Social Class Identity Development in Low-Income Students at Highly Selective Universities

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Research Question

How do low-income undergraduates at highly selective universities experience change in their social class identity during college and how can higher education administrators best support students in this process?

Data Results Summary

The purpose of this study was to consider how low-income students and recent alumni of highly selective universities negotiate their own social class status in college. In addition, this study sought to understand how highly selective universities currently serve the particular needs of low-income students. Thus, the research question is, "Do low-income students at highly selective universities experience social class identity transformation over their time in college, and how can higher education administrators best support students in this process?" To answer this research question, data was collected for this study through an artifact analysis of online posts, interviews with low-income students and alumni, and a survey of staff and faculty.

Artifact Analysis: Online Posts

Over the course of early 2015, student groups at several institutions included in this study created Facebook or Tumblr pages known as "class confessions." Short submissions, typically no more than 200 words, about socioeconomic class on campus were submitted anonymously and posted publicly. Most were written by current students at the school. Data collection for these posts occurred on 25 April 2015: posts continued to appear on these sites but subsequent ones were not included in this study. Altogether, there were 1150 entries included between the three schools' class confessions pages: Stanford University (80 entries), Columbia University (524), and Northwestern

University (546). Coding for posts where the writer identified his or her socioeconomic class showed that 160 posts, or 13.9%, were middle- or high-income individuals. The sheer number of posts from these three sites resulted in a wide variety of themes, though the purpose of this dataset was to examine student experiences (Figure 1). This section will discuss findings about cultural differences, family, social differences, financial concerns, and career thoughts in order of frequency.

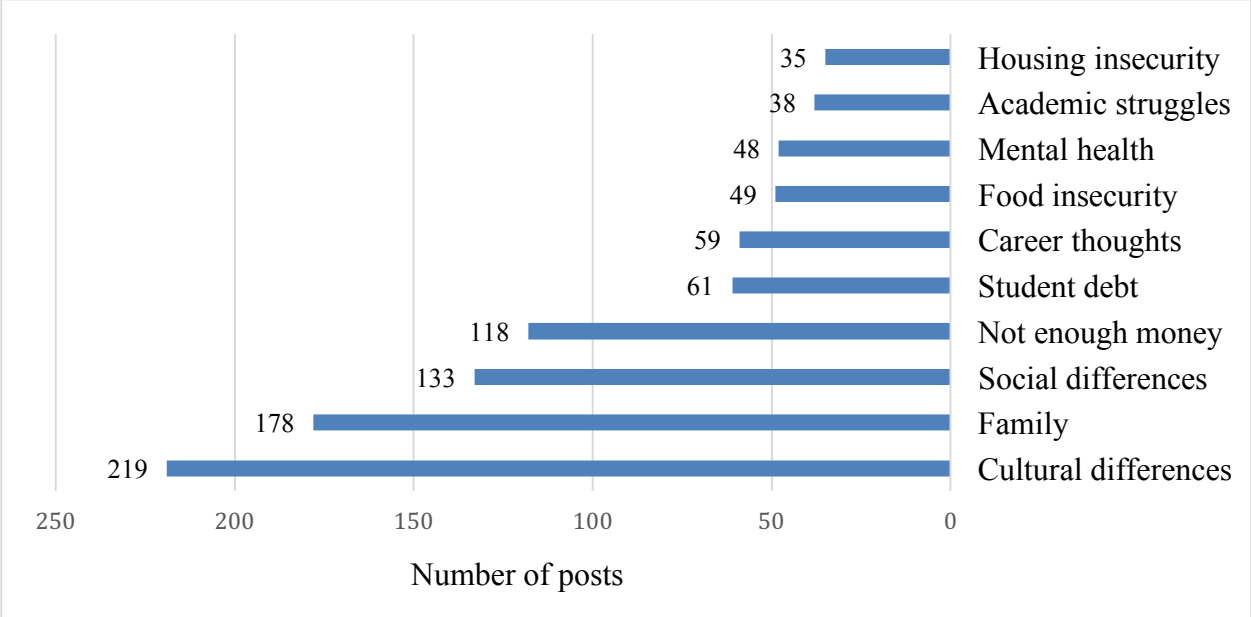

Figure 1: Themes from class confession posts. Posts could be counted multiple times if it spoke of topics related to different categories.

Cultural Differences. After coding all the entries, "cultural differences" became the largest category with almost a fifth of the entries. It included 219 posts about feeling a divide between one's low-income background and the affluent university and student body.

Post spoke about the assumption that all the students were from affluent backgrounds shown by faculty or peers. For example, one spoke of a student claiming in the context of a class discussion that no one on campus would be a pawnbroker because

"we are pretty well off to be here… we wouldn't resort to that" (Columbia #387). The professor affirming that statement "was an incredibly isolating experience, as I have 'resorted' to various ways of making money just to eat or stay afloat. Off-handed comments like this highlight how badly a conversation about student poverty is needed." Others spoke of an assumption by peers that they were also from affluent backgrounds, such as a person who posted, "When I say my parents are business owners, people always assume they're CEOs of Fortune 500s. Naw, they own a teeny tiny retail establishment… I'm very proud of the family business, but it's so disheartening to see people's enthusiasm shrink [when I tell them]" (Columbia #440).

