation at length where one of her closest friends, a higher-income peer, pleaded with her to join her sorority. When Michelle explained that she would not be able to afford the concomitant dues, the higher-income friend argued with her, suggesting that she could get a second job to pay for the additional expenses. She recounted the conversation:

She said, "You know, you can afford that." I'm like, "Mm, no I can't afford that." I work for everything I have, and that's a little too expensive. She said, "You could get another job." I'm like, "You really don't understand!" I'm like okay, so as opposed to saving up a little bit of money to go home for the holidays, or opposed to sending back money to my mother to help with rent, or sending money to my brother to help him while he's at school, you're saying I should get a whole other job just to pay to be in some society...I'm like..."You don't understand at all." Yeah, then it kind of makes you angry, because you're like man, people are so privileged that they just...can throw away \$200, it's like you're upset that they don't have to work, or that

they've never been through this. And there are times when you kind of feel like the only one.

Participants' comments about their higher-income peers' insensitivity were exclusively related to finances and never about personal values, discordant beliefs, or ad hominem attacks about their own low-income status. One senior survey respondent attributed his feeling of being an outsider to finances, with the following comment, "...As a low-income student, I always felt like a fish out of water [with] many of my classmates...their 'fun' cost way more than I could afford." Students in this study were also frustrated by higher-income peers' comments about money. These insensitive comments demonstrated for them that their higher-income peers did not understand genuine concerns about finances; however, they remained friends with these peers and chalked it up as a socioeconomically-related disconnect that was not ill-intended. From splitting the costs associated with decorating freshman rooms to going to the movies or out for drinks, low-income students had plenty of examples of times when cross-class friendships were challenged by different levels of discretionary income. This recognition of wealth at Harvard, the awareness of peers' wealth, and the associated implications will be covered in the next section.

Overwhelmingly, students described positive, intense friendships that they had developed at Harvard College. Moreover, these friendships were, for many of the students in this study, a highlight of their undergraduate experience as evidenced by another senior survey respondent on the topic: "While I have learned a lot both in and outside of the classroom, it's really the extraordinary peers I have had the privilege of getting to know who

have made my college career meaningful, enjoyable, and memorable.” As mentioned, the peer connections of interviewed students were both within and across socioeconomic class lines.

Students almost always had a general sense of their friends’ income levels but only occasionally found that this difference in socioeconomic status influenced the bond that was formed. Some students described making conscious decisions to do different things or to save up money so that they could participate in more expensive activities with higher-income peers. Examples of these choices will be discussed in the Implications of being HFAI section of this chapter. The general sentiment describing the tension of students’ friendships with higher-income peers and how they deal with it is captured in Michelle’s comment. She said:

It’s a bit of a nuisance when other people...[say] “Let’s go out to the movies.” And you’re like, “Hmm, can we stay in and watch a movie?” I don’t really have the funds to go out and watch a movie this week. And you don’t want to be the party pooper and change everyone else’s plans just because you can’t afford it. But at the same time, you also don’t want to be the charity case, which is something I’m constantly fighting, especially with my roommate.

Implications of being HFAI: Choice, pride, and strategies used

to compensate for one’s low-income status

Students’ Relationship with Money: Stressors of Socioeconomic Status

Students’ relationship with money was complex. More than half ($n=12$) of the interviewed students mentioned that their personal socioeconomic status causes them stress. Three students mentioned, more than five separate times during their interviews, pressure and

stress from worrying about money. To the question, “Are there ways that your family’s economic situation has affected your undergraduate experience at Harvard?”, Claire answered, “It’s always very stressful. I think it’s always in the back of [my] head.” Michelle answered the same question admitting that she stresses about money “almost every day.” She also said, “Yeah, the stress...there are occasionally things that I need and don’t really have. I needed a coat a while back, because something happened to my old one, and [I] had to hold off until I could buy a new one.” Siri equated the difference for her between having money and not having enough money as, “the lack of worry versus worry.”

In addition to the stress it causes them, students’ relationship with money was complicated. Many students treated earning and spending money as a constant negotiation. Celiana described the situation in the following way:

I think about it all the time. [laughs] I’m always kind of balancing my account in my head...I make sure that I will have the money to pay for it. So it’s like, if I’m going to buy this, I know I have this much in my account, and then I’m getting paid this much next week, so then next week I’ll be able to pay it off. You know?

Some mentioned carefully budgeting income and expenses and diligently trying to anticipate unforeseen expenses. Jessica said that she kept track of every single expense in an excel spreadsheet. Various budgeting strategies seemed to be effective for the students in this study. Three-quarters of the interviewed students said that they have had sufficient money to cover their expenses. Kenneth said, “I can sort of do what I want...I don’t feel like I’m limiting myself.” Ethan stated, “I’ve always found myself with enough money.” And Margarita said:

I've been pretty resourceful...I've bought my own clothes since I was 15, I pay my own cell phone, and basically anything that I need, I pay for. I buy my flights home, and stuff like that.

Including Margarita, a quarter of the students mentioned being financially independent from their parents, paying for all of their expenses including clothing, books, travel, etc. Nearly half of the students ($n=8$) brought up, without prompting, that they give money to their parents for expenses back home. In each case, this financial arrangement with parents was amicable. David described, almost with a sense of pride, the contribution he makes to his mother and brother's expenses in California, by saying:

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 suggested that he had earned a combined \$20,000 from his previous summer working two jobs and gave most of it to his mother and brother. Kenneth, too, described regularly lending money to his parents for car repairs or credit card expenses and later being reimbursed by them once they had the money. Siri said that "a lot of her money" goes to paying her mother's bills since her mother doesn't work and her father died when she was a

child. Margarita expressed a sense of obligation to help her mother and brother, saying, "...The beginning of last year my mom lost her job and then my brother lost his job...Money was really tight in general and I felt kind of a responsibility to help them out." Michelle described a different financial cooperation of sorts with her mother in the following way:

I can't go back to my parents and ask for money, or there are times when you know I've had to lend money to one of my parents. Sometimes, when my mom...asks, it's when she really needs it. She will go without whatever it is that she needs just to make sure that I'm okay and that I have everything I want. And she'll fight me even when I offer sometimes, because she still wants to be motherly and take care of me.

So every once in awhile, she'll ask, and normally she'll pay me right back.

Eight students mentioned regularly receiving money from their parents for expenses.

Whether students received money ($n=5$) or lent money to parents ($n=8$), many students mentioned not wanting to place any financial burden on their parents and therefore compensating by earning their own money through work or careful budgeting.

Three-quarters of the students in this study mentioned something they would like, a variety of aspirations and wishes they had, were they to have more money at their disposal. Students described wanting more money to go out to dinner or drinks with friends or additional income for student-organization-related expenses. Lynn described wanting more money so that she could purchase a "smart phone" and have the ability to check her email "like everyone else." Jill wished she had more money so that she could have participated in the freshman pre-orientation outdoor program called FOP. She said:

I wanted to do FOP freshman year, but it cost \$500, plus you had to have all that gear, camping gear and stuff. And even though...I think you could apply for a [FOP] scholarship or something, they weren't going to pay for me to buy, I don't know what you wear for [FOP]. So I really had wanted to do that, but I wasn't able to. I also thought about applying for [FAP], but that also cost money, and so I ended up doing dorm crew.

Jill described her desire to take the Amtrak train with friends when traveling to a nearby city for holiday vacations and how she could not justify the higher cost of taking the train versus the public transit commuter rail. She said, "It's too bad I can't go with [my friends], but the MBTA will get me there ten minutes slower but ten bucks cheaper, so, of course, that's what I'm going to do." Of all of the wishes mentioned by students in this study, the ability to travel socially with friends during breaks in the academic calendar (e.g. spring break) or over the summer was a dominant finding ($n=12$). Seven of the students expressing a desire to travel more plus an additional five students, for a total of 12, received financial support from Harvard to travel for an internship or study abroad. This will be discussed later in this section.

As mentioned, more than three-quarters of the students reported having enough money to pay for expenses beyond those covered by Harvard under their full financial aid package. More than a quarter ($n=6$) of students in this study had a strong aversion to loans, including three students who also avoided credit cards. Siri tried to avoid both, saying, "...I have seen bad things happen from debt, so I just wouldn't have [taken a loan]" and "I don't want to use a credit card for anything." John said, "On principle, I refuse to get a credit card

because...they really screwed over my family when my dad was really sick.” Of the students who mentioned loans and credit card debt (4 references) in a negative light, Michelle’s comments summarize her peers’ collective feelings. In an animated way, she described her dilemma about not wanting to take out a loan for summer school, which Harvard’s financial aid initiative doesn’t cover. Referring to a previous conversation she had had with her financial aid officer and her further reflection about the situation, she said:

[The financial aid counselor] said “If you’re on financial aid then you can get this loan.” I’m like, “Loan, no!” I’m like, “That word! We don’t have any other options?”...I tried to find every way, every single way around taking out that loan. But I did...And that was frustrating.

Later in the interview, Michelle admitted that she was glad she made the decision to take out the loan and study organic chemistry over the summer, as well as a second loan that enabled her to study abroad. In total, only eight of the 20 students took some form of loan for various reasons including a laptop computer, summer school tuition and related living expenses, or study-abroad expenses not covered in their full financial aid package for the academic year.

Socioeconomic Status and Choice

Similar to the findings on personal financial management and students’ aspirations had they had more discretionary money, most students ($n=18$) in this study said that their personal socioeconomic status influenced their choices with respect to career choice, working on campus, and discretionary purchases. To the question, “Are there ways that your personal socioeconomic status has influenced the choices you have made?,” eight students said that

they had chosen their career as a result of their socioeconomic status. Two students, Margarita and Gabriella, will pursue careers in public interest law and immigration reform, respectively, as a result of their socioeconomic backgrounds. They both said that their low-income backgrounds have inspired them to want to help others in similar situations. Six other students said that they have intentionally chosen careers that will provide for a lucrative salary after graduation. About choosing a career in medicine, Michelle said:

I really enjoy science and in going that route...becoming a surgeon [that] will bring in a lot of money. And that part is very important to me, because a big goal in my life was making sure my family was comfortable. It's been completely driven [by that]. I'm going to move my mom out of that location. I'm going to help my dad out with this. I'm going to get him the car that he's always dreamed of. They're not going to have to worry and stress like they've always had to. I want them to be able to relax at some point...

Like Michelle, Taleen expressed a similar desire to earn a large salary after graduation. He said he has chosen his occupation in order to support his family in the future, to make the most of the opportunity his Harvard education has provided, and to ensure that he can support himself. Chitra, David, and Braden all expressed something different than Michelle or Taleen when they described their thought process behind job searching. In relation to her search for a job after graduation, Chitra said:

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.

David said, “I feel pressure to go back [home] and do something that’s going to make some money,” while Braden explained, “...because my family doesn’t have much money and because I receive the financial assistance from Harvard, I feel like that’s impacted my choice in career after college.”

Seventeen students in this study had worked on campus during the previous three years, 85 percent of the sample. This percentage is higher than that of the overall undergraduate population who have worked on campus, which is estimated to be approximately 65 percent (M. Brooks-Swift, personal communication, January 6, 2011) but on target with national studies that show about 80 percent of low-income students work while enrolled in college (Gladieux, 2004). Some students worked out of necessity, like Michelle, who mentioned needing to work to support herself; however, even she admitted:

Even if I didn’t need to work, I probably would. I’ve always enjoyed working. It’s been important to me. If I’m working regularly and there’s some type of money coming in, then everything’s fine. I can occasionally spoil myself, go get wings with my roommate or do a little shopping...In the end, it’s ended up being a blessing.

One senior survey respondent commented, “...I would have liked not to have worked as much as I did, especially these last few semesters. I am grateful for all the financial aid I receive, but still have some personal expenses and dream plans that I work for.”

Some HFAI students ($n=6$) mentioned enjoying their work in the libraries, cafés, or admissions office and making the personal choice to work. Four students said that working

helped them manage their time better. Louise said earning her own money was very satisfying. Celiana said:

I was able to enjoy my Harvard experience more, because it wasn't about me having to work 20 hours a week to be able to pay for my semester. It was more, I'm going to have a job so I can have money for me, so I can go out and have fun, as opposed to worrying about paying for my tuition. So I think it definitely advantaged me in that way.

Louise also expressed the sentiment that work wasn't an obligation for her but a way to be "financially comfortable." She said, "I could have probably gotten by without it, but it wouldn't have been nearly as enjoyable." Ten students said they worked multiple part-time jobs on campus; only four students worked more than 15 hours each week. Literature has shown positive gains in student development by those students who work on campus fewer than 15 hours (Adelman, 1999; Beeson & Wessel, 2002; DesJardins et al., 1999; Heller, 2003; Kodama, 2002; St. John, 1990; St. John et al., 1991; Wilkie & Jones, 1994). In this study, 13 of the 20 students worked between two and 15 hours each week.

The personal choices students made as a result of their socioeconomic choices were not limited to their future career choice or work on campus, however. Students in this study said that personal finances affected which student organizations they joined; whether they traveled home for the Thanksgiving holidays or January intercession; what concentration they chose; or, based on distance from home and the cost of living, which summer internship they pursued. More than three-quarters of the students ($n=16$) mentioned difficult choices they had to make when it came time to purchase textbooks at the start of the semester.

Michelle said, “I think probably the most difficult time is the beginning of the semester when you’re buying books.” She discussed making repeated trips to the bookstore to acquire her books, as cash flow permitted, and feeling jealous of the students who could make one trip and “[throw] everything in one basket.” She also described feeling uncomfortable asking the bookstore cashier to divide the costs between two credit cards, especially when she went with friends to purchase books. While some participants borrowed books on reserve from the library, most students purchased their books. Students did, however, go to great lengths to find used books or “international editions” of textbooks that they ($n=3$) purchased “illegally” over the internet. While these international editions were slightly different than the versions used in their course, the students who used them said they were sufficient. Regardless of the choices students made as a result of their socioeconomic status, a common sentiment was shared among almost all of the participants of this study. Jessica’s comment encapsulates this shared feeling about personal choice and socioeconomic status. When she was asked, “How often have you had to think about your finances and the choices you’ve had to make in your Harvard experiences as a result?,” she repeated herself for emphasis saying, “All the time, all the time.”

Experience as a Harvard Financial Aid Initiative (HFAI) Student

Whereas this entire findings chapter describes the undergraduate experience for the low-income students in this study, this particular section describes how students view their undergraduate experience as a direct result of being recipients of full need-based financial aid packages. Students were asked as part of this study about whether and how their

undergraduate experiences were positively or negatively influenced as a result of their HFAI status.

Half of the participants in this study explicitly mentioned feeling a sense of pride in their status as an HFAI student. Chitra noted that she thinks being on HFAI is like “a badge of honor at Harvard,” and Braden said, “I would view the [financial] disadvantage as an advantage.” Similarly, Siri said:

It’s definitely not a disadvantage to be on good financial aid that lets me do what I want to...instead of saving up to pay back these loans, I can save up to go to Japan, or I can pay bills back home.

