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Poverty 423

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College Retention Among Low-Income Students: Educational Barriers Associated with Low Socioeconomic Status

Taking our cue from the current poverty rates in the United States, it is naïve to assume that the American Dream is still alive. Many disadvantaged people, regardless of how hard they work and how well they live, confront nearly insurmountable barriers to upward movement on the socioeconomic ladder. Education, which has always been considered “the great equalizer,” even seems to be falling short, as socioeconomic class almost directly influences the quality of a public education. In the past few decades, this fact has become widely accepted as a problem, which has led to the development of college access programs, charter schools, and skills development programs to help disadvantaged teenagers get into college. These programs have been largely successful at helping to gain access, but do not necessarily ensure the attainment of a college degree. If a socioeconomically disadvantaged, but fully capable, student is admitted to a college that is able to cover all financial costs of attending that college, why does that student have less of a chance of obtaining a degree? The answer goes far beyond numbers, manifesting in areas of cultural influence and self-esteem, proving that the effects of poverty are by no means exclusive to income.

College Retention: Who is Going to College?

In order to compete for a well-paying job, it has become almost imperative to have a college degree. Plenty of programs have arisen in order to provide access to disadvantaged students who might not have the resources that other more affluent students have in conducting a

college search. College access programs are undoubtedly important, but there is no guarantee that a student accepted into college will obtain a college degree. Of those students who are enrolled in four-year colleges, fewer than 60 percent graduate within six years (Orszag 1). That number is more discouraging among students at two-year colleges, with less than 30 percent graduating within three years (Orszag 1). These numbers include all students regardless of socioeconomic background, but “those who don’t finish are disproportionately poor” (Orszag 1). Even though a degree is not guaranteed for those well-off students attending college, it has still proven much more likely as time progresses. Of those people born in the early 1960’s, five percent from the lowest income quartile completed college, while thirty-six percent from the highest quartile completed college (Orszag 1). Of those children born in 1980, the percentage of people from the lowest income quartile who completed college rose just four percentage points—from 5% to 9%—while the percentage of people from the highest income quartile rose eighteen percentage points—from 36% to 54% (Orszag 1). Although this latest finding is somewhat dated, it seems reasonable to conclude that the modest increase among the lowest income quartile compared to the larger increase among the top quartile has either stabilized or become more pronounced, as the poverty rate has steadily increased and the percentage of affluent students in colleges has also increased.

The numbers become even more discouraging when considering the small percentage of students from lower quintiles who make the leap to attend college. Among the lowest income quintile, fewer than thirty percent of students enroll in a four-year school, and out of those students, fewer than half actually obtain degrees (DeParle). Low quality of education could certainly contribute to this statistic, but several other culturally significant factors could be to blame. For example, the proportions of people from the lowest and highest income quintiles with

GEDs is largely unequal, with seven percent of those in the lowest quartile having obtained a GED compared to just two to three percent in the highest quartile (Bailey & Dynarski 125). A person with a GED is much less likely to enroll and attend college than someone with a high school diploma, so the larger percentage of people with a GED among the lowest quintile seems to inhibit the likelihood of obtaining a college degree (Bailey and Dynarski 125). Likewise, because obtaining a GED is less time consuming than obtaining a high school diploma, a person with a GED may not be as prepared academically for college. Low-income students are more likely to obtain GEDs than middle and upper income students, which separates them marginally from the college culture of middle and upper income students.

We also see this disparity between classes among women in college, particularly white women of higher socioeconomic status. Among a cohort of people born between 1979 and 1982, eighty-five percent of women in the top income quartile entered college (Bailey & Dynarski 121). In relation to the percentage of men and women in the lowest quartile that completed college, women in the highest quartile rose seventeen points above while men rose eleven points above (Bailey & Dynarski 121). Although this may not seem directly relevant, it suggests “the increase in inequality is largely driven by the increase in college enrollment and completion among females from higher-income families” (Bailey & Dynarski 123). As women from higher income families are completing college more rapidly than in previous decades, they move higher up in the socioeconomic ladder, creating more of a gap between those at the bottom and those at the top. Similarly, women from lower income backgrounds are not completing college at as high of a rate, lowering the percentage of men and women from lower income backgrounds graduating from college and, as a result, improving their socioeconomic status.