Students could be alienated not just from the campus but also feel unmoored from any one place. One person demonstrated this feeling of being in-between and said, "I'm an outsider. I don't feel in with the kids back home because of where I go to school, far away from the rural, conservative, low-income community, and I don't fit in here because of where I come from. I'm too 'rich' for going here and too 'poor' to fit in here" (Northwestern #161).

In addition, 37 posts of the posts in the "cultural differences" category were by low-income students talking about purposely acting a certain way in order to be seen as financially better off than they actually were. One student recognized that "people can deduce my social class from the way I talk, move, act, and dress… there's a certain refined polish I feel like I lack" (Columbia #254). Examples of managing others perception of them included buying certain brands of clothes even if they could not necessarily afford them (13 posts) or having other status symbols such as a smartphone (4 posts).

Family. The second most common category of posts were those speaking about a student's relationship with his or her family or childhood friends. These accounted for 178 posts. Students sometimes felt a sense of duty to continue supporting their family financially and emotionally while at school. One post illustrated how these responsibilities could be both a blessing and a curse to their own academic experience:

> My GPA during first semester was trash because I was trying to support my parents through financial and domestic tensions, helping my younger sibling apply for colleges, and overcoming the shock at how inadequately I was prepared for college. I always imagine how different my academic career would be if I got a chance to live life and study without the emotion[al] toll of family. But then again, my family is my biggest motivation to keep moving forward. I hope I make them proud. (Columbia #113)

Students acknowledged how their lives were already different from their friends and family at home. They might be making more in college per hour than their parents ever did and or had the opportunity to try new things from traveling to eating ethnic food. They no longer truly belonged in their home environment. For these students, they felt somewhere in-between and belonging to neither world fully.

Students sensed that their families and friends at home felt this distance as well. One student, whose high school friends had mostly attended state colleges, said, "I get the feeling that [my friends at home] think I'm better than them… because of the reputation [Northwestern] has as [a] private school full of rich kids" (Northwestern #481). There were also some instances of students feeling alienated from their parents and other authority figures, such as one who said his or her family viewed attending

college as “divorc[ing] myself from them… because I ultimately ‘chose’ my education over them” (Columbia #17), or another whose support system assumed he or she was taken care of at school but who “never needed help more and never, ever felt more alone” (Columbia #494).

Social differences. This category referred instances where socioeconomic class differences affected students’ social life or relationship to peers. Tight funds also affected students’ ability to participate fully in campus or social activities, and this limited their opportunities to form a sense of belonging with peers and the school. There were 113 posts which spoke about this. Students reported not pursuing activities such as Greek life, study abroad, and internships due to not having funds or needing to work instead. This impacted their relationships, such as one student whose friends went out to eat often who said, “I’m scared that if I start saying no more often, they’re just going to drop me" (Northwestern #75). It could also associated with shame, such as one student who said his or her “face got hot when my friend asked me what my dad did for a living and I admitted that he’s a taxi driver” (Stanford #77).

Financial aid and money. There were 118 posts captured in coding about monetary resources, and a further 61 spoke about student debt. It is interesting to note that out of the entire dataset, 109 posts spoke specifically about financial aid. All three schools represented in the class confessions had need-blind admissions for American citizens or residents and provided need-based financial aid that eliminated loans in favor of grants or scholarships. Financial aid was typically an essential reason the students were able to attend, such as one who said, “I didn't choose Columbia. They gave the best financial aid packet out of all the schools I applied to. I HAD to go to Columbia because I

didn't have any other choice other than to drown myself and my family in debt" (Columbia #437).

However, financial aid was evidently not enough to free students from worrying because not having enough money. Students had to constantly weigh the opportunity costs between school, work, activities, friends, and family. Some found that there was not enough time, money, or energy to take care of each adequately: "Should I skip lunch today to save a little bit of money to last me the quarter?" (Northwestern #292). A lack of funds was related to the smaller categories depicted in Figure 1 such as housing insecurity (35 posts) and food insecurity (49 posts). Forty-two posts talked about work-study jobs and another 82 mentioned other work, including participating in research studies, babysitting, minimum wage jobs, and working as an escort.

Career choices. There were 59 posts about students contemplating their future career choices. They wrestled with how to make their college education worth the challenges they faced and that their parents experienced in order to make their attendance possible. Students sometimes felt enormous pressure to succeed and "get a degree and a good paying job to make Stanford worth all the sacrifices" (Stanford #101).

This led some students to pursue careers that they did not find fulfilling in order to obtain financial security. More lucrative work such as engineering or banking with high starting salaries could be more attractive than lower-paying jobs in fields like the arts and humanities. Students displayed internal conflict about making this choice, with some choosing the seemingly more practical career "even though there are other fields I'm better at or more interested in academically" (Northwestern #307). Indeed, some

posts were direct in saying that an expensive degree in a field without high pay was a waste of time.

