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BREAKING BOUNDARIES INVESTIGATING THE EXPERIENCES OF RACIALLY DIVERSE LOW SOCIOECONOMIC STATUS STUDENTS THROUGH A NARRATIVE INQUIRY APPROACH

by

Ryan Luna Jumamil

A dissertation submitted in partial fulfillment of the requirements for the degree of

Doctor of Philosophy

Graduation May 2022

Dissertation Committee

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TITLE OF DISSERTATION: BREAKING BOUNDARIES: INVESTIGATING THE EXPERIENCES OF RACIALLY DIVERSE LOW SOCIOECONOMIC STATUS STUDENTS THROUGH A NARRATIVE INQUIRY APPROACH

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ABSTRACT

Across the US, there is growing inequality of class distribution in predominately white and elite colleges and universities. Although gaining access to these institutions is typically the first hurdle, it is not the only challenge racially diverse low socioeconomic status (SES) students face. By investigating the college experiences of racially diverse low SES students enrolled in a predominately white elite institution, this study creates the foundation for an imperative discussion on the relationship between students' identity and attendance at predominately white elite institutions.

Through a Narrative Inquiry research approach and using semi-structured interviews as a data collection tool, two themes emerged from this study. Racially diverse low SES students experienced: 1) ongoing challenges in acclimating to campus culture and 2) a persistent yearning to find an inclusive community; not just a racially diverse one. The themes were identified as the participants of this study recollected their transition and acclimation experiences into the campus community over the course of their first two or three years at the university.

This study shows that racially diverse low SES students at this college received support from campus organizations, but this support was not enough. Although the university gave attention to diversity-focused, they primarily focused on race and ethnicity and gave insufficient attention to other aspects of diversity such as class, gender, and ableism. The participants' narratives indicated they struggled to find a community that would give them a sense of belonging. The participants told stories of systems and policies that negatively impacted how they navigated the campus community and undermined their attempts to gain agency in spaces that continuously excluded them socially and academically. The eleven participants at this predominately white institution were often made to feel a racial and economic disconnect from

their peers and faculty members. This study has implications for higher education administrators who seek ways to better support diverse low SES students on predominately white university campuses. It also provides recommendations and suggestions for further research.

DEDICATION

This body of work is dedicated to the many low socioeconomic status college students throughout the US. Their tenacity and willingness to break boundaries inspires me to be a better scholar and practitioner. This work is also dedicated to my family. Completing this dissertation is more than closing a chapter in my academic career—this achievement represents a better future for my family in past, present, and future.

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I am grateful for the members of my committee, my supportive family, friends, and the countless people who encouraged me along the way. Completing this dissertation would not be possible if it was not for my amazing committee chair, Dr. Lea Hubbard. Without Dr. Hubbard's relentless encouragement and support, I would have not persevered through this dissertation process. I am also humbled by Dr. Nydia Sanchez for accepting my invitation to be a member of my dissertation committee and for creating a writing group that helped kept me on track toward completion. I am grateful for Dr. Kira Espiritu for her guidance and mentorship throughout my PhD journey. Lastly, I have significant gratitude for Dr. Fred Galloway for stepping in and helping me complete the dissertation process. Without his kindness and support, I would have not been able to complete my degree in a timely manner.

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CHAPTER ONE

OVERVIEW OF THE STUDY

A college degree is central to the "American Dream" of upward economic and social class mobility, yet access to postsecondary education is primarily restricted to the socioeconomically privileged (Warnock, 2016). A college degree can lead to greater earnings and better opportunities and can become a safety net in times of a quickly evolving workforce (Warnock, 2016). Similarly, research shows that when students graduate from college, they are more likely to become leaders, innovators, and decision-makers (Ardoin & Martinez, 2019). Nevertheless, access, retention, and graduation rates for low socioeconomic (SES) students remain behind high SES students (Lee, 2013).