Problems with Staying in College

There are a number of problems low-income college students face that inhibit their graduation. Financial barriers, including tuition costs and the need to work while maintaining status as a full-time student, are obvious deterrents from completing four years of college. Meanwhile, there are other social and cultural barriers that are equally significant but more difficult to immediately recognize. Some of these barriers include difficulty with social integration and disconnections due to family background, as well as inadequate institutional outreach. All barriers lead to a general lack of self-esteem among low-income students, making it extremely difficult to persevere in an unfamiliar college environment.

In Ron Suskind's *A Hope in the Unseen*, the protagonist Cedric, an African-American high school student from a poor neighborhood in Washington D.C., shows an incredible amount of dedication to his academics. With the help of his mother and one of his teachers, he gets accepted to Brown University on a full scholarship. After arriving at Brown, Cedric realizes that there is much more to attaining a college degree than simply getting accepted. He confronts incredible social and academic pressure, manifested in the relationship he has with his roommate Rob, a white student from Massachusetts with a summer job at a Yacht club and a vacation home on Cape Cod. While many of Cedric's peers have access to credit cards, he is forced to stretch sixty dollars throughout his first few weeks at Brown. Like Cedric, many low-income students face social pressure influenced by their lack of financial means, making it difficult for them to fully integrate into college culture.

Subsequently, family and neighborhood ties create barriers for Angelica, Melissa, and Bianca, three young women from Galveston, Texas whose achievement in high school put them on the track to college. All three young women had enrolled in colleges in 2008, but after four

years, “(n)ot one of them has a four year degree. Only one is studying full time, and two have crushing debts” (DeParle 1). Despite the fact that all three girls were from low-income backgrounds, the ability to manage college work seemed to be the least of their worries. Financial and social barriers, as well as pressure from personal ties at home, made it almost impossible for the three girls to integrate into their environments, making a college degree seem virtually unattainable.

Social Integration as a Barrier to Graduation

Like many selective colleges, Washington and Lee has a social culture with its own price tag. Two students from lower-income backgrounds, both participating in the QuestBridge program, found it difficult to fit in at a school with such a high concentration of wealth. One student remarked that part of her education at W&L was trying to learn and identify all of the labels prominently displayed around campus, as well as getting used to the casual nature in which students spend and talk about money. Another student commented on how the social culture seems to pervade the academic culture. Because a number of students enrolled at W&L come from middle and upper income backgrounds, many professors expect all students to fall into this mold, and they will make comments in class discussions or lectures that alienate low-income students. This can be frustrating, even degrading, for these students who see the importance of their socioeconomic status transfer into the academic realm of their college experience. While they are perfectly qualified academically and intellectually, comments like this can make them feel displaced. Further frustration comes from comments made by other students who are not as sensitive to the presence and experience of low-income students in their classes. One QuestBridge student, who was raised by a single working mom, recalls hearing classmates make comments like, “I can’t imagine how I would have turned out if my mom had

not been home to take care of me” and “single moms should be required to take parenting classes.” These comments are insensitive and offensive, and while they may not have been intended to offend others, they are the consequence of maintaining a homogenously well-off student body. Integrating into such a social scene is already difficult, even with the presence of a smaller, more inclusive social group. When the exclusive social network interferes with academics, it becomes much more difficult to feel fully immersed.

These two students are well on their way to graduating from Washington and Lee, but other low-income students in similar situations may not be as successful. Feeling alienated certainly interferes with an intelligent, capable student’s self-esteem, leading them to believe they are less deserving of a diploma than a student from a more affluent background. This could lead students to feel uncomfortable in a college environment, making them want to drop out before obtaining their degrees. Part of this social alienation is caused by the contrast in experiences of low-income students and affluent students in their youth. Because low-income students have grown up with limited resources, they have fewer avenues by which to connect with affluent students with many resources.

Middle and upper income families spend more time on the “deliberate organization of childhood around intellectual and socioemotional development,” which promotes exposure to a variety of high-quality programs and activities (Reardon 105). The opportunity to attend summer camps and play on sports teams as well as travel accounts for some of the achievement gap between higher income and lower income students before they enter college. It also creates a social culture in college to which low-income students cannot relate. Because low-income families are less likely to afford those opportunities, their college-aged children may feel alienated amongst their affluent peers, making them less likely to stay in college.