The desire for financial security was not just for the students' own benefit but for those close to them as well. Students saw themselves in a continuum of social mobility and shouldered the responsibility of maintaining a tenuous foothold on financial stability or to be the first generation to do so. Pursuing a less lucrative career was for middle- or upper-class students who "never really had to struggle" and who had "parents [who could] support them while they chase their dreams" (Columbia #508). This particular student wanted his or her children "to never have to worry about whether they will get to eat like I did. Is that so wrong?" and implying a desire for a stable, well-paying job. Those who did not foresee a well-paying job after college, who thought of themselves as halting their family's upward trajectory, felt conflict. One Stanford student whose parents were comfortable now but who started as "penniless immigrants" had been given the freedom to pursue what he or she enjoyed but still wrestled with that choice, wondering whether "a rather non-lucrative career in the arts" would "destroy everything [my parents] created" (Stanford #86).

Interviews: Student and Alumni

Recent alumni and students of highly selective institutions who self-identified as coming from a low-income backgrounds were recruited to speak about their experiences in college and their understanding of socioeconomic class. Twelve interviews were conducted throughout March and April 2015: four were with alumni, and eight were with current students.

Demographics. To better understand the perspectives of the students, some demographic information was collected through the interview, either arising naturally from their answers or with follow-up questions at the end of the interview. All participants identified as being or having been low-income undergraduates, and seven out of twelve (58%) were first-generation students with neither parent holding a bachelor's degree. They were from a range of geographic locations. All were either U.S. citizens or legal residents. All but one spoke English as a first language, and several were multilingual to various degrees. Six were male and six were female. They ranged in age from eighteen to twenty-seven for an average age of twenty-one years old. Participants were asked with an open-ended question what race or ethnicity they identified with: three identified themselves as biracial, three as Latino, three as white or Caucasian, two as Asian, and one was black or African-American. Please see Table 2 for this information. Participants were also asked to provide any other groups they might have identified with besides low-income and race: answers included being first-generation, queer, or international.

Table 2
Student and Alumni Interviewee Racial Demographics

Self-Identified Race	Frequency
Asian	2
Biracial	3
Black or African-American	1
Latino/a	3
White or Caucasian	3
Total	12

Note. Students who identified as biracial were included as in this table as biracial but not double-counted in other categories.

The participants represented nine schools as undergraduates: Barnard College (which was included in this study as part of Columbia University), Cornell University, the Massachusetts Institute of Technology, Northwestern University, Rice University,

Stanford University, the University of Chicago, Vanderbilt University, and Washington University in St. Louis, as shown in Table 3. One student was also a graduate student at Harvard University. The other three alumni had not yet started graduate degrees at the time of their interview. The oldest participant was from the class of 2009 while the youngest were freshmen in college (Table 4). The students represented a range of undergraduate majors, with about a third in engineering or science, a third in humanities or social science, and a third who were undecided in their major.

Table 3
Student and Alumni Interviewee Undergraduate Institutions and Class Year

Undergraduate School	Frequency
Barnard College/Columbia University	1
Cornell University	1
Massachusetts Institute of Technology	1
Northwestern University	1
Rice University	1
Stanford University	3
University of Chicago	1
Vanderbilt University	2
Washington University in St. Louis	1
Total	12

Table 4
Student and Alumni Interviewee Undergraduate Class Year

Undergraduate Class Year	Frequency
2009	1
2010	0
2011	1
2012	2
2013	0
2014	0
2015	2
2016	0
2017	2
2018	4
Total	12

Socioeconomic Class Identity. While analysis on the online posts, or class confessions, focused on understanding the current experiences of low-income students –

their challenges, thoughts, and successes – interviews with students and alumni instead focused on how their experiences related to socioeconomic class identity. In particular, interviews sought to understand whether each participant's class identity changed while in college or shortly after, the nature of that shift, and the factors that played a role.

Participants were asked with an open-ended question what class they identified themselves at (alumni interviewees were asked this twice, once for when they were students and once for their current state). All participants answered one or more of the following labels for their identity as students: "low-income", "poor", or "working class." Participants readily supplied these answers without much hesitation or amendment. However, all four of the alumni interviewees said they were "middle-class" but with some qualification. They recognized they were in salaried positions – even the one in graduate school was working – and had a relatively comfortable life that experienced fewer hardships than their parents did. Their hesitation to self-identifying as "middle-class" was from not yet having achieved all the markers of financial stability, including buying a house or having an income enough to raise a family comfortably. Nevertheless, this data demonstrated that class identity does indeed change for low-income students after graduation.

It is interesting to note that participants who were current students exhibited a sense of divided class identities while they were in college even though they had readily identified themselves as low-income in order to be interviewed. Of the eight current students in the data set, five indicated they felt more financially secure on campus compared to their family's situation at home while simultaneously identifying as low-income. Two of the five phrased it as feeling like they were a higher socioeconomic

status while at school, and that they "didn't have to worry about things at school as much; everything's provided for here" (Student 2). However, two of the students continued to identify strongly with being low-income even while acknowledging they had access to resources on campus that were not available at home. One said resolutely that "no matter what happens in college or after, I will always be from a low-income background. It is part of who I am" (Student 6).

Factors in Social Class Identity Change. Having established that social class identity did change, at least from being a student to being a graduate, the study then turned to both what influenced that shift and the events that reinforced or broke down class identity self-conceptions. A few scenarios occurred more than once among the twelve interviewees, of which this section will discuss: the immediate culture shock of college, changing relationships with home, interactions on campus, and involvement in low-income or socioeconomic diversity student interest groups.