The American higher education system has distinct characteristics: the large average size of its institutions; the coexistence of small liberal arts colleges and large research universities; the substantial share of enrollment in the public sector; a viable and long-lived private sector; professional schools that are typically embedded within universities; and varying degrees of per capita funds provided by the states (Goldin & Katz, 1999). At the turn of the 20th century, colleges and universities across the nation began widening their scope of operations by increasing specialized departments—embedding professional schools that were traditionally independent entities (Goldin & Katz, 1999). The most impactful shift in American postsecondary education occurred in 1944 when 32nd President Franklin D. Roosevelt signed the Servicemen Readjustment Act, better known as the Government Issue Bill of Rights (GI Bill) (Jolly, 2013). The financial benefit of the GI Bill made access to education available to all servicemen upon their honorable discharge from any branch of service and a minimum of 90 days of service (Jolly, 2013). The GI Bill allowed first-generation Americans to college, minorities, Catholics,

Jews, and those from the lower end of the socioeconomic strata to pursue a college degree (Jolly, 2013).

A college degree's potential financial security has garnered increased enrollment (Carnevale et al., 2020). Between 1995 and 2010, enrollment grew by 47% and will continue to grow to a projected 20.3 million enrollment by the fall of 2028 (Snyder et al., 2019). While this growth in enrollment presents substantial improvement in postsecondary education accessibility, the broad views of data reveal a complex set of inequalities evident in the type of institutions students choose to attend. Carnevale et al. (2020) argue that American colleges and universities are social and economic sorting machines committed to reproducing social class, operating as gatekeepers that shut large swaths of the American population out of having access to power, opportunity, and wealth. Top-tier colleges, mostly private and selective, have admissions policies that favor affluent and influential students, often catering to families with the means to pay full tuition and donate healthy sums of money (Carnevale et al., 2020). As higher education becomes widely accessible, class and race stratification grow (Carnevale et al., 2020). Instead of being havens of diversity, where Americans from all social and racial classes learn from each other, many colleges and universities have become isolated communities. Students and faculty primarily interact only with those with similar beliefs. Many working-class and poor White, Black, and Latino students find themselves stuck outside of postsecondary education, and those relatively few who get inside feel marginalized (Carnevale et al., 2020).

The importance of getting a college degree has increased enrollment in 2-year and 4-year colleges, which has risen steadily over the past several decades (Snyder et al., 2019). The income gap between college graduates and nongraduates has grown significantly over several decades (Snyder et al., 2019). For example, in 1990, the median annual earnings for a full-time worker

between the ages of 25 to 37 with a bachelor's degree or higher was \$53,600, compared to \$40,200 for those with some college experience (but no degree) and \$33,600 for those with only a high school diploma (Parker, 2019). In 2018, the difference was even more pronounced: \$53,000 for those with a college degree, \$36,000 for some college, and \$31,300 for those with a high school diploma (Parker, 2019).

For the purpose of this study, *Elite institutions* are defined as higher education institutions with high attendance costs that admit a low percentage of applicants (Lee, 2013). Such institutions attract students with high school rankings in the top 20% of their class, with a grade point average of B+ or better, a median SAT test score above 655, and ACT scores of 29 and above (Barron's Educational Series, 2016). *Low socioeconomic status* students are defined as the social standing or class of an individual or group (Weis et al., 2014). The socioeconomic status measurement is a combination of education, income, and occupation (American Psychology Association, 2020).

Background

In the last 20 years, spanning from 1997 to 2017, the U.S. experienced a significant change in racial and ethnic demographics —with the population growing by 50 million people, of whom were people of color (Espinosa et al., 2019). The shifting population has resulted in colleges and universities focusing on increasing their student body diversity. Yet the demand for diversity is typically centered on race, ethnicity, and gender (Carnevale et al., 2020). But rarely is economic class included in the plea for equal representation (Snyder et al., 2019). Across the U.S., there is growing inequality of class distribution in predominately white and elite colleges and universities. While gaining access to these institutions is typically the first hurdle, it is not the only challenge racially diverse low socioeconomic status students face. By purposefully

investigating the experiences of racially diverse low socioeconomic status (abbreviated as SES from hereafter) students enrolled in a predominately white elite institution, this study creates a foundation for a much-needed discussion on how one's economic class affects the overall college experience of racially diverse low SES students once they enroll in these institutions. In theory, students can achieve greater status through educational attainment, yet one's change in economic status truly depends on where they attain their education (Carnevale et al., 2020).