Low-income college students often have parents who have neither time nor money, the two investments “in combination with children’s endowments” that are “formative in shaping children’s outcomes” (Kaushal 188). Investments in enrichment programs are often determined by values that may be influenced by income, and “lower-income families may have other characteristics that are associated with preferences for less spending on learning-related items...and thus may spend relatively less on such items even when their incomes increase” (Kaushal 188). Enrichment opportunities for this study include books and magazines, computer, sport, trips, and electronics. Within the bottom income quintile, eighty-six percent of money spent on items of enrichment went to sports, family trips, electronics, child care, and computers, while those in the higher income quintiles invested a higher proportion in books and magazines, lessons, and recreational activities (Kaushal 194). Because they are among the lowest income quintile, we can expect that the electronic resources and trips taken were not nearly as costly as those used by the higher quintiles and perhaps of lower quality. Undoubtedly, they are much different from the resources provided to those students who are from affluent backgrounds and have a much easier time connecting based on the quality of their experiences and their similar resources.

Such is a problem for Cedric in relating to his peers at Brown. One day, Cedric treats himself to lunch in a common restaurant, an indulgence for Cedric that most middle class people would consider a normal occurrence. At the time, affirmative action is a hot topic among the Brown community, especially in terms of minority students’ ability to integrate socially. Like low-income students, “affirmative action kids are generally left to sink or swim academically,” to the point where they will not attend tutoring sessions because they worry “it will trumpet a second-class status that he or she may fear classmates have suspected from the first” (Suskind

191). Cedric overhears two professors having a conversation about affirmative action over lunch, the subject of which could certainly be applied to the status of low-income students. One professor said, “You can hardly blame the university. It would take years, and money, and a whole different educational track to bring some affirmative action students to a level where they could compete” (Suskind 192). The burden in any case is placed on the backs of disadvantaged students. Trying to fit the social mold while simultaneously trying to keep up academically becomes a difficult balance for students whose backgrounds do not match the affluent dynamic of the college-going majority. As a consequence, many of these students quickly feel overwhelmed, leading them to question their place in a college setting.

Ironically, Cedric hears another conversation rivaling the perspective of the professor. This time, it is a conversation between Stephen Wheelock, a young instructor from a modest, lower middle-class background in Mississippi and his friend from out of town. Stephen expresses frustration at the fact that Brown adopts a mantra holding, ““you’re all equal, starting on the same footing. Ready, set, go!”” (Suskind 193). In fact, admission to Brown does not guarantee that everyone attending Brown has had the same opportunities, and these differing opportunities greatly impact students’ ability to socially connect with others. Wheelock reminisces on his own experiences, saying, ““people don’t go to France to study. A trip to France is a big deal. I haven’t been reading all the right books since I was twelve and then have some Rhodes Scholar Daddy tell me the rest. I didn’t have that kind of access, access that could empower me”” (Suskind 193). College access is only a small portion of disadvantaged students’ ability to achieve upward social mobility, as different levels of opportunity ultimately affect the way students are able to participate in an affluent environment.

Barriers in Institutional Outreach

Family and cultural factors can certainly create barriers between low-income college students and their perspective degrees, but failures often occur and the institutions themselves are to blame. Being a low-income college student probably means a lack of exposure to college culture, making these students unaware of the resources that are available, so an institution that makes great efforts to inform its students of opportunities will likely see higher graduation rates (Engle 3). Institutions that have seen high graduation rates focus on the first-year experience, tracking student progress, increasing student engagement, and supporting student success (Engle 16). Additionally, “positive interaction with faculty, staff, and other students is one of the strongest predictors of student persistence as well as learning outcomes” (Engle 16). By creating personal connections with people sharing an experience in the same environment, low-income students are able to integrate themselves into a learning environment and truly picture themselves as taking part in the experience. As far as financial resources are concerned, grants, scholarships, and work-study programs have a positive impact on student retention with work-study producing an especially notable effect “because students become more involved and attached to the campus and its staff” (Engle 17). While loans were looked upon favorably in the face of receiving no other form of aid, they have a negative impact on college retention when compared to grants, possibly because of the stress associated with accumulated debt and trying to pay those loans back without any back-up financial resources (Engle 17).