Culture shock. Although student and alumni interviewees did not explicitly recognize it as such, eight of the twelve spoke about how the affluence of their universities and many of their peers was a disorienting or shocking. Three said college was the first time they had to grapple with their low-income status. One interviewee who had grown up near the Texas-Mexico border, said that where she was from, "everyone was poor so I thought that was just what was normal" (Alum 1). Going to a highly selective university challenged her notions of who was normal and who was actually poor. The difference was especially clear when it came to academics because she had been "valedictorian at home and then I got placed in all the lowest classes. I was devastated." She noted that her friends who were low-income, often first-generation often

suffered from mental health problems and took leaves of absences in part from this stress, though she herself did not. For others, being low-income had been more salient an identity before college and thus were not necessarily surprised by the culture shock even though adjusting to campus could still be difficult. “I think everyone kind of struggled and it wasn’t just being low-income but missing home and stuff, too” said Student 3. “Being poor just made it harder.”

Four participants did not express this sense of culture shock as much even though they did notice the difference between their families’ circumstances and those of their peers. While this group was varied, they were mostly those who had other experiences with affluence. One had attended a selective enrollment high school in urban Chicago, for example, and another had grown up more middle class but whose family had since been considered low-income and who had attended a private boarding high school through scholarships.

Relationships with home. The study also asked about what changes, if any, the participants experienced in their relationship with family or childhood friends from home. Half of the interviewees discussed feeling like the relationship between them and those at home had shifted since starting college. Those whose parents had no experience with higher education seemed to intuit that their parents would not be able to relate to their experiences, and five of the seven first-generation students mentioned instances where this gulf appeared. Their parents had not read the same literature, did not know what it was like to live in a dormitory on campus, and did not seem to understand the rhythms of a largely residential university. One current student, whose parents had immigrated to the U.S. to work low-wage, low-skill jobs said she knew her mother was “jealous – I can feel

it in the way we interact. I know she's jealous, but I don't know what to do about that" (Student 4).

Going home magnified that difference which could otherwise be relegated to the background on campus. While on campus they were aware of being different from their peers, they could also be singled-out at home. "All my relatives ask my mom how to raise their kids to be successful like me," said Student 1, "It's weird to have that pressure, but it's a good kind of pressure because I can be a role model for my younger cousins." Seven spoke about relationships with friends, though only two described those relationships as having changed. Student 7, an underclassman, spoke of having the same circle of friends when he is home and they still did the same activities together. However, there were hints that something had indeed changed when the student acknowledged that in some ways he did not approve of his friends not having gone to college or staying too close to home and not experiencing a wider world.

Relationships with family for the alumni interviewees and the graduating seniors, particularly those with their parents, often swapped. All four of the alumni and the two seniors in this study spoke about an obligation they felt to support their parents financially in some way. Four of these six interviewees, who were Asian and Hispanic, explicitly linked this obligation to cultural expectations and did not express resentment. Alum 3 said she did not have a very high income but still sent money to her parents on occasion so they could have small luxuries they would not otherwise think to buy for themselves like going out for dinner, saying "I'm glad I can do that for them when they've done so much for me."

On-campus experiences. Students and alumni all spoke of specific instances on campus interacting that highlighted to them the difference between their own low-income background and the university's general affluence. Insensitivity could take the form of microaggressions, such as a professor in an introductory literature course implying the students had probably read most of the books in the course when the student had never heard of them. One student, who had told professors she would be absent from class to speak to news media about her work in a student group for low-income and first-generation students, said some instructors seemed judgmental about the group's work and would react by saying, "Oh, *that* thing…" (Student 6). Three other participants described similar incidents where they felt faculty were insensitive to their backgrounds or were assuming that all students were affluent. On the other hand, there were hints that academic work could be a positive influence on social class identity changes. One alum (Alum 3) found her academic studies, particularly in sociology, were integral to her process of emerging from "being ashamed" to "being proud" of her background. By understanding the concept and language behind systemic oppression, "I actually became closer to my parents… instead of being like, 'Mom, Dad, it's terrible you don't know English – why are you so stupid?'" Negative comments from faculty in class like those of Student 6 above influenced her to become involved with worker's rights movements on campus to "fight for a world where that [interaction] wouldn't exist."

Low-income student group. All eight current students interviewed were involved or affiliated with a low-income student group on campus, and most found it a positive, affirming experience. "They get me," said Student 6. At another school, Student 1 observed that when his low-income peers needed resources, they would ask the group

first even though the university had a dedicated office for students like them. Student 4, who was part of the process of forming such a group on campus at the time of the interview, saw her involvement as the fruition of her exploration of a low-income identity as opposed to being a female, minority student in engineering. It was her opportunity to contribute now that she felt she could do so. However, Student 2 did offer a critique of the campus student group, saying he did not always identify as "the poor kid" and thus participated infrequently. He also wished that meetings were less about airing grievances and more about students figuring out how to get what they said they needed.