Nineteen of 20 students gave various detailed examples of the advantages they feel they have as a result of their low-income status. Michelle said:

Coming from a low-income background, you appreciate everything so much more. There is, being on this campus, really no reason outside of me, other than God, that I am here. Statistically speaking, I probably should have ended up pregnant at 16, working at McDonald’s...For me, the mentality is, you know someone’s paying for me to be here. So I’m going to class. And I’m going to do my best, and I’m going to take notes. And like I said...appreciating the resources, the professors. Sitting in my room, I’m like, I have a guaranteed roof over my head, heat, hot water, and three guaranteed meals a day. I’m set...This is all I really need. So no, I feel like I leave taking away more, because it’s so, it’s amazing, just walking through the Yard is amazing...I don’t think I’ll leave with a deficit.

When participants were asked whether they felt that there were any advantages or disadvantages as a result of being a Harvard student on full financial aid, students overwhelmingly believed that their undergraduate experience was advantaged. More than a quarter of the students said that, as a result of their low-income status, they believe they have a greater appreciation for Harvard than their higher-income peers do. The student, who fittingly requested the use of “Hope” as her pseudonym, said that she believed her socioeconomic background motivated her to take advantage of “every single opportunity” that Harvard offered. She continued:

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.

Students also thought that Harvard's payment of tuition, room, and board provided them with the advantage of not having to worry about paying loans after graduation (10 references). It also provided them with a sense of financial freedom and relieved their parents of the financial burden of paying tuition, room, or board. On this point, Kenneth contended, “You could make the argument that I am more advantaged than a middle-class student is because their family has to make sacrifices, whereas my family always lives with sacrifice, so that's

no added sacrifice.” Gabriella expressed a similar sentiment when she said, “I have friends at home who are in major debt because they’re just tryingto get a degree...and they have \$50,000 in debt...Full financial aid here has been really incredible...because I’m going to graduate with no debt to speak of.” Ethan championed the HFAI program, saying:

There are so many advantages, like, one is you don’t pay for it. It’s basically a free \$200,000 education. And Harvard does such a great job, as I said earlier, making sure that you don’t feel limited by that...I don’t feel disadvantaged at all. I cannot see any disadvantage.

Nearly every student ($n=18$) in this study said that their HFAI status is inconspicuous among their peers. A quarter of the students mentioned disadvantages to being a student on full financial aid at Harvard. Because of the centrality of this experience to the phenomenon of this study as well as my desire to include a comprehensive picture of their experience, students’ answers to probing questions about how their financial aid status had been obvious to them or how it impacted their undergraduate experiences are presented below in Table 2.

Table 2
Student responses to questions about the impact on their undergraduate experience as a result of being an HFAI student

Participant	Answer to the question, “Has your full financial aid status affected your overall experience here?”
Kenneth	I’m impressed very much by how much not paying full tuition here is not indistinguishable, but not at all stigmatized...I think I’m at a level playing field.
Braden	Very marginally, if at all. I can’t think of a particular instance that it has...Even though some of my roommates are richer than I am, I have never felt excluded. It wasn’t as big of a problem as I thought it would be.

Hermione	It doesn't affect us much, being financial aid receivers on campus...you're not put with a different label.
Siri	I don't think I've been hindered in any way because I'm on full financial aid...I did not really see a difference in my [undergraduate] experience because of my financial background
Jessica	Never did my financial aid status make me feel uncomfortable...I think that's actually a great thing about Harvard...I definitely did not think of finances as a marker of difference.
Ivone	I don't think it has advantaged or disadvantaged my experience...I've worked my way around it, and I have a job, so that helps me feel at advantage with everyone. I can fulfill my basic needs...I think Harvard does a great job...I would have never been able to afford being here had it not been for my financial aid. But given that I have the financial aid, now I do work to satisfy my own needs...it helps me keep pace with the environment.
Ethan	I actually liked the fact that I didn't pay and they [higher income peers] had to pay. [Laughs]. Personally I don't really feel there's a division in friendship or status just because of finances...I think Harvard does such a good job at making sure everyone is on the same level. We all go to the same place. We all sleep in similar rooms.
Claire	I think disadvantaged, yeah, sometimes your opportunities are limited, or your choices. But then sometimes, it helps you make better choices or...sometimes you have to use it to your advantage.
Jill	...I feel like, for me, I've been lucky enough to spend time with people who I'm not ever made to feel bad about it, and it doesn't come up that often...sometimes I feel life-disadvantaged in some senses. I think there's access to information and networks and friends, parents, whose parents know so-and-so, and so they can get them an internship. I've had to, you know, work for every internship that I've gotten and make my own connections, which is a thing I didn't know you did before I got here. You know, I didn't know networking was a thing, or [that] making connections was important to foster relationships for my own future career benefit. And I hate even thinking about that. So I try not to, even if that's going to put me at a lesser place than someone else. And so in that sense, sometimes I feel like there, and maybe Harvard has a high concentration of people with parents with power, and sometimes I wish that I had access to that. That would be nice. But, you know, maybe I just have to try a little harder.
Louise	I don't think I really ever felt like I didn't belong or anything...For the most part, pretty much anything I wanted to do, school-related, I've been able to do, even since freshman year...I think one of the main differences is that it seem like people who aren't on financial aid just never even have to think about [expenses].

Margarita	I feel like people here are pretty welcoming and, I don't know how to describe it, but I don't get that sense of being too different...It's not so much that your socioeconomic status itself is differentiating you from other people. It's, I mean, a number of things, like your interests and your ethnic group, or the way you identify yourself, stuff like that...it really helped me to see just the diversity at Harvard, and it really did help me to not compare myself, and instead put me, put myself in a position where I thought of myself of kind of being unique in that sense.
David	It surprised me that financial status is not as conspicuous at Harvard. It's hard to tell who comes from what kind of background...For most people, I can't tell if they're on financial aid or not...I've been able to do most of the things I've wanted to do here...I definitely don't think there's a stigma [of being on full financial aid].
John	I don't think I've ever had a negative, or a very negative experience that sticks out related to socioeconomic status here...when we're actually in school, there's not a difference...There are definitely some doors for you, coming in... I think people on financial aid have had fewer experiences... They've traveled less, so they know less about the world, and that's definitely a disadvantage. And I think because of that, [they] probably have fewer interesting experiences that are, [they're] allowed to bring up in casual conversation. [They] can't talk about what countries [they've] visited or anything like that. So that might be a disadvantage.
Gabriella	I think Harvard provides a lot of opportunities to everyone, but it doesn't, there's not like a stark divide in finances...I think Harvard does a really good job...of making sure that students that don't have as much money as some of the wealthier kids here, that they have access to the same things.
Chitra	I can't think of anything...I think it's pretty hard to tell when you're walking around... I mean it's just a little but less opportunities for stuff to do [in the] summer...
Celiana	It's not really divisive. I don't want to say, but you do notice it. And, I think people tend to associate more with people of their [socioeconomic] class, maybe not so much intentionally, but I guess you just kind of fall into it.
Lynn	I would say yes, there's a feeling of disadvantage. Because there's the feeling that the other people can go out and buy whatever they want...

Institutional Support

Students in this study had an enormous sense of gratitude for the opportunities they had been given as a result of Harvard's Financial Aid Initiative. Almost three-quarters

($n=14$) of the participants in this study provided examples of positive institutional support they had received during the previous three years. Eight students explicitly mentioned the word “grateful” in the responses. Feeling grateful, lucky, or having a personal sense of responsibility to give back to Harvard were reasons cited by most students for participating in this research project. Seven students also offered pointed criticisms of Harvard or provided specific examples where they felt the institution had not supported them as well as they would have liked.

Not surprisingly, in the examples of positive institutional support, students mentioned the financial aid office (14 references) or monthly financial aid newsletters (3 references) most often as especially helpful to them. Kenneth said, “I’m an unqualified enthusiast of the financial aid office.” Michelle noted, “...the financial aid office has been really great in answering questions, especially when I went abroad last semester. I had a million different questions and my officer didn’t mind responding very quickly to a lot of different things.” Related to financial support they received, nearly a quarter of the students ($n=4$) specifically mentioned feeling thankful for the health insurance they received from Harvard. Chitra said that Harvard had paid for the removal of her wisdom teeth, while Jill recounted major surgery she had undergone for which Harvard paid. With disbelief, Jill asked, “Like, how amazing is that?” Six students commented on their surprise when they received a \$200 check during freshman year from the Kimball Coat Endowment Fund, along with a note encouraging them to use the money to purchase winter clothing.

The Student Events Fund (SEF) was mentioned by 15 students in this study as positively influential to their undergraduate experience. The SEF, a ticket-subsidy program,

was mentioned in Chapter One as the topic of the pilot study for this research project. The SEF provides confidential distribution of subsidized tickets to HFAI students that allow them to attend events on campus free of charge. Kenneth expressed his positive opinion of the program, saying:

The [SEF] was very good. And even if it didn't work perfectly – because I know some people had complaints about it – I think it represents a way of thinking about financial aid that is smart, because it's not just, "Oh, here's the money you need to go to college," and you're done. It's thinking about what it means to be an equal student, as much as there can be an equal student who comes from a poor family in a very rich institution. That was something that stuck [for me]... I was surprised at how forward-looking that was.

Jessica mentioned the impact the SEF had on her undergraduate experience by recounting:

The SEF was definitely a big factor in my activities... I abused it. I loved it. I loved all the Harvard concerts, especially the ones in Sanders [Theater], the a capella groups, the orchestra. And all [of the] social dance events and Harvard formals. [Without it] I would have been much more selective. I would have [had] second thoughts. I wouldn't [have] gone as often...

Identical to the findings of the pilot study for this research project, the low-income students in this study consistently praised the program and provided examples of how the SEF introduced them to friendships, allowed them to attend events with friends that they otherwise wouldn't have been able to afford, and helped to equalize their undergraduate experience vis-à-vis their higher-income peers.

More than half of the students in this study ($n=13$) studied abroad or participated in a significant international experience. All 13 of these students also received financial support from Harvard for their travel. Participants volunteered this information when asked about the institutional support they received during their undergraduate experience. The countries students mentioned traveling to included France, Russia, Japan, Spain, Brazil, Argentina, and Costa Rica. Consistent with literature on the value of studying abroad (Carlson, Burn, Useem, & Yachimowicz, 1990; Hopkins, 1999; Hunter, White, & Godbey, 2006; Kauffmann, Martin, & Weaver, 1992), students in this study defined their international opportunities as life-changing and noted that these experiences had positively influenced their Harvard College education. Nearly all of these experiences (12 references) were fully funded by international centers at Harvard, fellowships from Harvard's Institute of Politics, grants from the David Rockefeller International Experience Grants Committee, or some combination of these funding entities. Siri's comment about her travel to Japan conveys the collective appreciation by students for the travel support they received from Harvard. Siri said, "[It] was just a dream come true and I will be forever, be eternally grateful to Harvard for letting me have this opportunity. Gosh, I really love Japan so much."

Of the seven students who provided pointed critiques about the institutional support that was lacking from Harvard, more than half complained about the lack of advising that was available to them. These particular students admitted that there are a lot of advisers at Harvard, but that the difficulty was in knowing to whom to turn in times of need. Suggesting that navigating the elite college bureaucracy was a challenge, Kenneth said:

Harvard has a big deficit in terms of advising and counseling...I don't feel like I have a dearth of advisors, but I don't have one adviser who knows my full history and then knows what I'm looking to do...like for grad school, I'm asking advice of different professors, but I don't have one go-to professor who is my adviser.

Ivone expressed a similar opinion of not knowing where or to whom to turn. She said:

It's just a really fast-paced environment...and that reflects on our emotional well-being. I feel like it would be great if we had more ways to just reflect on what we are doing, and know that there are people at Harvard who care about us, not just our academic success, but actually care about us as people...And it's just...having the courage...I feel like for a lot of us it's not easy to admit that we have a problem or that we need help to solve [something]. And then once we admit that to ourselves, there is the thing of, wait, "So, first, whom do I go to? How do I find out who I should go to?"

Claire and Chitra expressed a collective feeling that no one cared about their well-being, either, or took the opportunity to get to know them beyond a superficial level. Claire said:

I don't feel like there's much support [at Harvard]. I think freshman year, it wasn't until after [my]...breakdown happened that support came. And, I think that's partially my fault for not reaching out, but also not feeling like there was someone to reach out to.

Lynn perceived a similar lack of empathy on the part of her professors, when she noted:

At [my high] school, most of the teachers cared about how well we did...Here, sometimes I get the feeling that maybe the professor doesn't really care if we understand or maybe he doesn't understand how to teach us so that we do understand. Along with Lynn, two other students complained that they felt faculty at Harvard cared more about research than teaching. Celiana said that she did not have the opportunity to work as closely with faculty as her higher-income peers did. She explained:

It's about the relationships, 'cause I can see people who know a professor and have been close to that professor for a while, and that professor has helped them with their thesis and told them about this program that they're doing, or recommended [them] to this program or that program. And they know they can always go to that professor or TF or person or somebody in the House if they need something or if they need a recommendation. Or, not just a recommendation but advice. And I wouldn't be able to say I have a Harvard mentor here, whereas I know some other people do.

When asked about who these other students are who have close student-faculty relationships, Celiana said, "It tends to be students of higher income." Another student expressed a completely different experience with faculty. Jessica praised the support she received from faculty saying, "I got a lot of support from my teachers, the professors, the language professors that helped me...They took additional time to help me...to write recommendations for me..."

Despite these critiques, overwhelmingly students in this study expressed positive feelings about the institutional support they received from Harvard, from their financial aid counselor to the advice they received from career services and House tutors. Like Ivone,

many students mentioned Harvard as a fast-paced, competitive environment and suggested that part of the challenge is actually asking for help as well as knowing whom to ask. Two separate low-income senior survey responders mentioned these points. One said, “Harvard is a generous place, IF you know where to look,” and the other remarked, “The competition among the students is terrible. Accomplishment is more important than learning for most students. Too much stress in the environment!” Ethan said that he found a lot of support at Harvard and that he has tried hard to remember that the resources Harvard provides to students go beyond “the books and the buildings” and extend to the people he has had the chance to meet. Gabriella praised her resident deans and “the administration” saying they were “fabulous” with helping her when her grandfather passed away and she needed special accommodations with classes. She went on to say, “...dining hall workers, security guards, house managers and stuff, I think they contribute a lot to our undergraduate experience.”

While some students expressed occasional feelings of isolation or not knowing where to turn, Claire was the only student who expressed feeling alone because of a dearth of people to whom she could relate. Encouraging the University administration to diversify its staff and faculty, and simultaneously critiquing the University, she said:

I think it’s bringing people who can be [an] example, like “I’ve been there, I can relate [to you], I know what you’re going through,” rather than someone that [says], “Oh, yeah, I’ve read about that or I know about this.” Like the university as a whole...Because sometimes I feel like the people that I relate to or interact with are the staff members, the dining hall staff, or people who clean, or people like that...