If students from racially diverse low SES backgrounds attend elite, predominately white colleges, we know that they arrive with various strengths, talent, insights, tenacity, and dedication to their studies (Weis et al., 2014). Moreover, previous research has pointed out that rising tuition costs, family, and work responsibilities—along with the difficulties of navigating institutional culture—have hindered their abilities to achieve their full potential (Schuster, 2018). Despite the many challenges that racially diverse low SES students face at elite, predominately white universities, as Borrego (2018) claims, campus resources for racially diverse low SES students are dwindling. Their lack of skills to navigate the academic culture hinders them from achieving their full potential.

Social Class in the Academy

The idea of higher education as an instrument of mobility for poor students was present throughout the eighteenth century (Trow, 2006). Educational systems reproduce social classes by granting advantages to individuals from culturally (and economically) wealthy backgrounds who can successfully navigate those systems (Borrego, 2018). Often, low SES students who gain access to elite, predominately white institutions feel disadvantaged (Soria, 2016). Other research shows that the ability to navigate the educational system successfully is dependent upon the level of one's economic capital (accumulated money or wealth), social capital (networks and

resources), and cultural capital (knowledge or level of familiarity with the dominant culture) because a tremendous amount of capital is needed to successfully navigate the education system (Bourdieu, 1986; Soria, 2016).

Social class is a term commonly used in American literature and scholarship; however, the term itself lacks a concrete and precise definition. The American context views social class as a political construct that defines one's position in society (Lewis, 2016). Soria (2018) offers a working definition by claiming that social classes are defined as social categories that include a measurement of socioeconomic status interwoven with social forces, such as power, prestige, socialization, and culture. Nevertheless, there is no consensus among empirical studies on operationalizing the concept of socioeconomic status. Scholars have used socioeconomic status as a latent construct for measuring family background (Broer et al., 2019).

Historically, socioeconomic status has been conceptualized and measured in various ways—for example, Broer et al. (2019) associated socioeconomic status with the father's occupational status. Cuff (1934) proposed a scorecard system that measured socioeconomic status, including questions about items available at home, parents' education, father's occupation, and other relevant information. In the 1980s, a general agreement had emerged that socioeconomic status should be a composite variable, including the measurement of education, income, and occupations (Broer et al., 2019). These three indicators offer a different aspect of family background and provide a clearer understanding of a student's socioeconomic background. Nevertheless, the lack of definition has impacted the general public's understanding of social class. While most Americans have a sense of hierarchy in society— such as low to high—based on income, wealth, power, culture, behavior, heritage, and prestige (Bird &

Newport, 2017), social class is often an invisible and inexact dimension of identity that many people prefer to ignore, assume, or oversimply (Ardoin & Martinez, 2019).

For several years, Gallup asked Americans to self-select into one of the five social classes: (a) upper, (b) upper-middle, (c) middle, (d) working, and (e) lower. The findings suggest that most Americans view their class status as middle class (Bird & Newport, 2017). These findings indicate that income is a powerful determinant of social class, particularly how people place themselves in the social class spectrum. The outcome also alludes to most Americans' current class; lower and upper class in American society exists, but few associate at both extreme ends of the spectrum regardless of income and education level. Americans with low SES are likely to see themselves with a working- or middle-class status rather than in the lower class. In contrast, those with very high SES view themselves as the upper-middle-class rather than the upper class (Bird & Newport, 2017). This phenomenon has significant implications for social class in postsecondary education, particularly when identifying which social class is present in the institution and who benefits most from the system.