None of the four alumni were involved in a low-income student group during college. All four said that such a thing did not exist at their school while they were students. Two indicated they may have been interested in one had it existed, one would have been neutral about the idea, and one expressed doubts about purposefully self-identifying as low-income through joining.

Static Influences on Social Class Identity. Not all identifiers or experiences contributed to a *change* in identity but their existence instead served to *inform* identity. As these statuses was already a constant in participants' lives, it was not as easy to determine whether this was a factor in their class identity changes during college compared to the more discrete events or experiences discussed above. This section will explore two of these static influences: being a low-income but not a first-generation student, and the impact of a low-income background on class identity as alumni.

Continuing-generation low-income students. A factor that was an influence but did not necessarily *change* class identity was the substantial subgroup of participants who were not first-generation but were low-income students. Five of the twelve interviewees

had at least one parent with a bachelor's degree; two had both parents with degrees. These families were low-income despite a college degree because of working in low-paying professional jobs, divorce, unemployment or underemployment, living in a rural area, or as what one interviewee described as "basic financial mismanagement" (Student 7).

Continuing-generation low-income students instead ultimately expressed optimism about their own futures once they obtained a college degree despite the experience of their parents. One such student described her family situation as having experienced divorce and often moving, and her father's job "was never very stable, and sometimes he'd be unemployed for a long time" (Student 8). Both her and three other continuing-generation students expressed some ambivalence at how much higher education would be a guarantor of upward social mobility and "success" in general. One student mused that watching his parents bear financial challenges even with college degrees made him "more aware of structural inequalities" in the society (Student 5) even before starting college himself. Ultimately though, these students were positive about their own potential for success. "My parents didn't get the easiest life," said Student 7, "but they're not me and I'm not them. I'm here to succeed."

Low-income background as an alum. Alumni interviewed expressed a change in their class identification, as discussed previously, but continued to carry with them the reminders of their background. Of the four alumni, all were currently working with stable incomes and identified as middle class while they would have considered themselves low-income during college. However, one spoke of how his background influenced his living habits. Alum 2 said, "I now make $35 an hour, but I don't spend any of it because

I'm terrified of being poor again. I'll never stop shopping at Walmart and Goodwill." The three others also spoke of an awareness for structural inequalities which influenced their career decisions, one having gone on to non-profit work as a community organizer and another as a teacher in a high-needs school. One alum did not see his low-income background informing his life much nor did he necessarily identify strongly with that as an undergraduate.

Access and Use of Institutional Resources. This study also asked interviewees to name the resources they accessed on campus and speak about how effective they were at meeting their needs. Figure 2 summarizes the most commonly mentioned resources, by the number of students who mentioned utilizing it themselves when asked in an open-ended question or who discussed it during other questions. Students likely each accessed more resources than these and did not think to mention them during the interview. Therefore, this serves as more as a baseline indicator of what the participants used and remember using. Note that this does not include student groups, which may be advised by or run through something that is an institutional resource, such as a cultural student group housed by a multicultural office.

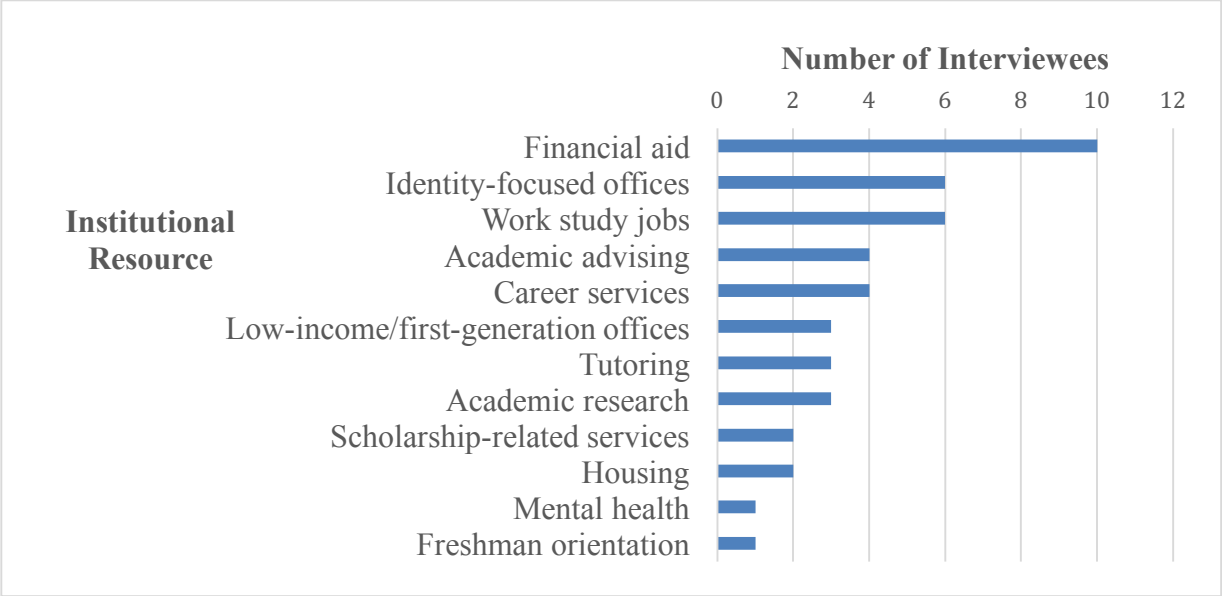

Figure 2. Usage of school resources by student and alumni interviewees. Note that this depicts the number of students who used each resource, not how many times they used it or how many times they spoke about it in interviews.