Strategies for Managing Low Socioeconomic Status

Students in this study used a variety of strategies to compensate for their low-income status in an environment replete with higher-income peers; some of these strategies have been discussed in previous themes of this chapter. Students conveyed various challenges they faced related to academic matters, their low socioeconomic status, or their recognition of wealth and cultural capital in this elite institution. As students discussed these circumstances during their interviews, they almost always approached them with a corollary strategy or mindset that helped them address the situation. They compensated for having minimal discretionary income by working a number of hours in a variety of jobs. Students described hunting for “bargains,” shopping at thrift stores, and choosing inexpensive restaurants when they wanted to escape the dining hall or go out to dinner with friends. Chitra mentioned borrowing a suit jacket from a friend for her recruiting interviews rather than buying one of her own. Students worked hard to save money when they wanted to travel home. Some students said they remained on campus during breaks to reduce expenses. Louise said, “I decided to work a full workweek during spring break. But then the next weekend, I went down to New York City and went to the Metropolitan Opera and stayed overnight...It was my birthday present to myself.” As mentioned earlier, nearly every student in this study felt their income was sufficient for their expenses.

The findings of this study suggest that students developed resilient attitudes prior to their arrival to Harvard. This mindset is reflected in Ethan’s words when he said:

You know, I’ve been raised to look at the positive things in everything. [My low-income status], it’s not something that differentiates me. [Be]cause if I put myself in

the mentality of, everyone is rich and I'm not that rich, then that's starting on a bad foot. That's automatically reducing your self-confidence and making...yourself think about all the different ways you don't fit in, all the different ways you're different, rather than actually defining ways that you're actually the same with others.

If Ethan brought this perspective with him to Harvard, Braden developed a similar outlook after working at the Harvard Square Homeless Shelter. He remarked:

I think that by seeing how many people were so much worse off than what I was but who still hadn't given up hope, who were still trying to live better lives, I think that boosted my confidence a little that I shouldn't worry, I should worry less about whether or not I deserve to be here, and just accept the fact that I'm here, and I should make the most of it.

Students in this study gave examples of the choices they made prior to their arrival on campus, helping them to compensate for a lack of resources in their high schools or as a result of their family's low socioeconomic backgrounds. These narratives suggest that students exhibited extraordinary amounts of determination and intention before being faced with the challenges they described at Harvard. Louise described how she dealt with the lack of rigor in her high school by saying:

Honestly, probably, if I had only done what was offered at my high school, I'm quite sure I wouldn't have gotten in...A lot of friends here are shocked when I tell them that there would be days when I'd be in the library maybe half the day – it was like I'd finish what they were doing in class, and I'd just go and read books. So I worked

my way through a great deal of classic English literature over sophomore and junior year of high school.

Claire expressed a similar commitment, saying, “I felt like I always had to push myself on my own to do more and more if I wanted to go to college and be successful.” Students took advanced courses on-line and went above and beyond what was required of them by their high schools. Three students mentioned having high school teachers who served as their mentors and provided them with the encouragement to strive for more. Gabriella said that administrators at her high school laughed at her when she told them she wanted to apply to Harvard; however, a high school English teacher helped her persevere by suggesting extra books to read during the school year and sending home with her a list of books to read over the summers.

Counter to some literature that suggests that some students are reluctant to seek help (McMiller & Weisz, 1996; Ryan, Gheen, & Midgley, 1998; Yeh, 2002), students in this study readily asked for assistance from faculty and peers. Referenced earlier, Hope asked her roommates for help in proofreading assignments. Hope also described an inability to participate in sections because of her initial difficulty in translating her thoughts from Korean to English. To compensate, she said:

I went to the office hour of my Expos[itory Writing] teacher who told me that if you, Hope, are concerned why don't you come to my office 30 minutes before the class and I will ask you the questions that I will ask in the class...[He said] “Why don't you practice answering my questions? And, then, I will just call on you when I ask this specific question ‘cause I know that you already got the answer.” I was never really

hesitant [to ask for help] ‘cause I knew that this is missing in my life. So I want this to happen. And to do that I need some people’s help.

A quarter of the students mentioned seeking assistance from writing tutors, instructors at the math question center, House tutors, and faculty members. Four students mentioned asking for help from the financial aid office for unexpected expenses or questions about budgeting.

When students were asked, “Are there times when you wanted Harvard to do more for you?,” nearly three-quarters of the students in this study ($n=14$) said no. Lynn said, “I’m not sure what more Harvard could’ve done...Because it would be kind of weird [and like] handholding.” David said the assistance Harvard provided in terms of a full financial aid package was sufficient. He continued:

I honestly could not ask Harvard to do more for me, out of good conscience, and I think I’ve received enough, and there are plenty of support networks and career resources and whatnot if I want them. I know I can get them if I want them, so it’s just been on my part [if] I haven’t sought them out.

Braden expressed a similar perspective when he replied:

No. Honestly, no. I feel like they’re doing enough, and I don’t want to feel like...I want to have some sort of responsibility for myself as well. So I feel that Harvard’s doing enough, and I can take care of the rest, at least right now.

The six students who answered “yes” to the question provided specific examples of additional support they would like to have received. Most of these were discussed in the previous section on Institutional Support; however, additional requested services mentioned

by students included more support to travel home, financial aid for summer school courses, and allowing students on full financial aid to remain in residence during the winter break.

The strategies students used to compensate for their low socioeconomic status were mainly through a constant negotiation of choices related to finances, asking for help, seeking out additional opportunities for intellectual growth, and forming friendships across socioeconomic lines. The results of this study suggest that the main strategy utilized was one of positive attitude, optimism, and determination. The following mindset expressed by Taleen illustrates this. When he was asked about disadvantages or advantages he faced as a result of his financial background, he said:

I think [students on full financial aid] are advantaged...I can only speak for myself and a few of my close friends...To the extent that you feel the expectation that a lot has been invested in your education, a lot has been invested in you as an individual, because there is some potential that was seen in you. And you feel that you have to work hard to meet that expectation. So to that extent, and I mean, working extra hard to meet higher standards, it's a good thing. I mean, it can be a little stressful, but ultimately it's a good thing. And it's a good motivator, I think.

Class and capital: The intersection of socioeconomic class and cultural, intellectual, and social capital

Several studies have examined students' awareness of social and cultural differences, often termed cultural capital (Bourdieu, 1973), across socioeconomic class lines at elite colleges (Lee, 2006; Aries & Seider, 2007; Gricich, 2008; Seider, 2008). The low-income

students in this study provided several examples of their recognition of cultural capital differences between themselves and their higher-income peers, even if they did not always refer to these differences in explicit cultural capital terminology. As noted earlier in Chapter Two, Horvat (2003) argues that race and socioeconomic class both contribute to *habitus* and cultural capital and that both must be considered when differences are exhibited. One student mentioned this intersection.

Nearly three-quarters of the students ($n=14$) gave examples (35 references) of their awareness of cultural and social differences along socioeconomic lines. None of the students attributed the cultural capital differences to race or ethnicity. The examples students provided touched almost every aspect of the undergraduate experience. The implications of these recognized differences in cultural capital by students will be discussed in Chapter Five.

Jill's recognition of cultural capital differences between herself and her higher-income peers related to life skills and knowledge about "how college works." She said:

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.

Louise, the student who declared she was from one of the poorest counties in Wisconsin, described her surprise at the prevalence of people wearing suits at Harvard for no particular reason. She also said: “I had to watch my accent a bit when I got here, there’s a few words here and there...of a Midwestern...or maybe even a southern accent.” When asked to continue explaining the “cultural differences” she recognized at Harvard, she replied:

There are sort of social skills that you would be more likely to have if you were from a different social background...just being comfortable networking...You know, no one I know does networking at home – it’s like what’s the point of that? But I think that’s maybe more of a difference, white-collar, blue-collar...it’s more like if you grow up in a family where maybe your parents talk about that sort of thing, you’re a little more prepared for [this] sort of environment.

Kenneth, too, recognized the difference in wealth and cultural experiences, saying he was “taken aback” by how rich some of his friends and roommates were. Time with higher-income peers changed his reactions, however. He said:

And I think if you were asking me this three years ago, I would be much more surprised, at least. But spending a lot of like vacation time with them, and spending time in New York with a friend this past weekend, I’ve personally become much more used to that level of living.

Gabriella described the differences in “social knowledge” she experienced. She said:

I’ve been exposed to so many new ideas, and so much more, so much more just like stuff in general. There’s so much that Harvard has to offer, as far as information, but also knowledge, other types of knowledge, social knowledge. It’s been difficult, the

transition has, because I grew up in and lived in such a place very, very different place from Harvard...The opportunities, they were just very different, and the things that you're exposed to on a daily basis are very different.

Margarita described a similar awareness of cultural capital differences within the social activities in which she participated. For example, she recognized differences at a social etiquette event for Women in Business, a student-run organization at Harvard, and attempted to describe the difference by taking the viewpoint of one of her low-income friends.

Struggling to articulate the difference, she noted:

I remember going to one of [the social etiquette events] and whereas everybody else knew what they were doing, I was struggling to see which one was the salad fork and stuff like that...It's one of those things again where I think everyone's experience is different. Because one of my roommates, she's also a sociologist. She's, I don't know how to describe it. I don't know. She's very comfortable with making people aware that she doesn't have that. She doesn't come from a family that has high cultural capital, and that she doesn't know certain things because she is from a lower income. And she makes it, I mean, for her it doesn't really matter, and she's been able to kind of, I don't know, still adjust, I guess. But, and I guess, I don't know, I don't even know how to describe it.

As the conversation continued, Margarita still had difficulty in expressing herself but began to describe how the difference in cultural capital manifested itself in her own undergraduate experience. Remembering an event she attended at the Institute of Politics, she said:

I remember going and for me, obviously, it's a big thing to hear somebody speak. People that go to the IOP are obviously pretty well-renowned people, and I think it's just like, knowing what you're expected to do, and, I mean knowing that you're expected to dress up, knowing that you're expected to act a certain way or say certain things or ask certain questions and stuff like that. I don't know; it's really hard. But yeah, stuff like that, like little things, like knowing what certain expectations are. Knowing that if you go to a cocktail party you have to dress up in cocktail attire. Lynn said that she recognized differences in "values" as a result of growing up in a low-income family and Jessica described the difference in terms of "confidence." For Ivone, differences in socioeconomic status were revealed in what she called "beliefs." She said, "I completely did not know anything about the beliefs...For example, [beliefs] of Democrats versus beliefs of Republicans versus, how do I fit in with this whole picture?" Asked how she adjusted to these differences, she replied, "I guess I had to observe for a long time before I saw where I was fitting in and how I could adjust to the whole environment." Ivone's example was one of many where differences in socioeconomic class meant differences in intellectual capital or social capital.

Related to the implications of being from a low socioeconomic background, Celiana mentioned cultural capital differences such as knowing the importance of forming relationships with faculty members, House Masters, and tutors. Later in the interview, she said:

And now [I] can look back and know what [I] didn't know. And what [I] didn't know is how to speak up in class, how to interact with faculty in terms of banter, what, the

importance of getting to know your tutors, your proctors and your House Master...I don't think my outlook has changed on the outside world, but I know how to relate [to people] in different class settings.

For Hope, cultural capital differences extended beyond socioeconomic class divisions. For her, differences were noted within the Korean student population as a cohort. Hope said that she struggled with the intersections of socioeconomic class, culture, and cultural capital. She remarked:

It was like a different group of people that I never experienced in South Korea because my family and friends were not like them. I was at first shocked by the cultural and, kind of, socio-cultural differences between Korean society on campus that while I'm an outlier I just don't belong to this community. So I was like, do I really belong to here especially within Korean society on campus. So I think that was kind of hard for me at the beginning...All of my [higher-income] friends or their parents were diplomats, businessmen, or lawyers and they knew each other... like family friends. But I was from a very rural part of Korea. So [laughs]...And it was kind of hard...It's a continuous process that I have to kind of realize okay, I'm just different from you guys. But I have my own strengths. So to come into that realization, I think it took a while for me to...I think I overcame the kind of class difference...

When students who mentioned differences were asked whether Harvard could have done more to help close the cultural capital gap between lower- and higher income students, most students acknowledged that this difference exists because of a lifetime of experiences,

education, and relationships. David summarized the collective feeling of low-income students in this study when he argued:

There's only so much Harvard can do. I mean in terms of your college financial aspects, Harvard can do a lot for you, but there are still things going on in your family, in your own sort of personal sphere that obviously Harvard cannot like go in there and fix things for you...I think that would be demanding too much of Harvard ... You would really need to personalize that for every individual, and it would be a case-by-case basis for like what to cover and what to help. And I don't see that as something that your college or your university should be helping you out with. That's just something that you have to sort of deal with. In terms of your educational opportunities, it's fantastic that Harvard is doing everything it can. But in terms of other aspects in your life, I think, I wouldn't want Harvard to get involved.

Chitra equated social capital and economic capital, saying they were the same thing in her mind. She described the social capital needed to be successful in getting chosen to join a final club or women's social organization, saying that without financial capital one would not be able to bridge the social capital gap. About this point, she argued, "...even if they [final clubs] claim they aren't elitist anymore and that you don't have to pay if you can't, it's one of the things they claim to make it seem better. It's still very much based on social capital for [whether] you can get into the clubs at all." When asked how she had changed in relation to cultural capital, Chitra said that she had gained a new awareness for a wider spectrum of wealth as a result of seeing examples of a higher socioeconomic class at Harvard.

Six students in this study said they were less surprised by the cultural capital differences that existed between higher-income students and students on full financial aid. Kenneth's family had recently become low-income and as a result, he acknowledged familiarity with what he considered high-income cultural capital. He said, "I've been around privileged students before and I think that made coming here very easy." Siri said she was also familiar because of her boarding school education while Jessica and Ivone admitted they were only considered low-income in the United States and that in their home countries they would be considered middle class. These findings suggest that, for the students who did not report being challenged by a cultural capital difference between themselves and their higher-income peers, previous experiences in higher-income environments helped bridge some cultural capital gaps.

Summary and Conclusion

The students who participated in this qualitative study of their lived experience as recipients of full need-based financial aid at Harvard College collectively provided over 22 hours of interview data, which translated into more than 625 pages of typed transcripts. Students provided rich and detailed descriptions of the effect of socioeconomic status on their undergraduate experiences and challenges they face as a result of a low-income background or by being recipients of financial aid. Their interviews provided detailed examples of the types of strategies these participants used to navigate an elite college environment and how they felt about their undergraduate experience as a whole.

Students reported that their undergraduate experiences were overwhelmingly positive. Almost all participants began their interviews with a glowing appraisal of their college experience. Participants' sense of gratitude toward Harvard was universal in this study. One student's comment summarized this gratitude when she said, "I really want to express my gratitude and appreciation for this great place and I hope that faculty members and all the affiliates at Harvard know that there are students who really appreciate Harvard and love this institution so much." While many students mentioned struggling academically, their collective and individual grade point averages indicate that they managed to overcome challenges they faced as a result of inadequate high school preparation or because of difficulties in adjusting to a college curriculum. Students' expectations of Harvard were potentially their biggest adversary as nearly every student mentioned having false preconceptions and stereotypes of Harvard. These erroneous expectations of Harvard translated to a rough entry during a first-year experience that otherwise was positive. Moreover, students' social networks transcended socioeconomic class lines and comprised nearly equal numbers of lower-income and higher-income peers.