While the level of social pressure associated with highly-selective colleges might seem overwhelming, high-achieving low-income students who attend these schools are just as likely to graduate from them as high-achieving, high-income students. The term “high-achieving” refers to those students who “have grades and college aptitude test scores that put them in the top 4

percent of all U.S. secondary school students or—equivalently—the top 10 percent of students who take one of the ACT or SAT college assessment exams” (Hoxby 4). There is certainly a higher concentration of high-income, high-achieving students in this group, as an estimated thirty-four percent of high achievers come from families in the top income quartile compared to seventeen percent of high achievers coming from the bottom quartile (Hoxby 11). However, of those high-achieving, low-income students who do attend selective colleges, eighty-nine percent graduate or are expected to graduate, compared to fifty percent of low-income students attending non-selective colleges (Leonhardt 1). Even still, low-income students are less likely to attend highly selective colleges in the first place, although “students would often pay less to attend a selective institution than the far less selective or non selective post-secondary institutions that most of them do attend” (Hoxby 11). Because high-achieving students attending more selective, prestigious schools have access to more financial and enrichment-based resources, there is a greater likelihood that they will graduate from these schools. Additionally, social stigmas against not graduating from prestigious schools are much more intense than those at less-selective state universities and community colleges, so students are motivated even further to do well in order to avoid that stigma.

Financial Barriers

Social barriers are a less obvious reason why low-income students do not graduate from college, but financial barriers are more obvious and universally recognized as a problem.

Angelica is from a large Mexican-American family, living in “an apartment in a subdivided house, with relatives in adjacent units” that contributes to a significant amount of chaos (DeParle). Although she treats her mother with utmost respect, she acknowledges that she does not want to work at Wal-Mart like her. Angelica’s hard work and strong performance in high

school suggest that she will not have to, and she is accepted to Emory University. However, having missed the deadline for financial aid, Angelica is forced to take out a loan of \$40,000, cosigned by her boyfriend whose stipulation for signing is engagement. After a natural disaster destroys her house, Angelica's mother receives an allowance that causes Angelica to lose her aid and she must take out more loans and start a job. Juggling a job, the stress of her financial situation, relationship, and schoolwork proved to be extremely difficult, and Angelica eventually became suspended because of her academic record, owing roughly \$60,000 (DeParle 1).

Poor financial aid literacy is not uncommon among low-income youth. Many students do not even apply for financial aid because they cannot understand the forms, nor do they understand the difference between a grant and a loan and whether or not they are eligible for a grant (Engle 44). Four-year public colleges describe the “high and increasing levels of unmet financial need” because of lack of funding for work-study programs and Pell grants (Engle 48). In order to make up the difference, many students take on more work hours to the point that they spend more hours working than they do attending classes or studying. This also makes them less likely to participate in other activities on campus, further isolating them from the social experience of college (Engle 48). Even if they do find the time to work enough hours, they risk losing part of their financial aid award because they are earning money (Engle 48). However, financial barriers transcend problems associated with financial aid.

Programs that help low-income students transition into and continue in colleges are designed to be helpful, but financial barriers often prevent students from fully taking advantage of them. Attending orientation events is a financial burden for many low-income students as well, even if the costs associated with orientation are waived or covered by the school. Travel presents its own host of costs and complications, as well as taking off time from a summer job (Engle 48).

Additionally, programs and resources for students during their college years are held in offices that often close at the end of a typical work-day, around five o'clock, which is when many low-income students who work during the day begin night classes (Engle 48). For public state universities, individualized teacher support is hard to come by, in part because of the sheer size of the student body. Additionally, professors in large university settings feel pressure to complete a substantial amount of research in order to obtain tenures and higher salaries. Without additional resources from the institution, professors cannot devote the necessary time and energy to low-income students who might need extra help in addition to completing other projects (Engle 49).