By far, interviewees most frequently mentioned financial aid, either speaking about the funds themselves or about interacting with staff in the financial aid office. These ten interviewees acknowledged the essential nature of grants and scholarships for their continued enrollment, though at least two acknowledged they had taken out student loans. Both attended institutions with "no-loan" financial aid that promised to provide the difference between expected family contribution and cost of attendance through institutional funds. Their loans were to cover expected family contributions that they could not in reality afford despite what their financial aid package calculated. Students reported positive interactions with the financial aid staff at their schools. However, three mentioned frustrations such as not understanding the application process nor having parents being able to help them or not being able to get the funding they believed they needed.

A second category of services, identity-focused offices and low-income or first-generation offices, also were mentioned frequently. “Identity-focused” for the purposes of this study refer to offices dedicated to serving students of specific racial, gender, or sexualities. These may be in either individual offices or consolidated into more. Students mentioned the offices for multicultural affairs, Hispanics and Latinos, Black and African-Americans, Asian and Asian-Americans, and LGBTQI-identifying individuals. Less frequently mentioned was using offices specifically for low-income or first-generation students. This is in part because they did not exist on their campus or while they were in school, though Student 1 also said that his first instinct would be to consult the first-generation, low-income group on campus rather than the office if he needed help.

Survey: Higher Education Staff and Faculty

Staff and faculty who worked with low-income undergraduate students at highly selective institutions were recruited by email in May 2015 to participate in a survey. They answered questions about the services their institutions provided targeted to low-income students, frequent concerns of this population, their opinion of what worked well and what should be improved, and their understanding of challenges or opportunities their school had in the future that might affect implementing more supports.

Demographics. There were sixty respondents to the survey who represented twenty-three schools (Table 5). Of the respondents, 10% said they were senior-level administrators or faculty, 85% were staff or director-level, and 5% responded otherwise. When asked how much of their position involves working with low-income students, 52% said it was a “large part” or the “primary part” of their job with a further 42% that said it was a small part of their role.

Table 5
Number Respondents Per School From Staff Survey

Institution	Number of Respondents Per School
University of Pennsylvania	9
Cornell University	5
Vanderbilt University	4
Boston College, Georgetown University, Johns Hopkins University, Tufts University, University of Southern California, Wake Forest University	3
California Institute of Technology, Carnegie Mellon University, New York University, Northwestern University, Princeton University, Rice University, University of Chicago, University of Notre Dame, Washington University in St. Louis	2
Columbia University / Barnard College, Dartmouth College, Duke University, Emory University, Massachusetts Institute of Technology, Yale University	1
Total	60

Note. Four surveys from staff at the University of California, Berkeley were excluded from all analyses because there were no other public institutions in this study.

Respondents represented a wide range of offices. While the survey did not collect job titles to protect confidentiality, it did ask participants to describe where their position was housed on campus. Table 6 illustrates this spread. One third of respondents identified themselves as part of student services, excluding academic-related supports. Ten out of sixty people worked specifically in programs or offices meant for low-income, first-generation, or other at-risk populations.

Table 6
Job Functions of Survey Respondents

Main Category	Sub Categories (number of respondents)	Total of Respondents (% total)
Campus-wide Student Services	admissions (6), career services (1), Dean of Students (2), financial aid (4), residential education (1), student affairs or university life (8)	22 (37%)
Academic Support and Faculty	academic advising (1), academic departments (4), academic support (7)	12 (20%)
At-Risk Student Centers	first-generation scholarship programs (2), low-income or first-generation centers (6), TRiO-funded Student Support Services (2)	10 (17%)

Administration	academic diversity (2), academic planning (2), provost's office (1), undergraduate college administration (3)	8 (13%)
Diversity and Multicultural Affairs	diversity and inclusion (1), multicultural affairs (4), race/ethnicity-focused offices (1)	6 (10%)
First-Year Programs	bridge programs (1), first-year programming (1)	2 (3%)
Total		60 (100%)

Note: "Academic support" included offices such as writing centers or tutoring. "Academic departments" were essentially faculty who worked with low-income students through a program or office.

Common student concerns. Staff and faculty were asked to describe in a free response answer the questions or concerns they heard in their work with low-income students. Six categories emerged (Table 7). The categories were funds, social integration, other resources on campus, academic integration, home, and emotions or mental health. While some respondents spoke of questions specific to their work, such as an admissions officer talking about questions about bridge programs, more than half of the responses to this question provided several answers spanning multiple categories. Note that respondents could give multiple answers.

Funds were the most commonly mentioned concern that students expressed to staff with 32 responses. These included not just financial aid and loans (8 responses), but also just as many questions about whether the student could afford college at all considering their current, specific situation (8). Respondents also spoke about funding for things beyond tuition and room and board (7) such as summer housing, food, transportation, laptops, and textbooks.