The low-income students in this study recognized a wider spectrum of socioeconomic class at Harvard than was previously familiar to them. The awareness of higher-income peers, wealth, and self-identity created a complex ideology. As noted earlier, identification of a higher socioeconomic class by participants did not necessarily translate to participants' self-identification as low-income students. Participants in this study were aware of their own low socioeconomic class in relation to higher-income peers, and a common finding was that participants made comparisons with peers around issues of money and finance. Participants'

experiences in talking with peers about class issues more broadly were mixed. A resourceful group, students described how they managed money and compensated for their low-income status through a negotiation of budgeting, part-time employment, and attitude. Even more significant than this, however, was that participants exhibited a sense of self-efficacy by believing that they could achieve almost any goal they set for themselves. Participants felt included in the social and intellectual fabric of Harvard College and did not describe themselves in inferior ways as a result of their low-income status. The confluence of positive attitude, confidence, a personal sense of responsibility, and agency provided participants with a set of tools that they used to compensate for the effects of their low socioeconomic backgrounds.

Students' navigation of their elite college environment as recipients of Harvard's Financial Aid Initiative (HFAI) was individual; however, a common finding of this research was that students used a variety of strategies and made a number of choices to mitigate the restrictions of having minimal discretionary income. Beyond the confluence just mentioned, the most common strategy among the students in this study was their optimism and a rationalizing explanation of the traits and life skills they have developed as a result of their low-income status. Far from feeling marginalized or seeing their education as in some way inferior to their higher-income peers, 18 of the 20 students in this study mentioned that their HFAI status was inconspicuous among peers. Despite this feeling, students identified some resources and advising and financial support that would have improved their experience.

Part-time employment was common for 75 percent of participants, a percentage that, according to the student employment office (SEO) at Harvard, is higher than the reported

percentage for the overall undergraduate population. While many participants held more than one part-time job, they were unlikely to work more than 20 hours during the academic year. Participants' attitudes about working were mostly positive. Working provided them with a sense of autonomy as well as a practical solution to earning discretionary money for expenses not covered under their financial aid package. Some participants sent earnings from part-time employment and summer earnings home for their family's expenses, a practice that replicates a finding from one recent study (Hornak, Farrell, & Jackson, 2010) as well as anecdotal information from the SEO staff.

Freshman and senior survey respondents' experiences with socioeconomic status, wealth, and higher-income peers mirrored participants' experiences in many ways. Participants and survey respondents mentioned struggles with the academic curriculum, initial misperceptions of Harvard, difficulty in navigating a decentralized and complex advising structure, developing friendships within and across socioeconomic lines, and overwhelming gratitude towards Harvard. There were notable differences, however. Survey respondents were more critical of a social scene that they perceived as bifurcated along socioeconomic lines and critical of insensitive higher-income peers.

Finally, most of the students in this study recognized differences, beyond financial, between themselves and their higher-income peers as a result of socioeconomic status.

The cultural capital gaps along socioeconomic lines were illuminated in students' narratives. Participants provided examples of a lived experience that indicated intense reflection and cultural growth as a result of their undergraduate education. Instead of complaining about their low-income background, many students developed rationalizing

narratives to justify how their undergraduate experiences were better than their higher-income peers' as a result of their socioeconomic status, including more appreciation and gratitude for opportunities they had been given. Their willingness to share both positive and challenging undergraduate experiences is an example of their insightful ability for reflection and a sense of responsibility to give back to the institution they feel has given them so much. The collective lived experiences of participants suggest that they overcame an initial rough entry to Harvard as a result of false preconceptions and inadequate high school preparation, developed strategies to compensate for their low-income backgrounds, and were introduced to a wider socioeconomic spectrum in which they responded by socially engaging with peers both within and across socioeconomic class lines.

CHAPTER FIVE: DISCUSSION AND IMPLICATIONS

This chapter will first provide an overview of the significant findings from this study on the undergraduate experiences of low-income students on full need-based financial aid at an elite college and address how these findings relate to the research questions. Then, I will present three main conclusions based on the findings: (1) an explication of the distinction between socioeconomic class and financial aid status for low-income students in this study; (2) a proposal of a new capital hierarchy for high-achieving low-income students; and (3) an application of Bronfenbrenner's ecological developmental model for this niche population. I will also suggest implications for institutions and theory. This chapter will conclude by discussing the tensions that remain in the research findings and the limitations of this study and highlighting additional ways in which this topic could be studied.

The main research questions of this study are: from students' perceptions of their lived experience (a) how does socioeconomic status affect the college experience for students who attend an elite college as recipients of full need-based financial aid?; (b) does an elite college environment present particular challenges for low-income students?; and (c) how do low-income students navigate these environments? As discussed in Chapter Four, the effect of participants' socioeconomic status permeated nearly every aspect of their undergraduate experience. The following overview of the significant findings addresses each of these research questions.

Although participants were keenly aware of the role that socioeconomic class played in their experience at Harvard College as well as the choices they made as a result of being from low-income backgrounds, only seven (or 35 percent) of the participants self-identified

as low-income students. A quarter of the participants explicitly rejected this label. Nineteen of the 20 participants provided detailed examples of the ways in which they were actually advantaged as a result of their low-socioeconomic status. On the basis of these findings, it appears that students did not feel disenfranchised nor did they feel as if their undergraduate experience existed at the margins of Harvard College as a result of their low-income status. They may have come from low-income families and chosen Harvard College based on the financial aid they received as a result of being low-income, but they did not identify as low-income students once they arrived on campus. While some research has shown that students from low socioeconomic backgrounds tend to be less involved than their higher-income peers (Arzy, Davies, & Harbour, 2006; Walpole, 1998), the participants in this study were actively involved in social life on campus, student organizations, and within their House communities. Contrary to one recent study examining the experiences of low-income students at the University of Pennsylvania (Grcich, 2008) and a second study which found feelings of marginalization, alienation, and isolation among first-year, low-income students (Aries, 2008), participants in this study did not feel like socioeconomic minorities, did not feel isolated from peers as a result of their low-income backgrounds, and were relatively forthcoming about their low socioeconomic status with peers and close friends.

Students' willingness to share information about their own low-income background, while expressing a reluctance to discuss class issues more broadly, may support the claim made by bell hooks in her book, *Where we stand: Class matters*. hooks wrote, "Speaking openly about money remains taboo in polite society" (2000, p.70). Whether they discussed class issues with peers or avoided the topic altogether because they considered it taboo,

participants in this study noticed manifestations of high socioeconomic status among peers with which they were previously unfamiliar. Consistent with two similar studies recently conducted at the University of Pennsylvania (Grich, 2008; Kaplan, 2010), participants in this study recognized indicators such as peers' designer clothing, travel experiences, latest technology, or even a higher-income peers' decisions to drink bottled water exclusively, all of which participants considered markers of wealth. This awareness of wealth among higher-income peers was a constant reminder to participants about a level of discretionary income that they did not possess as well as a higher socioeconomic class of which they were not a part. The realization of wealth and class difference did not translate into feelings of inferiority or marginalization on the part of participants, however.

Symbols of wealth among higher-income peers were mostly unfamiliar, surprising, and led to neutral comments by participants; however, more than half of participants expressed judgments toward some higher-income peers' "excessive displays of wealth," "squandering of money," or lack of financial independence from parents. Participants also described insensitivity on the part of higher-income peers about wealth and class issues as well as comments higher-income students made that were insensitive to the struggles of lower-income students. The several examples provided by participants suggested that low-income students attributed higher-income peers' insensitive comments to privileged cluelessness and not ill will or maliciousness. The extent to which these insensitive comments by higher-income peers presented challenges for, were internalized by, or created insecurities for participants was not clear, however, because as participants described these examples they also seemed to minimize their impact.

Participants' relationship with money and personal finance was a complex negotiation of budgeting, choice, and ingenuity on their part. Participants' expenses for tuition, room, and an unlimited dining plan consisting of 21 meals each week including the option to get meals to go, were covered in their full need-based financial aid packages. With regard to the comprehensive nature of this aid package, one student remarked, "I'm all set; I have a roof over my head, heat, hot water, and three guaranteed meals a day." The expenses not covered by financial aid that participants mentioned included expenses for textbooks, travel costs, and discretionary expenses for clothing and socializing with friends. As a result of participants' comprehensive financial aid and their apparently successful employment of various strategies, three-quarters of participants said they had sufficient money to cover their expenses, although just as many expressed wishes and aspirations to have had more money available to them. Regardless of participants' wants, more than half of them said that their personal socioeconomic status causes them stress because their sense of financial security is predicated on having no surprise expenses. Whether participants were worried about their computer breaking or having enough money for meals during study abroad or summer internships, they were always cognizant of financial matters.

The desire frequently expressed by participants was for additional travel funds for summer experiences, spring break, and to participate in unpaid internships. Consistent with similar findings about low-income students' aversion to loans (Burdman, 2005; Cunningham & Santiago, 2008; Hornak, Farrell, & Jackson, 2010; Kaplan, 2010), participants in this study tried hard to avoid taking loans for expenses and, as a result, made decisions to forego specific opportunities, go without certain textbooks, or increase the number of hours worked

at various part-time jobs in order to earn additional income. Part-time employment on campus was another strategy used by nearly all participants (17 of 20 students) to compensate for their limited discretionary income. Studies have shown that part-time employment can have positive developmental effects on college students and help low-income students, in particular, to persist to degree completion, provided that students do not work too many hours (Carriuolo, Rogers, & Stout, 2001; Choy & Carroll, 2003). Unlike other studies that demonstrated low-income students' propensity to work longer than 20 hours (Choy & Carroll, 2003; Gr Eich, 2008; Pascarella & Terenzini, 2005), 75 percent of participants in this study worked less than 15 hours per week in some combination of jobs. Participants said they enjoyed the additional income that part-time employment provided to them.

Perhaps another reason participants said that they experienced stress as a result of financial matters, despite claims that they had enough money to meet expenses, is that some participants regularly sent money home to their families. This was more than a simple gesture of support; some participants admitted to contributing significant amounts of money to supplement their family's income, including one student who had provided more than \$20,000 from summer and term-time earnings to support his mother and brother in California. This finding is consistent with a recent study that found that low-income students were inclined to assist with their family's finances by sending money home (Hornak, Farrell, & Jackson, 2010) and two other studies that demonstrated a role reversal between low-income students and their parents as a direct result of students feeling a filial responsibility for family care-giving (Kuperminc, Jurkovic, & Casey, 2009; Wartman, 2009).

Participants' expectations for what they would find at an elite college environment were based on stereotypical ideas of Harvard as a wealthy, elitist, and unwelcoming environment for low-income students. More than half of participants expected to feel inferior to higher-income peers and 15 of 20 participants expressed similar reservations about fitting in on campus. Participants' choice to attend an elite college on full financial aid seemed to carry with it false assumptions that they would be outsiders in an upper-class normative environment. Participants' first-year experience, then, was initially about unlearning stereotypes and reconciling in their minds what they expected to find with what they actually experienced. In many ways, these inaccurate preconceptions prevented students from experiencing the environment as it actually was. Steele and Aronson (1995) proposed a "stereotype-threat" theory that holds that black students perform worse than their white counterparts, despite their previous academic achievements, because they fear racial stereotyping by peers. In their study, they found that these fears ultimately undermined students' performance. Bowen and Bok (1998) suggest that Steele and Aronson's theory could be extended to students from low-socioeconomic backgrounds as well, regardless of the race of a student. The results of my study suggest that participants' preconceived notions of Harvard negatively influenced the experiences they had. Because of stereotypes they expected to find at Harvard, they were slow to accept a reality that was counter to these expectations. Eventually, they found that their fears of being ostracized because of their socioeconomic backgrounds were unfounded.

By their senior year, participants described friendships they had made both within and across socioeconomic lines. The friendships within-class provided participants with

emotional support emanating from the shared experience of being from a low-income background (not feeling like the “only one”) while participants’ friendships with higher-income peers exposed them to unfamiliar cultural capital, important social connections, and most importantly, a sense of inclusion within the social milieu at Harvard. These findings were antithetical to what I expected to find at the outset of this study. Based on previous literature of high-achieving, low-income students (Beckett, 2007b; Grcich, 2008; Karabel, 2004; Ostrove & Cole, 2003), I expected participants in the study to feel that they existed at the margins of the social scene, and that this social scene would feel both unfamiliar and unappealing to them, as a direct result of being a socioeconomic minority at Harvard. Because low-income students entered Harvard in larger numbers over a relatively short period of time, and still only represent 25 percent of the overall undergraduate population, I expected participants either to feel that there was no one else like them at Harvard or to self-segregate along socioeconomic lines by exclusively befriending peers with whom they shared a similar financial background. Neither of these expectations was realized. The most important catalyst to the formation of these across- and within-socioeconomic-class friendships was perhaps the diversity in rooming assignments made during freshman year.

Students’ roommates and the larger entryway in which they lived freshman year included socioeconomic diversity and provided the requisite exposure of class differences to which students made reference throughout their interviews. They were aware of within-class peers through explicit discussions of financial background or subtle references to financial aid. Moreover, all first-year students at Harvard eat in the same dining hall seated at long tables where introduction to peers, without regard to socioeconomic class, takes place

throughout the freshman year. The formation of participants' friendships suggests that institutional decisions can provide ideal circumstances for meeting peers across the socioeconomic spectrum and can send an important message that it is assumed that students will form friendships with peers who are unlike them in many ways. In *Making the Most of College*, Light (2001) found that students' exposure to difference was the necessary component to the formation of diverse peer networks. The findings of Light's study, as well as my own research findings, are consistent with a subsequent study by Lee (2004) who found that low-income students of diverse backgrounds acquire important social skills and valuable networks through their connections with higher-income peers. This will be discussed later in this chapter.

Another challenge of the elite college environment for these low-income participants on full financial aid was that they felt under-prepared for the rigor of Harvard's curriculum. As high-achieving low-income students, participants achieved grade point averages that were similar to their higher-income peers; however, almost three-quarters of participants felt initially under-prepared for the rigor of the curriculum and the pedagogical style of college-level courses. Only two participants, the only students in the study who attended private high schools, felt that their academic preparation was ahead of their peers. Consistent with other studies that found low-income students on private foundation scholarships were reluctant to engage in class discussions or to call attention to themselves (Arzy, Davies, & Harbour, 2006), the participants in this study were unfamiliar with the practice of robust discourse in the classroom and, as a result, initially remained quiet and non-participatory. Challenging professors' and peers' ideas, or what some participants called "banter" or "cutting in" during

class discussions, was initially uncomfortable for students in this study. Participants' lack of familiarity with these discussion-based and collaborative pedagogical practices meant that they did not initially engage in discussions in class or sections and spent considerable time and effort becoming familiar with a new approach to academic engagement.