Socioeconomic status becomes even more important to predicting college graduation than achievement and academic ability. While attending low-quality high schools makes it difficult for many low-income students to perform at the same level as their more affluent peers, they are still less likely to graduate from college even when they outscore affluent students on skills tests (DeParle 2). The statistic shows that college retention rates are stacked against low-income students from the start, no matter how high they score on skills tests, as “(o)nly 26 percent of eighth graders with below-average incomes but above average scores go on to earn bachelor’s degrees, compared with 30 percent of students with subpar performances but more money” (DeParle 2). While family income does have significant bearing on whether or not a student performs well, even students who do well academically despite economic disparities have less of a chance at earning a college degree. The difference between low-income eighth graders and higher income eighth graders’ college graduation rates is controlled by their socioeconomic backgrounds, not their level of achievement, identifying the persuasive nature of wealth on college graduation.

Consequences of Low Retention Rates Among Low-Income Students

The fact that students from wealthy families are much more likely to graduate from college than students from poor families is not just a concern on behalf of the impoverished. It affects aspects of our economy that could eventually become problematic for society. According to economist and former Office of Management and Budget director Peter Orszag, “(r)aising graduation rates among low-income students would significantly increase average educational attainment in the U.S. and, in so doing, bolster productivity” (Orszag 2). This has undoubtedly been the justifying argument for establishing college prep programs and charter schools like KIPP, but it does not seem that these programs can improve college retention on their own. Eighty-nine percent of KIPP students enrolled in college, demonstrating the success of the program in paving college access, but less than forty percent of those students graduated from college (Orszag 2).

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It is no secret that someone with a college degree has an economic advantage over someone without a college degree. In 2009, thirty percent of people without college degrees earned less than \$25,000, compared with just ten percent of college graduates (Johnson 17). Hourly wages as opposed to monthly salaries are much more common among low-income jobs, and they are disproportionately associated with people who do not have college degrees. Seventy-two percent of people without college degrees are paid hourly wages, while just thirty-three percent of college graduates are paid hourly (Johnson 17). Although this study did not show any direct correlation between parents’ education and the education of their children, there is some relationship between educational attainments across generations. While just twenty-eight percent of young adults with college degrees reported that their parents’ highest degree was a

high school diploma, fifty-one percent of those without a college degree had parents who had only earned high school diplomas (Johnson 17).

Other interesting findings point to the fact that college graduates and those without college degrees have differing perceptions of how financially stable they will be in their lives. Compared to fifty-five percent of people in college, just thirty-six percent of people with a high school degree believe that they will be financially secure in their lifetime (Johnson 19). Because they are surrounded by resources—advisors, internship opportunities, connections to offices and businesses, and the like—college students who are on the track to receive a degree feel a sense of confidence in their ability to be financially secure, where those people with just high school diplomas feel that they are much less likely to find financial stability with the limited resources they have. Young adults who have completed some college do not seem as confident in the ability of people with a high school degree or associates degree to become economically stable as young adults with a high school diploma. Twenty-six percent of people with a high school diploma believe that someone earning an associates degree will be economically stable in their lifetime, compared to fourteen percent of people who have completed some post-secondary education (Johnson 19). Likewise, sixteen percent of people with a high school diploma believe someone who graduates from high school and immediately takes a job will be economically stable, while just five percent of people who have completed some college believe they will (Johnson 19). Based on their uncompromised access to resources as well as a more realistic picture of earnings potential, young adults on the track to receiving college degrees are much more confident in their future economic stability.

Additionally, those only earning high school diplomas may come from backgrounds in which economic security is unfamiliar. Compared with eight percent of young adults holding a

college degree, twenty-two percent of young adults without a college degree admitted that their families had “trouble getting by each month” (Johnson 17). People without college degrees seem to earn less and come from backgrounds of more pronounced poverty. Their sense of esteem seems to be rooted in the perception that people without degrees are much more likely to be poor, which perpetuates the cycle of poverty. This proves that earning a college degree means earning more money than non-graduates in the future, so if low-income students obtain college degrees in the future, they are likely to earn more money than non-college graduates and utilize that education to pull them out of poverty.