Staff reported students asking about resources related to social integration and academic integration, as well as other resources. Questions and concerns related to social integration (29 responses) were almost as frequently mentioned as funds. Eight of the responses were about whether the student would be able to fit in, and a further five were about a sense of belonging. Together, these constituted almost half of the questions

related to social integration. The other half included being able to afford university activities (6), such as extracurriculars involving an extra fee like Greek life, and being able to afford social activities with friends (3). Academic-related concerns were less common (only 17 responses), though one staff emphasized how much academic performance could affect a student. The respondent said, "many [students] were distinguished in their community BECAUSE of their academic achievements and thus may take 'average' grades as more devastating than your average student... for some, academic performance was their ticket to a better life." In addition, feelings of academic inadequacy constituted seven of the seventeen responses in categorized under academic integration. An additional twenty responses spoke about students not knowing about resources (5), not knowing about life after college, careers, or internship opportunities (9), and asking if they could afford to study abroad (3).

A third general distribution consisted of posts about the relationship to home (14 posts) as well as emotions or mental health (10). Six of the fourteen posts about home spoke about students worried about their family or financially supporting them, with an addition three about how to balance home and school. Five posts spoke about "feeling guilt or selfishness for taking time to go to college and not earning money right away that can help family immediately" or having to "justify college, study abroad and other activities to their families who feel they should be working." Somewhat related were the ten posts about emotions or mental health, with respondents reporting that students displayed low self-expectations, low self-efficacy, and stress or shame about finances (6 total). Three people reported students feeling "survivor's guilt for being one of the few

from their community to make it to an elite university… while their families are struggling back home."

Table 7
Common Student Concerns Expressed to Staff

Category (times mentioned)	Quotes
Funds (32)	"struggling with paying tuition if financial aid changes at all, especially with rising tuition, because they do not have a fall back plan for funding"
Social integration (29)	"Because we don't have a student organization where students can self-identify (like a Wellesley First), I think it's easy for low income students to sometimes feel like they're the only ones."
Other resources (20)	"the unpaid internship dilemma"
Academic integration (17)	"Quite a few of them look to major in lucrative fields (STEM) and find it difficult to keep up with the rigor of the work, but want to make a certain amount of money straight out of college"
Home (14)	"what do you sacrifice for what, in other words, when do you sacrifice academics for finances and visa versa"
Emotions, mental health (10)	"Managing tremendous levels of stress, exacerbated by sleep deprivation, working too many hours on off-campus jobs"; "Need to overcome the tendency to 'opt out' of things or think those things are not meant for them"

Supports available. Respondents were asked to answer whether their institution offered any of a matrix of supports derived from the literature review such as academic bridge programs or research opportunities specifically for low-income students. Please note that the results are a reflection of what resources staff or faculty were aware of, or more accurately, what they thought they were aware of. The data submitted about what resources were available and what existed were not verified through other means. It should be noted, though, that up to 36% of the respondents for any given question answered that they did not know whether the school offered that resource specifically to low-income students.

That said, there were some patterns that emerged from the data collected, the first being that institutions were somewhat more likely to have targeted academic services than those pertaining to other areas of the student experience (Table 8). The most common resource available were academic bridge programs before the first year, extracurricular groups, and academic advising, all of which were present at the institutions of more than 80% of the respondents. Resources for more advanced academic work such as research opportunities (59%) or research funding (52%) were lower. The resource that was least commonly offered was "financial support for club participation." Respondents also offered other resources not included in this matrix, including Posse and QuestBridge scholarships, federally-funded TRiO programs, a range of funding such as those for summer coursework or to bring families to graduation ceremonies, a food pantry, standardized test preparation, and more.

Table 8
Institutional Resources Offered, by Most Common to Least Common

Rank	Resource	Yes	No	Do not know	Responses
1	Academic bridge programs before the first year	85%	10%	5%	59
2	Extracurricular groups	84%	7%	9%	58
3	Academic advising	83%	7%	10%	58
4	Social events	76%	5%	19%	58
5	Academic mentoring	74%	12%	14%	58
6	Tutoring sessions	73%	13%	14%	56
7	Career advising	64%	17%	19%	59
8	Orientation	63%	18%	20%	56
9	Internships or externships	60%	16%	25%	57
10	Research opportunities	59%	13%	29%	56
11	Financial support for other items, e.g., winter clothes	56%	16%	28%	57
12	Leadership training	54%	11%	36%	56
13	Research funding	52%	13%	36%	56
14	Financial support for club participation	50%	22%	28%	58

Respondents were also asked whether their institution offered a centralized office for low-income students: 27% said “yes”, 39% said “to some extent”, and 34% said “no.” These numbers should only act as an estimate – when asked to name the office and elaborate on its services, sometimes one person who spoke about an office chose “yes” to this question while another respondent talking about the same office at the same institution sometimes chose “to some extent.” However, examples of such an office or program provided by respondents included Boston College’s Monserrat Coalition, Cornell University’s Office of Academic Diversity Initiatives, the Georgetown Scholarship Program, University of Pennsylvania’s PennCAP, Wake Forest’s Magnolia Scholars program, and Washington University in St. Louis’ Cornerstone: The Center for Advanced Learning (housing their TRiO grant). Respondents’ explanations about these offices and others clarified that some were not specific to low-income students but may be officially meant for similar populations such as first-generation students. Common services offered by offices named by respondents included: connecting students with resources, peer mentoring, pre-orientation programs, funding and grants for costs beyond tuition, social events, and advising.