According to Harvard's director of financial aid Sally Donahue, the goal of Harvard's Financial Aid Initiative (HFAI) is to bring a wide variety of students to Harvard and to treat them equally regardless of socioeconomic class. In a 2007 article in *The Harvard Crimson* she was quoted as saying, "We really don't want to separate out students who come from less sophisticated economic backgrounds" (Beckett, 2007, p.2). Judging from participants' reported undergraduate experiences, this institutional philosophy seems to be working. Nearly every participant said that their HFAI status is inconspicuous among peers and only 25 percent mentioned specific disadvantages as a result of their financial aid status. Students were aware of the difficult choices they had to make as a result of being low-income, but they overwhelmingly reported having positive undergraduate experiences nonetheless. No participant in this study expressed dissatisfaction with his or her experience at Harvard. Participants mentioned positive institutional support they received, including more than half of participants who were able to study abroad or travel internationally as a result of Harvard's generous fellowships and grants. Some participants took multiple trips abroad on Harvard funding. While some students mentioned a lack of resources for emotional support or advising at Harvard, nearly three-quarters of the participants were pleased with what Harvard had provided them in terms of support. One student said, "I honestly could not ask Harvard to do more for me, out of good conscience, and I think I've received enough..." A

common attitude among participants was one of gratitude towards Harvard and the many ways the institution works to equalize the experience of its undergraduates, including providing equal housing, dining, study-abroad opportunities, and even free tickets through the Student Events Fund which allowed participants to attend events on campus with higher-income peers. One participant remarked, “I can’t tell you enough how grateful I am for all that Harvard has done for me, and all the opportunities that Harvard has opened up for me.” While some participants mentioned pointed criticisms of Harvard’s support for them or specific disappointments in their undergraduate experience, the small number and variety of these critiques did not allow for a common finding to emerge.

Consistent with other studies on low-income students (Aries & Seider, 2007; Kaplan, 2010; Seider, 2008), participants in this study felt that their financial aid status actually provided them with an advantage that higher-income peers did not possess. Their optimism in the face of challenges they encountered was evident in participants’ narratives and was undoubtedly a strategy they developed to navigate the elite college environment as low-income students. This positive attitude could also be a trait that allowed them to gain entrance to Harvard in the first place. For instance, they suggested their low-income status equipped them with financial independence that allowed for a greater appreciation of the gifts they had been given in life, whether this gift was financial aid support or an opportunity to study at Harvard. Participants also said that being low-income instilled within them values of frugality and a strong work ethic.

What emerges from these many findings? What do they mean in the context of higher education and for those who work with high-achieving low-income students? Three main

conclusions derive from the findings: the importance of making a distinction between socioeconomic class and financial aid status for low-income students; the notion of a new capital hierarchy for high-achieving, low-income students; and a specific application of Bronfenbrenner's ecological developmental model for this niche population. There are also some tensions that remain in these findings, suggesting that participants' experiences have a counter-narrative worth further investigation. Each of these will be discussed below.

The Distinction between Socioeconomic Class and Financial Aid Status for Low-Income Students

Each participant in this study came from a household with a combined family income of \$44,100 or less during each of the last three years (an average of \$20,286; range \$0-43,245). This amount represents an income at or below 200 percent of the federal poverty line in 2008-09, according to the United States Department of Health and Human Services (USDHHS). Given these data of poverty-level family incomes and the USDHHS definition, participants in this study are undoubtedly low-income. Surprisingly, when asked, less than half of participants identified as low-income students and a full quarter of students explicitly rejected the low-income label. As in similar studies (Kappes, 2008; Walpole, 1998), the findings of this study demonstrate that socioeconomic status impacted participants' undergraduate experience with regard to choices they made, how they experienced the curriculum, and through exposure to unfamiliar forms of social and cultural capital exhibited by higher-income peers. Even after providing countless examples of higher-income peers,

“low-income” was not an identifier that participants felt accurately described who they are.

One participant said:

[Low socioeconomic status] is not something that differentiates me. ‘Cause if I put myself in the mentality of everyone is rich and I’m not that rich, then that’s starting off on a bad foot. That’s automatically reducing your self-confidence and making yourself think about all the different ways you don’t fit in, all the different ways you’re different, rather than actually defining ways that you’re the same with others.

Likewise, participants expressed little desire to be more like their higher-income peers, who some participants felt were entitled and unappreciative of the opportunities they had been given. Participants’ identity – or, rather, the lack of self-identification with a low socioeconomic class – replicates earlier findings of two recent studies (Aries & Seider, 2007; Kaplan, 2010) where researchers found that low-income students tended to downplay their social class as a key factor in their own success. In this ideological phenomenon, which Seider and Aries (2004) term “pushing class aside” (p.8), low-income students more often cite character traits, such as motivation and determination, over economic or social status, as determinants of success. In a third study, participants were asked, “If it were possible for you and all of your family to be born all over again, would you want to be born into the same social class, or a different social class?” nearly two-thirds of the non-affluent group chose the same social class (Perrucci & Wysong, 2003).

As in these three previous studies, participants in this study commented on the advantages they felt they possessed as a result of their low-income status. Participants also appreciated the independence from parents that full financial aid afforded them. Since nearly

half of the participants in this study sent money home to their families, it is possible that they also appreciated not being a financial burden to their families. What resonated for participants was not a low-income label per se, but the values they possessed as a result of being raised in a lower socioeconomic class. Because participants felt that they appreciated the small things in life and didn't take things for granted, they believed that their undergraduate experiences were markedly better than that of higher-income peers. Claire said, "I would say I'm not a person with a lot of material possessions, but I possess something more concrete." Michelle, Hermione, and others also mentioned unique attributes they had as a result of being from a low-income background.

Crocker and Major (1989) found that membership in a low-status group, whether income-based or not, does not necessarily lead to lower feelings of self-worth or confidence by members in those groups. Instead, people in these low-status groups develop self-protective strategies to buffer themselves from the prejudice of others. Similarly, a second study showed that most people are motivated to maintain positive feelings of self within social groups (Turner, Hogg, Oakes, Reicher, & Wetherell, 1987). Researchers know very little about the ideologies that members of minority classes, socioeconomically or otherwise, use to develop and affirm this positive sense of self (Aries & Seider, 2007) but it is a phenomenon that has been exhibited in a number of settings with different minority populations. A separate study warns researchers conducting phenomenological interviews about taking participants' evaluations of an experience too seriously since it may be in participants' best interest to project their "socially presented selves" (Ashworth, 1993, p.15) in the narratives they tell. Taking all of these previous studies into account, the findings of

this study suggest that participants may have identified less with low socioeconomic status because of negative connotations often associated with being poor in American society or because they have developed self-protective narratives to advantage their experiences. Instead of feeling inferior to higher-income peers, participants exhibited a sense of self that was both positive and, with some participants, superior to higher-income peers. They developed self-efficacy that translated to confidence in order to compensate for the challenges associated with being low-income in a higher-income environment. One other plausible conclusion from these findings is that a full financial aid package leveled the class playing field for these high-achieving low-income students to the extent that it was no longer a major factor in the college environment. One participant said her undergraduate experience was better than that of higher-income peers simply because she didn't have to worry about paying for the cost of her college education.

Identifying as a recipient of Harvard's Financial Aid Initiative (HFAI) seemed to have an impact on participants' attitudes and the way they experienced Harvard. At the outset of this study, I wanted to better understand the undergraduate experiences of low-income students on full financial aid at an elite college. I understood that the full financial aid aspect of the study was a crucial component because it provided participants with the financial means to enroll in an elite college in the first place. What I did not anticipate was that students would view being low-income and being a recipient of full financial aid as different identities. I expected the identity of "low-income" and "HFAI recipient" to be interchangeable in participants' minds. Furthermore, I expected that if participants reported that their undergraduate experience was negatively affected by socioeconomic class, that the

effect would be caused more by being a low-income student than by being on full financial aid. In fact, participants' experiences seem to be affected less by their socioeconomic status and more by their financial aid status. They did not identify as low-income but were happy to identify as full financial aid recipients. And, unlike a low-income label that many participants felt implied some deficiency in ability or potential, participants readily identified themselves as full financial aid recipients. In fact, they proclaimed that their financial aid status had a positive effect on their experience.

Participants repeatedly discussed a sense of gratitude for the experiences they had as a result of the financial aid they had received. All but four of the participants were forthcoming with their peers about their financial aid status and many participants expressed a sense of pride in being an HFAI student. A common sentiment was that the chances of being accepted to Harvard are so small that, if someone from a low-income background manages to get into Harvard, the receipt of a full financial aid package is like icing on the proverbial cake. One respondent said that being an HFAI student felt like a "badge of honor" and was a testament to how hard a low-income student must work, without the benefits and resources afforded to higher-income peers, to be admitted to Harvard. As a result of these sentiments, expressed by several participants, students were more willing to identify as an HFAI student than they were as a low-income student. Of the four participants who initially felt shame about being a full financial aid recipient, two of the participants eventually revealed their financial aid status to others once they met peers like them and realized that their socioeconomic status was not as unusual as they first believed it would be.

Being an HFAI student also seemed to provide motivation to make the most of a situation or to give back to others in return for what had been given to them. Participants expressed a sense of responsibility to give back to Harvard and to others as a result of their elite education. One student said, “ I felt like I owed it back to society, because society has helped me to get into a great college.” Participants also expressed a responsibility to make the most of their educational experiences while enrolled. Consider this student’s comments:

Harvard is investing so much in you as an individual, [and that] encourages you...It also places some sense of responsibility on you that [I] need to make the most out of my experiences here. I need to take advantage of resources that are here...This is a good opportunity that I have to make the best out of.

Repeatedly, participants made comments like these, whether about an appreciation they had for their education or a sense of responsibility to pursue a career for the greater good of humanity. Immigration reform, human rights work, clean water engineering, and other altruistic examples were provided by participants as future career possibilities. Nearly three-quarters of the participants were engaged in public service in some way during their undergraduate careers, further suggesting that participants in this study were devoted to the welfare of others and motivated to give back as a result of their full financial aid package.

The findings suggest that participants’ gratitude for the opportunities they have been given, and their positive sense of self at having earned coveted spots in an elite college as low-income students, were key factors in their overall positive undergraduate experience. And, while some participants had pointed critiques about their undergraduate experience or

even criticisms of Harvard, a majority of the participants felt that Harvard had provided enough and that they would be acting entitled if they were to expect more.

Participants' willingness to identify as full financial aid recipients but not as low-income students is potentially due to the fact that others could view the receipt of full financial aid much more positively than they might view someone who was low-income. In fact, one participant suggested that when she went home friends and acquaintances believed her full financial aid was based on intellectual merit rather than socioeconomic need. Low-income status, on the other hand, signified something far less positive for participants and was a label that many avoided or rejected. The findings suggest that participants make a clear distinction between being a low-income student and being an HFAI student, even if both of these factors ultimately provided them with a free education. One label (HFAI) was akin to a trophy for their hard work and intellectual prowess while the low-income label somehow was seen as inferior. Yet, these two identities combined provided participants with a sense of optimism, inculcated in them a set of unassuming values, gave them a sense of pride in their achievements against all odds, and garnered a sense of responsibility to themselves and the world.

A New Capital Hierarchy for High-Achieving, Low-Income Students

Since the publication of his work, Bourdieu's (1973, 1993, 1996) concepts of cultural capital and *habitus* and their application to the experiences of low-income college students have become prevalent in the social science literature (Bowen, Kurzweil, Tobin, &

Pilcher, 2005; Grcich, 2008; Horvat, 2003; Kaplan, 2010; Karabel, 2005; McDonough, 1997; Wartman, 2009). Some of these studies (Grcich, 2008; Karabel, 2005) view cultural and social capital from a “higher-income-as-normative” perspective and, as a result, often describe the possession of cultural capital by low-income students as a deficit model: low-income students have less cultural capital than their higher-income peers and therefore their experience is in some way deficient in comparison to their higher-income peers. While it is fair to say that participants in this study did not possess the *habitus* (Bourdieu, 1984) reflected by higher-income peers at this elite college, they did not view their own educational experience as inferior to that of their higher-income peers. That is, participants in this study described a set of traditions, beliefs, dispositions, and values exhibited by higher-income peers as unfamiliar and surprising, but they did not view these differences from a negative perspective. As discussed in the previous section, participants viewed their own low-socioeconomic status favorably, even advantageously, when compared to their higher-income peers. It provided them with a sense of responsibility and resourcefulness. The *habitus* exhibited in their higher-income peers was not something that participants wished to possess, even if they coveted some of the travel experiences or material possessions of their wealthier peers. In fact, participants described some of the behaviors exhibited by higher-income peers as irresponsible, unappreciative, and superficial, especially as it related to peers’ discretionary spending levels.

As mentioned in Chapter Four, students were acutely aware of the differences in peers’ behaviors and their own set of limited or forced choices as a result of socioeconomic status. Similarly, participants recognized opportunities and possessions that were not

available to them because of their low-income status. However, the results of this study did not support the notion that cultural capital differences between low-income students and their higher-income peers had a deleterious effect on participants' perceptions of their undergraduate experiences. It is true that participants made sacrifices as a result of their low-income status, were more likely to hold part-time jobs, and had fewer opportunities for leisure travel, to name a few of the implications of being low-income. But participants did not report that their experiences were any less positive as a result of these implications. Participants compensated for differences in social capital and described friends within and across socioeconomic lines. Nearly all participants said that their friendships were not defined by socioeconomic status and mentioned social networks that were diverse in many different ways (socioeconomically, racially, culturally, etc.).

Some literature has suggested that many low-income students are not culturally or psychologically ready for college (Haveman & Smeeding, 2006). The experiences of participants in this study, as reported by them, did not support these earlier findings, however. One possible explanation for the difference in findings of those studies and this one is that the participants in this study are all high-achieving, low-income students attending an elite college. Based on academic performance to date, it is assumed that all 20 participants will graduate in May 2011. Moreover, their academic performance, as measured by grade point average, was only slightly lower than all non-HFAI peers. Persistence to degree is not a concern, as it often is in other studies related to low-income students. The difference in persistence and degree completion is likely a result of the institutional context and the fact that the participants were all high-achieving undergraduates. Participants' high-achieving

scholarly abilities provided them with the opportunity to attend an elite college like Harvard. Similarly, their low socioeconomic status allowed them to receive a full financial aid package that made paying for the high costs of tuition, room, and board a non-issue. The elite college environment provided ample amounts of support and opportunities not often afforded to students at other type of institutions. Participants exhibited resourcefulness and took advantage of every opportunity they found attractive, including more than half who studied abroad or traveled internationally with minimal or no additional cost because of institutional grants they independently secured. One author suggests that having cultural capital provides individuals with an ability to “walk the walk” and to “talk the talk” with the cultural power brokers (Carter, 2003); however, this author also suggests that two forms of cultural capital exist. These two forms of capital include both dominant and non-dominant cultural capital and Carter suggests that they often co-exist in a setting (2003). Further, Carter (2003) suggests that Bourdieu’s concepts of cultural capital have primarily been applied in the contexts of white, middle- and upper-socioeconomic classes and environments in the United States (DiMaggio, 1982; DiMaggio & Mohr, 1985; Lamont & Lareau, 1988) and are based on the premise that those without dominant cultural capital want to reproduce it for themselves. Indeed, as discussed in Chapter Two, cultural capital is context-specific and its value depends on the currency of the particular setting and what struggles may or may not exist for legitimacy and power (Carter, 2003).

As discussed in the last section, participants exhibited a strong sense of pride in themselves as a result of being admitted to Harvard, despite the minimal resources provided by their high schools or families. Gaining admittance to Harvard as a low-income student

indicated tenacity, resourcefulness, and an intellectual ability that they were proud to announce to peers. When participants were asked, “Do you feel that being from a low socioeconomic background disadvantaged or advantaged you in any way?,” one participant said that the intellectual capital she possessed trumped any deficiencies in cultural or economic capital. Of participants’ high-achieving and low-income identifiers, the high-achieving identifier seemed more important to participants than the low-income one.