Having a college degree certainly puts a person on the track to higher earnings, but the level of prestige associated with a degree from a higher-tier school further influences earnings potential. We know that low-income students are more likely to obtain degrees if they attend top-tier colleges, but we also know they are less likely to apply to these colleges in the first place, meaning the number of low-income students enrolling in them is significantly less than the number of middle and upper income students. In general, students attending the highest-quality colleges, majoring in the most high-demand majors with the best grades and academic records are going to have the best earnings potential upon graduation (Zhang 201). Consequently, “socioeconomic factors such as family income and parental education have a significant impact on the probability that a student will earn a degree at a highly-selective institution,” and if low-income students are less likely to enroll at a highly-selective school, we can assume their earnings potential will likewise be lower (Zhang 201).

Higher education in general produces better outcomes in terms of wages, which is demonstrated by the correlation between years of schooling and earnings potential. For every additional year of education, a person can expect to see a ten-percent increase in hourly income

and a five percent increase in the number of hours worked annually, “yielding about a 15% increase in earnings” (Zhang 201). Although this statistic refers to education in terms of schooling rather than obtaining a college degree, we can assume someone who has completed their secondary education as well as obtained their post-secondary bachelor’s degree has promising earning potential, especially given the fact that earnings potential increases with just one year of additional schooling. However, this potential grows even more if that degree is from a highly-selective school that is considered to be of “high quality.” In 1997, graduates from high-quality public and private colleges earned fourteen to sixteen percent more than graduates from what were considered “low quality” public colleges (Zhang 207-208). That number increased even more in 2003, as graduates from high-quality institutions earned eighteen to twenty percent more than graduates from less prestigious colleges (Zhang 209). The differences in these earnings were not unique upon first graduating from college, but persisted ten years after college graduation (Zhang 207-208).

Interestingly, the study notes “(b)eing a first-generation college graduate is negatively associated with earnings only in 2003, but not in the earlier two time points,” in 1994 and 1997 (Zhang 208). It seems odd that being a first generation college student should negatively affect earnings potential as time progresses rather than become irrelevant to earnings potential as time progresses. Although there is no definitive answer to this question, one speculation could be that fewer first generation college students are going to highly-selective or high-quality institutions than in the past. Even though the earnings potential for graduates of high-quality institutions increased from sixteen percent to twenty percent between 1997 and 2003, being a first generation college student became negatively associated with earnings potential in 2003. Since we know graduates from high-quality institutions are likely to earn more money, it seems reasonable to

believe first generation college students were graduating from these institutions at lower rates in 2003 than they were in previous years.

In addition to having distinctive economic effects, failing to obtain a college degree has social implications. Social stigmas surrounding a college diploma, or the lack thereof, carry strong connotations. Generally, society tends to view people with college diplomas as being more intelligent, hard-working, and competent than those without college diplomas, which negatively affects their own self-image and the perceptions others hold of them. This can then affect their self-esteem, particularly in social situations. Additionally, graduating from college provides networking among other graduates that could prove to be both financially and socially beneficial.

Increasing College Retention Rates Among Low-Income Students

Washington and Lee University

In the face of low college retention among disadvantaged students, two programs provide support for high-achieving low-income students aspiring to obtain college degrees like Cedric: the Posse Foundation and QuestBridge. Both programs assist students in gaining access to top-tier colleges, but they also provide dynamic support while students are in college, creating a safety net of support that fosters college retention. By establishing partnerships with some of the nation's top colleges and universities, QuestBridge and Posse create scholarship opportunities as well as campus support networks that make staying in college much easier for disadvantaged students.

As an inner-city high school student, Cedric probably would have benefitted by getting involved with the Posse Foundation. The combination of recruiting high-achieving students and establishing a campus support network seems to be working for the organization, which boasts a

90% college graduation rate for its scholars (Posse Foundation). Posse was founded in 1989 after Deborah Bial had a conversation with student who said, “I never would have dropped out of college if I had my posse with me” (Posse Foundation). This student’s concerns became the basis for the program, which sends groups of ten high-achieving students to college together. Posse’s partner schools, forty-four top colleges, include Vanderbilt University, Cornell, University of Pennsylvania, Northwestern University, and Middlebury College (Posse Foundation). While the scholarships are not need based or race based, Posse targets inner city students in Atlanta, Boston, Chicago, Houston, Los Angeles, Miami, New Orleans, New York, and Washington D.C. After receiving a scholarship and becoming a Posse scholar, students have plenty of opportunities to meet with their “posse,” the group of nine other students who came to school with them. A Posse staff member visits each partner school four times a year to meet with the Posse team and its on-campus mentor, and “(e)ach mentor meets with the Posse as a team and with each Scholar individually every two weeks during the first two years of college” (Posse Foundation).