The survey also asked staff and faculty to give their opinion of how well their institution was meeting the needs of students. Of the 45 respondents who expressed an opinion, 29% said the school was doing very well, 60% said the institution was providing services but could do better, and 11% said that the school was not doing well. Of the 32 respondents who said their institutions could do better or was not doing well, seven spoke about how financial aid was not sufficient by itself. One said, “There is substantial financial aid… but there is not a lot of support once they are on campus. There is not a

tutoring center or awareness among the general campus community of the struggles facing low-income students." Four noted that intensive services were provided for a specific population of students, such as ones that qualify for a specific program or who were first-generation students, but others who might benefit were not able to take part. Three also spoke of the need to shift campus culture it was "difficult for the few low-income students to relate to other students or to find faculty/staff that they feel comfortable talking to simply because they come from different backgrounds."

Participants were then asked to talk about what further services, if any, should exist at their school based on their experience (Table 9). There were 49 respondents to this question and they were given the opportunity to provide as many answers as they wished. Their 71 responses were organized under seven categories. The category with the most responses was about how to best deliver services. Of the 28 comments in this category, 10 were suggestions to consolidate or at least coordinate services better on campus; one person emphasized the need for this when saying "resources are not easily found and need to be pulled together in a more comprehensive manner so as to not further marginalize students." The second most common category was to provide monetary support beyond financial aid, with six of the eleven responses for this about having funds for incidental items such as food, travel, emergencies, or to conduct job interviews. Another category with some consensus around a central idea was that of campus culture, which had seven responses. Five of those seven talked about what one person phrased as being "more candid about how much the social experience of a student actually matters… being able to join selective groups, and feel you are a part of the campus life is essential for students to be fully immersed." Also mentioned was the need to involve faculty when

trying to influence campus culture, though two responses spoke of difficulties in reach this constituency as a whole.

Table 9
Services Needed

Main category (number of times mentioned) and examples	Quotes
Service delivery changes (28) • centralized service center • expand services to more people • dedicated staff	"A lot of our attention is focused on those students who struggle, which is understandable, but not so much is focused on those who actually do quite well but who could do so much better with focused support (faculty mentoring, research assistant, etc.)"
Monetary support (11) • funds for incidentals such as food	"right now, the system [to award incidental funds] is very slow"
Academic support (7) • dedicated tutoring • specific advisors • help with internships and research	
Campus culture (7) • safe spaces • address race and class sensitivity in classroom • general campus habitus	"The one area that is harder to impact is the social culture on campus. Student groups that focus on class diversity have done awareness campaigns so that other students from more privileged backgrounds might better understand the experience of a low-income student. We're also starting to involve faculty more in these conversations, and while a solid group has been responsive, it's a difficult group to reach broadly."
Financial aid (7) • financial aid literacy workshops • financial aid awards	"often times there is a gap in the financial aid packages of students and a seemingly small amount poses an overwhelming financial burden on students"
Social supports (7) • mentoring • formal support groups	
Cultural capital training (4) • navigating college • professional expectations	"I had to learn them myself as a first gen low income student and without them I'm not sure how I would have navigated my college experience and my professional life"

Institutional challenges or opportunities. Staff and faculty respondents also spoke about the roadblocks they faced within the institution in having more resources available to students. Only two people spoke of opportunities, alluding to institutional

plans to start new initiatives soon. Most discussion of institutional factors focused on challenges which fell into four main categories.

The first and most common with twelve instances was a lack of funding or staffing preventing them from providing more resources. More than half simply mentioned "funding" generically but some expanded on that, wondering about resource allocation realities. "huge amounts of institutional funds are already being spent on no-loan financial aid packages," said one respondent, "Can we afford to do more?" Another person also seemed to reference resource allocation processes by observing that it "seems easier to get funding for high exposure programs that look good for the university," and saying that summer course work was not quite splashy enough to warrant funds even though it was important.

A second category of seven responses about barriers were about institutional culture, both from the school as an entity itself and from faculty or staff. On an institutional level, one person said that their school had not prioritized socioeconomic diversity in the past nor did he or she think "the will is there to do it" now. Another at a different institution wrote that his or her institution was "straightforward about the fact that if a student cannot afford it here, then they should not come here." Two others spoke about staff or faculty culture, with one who said "many of my colleagues don't feel social class is appropriate to even talk about (i.e., being poor is shameful.)" A related third category of four posts spoke about a lack of awareness on campus about socioeconomic diversity at all beyond just access, such as one who said "there are too many instances where we have an institutional failure of imagination when it comes to the needs of less fortunate students."

The last category of four responses spoke about the problems with decentralization, either of the institution itself or of the resources relevant to a low-income student. One school which had a decentralized governance structure made it more difficult for low-income students to access resources. This system "requires a student have a relatively developed relationship with a staff person" but "most staff members don't know all of the resources" available.