Based on the findings of this study, I propose a new capital hierarchy for high-achieving, low-income students, especially those on full financial aid, that places intellectual capital ahead of cultural and economic capital in terms of importance. This hierarchy is context- and population-specific because intellectual capital is privileged at elite colleges and full financial aid programs make a low-income identity less salient. At an elite college like Harvard, there has historically been a status quo of high-status cultural capital based simply on an enrollment of higher-income students. Everyone possessed dominant cultural capital because of the socioeconomic homogeneity of the undergraduate population. With the introduction of low-income students, one might reasonably predict that cultural capital differences between higher- and lower-income peers would create conflict and possible segregation among peers along socioeconomic lines. The findings of this study do not support these predictions, however. Rather, participants did not mention conflict with peers and furthermore, described social networks that bridged socioeconomic lines.

I propose that at institutions like Harvard and similar elite college environments, intellectual capital – and not cultural capital – is the preferred “currency” that is traded and valued by students. Intellectual capital, in this type of setting, may very well be the dominant

cultural capital and not the cultural capital that one often associates with wealth and high socioeconomic status. Certainly, for participants in this study, intellectual capital seemed to trump the importance of economic capital and even the cultural capital exhibited by higher-income peers. Participants were proud of their accomplishments and the notion that they had been admitted to Harvard in spite of the barriers that their socioeconomic backgrounds presented for them. As one student noted, once arriving at Harvard, he intentionally forgot about his low-income background and forged ahead as if his income were that of his wealthier peers. I contend that this was only possible for Kenneth because he possessed high intellectual capital that was privileged in this setting and then used this currency with peers rather than a cultural capital currency in which he might have been deficient. Two other students who were initially reluctant to reveal their financial aid status eventually did, perhaps when they realized that intellectual capital and not economic or cultural capital was the currency that was valued among their peers. The undergraduate population within the elite college setting shares one form of capital – intellectual capital – that was essential to earn admission in the first place. Since they possess this form of dominant capital and use it in casual conversations as well as classroom discussions, participants’ socioeconomic class seems less important to their experience. Based on the experiences of these participants, there seems to be a shared respect among students at this elite college, regardless of socioeconomic status, because each student has earned his or her coveted spot in the institution, and the intellectual capital they possess helps to level the playing field for students. Even if students believe they are an admissions mistake, they are awed by the brilliance of their peers. This mutual respect is possible because intellectual capital is the

currency that students use to “buy” their way into Harvard and programs like the Harvard Financial Aid Initiative make the need to pay for the spot an unnecessary consideration for the lowest-income students. The idea of an “affirmative action admit” is not a sentiment held by students in this institution because of the high number of qualified applicants. As a result, students do not question the legitimacy of their peers’ place at Harvard. Light (2001) found a similar attitude of acceptance by Harvard students of different ethnicities because students, regardless of race or ethnicity, had secured a “seat at the table” (p.131). Securing admission to Harvard seems to be a pre-requisite to minimizing the effects of cultural capital differences.

Figure Five illustrates this capital hierarchy and suggests that with the right intellectual abilities and full financial aid, the differences in cultural, social, or economic capital that low-income students experience in elite college environments become less important to their own overall sense of success, ability to fit in, and positive experience.

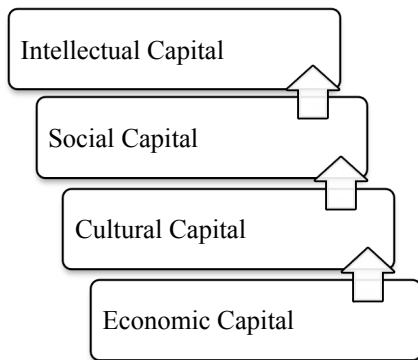


Figure 5.

Capital hierarchy in elite colleges, model based on study findings (for high-achieving, low-income students on full financial aid in elite college environments)

In addition to the previously-noted effects of an elite college education (Brewer, Eide, & Ehrenberg, 1999), the findings of this study suggest that another benefit of an elite college education for high-achieving low-income students, beyond the actual degree they receive, is a sense of pride in themselves for having been admitted in spite of their low-income status as well as a sense of the diminished importance of higher-status economic or cultural capital exhibited by higher-income peers. Moreover, nearly all participants expressed an overall positive undergraduate experience, likely a result of their resourcefulness, self-protective ideology, self-efficacy, and gratitude stemming from their low-income status and the opportunities that full financial aid provided them.

Heretofore, the idea of dominant and non-dominant cultural capital has primarily been applied to low-income African-American youth (Carter, 2003). It may be worth exploring the idea of dominant and non-dominant cultural capital in an elite college setting as well. The findings of this study suggest that, at least within the elite college setting, dominant cultural capital is not the capital possessed by wealthy, high-socioeconomic-class students, but rather the intellectual capital that high-achieving students possess within all socioeconomic classes. Students at elite colleges focus on their intellectual capital after the admissions process, too, as was mentioned earlier regarding students' concerns of being considered the "admissions mistake" or being able to prove their intellectual prowess with peers. Full need-based financial aid packages may allow this new model of capital hierarchy to emerge, letting us see dominant and non-dominant types of capital from a new perspective.

An Application of Bronfenbrenner's Ecological Developmental Model for this Niche Population

The ecology of human development is the study of how humans accommodate and interact with their environments, the relationship between those different environments, and the larger contexts within which the environments exist. Bronfenbrenner's ecological systems theory (1979, 1989, 1993) asserts that human development is a joint function between the person and environment in which they are embedded. Bronfenbrenner's theory focuses on the social contexts in which people live and the people who influence their development. The foundation of this theory rests on understanding the social unit, or niche population, in question as an ecosystem.

Bronfenbrenner's developmental ecology model has been applied to low-income populations (Bronfenbrenner, 1981; Gregson, 2001; Renn & Arnold, 2003) and, in 1965, its operationalized application spurred the creation of Head Start, the federal child development program for low-income children and their families (Society for Research in Child Development, 2005). The utility of Bronfenbrenner's ecological development model to this high-achieving, low-income research population is that, whereas many developmental models focus on the outcome (for instance, racial identity models focus on racial identity development as the outcome measurement), Bronfenbrenner's theory helps explain how developmental outcomes occur as a result of the interactions between person and environment.

Bronfenbrenner's theory posits that students engage in a series of proximal processes, or interactions with their environment, that provide for optimal development when the processes are increasingly complex, yet not overly daunting (Bronfenbrenner & Morris, 2006). Bronfenbrenner's theory incorporates some of the basic notions of Sanford's (1956, 1960, 1962) challenge and support model. Without outlining Bronfenbrenner's entire model here, a task that is beyond the scope of this chapter, the results of this study suggest that high-achieving, low-income students have four types (Renn & Arnold, 2003) of "developmentally instigative characteristics" that specifically and uniquely influence their positive development within an elite college environment. I'll address these four types of characteristics and how they induce positive dynamic dispositions for this niche population in this particular ecosystem.

The high-achieving, low-income students in this study exhibited specific developmentally instigative characteristics that invited a certain response from their elite college environment. Participants' socioeconomic status provided them a higher level of need for financial support, which led Harvard to respond in the form of a full financial aid package. Secondly, low-income students' "selective responsivity" influenced how they navigated and reacted to the surroundings of the elite college environment. Specifically, this responsivity included participants' propensity to seek part-time employment and their agency to take advantage of all that Harvard had to offer (e.g. internships, travel opportunities, friendships, etc.) regardless of their low-socioeconomic background. Participants did not view their low socioeconomic status as a handicap – nor did they internalize the difference in material possessions or in financial freedoms exhibited by their higher-income peers and set

their sights lower as a result. Participants' "structuring proclivities," too, influenced how they engaged and persisted with increasingly complex developmental activities presented to them. Participants' narratives of their first-year experience suggest that their stereotypical expectations of Harvard were their biggest antagonists; however, their ability to reflect and adapt, as well as a similar willingness to compensate for inadequate high school preparation, allowed them to overcome these initial obstacles and to reach beyond their comfort-level. Participants described the challenges they faced with an unfamiliar pedagogical style, the recognition of a wider spectrum of wealth among peers, or even an awareness that they had not been given the same opportunities as their higher-income peers before coming to Harvard. As participants progressed through their undergraduate career, each of these circumstances provided new challenges but, based on the findings of this study, I maintain that participants had the wherewithal and resilience to meet these challenges and emerge with positive resolve. Finally, the high-achieving, low-income students in this study brought with them "directive beliefs" that impacted how they experienced agency in the elite college environment. As discussed, a positive sense of self and a belief in the advantage of hardship, combined with optimism, determination, and a sense of pride in their accomplishments in spite of their low-socioeconomic background, provided participants with positive self-efficacy and agency. This agency, then, provided an essential foundation for the way they experienced their elite college environment, as well as their higher-income peers.

To be clear, the findings of this study do not support a notion that students' low-income status determined their development but rather that their low-income status affected how participants' development occurred. Bronfenbrenner states, "Developmentally

instigative characteristics do not determine the course of development; rather they may be thought of as ‘putting a spin’ on a body in motion...” (1993, p.14). Moreover, students’ low-income backgrounds influenced how participants’ environments responded to them as well.

Participants were a part of many different microsystems. These included a microsystem of various interpersonal relations, both within and across socioeconomic class lines, as well as individual contexts and settings such as a participant’s freshman dormitory or athletic team. Even though participants’ friendships were not divided along socioeconomic lines, and taking into account that participants described mixed social groups, each of these peer groups were entirely different microsystems. Each of these peer groups provided a different source of support and challenge for participants. Although not necessarily exclusively, within-socioeconomic class peers provided participants with a sense of security and support in not being the “only one,” while across-class peers introduced participants to new forms of cultural capital and a sense of belonging by not feeling marginalized as a result of their lower socioeconomic class. For the participants in this study, seeing peers who also received support from the Student Events Fund (SEF) to attend an event on campus helped them feel a sense of camaraderie and socioeconomic belonging by showing them that they were not the only one who could not afford to go the event without the assistance of the SEF. Attending this event at the invitation of their high-income roommate or friend meant that they could share in the enjoyment of the event without regard to financial resources and build bonds with higher-income peers through these experiences. This is an institutional example of how participants were able to straddle different microsystems where socioeconomic status was less salient.

Secondly, participants talked about the microsystem of family members (parents, siblings, etc.) with whom they kept in frequent communication and to whom some participants provided financial support. Because this study was not about low-income students' cognitive or psychosocial development, it is not possible to make declarative statements about participants' development. However, the findings suggest that participants' various microsystems were both consonant – reinforcing positive development trajectories, and dissonant – presenting competing messages and creating inconsistent influences that inhibited development (Renn, 2003). It is also reasonable to predict that scholars would expect mesosystem incongruence – and therefore negative development – as a result of differences in socioeconomic class between low-income students and their higher-income peers and such different microsystem interactions. In fact, Bronfenbrenner's notion of "ecological niches" as "specified regions in the environment that are especially favorable or unfavorable to the development of individuals with personal characteristics" (1993, p. 18), supports the idea that different settings can have different developmental effects on students. Focused institutional types (e.g. military academies, single-sex institutions, or even elite colleges) attract and support a relatively homogeneous student body (Kuh, 1990). Because elite colleges like Harvard historically have been socioeconomically homogeneous, one might suspect that low-income students would experience an elite college's institutional philosophies and attitudes of higher-income peers as incongruent with personal attitudes, beliefs, and experiences. The incongruence, then, might inhibit development for students with disparate attitudes within an elite college niche. "Microsystem niches attract and support some students and not others" (Renn & Arnold, 2003, p.271).

Instead, based on the findings of this study, I contend that participants' structuring proclivities and directive beliefs more than compensated for the incongruence participants experienced as a result of their low-socioeconomic status. Further, the noticeable differences in values and practices of participants' microsystems, along socioeconomic lines, did not inhibit positive development but rather allowed participants to experience different and new forms of cultural and social capital. In fact, the within- and across-socioeconomic class peer relationships influenced positive development for participants through proximal processes that encourage positive development in spite of the incongruence.

Tying the notion of a new capital hierarchy in the preceding section to Bronfenbrenner's ecological model of human development, participants' exosystem – as they described it – suggests that intellectual capital was privileged. While participants provided examples where economic capital was more salient (e.g. acquiring textbooks), the majority of participants' stories suggest that their high intellectual capital helped them navigate the elite college environment without feeling inferior to higher-income peers. The wherewithal and resilience that participants exhibited, and that I discussed in relation to their structuring proclivities, were also developed by the interactions between participants and their environment. The elite college environment privileged intellectual capital and the participants exhibited determination and self-direction. Those combined elements yielded regular attendance at class and participation in sections. They also led students to prioritize optional study sessions designed to give participants the skills they needed to maintain high intellectual capital and to compensate for a secondary education that under-prepared them for the rigors of the elite college curriculum. Socioeconomic status and economic capital were

less salient in participants' exosystem due to institutional policy that provided full need-based financial aid and an environment that privileged intellectual capital. That participants formed friendships within and across socioeconomic class lines suggests that the exosystem of this elite college environment is not predicated on having dominant levels of economic or cultural capital, but rather on being able to demonstrate intellectual prowess.

The findings of this study suggest that Bronfenbrenner's ecological theory of development may be uniquely applied to high-achieving, low-income students at elite colleges. Participants' nested ecosystem of microsystems, mesosystems, and exosystem worked symbiotically for this group of students. Participants' experiences suggest that incongruence – even more than congruence in their proximal processes – within their microsystems may yield a richer, fuller mesosystem and ultimately, provide for a positive development trajectory.

Alternative Findings and Existing Tensions

As I mentioned earlier, the findings of this study suggest that this institutional financial aid policy seems to be working if the success of the program is measured by the fact that the low-income students reported positive undergraduate experiences that didn't feel inferior to that of higher-income peers. A more critical interpretation of the findings may also exist, however. As I mentioned earlier, Ashworth (1993) warns qualitative researchers about taking participants' experiences too literally since there may be a tendency by participants to project their "socially presented selves" (p.15) due to self-interest. A full quarter of the participants explicitly rejected the low-income label even though they were, by

definition, from poverty-level families. The rejection of a low-income label may suggest that participants were unwilling to consider themselves low-income because of the negative connotations associated with being poor in America. Also, one participant actively worked to forget his low socioeconomic background once arriving at Harvard, saying, "... 'cause if I put myself in the mentality that everyone is rich and I'm not that rich, then that's starting off on a bad foot." For Kenneth, pretending not to be low-income was a protective state of mind. Some participants described ways in which they were better off than their higher-income peers, like Hermione, who suggested that she possessed something more "concrete" than her peers who just had material possessions. Other participants described their higher-income peers as irresponsible, unappreciative, or superficial. All of these remarks may suggest that the participants of this study were advantaging their own socioeconomic backgrounds as a protective mechanism for the less positive reality of being from a poverty-level family.