Although the academic qualifications of the students enrolling in these colleges has contributed to Posse’s high graduation rates, the amount of continuous support as well as the commitment to the mentorship process that occurs once students are enrolled in the partner colleges has certainly had a remarkable influence on that number.

Unlike Posse, QuestBridge does not target students from inner cities without looking at income. Instead, QuestBridge is more specific about its goals to recruit high-achieving students from low-income backgrounds. QuestBridge is primarily a college-access program, but it also “recruits, develops, and supports motivated low-income students—beginning in high school through college to their first job—to be successful at America’s best colleges, graduate schools, and companies” (QuestBridge Program). QuestBridge was founded in 1994 and has since gained

partnership with thirty-three top colleges, including University of Virginia, Vassar, Yale, Davidson, Stanford, and Washington and Lee (QuestBridge Program). Most of the students who are matched come from families whose incomes are less than \$60,000 a year (for a family of four), and about seventy-five percent of these students graduate in the top five percent of their high school classes (QuestBridge Program). QuestBridge support does not end after a student arrives on campus, however. There is an online resource for Quest Scholars that allows them to connect with each other in their different college environments, as well as Quest Scholars networks on the campuses of each partner school.

A more valuable evaluation of QuestBridge is best seen through the eyes of college students it has helped recruit. QuestBridge has more of a direct impact on recruitment rather than retention, but the social network it creates among the students who take part in it is important to keeping those students in college. Two Washington and Lee students, both participants in the QuestBridge program, gave an account of the application and matching process. Essentially, QuestBridge goes through a matching process with the high school seniors participating, which allows them to find the best fit for each student.

Washington and Lee wound up being the final “match school” for these two students, but neither of them felt that it was really the best match for them personally. One student ranked Washington and Lee fourth out of eight possible schools, and the other ranked Washington and Lee fifth. While a student may choose not to attend the school with which he or she is matched, if he or she wants to receive full tuition through QuestBridge, he or she is bound to that one particular match school. While there is always the option of transferring, finding another top-tier school with covered tuition costs could prove to be an exceptionally difficult task.

Despite any limitations in the application process, both students found QuestBridge to be extremely helpful in their transition into college life at Washington and Lee. QuestBridge flew both students, from their home states of Washington and Illinois, to campus for Accepted Students Day, when they met and befriended other QuestBridge students planning to attend W&L. In addition to the network of other QuestBridge students on campus, the students also commented on the amount of support available to them through the Office of Diversity and Inclusion, which gives them access to otherwise costly social events on campus, such as Mock Convention passes and tickets to the Fancy Dress Ball. Access to these events promotes inclusion for all students on campus, regardless of socioeconomic status. Although these may seem like small offerings to some Washington and Lee students, the costs can add up quickly, especially for those students who do not have the luxury of “swiping home” additional expenses to their student accounts.

Washington and Lee University

For these reasons, both QuestBridge students said they had friends with similar backgrounds to their own that considered transferring very seriously. However, the prospect of obtaining the good education W&L offers is hard to ignore. One QuestBridge student’s mother obtained her associate’s degree, while the other student’s parents do not hold any degrees of higher education. Despite all of the social challenges presented by Washington and Lee, both students are thriving academically and well on their way to graduating in 2014, in part due to the QuestBridge program. One student enthusiastically remarks, “I don’t know if I would have made it through W&L without QuestBridge” (Angelica Tillander ’14). While she was well-suited to tackle the academic work at Washington and Lee, QuestBridge provides a social support system that makes her college experience more personal.