While participants described being aware of their lack of economic capital, the recognition of low socioeconomic status was context-specific. Participants reported that managing finances caused them stress, that issues of money were always on their minds, and that there were "things" (computers, smartphones, travel experiences, etc.) that they wished they had the money to buy. Yet, participants also said they had sufficient money to do what they wanted. These seemingly contradictory feelings about finances may be the result of a class-consciousness that has taught these participants about what is absolutely necessary for survival. Is it possible that participants in this study are just making the most of what they have been given? Could it be that participants may want more from their undergraduate experience but they also possess a class-consciousness that has taught them to accept their

financial reality and to deal with it? Is it possible that participants may be over-compensating by describing undergraduate experiences with a self-determined ceiling that prevents them from expecting more? If participants set low expectations for themselves, and therefore for the type of undergraduate experience they might have, as a result of class-consciousness, then even an unequally privileged existence may be better than the one they anticipated. Are these low-income students describing an experience that is self-preserving or are they genuinely having a positive undergraduate experience? What if participants simply do not know all the ways in which their undergraduate experiences are inferior to those of their higher-income peers?

Freeman's (1979) Null Environment Hypothesis suggests that college environments that do not actively work to support students will inherently disadvantage women because of the external societal factors that do not provide encouragement for career-minded women to succeed. In other words, according to this hypothesis, colleges and universities must provide additional support and encouragement for students who come in with societal messages that work to discourage success. Extending the application of Freeman's hypothesis to low-income students, is it possible that the participants in this study are disadvantaged in the elite college environment vis-à-vis their higher-income peers because of the societal messages that low-income students receive about the many barriers to their success? It is well known the odds of graduating from college are reduced for low-income students. Even low-income students who enter highly-selective institutions graduate at rates lower than their higher-income peers. If participants internalized these societal messages, they may have described undergraduate experiences as being more positive than they actually were as a result of being

conditioned by a class-consciousness that creates low expectations. It may also suggest that Harvard could have done more to raise the expectations of its lowest-income students to ensure that the playing field is indeed leveled in terms of socioeconomic class. Ironically, elite colleges may need to compensate for a lifetime of negative societal messages that make low socioeconomic class and college success incompatible. I found no examples of institutional policies that seemed to do this or established support services that compensated for difference in socioeconomic class or high school preparation levels. Instead I found, as described by the students in this study, a “one-size-fits-all” approach to education and student support.

Finally, the focus of this study was on participants’ experiences with specific attention to the contextual influences on high-achieving, low-income students. The stated focus was socioeconomic class. This research did not explore how participants’ intersecting identities (race, religion, sexual orientation, etc.) affected their undergraduate experiences. Exploring multiple dimensions of identity (Jones & McEwen, 2000) would allow for a more sophisticated understanding of the role that socioeconomic status played in participants’ undergraduate experiences by recognizing socioeconomic class as one of multiple identities that influence experience. The particular salience of one identity or another (low-income student versus African-American woman) is undoubtedly context-specific. Even the identity of being high-achieving may have held more salience in certain situations than others. It is highly possible that an elite college environment privileges a high-achieving intellectual identity more than other environments outside of academia where material wealth or possessions are preferred. In post-college environments that privilege non-intellectual

sources of status or are less meritocratic, social class might also become a more salient identity.

Jones and McEwen (2000) suggest that “Influences of sociocultural conditions, family background, and current experiences cannot be underestimated in understanding how participants construct and experience their identities” (p.410). In Jones’ and McEwen’s study (2000), internal awareness (class-consciousness) and external scrutiny (societal messages) seemed less important for participants whose identity dimension was more privileged. In other words, awareness of gender and sexual orientation is less salient for white, heterosexual men than it might be for a lesbian. Extending the meaning of these researchers’ findings to my own, socioeconomic status may have held more or less salience depending on the context of the situation. The intersection of multiple identities existed for the participants in my study but they were not taken into account in my findings. Is it possible that participants would have described a different set of experiences or provided different examples had the interview protocol included a more complex understanding of participants’ intersecting identities?

An alternative set of research findings could exist if consideration had been given to the role of multiple identities and their intersections or to participants’ class-consciousness that reduced expectations. It may be possible that participants’ undergraduate experiences were less positive than they reported. Participants may have been unwilling or unable to articulate a reality that privileged higher-income peers. What if low-income students are unprepared to enter post-college environments that privilege cultural or economic capital over intellectual capital?

An alternative critical analysis is important to consider. Because of the complexities of class-consciousness and the roles that race, gender, and other identities play in a student's undergraduate experiences, subsequent studies must work to understand these factors, and colleges and universities must strive to understand their influence on students' reported experiences.

Implications for Colleges and Universities

The purpose of this study was to better understand the experiences of a growing population of students in the most selective colleges and universities in America. With the introduction of full financial aid programs in the early 2000s and subsequent increases in enrollment of high-achieving, low-income students into these elite colleges, it seemed prudent to understand these students' experiences in relation to a majority cohort of higher-income peers. As a result of these financial aid efforts by colleges and universities, two major changes took place in the landscape of American higher education. First, student talent became more important than a student's ability to pay. Also by the introduction of these financial aid programs, an equally important message was delivered that it is possible for high-achieving students from under-resourced high schools and low-income families to attend places like Harvard, Yale, Princeton, Wellesley, the University of Pennsylvania and many other elite colleges and universities. Secondly, it changed the undergraduate student demographic on these campuses from a population that had historically been wealthy to a more diverse population of students that included socioeconomic diversity in substantial numbers for the very first time. This is especially true at Harvard where the current

undergraduate population now includes more than 25 percent of students who derive from families who make less than \$60,000 a year. These changes – an institutional policy shift and a demographic shift on the campuses themselves – have the potential to change how we think about low-income students’ pursuit of college degrees in the most selective institutions in America as well as the many effects that attending an elite college can have on students from the lowest income quartile in the United States.

The findings of this study suggest that high-achieving low-income students should henceforth be considered separately from low-income students. The high-achieving aspect of these students and the institutional context may explain why the findings of this study are counter to the literature on low-income students. At least for this study, and two other studies recently conducted at the University of Pennsylvania (Greich, 2008; Kaplan, 2010), concerns about student persistence were non-existent. Similarly, for the participants of this study, academic success in the form of cumulative grade point averages was also not markedly different from higher-income peers. Were these students’ experiences different than their higher-income peers? It’s hard to assess an entire experience from one small sample conducted in the last year of a student’s undergraduate career, especially without concurrent qualitative data from a higher-income student sample. In addition, the differences noted within this study are based on anecdotal experiences of low-income students commenting about higher-income students, data that are markedly different than a quantitative study that might indicate empirical differences. These limitations aside, low-income students in this study suggested that there were notable differences between themselves and higher-income peers in a number of ways. According to the participants in

this study, they did not feel that their undergraduate experience was any worse than – and, in some cases, participants felt it was better than – that of their higher-income peers. Based on the findings in this study, the literature that suggests low-income students often struggle in these elite college environments (Bowen & Bok, 1998; et al.) may need to be updated to reflect this new population of high-achieving low-income students in elite college environments. Now making up a significant part of the overall population at Harvard, receiving full financial aid packages which make paying for college a non-issue, and having increased support services from the institutions themselves, participants found that their experiences were far more positive in a number of ways than might be expected based on previous literature. Specifically, these differences were shown in terms of graduation rates and time spent for degree, by participation in travel-abroad experiences, active participation in student organizations, and overall feelings of a positive undergraduate experience.

The findings of this study suggest a number of implications for colleges and universities, especially those that offer full need-based financial aid for low-income students. The first and most important is that, for the students in this study, these initiatives seem to be working. This is especially true if success is measured by students' reported positive experience. Aside from challenges they faced because of a lack of academic preparedness, participants did not feel that their undergraduate education was deficient as a result of their low-income backgrounds. Participants described experiences that were transformative, obtained an education that feels every bit as successful as that of their higher-income peers, and will graduate with strong self-agency. They took advantage of every opportunity available to them, as they had obviously done in high school, to make the most of their

experiences. Tinto wrote that, “Access without support is not opportunity” (2008) and the results of this study indicate that participants received both. Participants admitted that a plethora of support and resources were available to them; however, knowing where to find them and to whom they should turn created unnecessary challenges for them. This feeling was shared by many participants and suggests that sufficient support may be available to them; however, better explanation and education about how to use this available support more effectively would improve low-income students’ experience.

While participants felt that their financial aid status was inconspicuous among peers, suggesting that they did not feel singled out as a result of their socioeconomic status, they did mention opportunities that they had to forego because of a lack of money. If the goal of colleges and universities is to equalize the opportunity of a college education for all students regardless of income, then the financial aid they distribute cannot end with room, board, and tuition. Most financial aid packages at Harvard and at other institutions include allocations for incidental expenses related to travel, textbooks, and laundry expenses; however, it was exactly these expenses that participants felt they couldn’t afford as a result of their low socioeconomic status. A better assessment of the overall costs of an education may be necessary in order to better understand where students spend this money and to ensure that it is sufficient. In addition, participants mentioned a yearning to participate in pre-orientation programs, participate in internships outside of the non-profit realm, or attend summer school, none of which are covered by existing financial aid packages. Some participants admitted to not knowing until very late in the semester that they could request a refund check for a term

bill credit. This lack of awareness meant that participants missed important opportunities or passed up buying a supplemental textbook they needed.

Money issues, as described in Chapter Four and earlier within this chapter, not surprisingly, were stressful for students and suggest that colleges and universities have room to improve in terms of education and support beyond the initial payment of the tuition bill. Education about money management, credit cards, loans, and even about budgeting (although participants were remarkably good at teaching themselves this skill set) would add value to low-income students' experiences. Leaving financial literacy education to students themselves may mean that they develop bad habits or have wrong ideas about what matters. For instance, one participant said that she thought carrying a balance on her credit card was necessary for building good credit and therefore never paid off her balance in full. Another student suggested that having debt at all would hurt his overall credit. Both of these responses suggest that participants could use better education about what credit is, how it is earned, and what factors affect it.

Responses by some participants suggest that they may have been reluctant to approach the financial aid office or their counselor for fear that they would be seen as ungrateful or greedy because of the significant resources they had already received. This could have been another reason why they didn't learn the answers to important financial questions or learn about term bill credit that was available to them. Moreover, because of cash flow problems that participants described, colleges and universities may want to look for ways to help ameliorate the stress that comes from simple misalignment of deadlines and notifications. For example, one student described having to accept a student-abroad spot

prior to his notification by granting agencies. Another student described having difficulty in coming up with enough money at the beginning of the semester for books and related expenses, even though he later earned plenty of income through a semester of part-time employment. Students' aversion to credit cards and other debt means that they experience stress simply because expenses sometimes exceed income at particular points in the academic year.

Related to advising students about money issues, based on the findings of this study, colleges and universities with decentralized advising structures may need to devote time during orientation programming to explain the labyrinth of services to ensure that students are aware of the plentiful resources that exist and understand how best to utilize them. Participants described confusion about the resources available and how to use them, suggesting that a better "road map" of sorts should be given to them earlier in their career. To this point, colleges and universities may find that high-achieving low-income students would benefit from a formal undergraduate peer mentor who understands the specific challenges facing this population and could help direct mentees to appropriate resources and support. A robust advising system is only as good as students' awareness of it. Whether or not these feelings of being lost in "riches of resources" are unique to a low-income student population, working to better explain the available resources and how to use them effectively should be the goal of all institutions for all students.

As described earlier, one participant had the perception that her socioeconomic class was affecting her access to mentors as well as her ability to form a positive faculty-student mentor relationship. Specifically, the student mentioned a faculty member who seemed more

engaged and helpful to her higher-income peers than he was with her. The veracity of this claim is less important than is the student's perception that higher-status cultural capital is necessary to attract effective and supportive faculty mentors. Colleges and universities must ensure that high-achieving low-income students have plentiful and positive relationships with faculty members both inside the classroom and outside of it. Access to knowledgeable and sensitive faculty is important for low-income students as is having professors on the faculty who derive from similar socioeconomic backgrounds. One participant remarked that the only "adults" with whom she felt comfortable and who understood who she was were the custodial and dining hall staff members. This suggests that colleges and universities must work hard to educate their faculty and staff members about socioeconomic class issues. Similarly, institutions should create opportunities for faculty and staff who were first-generation college students or from low-income backgrounds to identify themselves and to work closely with this population of students as advisers and mentors. The importance of faculty and student connections is important for all students (Astin, 1993) and the findings of this study suggest that it is even more important for low-income students so that they don't feel that their educational experience is any way inferior to their higher-income peers.

Participants described deep peer connections both within and across socioeconomic lines. Many of these connections were made during the student's freshman year through successful roommate matches and social activities within the residential system. The findings of this study demonstrate the importance of these friendships to low-income students' overall satisfaction with their undergraduate experience. It is important that colleges and universities continue to pair students with peers regardless of class and to ensure that students

have plenty of opportunities to make friends across socioeconomic lines. Newsletters, listserves, and other formalized social activities offered by the financial aid office should be continued – if not expanded – so that students have opportunities to meet peers with similar backgrounds. These connections were important to participants in this study and should not be left to happenstance.

Several of the institutions offering full financial aid programs to high-achieving low-income students are within the Consortium on Financing Higher Education (COFHE) as well as in the Ivy League. It is important for these institutions to work collaboratively to discuss best practices and to share ideas about how best to support these students. Because recruitment efforts often target the same finite group of high-achieving low-income students, admittedly, there is competition for cross-admission by these institutions. Colleges and universities should set these concerns aside and take the lead on discussing this new population of students in their annual COFHE and Ivy Deans' meetings. The students' undergraduate experience and the success of these full financial aid programs are at stake.

Participants in this study were successful at developing strategies to compensate for their low-income status. Dozens of examples suggest that students, through trial and error, figured out ways to navigate their elite college environment and the specific challenges they faced as a result of their socioeconomic status. Because participants were senior undergraduates, all of whom had achieved competitive grade point averages, it is highly possible that this group of students were the “fittest” in Darwinian terms. That is, these students may represent a population of students who successfully navigated the environment. Indeed, the strategies they employed were developed over time and suggest that participants

likely struggled more during their first year in college than they did by the time they interviewed for this study. While it is important for students to confront challenges and to figure out solutions on their own, it is also important for colleges and universities to provide the necessary and corollary support structures for students who are confronting challenges. The freshman year, well documented in the literature as being the most important time in a college student's career, should be rich in resources and support. It would be incorrect to assume that all high-achieving low-income students find the available support resources on their own, based on the participants in this study. There are likely low-income students who were not as resourceful or nearly as successful as the students in this study.

Finally, it would be a mistake to measure the success of high-achieving low-income students by their cumulative grade point averages alone. Similarly, as the assessment of these programs begins and attempts are made to see how this population of students is measuring up to their high-income peers, it would be easy to try to measure their achievement quantitatively by summa or cum laude status, Phi Beta Kappa induction, or any of the other ways in which colleges and universities recognize and measure "success." This study demonstrates that high-achieving low-income students overcome great obstacles and develop creative strategies to compensate for their socioeconomic backgrounds.

Acknowledging that this population of students often arrives on campus with an inadequate high school preparation, the measure of success for these students must be more nuanced. The road to climb to the top is steeper and longer for the lowest-income students from under-resourced high schools than it is for higher-income peers who had well-resourced high schools and additional preparatory resources. While colleges and universities should

find it worrisome if none of their high-achieving low-income students from under-resourced high schools ever made it to the highest ranks of a graduating class, that should not be the only measure of these students' success. Students who begin disproportionately in the bottom decile, in terms of preparation and study skills, are achieving a great deal if they end up slightly above or on-par with the mean of the senior class. To expect low-income students who start in the bottom decile in terms of preparation and resources to displace higher-income peers who had the advantage of college preparatory secondary education is unrealistic and probably not the best way to think about successes with this population. It is important, nonetheless, for colleges and universities to better understand whether the high-achieving low-income students on full financial aid packages are being kept out of the most prestigious fellowship opportunities (e.g. Marshall or Rhodes Scholarships), prizes, or academic honors. If they learn that these low-income students are disproportionately under-represented among the overall undergraduate population receiving these honors, they must focus on support services that could close this gap. In addition to recognizing and accounting for these differences through support and advising, it would be important to supplement any quantitative assessment with a qualitative study, like this one, to better understand students' experiences. Students' reported satisfaction and positive overall undergraduate experience should be considered every bit as important as grades alone.

Limitations and Areas for Further Study

This study explored only one elite college environment due to time and logistical constraints; however, the institutional site is a noteworthy and venerable elite college

environment that may provide insight into how high-achieving, low-income students are experiencing other elite college environments. The results of this study cannot be generalized to other elite college environments nor to other low-income students not included as a part of this limited research sample. Low-income students represent a diverse demographic with diverse experiences. Therefore it is not clear whether the findings gleaned from interviewees would be similar or dissimilar to another sample of low-income students at this elite college or any other. Moreover, because of the diversity within this demographic, it is difficult to tease out whether the phenomenological experiences of the low-income students in this study are a result of their socioeconomic class specifically, or a combination of their race, class, gender or familial education and values. A larger sample of participants will allow future scholars the benefit of a wider range of experiences from which to draw findings. Missing from this population were recruited athletes, and African-American and Latino males. The final sample also included fewer men than the original study design as a result of fewer male volunteers and attrition as the study progressed.

Only two previous studies to date have specifically examined the experiences of low-income students on financial aid at elite colleges. Both of these studies were conducted at the University of Pennsylvania (Grcich, 2008; Kaplan, 2010). While it is reasonable to assume that these high-achieving, low-income students could have easily gone to Yale, Princeton, University of Virginia, or to one of the other institutions offering full financial aid initiatives, it is by no means clear that their experiences would be the same. The experiences of participants in this study and those at the University of Pennsylvania, for instance, had marked differences even if there were many similarities in our findings. A future study

might include both quantitative and qualitative data and include interviews with higher-income participants. Understanding the undergraduate experience of students regardless of class would be useful to see if differences exist and how to attribute those differences.

Participants were all senior undergraduates, allowing them to reflect on the previous three years and affording the most comprehensive view of their cumulative undergraduate experience. While this was appropriate for the research questions of this study, it would be useful to study the experiences of first-year students to examine how their experiences are different. Being in the middle of a difficult situation feels very different than emerging from it and reflecting on the other side. Hindsight is almost always clearer and less painful than being in the middle of a challenge. Understanding the financial pressures and academic struggles before a student has solved them could help colleges and universities develop programs that will more effectively support these students.

Participants described their undergraduate experiences in mostly favorable terms. It seems unlikely that their comments were positive simply because they were interviewing with an administrator, especially since some participants provided pointed critiques of the institution. However, it is possible that participants were not entirely forthcoming about their negative experiences or, because of the ideology discussed earlier, presented a favorable view of self. Researchers using phenomenology attempt to capture the essence of a participant's experience and describe the phenomenon in question as comprehensively as possible. Even with this goal, it is difficult to capture every nuance and to present the phenomenon as it was experienced for each individual in the study. As Piantanida & Garman (1999) noted:

When qualitative researchers try to “get at” and portray an essential understanding of a phenomenon, they are not claiming that they have identified and proven its essential nature. Nor are they claiming to have discovered or verified THE TRUTH about the phenomenon. Rather, they are claiming to portray the essence of *their* experience with and understanding of the phenomenon. If they have inquired into the phenomenon with sensitivity, rigor, and integrity, then their understanding of the phenomenon, the way they have made sense of it, may have utility for others who are struggling with the phenomenon in similar contexts. (144-145).

This study has attempted to describe the undergraduate experiences of one group of highly talented, incredibly resourceful, high-achieving low-income students and how their full financial aid and low socioeconomic status affect their experience. The findings suggest that a similar group of students at this institution or in a similar context might experience similar challenges and employ similar strategies.

Final Thoughts

As discussed in Chapter Three, I situated this study in a critical realist epistemology (Sprague, 2010). Critical realists seek to understand the nature of the world as a means to change it. Critical realism has as its ontological and epistemological ideal social transformation (Sayer, 2000) by grounding the findings of a phenomenon in rationality and evidence and then subjecting the analysis to a critical assessment. As I close this research study, it is important to return to this paradigm and a related personal goal of improving the experience of low-income students in college. This study demonstrated that participants reported positive undergraduate experiences at Harvard. They didn't report feeling inferior to

higher-income peers or suggest that they were isolated from the campus milieu. Yet, at the conclusion of this study, I am still uncertain about whether low-income students are achieving the same levels of academic success as their higher-income counterparts. Are these low-income, full financial aid recipients from under-resourced high schools receiving prizes, awards, academic honors, or post-graduate fellowships (e.g. Rhodes, Marshall, etc.) in proportion to the HFAI student representation and as a proportion of the undergraduate population as a whole? Is the measure of success of these full financial aid programs a student's positive feelings about his experience or is a more desirable measure the actual quality of opportunity and outcome of the education that we seek? What if, for instance, these students are under-represented or absent from the pool of students who receive highest honors at graduation yet they don't even recognize that as a low-socioeconomic population they are excluded? If they don't feel marginalized but nonetheless are excluded, what is our responsibility in helping to eliminate this gap in performance? Is it important for elite institutions like Harvard to bring these low-income students to the very top level of achievement, especially when the differences in high school preparation are so large?

The findings of this study suggest that for a small population of high-achieving, low-income students some progress is being made in closing the class gap by offering these students the opportunity to study at one of the most elite colleges in America. That participants describe their experiences positively offers some evidence that low-income students are navigating the elite college environment with some success and feeling comfortable about their place in these environments that have historically been reserved for the elite classes. Yet, I contend that the necessary next step, after providing access, is equally

important. Elite colleges must ensure that their lowest-income students not only have the opportunity to reach the very top of their graduating class but also to receive the necessary support and encouragement to make this achievement a reality. For real transformation in eliminating social stratification, the lowest socioeconomic class must have proportionate representation alongside the highest socioeconomic class. Elite colleges' full financial aid programs are well poised for making this possibility a reality. After all, combining high-achieving students with the unparalleled resources of an elite college (including their full financial aid packages) is exactly what is needed to close this achievement gap. If elite colleges do not make as their next focus an equal representation at every level of an undergraduate's career from freshman to senior year, they are missing a huge opportunity. They are also stopping short of real social transformation. Nelson Mandela once said, "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." I believe that a socioeconomic achievement gap can be overcome. Elite colleges have taken the first action of providing low-income students with the opportunity to enroll in an elite college and to receive every benefit that accompanies this achievement. The next action by elite colleges – and perhaps the most critical – is to ensure the necessary resources of support, advising, mentoring, and tutoring for students so that socioeconomic class no longer determines outcome or achievement level.

APPENDIX A
SOLICITATION OF PARTICIPANTS

Dear Student:

Paul J. McLoughlin II, an administrator at Harvard College and a doctoral candidate in the Lynch School of Education at Boston College, has asked me to forward the e-mail below. His research involves interviewing seniors about their experiences at Harvard College as recipients of full financial aid. Your participation is strictly voluntary and responses will be kept confidential. If you choose to participate, respond directly to Dean McLoughlin at paul_mcloughlin@harvard.edu.

Sally Donahue
Director of Financial Aid

Dear Harvard College Senior,

I have worked at Harvard since 2001 and am current an Associate Dean in the College. I am also a doctoral candidate in Boston College's Lynch School of Education and am focusing my dissertation research on the experiences of low-income students on full financial aid at Harvard College. As part of this research, I am inviting students to talk with me about their undergraduate experience at Harvard for the past three years.

The commitment involves a one-hour individual interview with me anytime during the summer months or this fall semester. Interviews must be completed by October. If you are interested in participating, I will schedule a time that is convenient for you. I am also happy to answer questions that you may have about my research. All replies will be confidential and your anonymity will be protected in any reported results.

Research participants will receive a \$30 American Express gift card to compensate you for your time. If you are interested, please contact me at paul_mcloughlin@harvard.edu.

Best,
Paul J. McLoughlin II
Paul_mcloughlin@harvard.edu
617 495-1560

APPENDIX B

INTERVIEW PROTOCOL

This study is to learn about your experience as a student here at Harvard College. Specifically, I am interested in learning about your experience as it relates to being a student on full financial aid at Harvard. Today I'd also like to talk about issues of socioeconomic class, decision-making, and your overall experience as a student receiving aid. Do you have any questions? Let's get started.

1. Just to get us started in the right mindset, tell me about your best experiences at Harvard during the last three years.
2. Describe a typical day. A typical weekend day?
3. How have you experienced issues of financial status at Harvard? Are there ways that finances and/or your family's economic situation has affected your undergraduate experience?
4. How do you manage your finances and how does this affect your experience?
5. Tell me about your peer groups. With whom do you socialize? What do you do together?
6. Have your social groups been defined by personal finances?
7. Do you know who your more affluent peers are? How do you know that?
8. How have issues related to money been evident to you at Harvard? How often have you had to think about your finances and choices you have had to make? Can you give me a specific example?
9. Let's focus on your first year at Harvard. How did you feel about yourself in relation to your peers? [Then] With regards to your financial aid status?
10. Let's talk about your academic pursuits over the last three years. Describe your experience with the curriculum. In your academic pursuits, have issues of personal finances or socioeconomic class ever been evident? When? How?
11. Do you feel that your high school has prepared you for the academic requirements at Harvard? What about in relation to your peers?
12. Do you feel that you have had to work harder than other students? Why?
13. How do you identify yourself? What labels do you apply to your identity?
14. Let's focus on your extracurricular activities. What have you been involved in during your time at Harvard?
15. Do you feel that because you are on full financial aid that you are disadvantaged or advantaged in any way? When? How?
16. Have you made conscious decisions to get involved with one activity or another? For what reasons?
17. How have you experienced institutional support from Harvard?
18. Are there times when you have wanted Harvard to do more for you? When? Why?
19. Are there thoughts you'd like to share about other aspects of your experience or other items you'd like to discuss that we've not touched upon today?

At this point in the interview, I try to summarize some points of the student's experience,

using some of their own words and taking a minute to see if there are other questions that I could ask (also cognizant of time and student's continued interest).

APPENDIX C CONSENT FORM

INTRODUCTION & PURPOSE: You are being asked to participate in a research to better understand the experiences of low-income students on full financial aid who attend elite colleges. You were selected as a possible participant because you have been identified as a student who is both a recipient of full financial aid and because you are currently enrolled as a senior in an elite college. Please read this form thoroughly and ask any questions that you may have before agreeing to participate in this study.

DESCRIPTION: You will be asked to participate in a one-on-one interview with me that will focus on your experiences as a low-income student at Harvard. This interview will last between 60-90 minutes. Interviews will be tape-recorded and transcribed, and the audiotapes and transcriptions will be kept in a secure location. Transcribed interviews will be coded (organizing themes and ideas in the data according to a validated research methodology, hermeneutic phenomenology).

All publications and presentations will ensure your confidentiality. Your name or identity will not be used as a part of this study. This research is being conducted as part of the requirement for the Doctoral Program at the Lynch School of Education at Boston College.

RISKS AND BENEFITS: There are minimal risks associated with this study. Some questions may elicit personal reactions or feelings that are unanticipated. All questions are optional, however, and you should never feel compelled to answer questions for which you are uncomfortable. As a participant in this study, you may request to receive a copy of the summary findings upon completion of this project.

The purpose of this study is to better understand the lived experience of students of low-income who receive full financial aid at elite colleges in the United States. As more elite institutions have introduced full financial aid initiatives to attract and enroll larger numbers of low-income students, the demographic of the student population has changed accordingly. This study will attempt to better understand the experience of low-income students in environments that have historically been solely reserved for the wealthy and to help elite institutions understand how best to support a new population of students.

One benefit of this study is in knowing that you will have contributed significantly to my understanding of the experience of low-income students on full financial aid at one elite college. To date there are no studies about low-income students at your institution and only one other that attempts to describe the overall undergraduate experience of low-income students. The results of this study will be shared with the institution and with the larger network of scholars in higher education. It will help to educate us in how to best support low-income students in these elite college environments.

TIME INVOLVEMENT: Your participation in this experiment will take approximately sixty

to ninety minutes. Brief (less than thirty minutes) follow-up interviews or telephone conversations may be conducted, as needed and if you are willing. You will be invited to review the interview transcript and make corrections.

PAYMENTS: You will receive the following payment to compensate you for the time it takes to participate in this study: a \$30 American express gift card at the beginning of the interview.

COSTS: There is no cost to you to participate in this study.

CONFIDENTIALITY: The records created in this study will be kept private. Transcriptions will not include your name or any other identifying information. Research records will be kept in a locked file in my home office. No persons at your institution will be given access to your responses, now or in the future.

All electronic information will be coded and secured using a password-protected file. The researcher is the only person who will have access to the recorded files, and when he is finished transcribing and analyzing them, they will be destroyed. Access to the records will be limited to the researcher; however, please note that the Institutional Review Boards at both [Instituton] and Boston College, and internal Boston College auditors, may review the records.

CONTACTS AND QUESTIONS: The researcher conducting this study is Paul J. McLoughlin II, a doctoral candidate at the Lynch School of Education at Boston College. For questions or for more information concerning this research, you may contact him at 617-495-1560 or by emailing mclougpa@mail.bc.edu

If you have any questions about this research, you may also contact Paul J. McLoughlin II's faculty advisor, Dr. Karen Arnold, at Karen.arnold@bc.edu

If you have any questions about the research, about your rights as a research participant, or if you experience any research-related harm or injury, you may contact Paul J. McLoughlin, M.Ed., at mclougpa@mail.bc.edu (or at 617-495-1560) and/or the Human Protections Administrator in the Office of Sponsored Programs at Boston College by calling 617- 521-2414.

COPY OF CONSENT FORM: You will be given a copy of this form to keep for your records and for future reference.

SUBJECT'S RIGHTS: If you have read this form and have decided to participate in this project, please understand your participation is voluntary and you have the right to withdraw your consent or discontinue participation at any time without penalty. You have the right to refuse to answer particular questions. Your individual privacy will be maintained in all published and written data resulting from the study.

STATEMENT OF CONSENT: I have read (or have had read to me) the contents of this consent form, and have been encouraged to ask questions. I have received answers to my questions. I give my consent to participate in this study. I have received a copy of this form.

SIGNATURE _____

PRINTED NAME _____

DATE _____

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