Both QuestBridge and Posse seem to be having a positive impact on the college retention of low-income students, but these programs are aimed at highly-motivated, high-achieving students. Low-income high school students should have the opportunity to get a college education from any college or university, even if they are not ranked in the top five percent of their high school classes. If low-income students wind up attending larger state universities with ample resources that are hard to navigate, there should be plenty of mentorship programs available to them, such as peer mentorship programs or small advisee groups to help integrate into the social and academic atmosphere of the school.

In addition to the social support provided by Posse and QuestBridge, low-income students may also apply for Pell Grants. Pell Grants, unlike student loans, do not need to be repaid and are funded by federal money (Federal Student Aid 1). Pell Grants are awarded to undergraduate students for up to twelve semesters, and the amount awarded is dependent on financial need, whether or not a student intends to stay in school for a full year, the cost of attendance of a particular school, and status as a full time or part time student (Federal Student Aid 1). The maximum amount of money a student can receive per academic year is \$5,550, but whether or not the full award is given depends on the factors listed above (Federal Student Aid 1).

Because they do not need to be repaid and therefore do not promise overwhelming debt, Pell Grants are extremely valuable to low-income students. However, the limited amount of money available means a student cannot depend on a Pell Grant to fully cover the cost of his or her tuition in full. Even if a student receives the full Pell Grant award, he or she will most likely need some financial aid from the particular college, even if it is a state or public university, in order to attend. Even when the maximum award was established, college tuition did not become

less expensive, and instead promised to increase in years to come. Therefore, students are still dependent on the college they decide to attend for additional aid. They must go through the daunting, confusing process of filling out financial aid paperwork, often without guidance from parents or mentors who understand the process. If the forms are filled out incorrectly, chances of receiving aid could be jeopardized, leading to a situation like the one Angelica was thrust into at Emory, or discouraging college attendance altogether. In order to ensure that students who need aid receive it, colleges and universities should provide financial aid counseling to those who need it over the phone or through e-mail communication so that all forms are filled out correctly and students receive the aid they need. Failure to award well-deserving students with the aid they need to attend college could have a strong influence on the student's likelihood to graduate.

Moral Argument for Increasing College Retention Rates Among Low-Income Students

We understand, based on the financial and social outcomes of receiving a college diploma, that a college education is practically essential to fostering upward social mobility and ensuring good earnings potential. If we see that a person without a college diploma has a much more difficult time getting a job that pays enough to keep them above the poverty line, that person does not have the equal opportunity to move up the socioeconomic ladder as a person with a college diploma. Based on the statistic comparing graduation rates of low-income students with those of higher-income students, low-income students with higher levels of achievement are not as likely to graduate from college as higher-income students with lower levels of achievement. This means factors other than students' academic ability are responsible for the probability that they will graduate. If colleges and universities value the presence of a bright, well qualified, and diverse student body and yet do not provide all students with the necessary support that will lead them to graduation, they are not fulfilling their moral responsibility to

those students. Specifically, if a college or university does not target the underrepresented low-income population of their student body and try to ameliorate some of the challenges presented to them, that college or university is contributing to the inequality in social mobility between the poor and the better-off.

Additionally, by neglecting to fully support those low-income students and in turn having them withdraw, colleges and universities fail to provide a diverse learning environment for all students. College provides a unique environment in which students share a learning space with others who offer different perspectives and new ideas. Without a significant level of socioeconomic diversity, the variety in perspective is limited, narrowing the scope by which all students learn. Even if a school's incoming classes are socioeconomically diverse, students who do not make it all the way to graduation do not adequately share their perspectives in classes and social events. It is important to instill a sense of understanding and empathy for people from all backgrounds, and the most effective way to do this is to create a sense of community for people from differing backgrounds. Empathy and understanding are two important characteristics for good leaders, and so it is in the best interests of colleges and universities to promote graduation rates among low-income students in order to produce good leaders.

Finally, higher graduation rates among low-income college students will promote an understanding of college culture among other qualified low-income students. A person from a disadvantaged neighborhood who graduates from college might be able to offer advice and support to other people from that neighborhood that decide to go to college. This provides literacy and a sense of belonging, as seeing a person with a similar background go to college and graduate means graduating is not an honor reserved for the financially well-off. With heightened

self-esteem created by this sense of belonging, challenges in college seem easier to manage, and a student is less likely to leave college because of them.

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