Bird and Newport (2017) attempted to simplify the concept by offering the context of *objective* and *subjective* social class. A focus on objective social class entails a direct determination of a person's social class based on socioeconomic variables—mainly in the forms of income, wealth, education, and occupation. The subjective social class selects a person's decision—claiming membership, affiliation, and agency (Bird & Newport, 2017).

Ardoin and Martinez (2019) justify the importance of being aware of one's own social class identity. It offers more opportunities to engage in self-work in the face of dissonance between agency and social class. Barratt (2011) (as cited in Ardoin & Martinez, 2019) identified three forms of social class that can be simplified as: (1) where one comes from, (2) what we

think of ourselves, and (3) what others think of us. This tripart of social class has a significant influence on how a person experiences identity: (1) our class of origin, which depicts our class background from about age 5 to 16;(2) our current felt class, which is in the present moment; and (3) our attributed class, which is what others assume about our class identity. Barratt (2011) strongly suggests that these three forms of social class can offer insight into why certain students arrive at college campuses with limited consciousness of their social class identity and why others face a challenging transition between their class of origin in the context of higher education. Consequently, Barratt (2011) also suggests that when the three forms of social class align, social class may not be at the forefront of our minds as our background, present, and perceived identities match. In such cases, one's social class identity remains in a singular context, unable to differentiate between social classes.

A thorough investigation of affordability is necessary to understand the postsecondary education enrollment trends holistically. If continued to be overlooked, postsecondary education's daunting cost will further exclude an entire segment of the population from pursuing college degrees (Tandberg et al., 2017).

Affordability

Lumina Foundation and the U.S. Department of Education have made efforts to address the issue, but much of the problem remains. In 2014, the Lumina Foundation organized an attempt to generate a new concept for student financial aid. Their recommendation resulted in the "Lumina Rule of 10 affordability benchmark." This benchmark suggests that students and their families should pay no more for college than the family savings generated through 10% of discretionary income for the 10 years before college enrollment. Additionally, students are expected to work at least 10 hours per week while in college. This affordability model creates a

time horizon for paying for college and integrates a reasonable threshold for parents of different income levels (Tanberg et al., 2017).

While the Lumina Rule of 10 affordability benchmark provides a starting point for a broader discussion, low SES students with a multitude of family backgrounds are eminently left out. Similarly, the affordability issues faced by nontraditional age and part-time status students, which the majority identify as low SES, are not addressed. Additionally, the yearly tuition cost increase is often ignored. Carlson and Zaback (2014) examined income quintiles in a similar conviction. Initial findings suggest that affordability significantly impacts college enrollment and completion, particularly for low SES students. Carlson and Zaback (2014) suggest a model based on a partnership between states and the federal government—the two primary funding sources in higher education. The proposed model calls on both the State and Federal governments to reduce the overall net price for lower-income students. Under this Federal-State partnership, federal funds would match any additional funding that the States provide for low-income students (Carlson & Zaback, 2014). Carlson and Zaback (2014) 's proposed model ensures that a college's cost does not solely become the family's responsibility, which has significant implications for students from low SES backgrounds.

Affordability is an issue that is not exclusive to the State and Federal levels. Colleges and universities across the United States have faced significant criticism for their lack of transparency and affordability. Most public criticism is directed explicitly at elite colleges and universities for their lack of action to create low-income students' opportunities. Elite institutions are linked to reproducing broader social and economic inequalities for failing to expand affordability for low- and middle-income families (Rosinger et al., 2019). The affordability issue also has negative implications on elite institutions, missing out on the opportunity to invest in the

nation's collective talents (Hillman, 2014). Not surprisingly, the current representation in American's elite colleges and universities consists of students from wealthy families.

No Loan Policy

The growing public criticism has collectively led elite colleges and universities to enact the No-Loan Policy. Spearheaded by Harvard University, Princeton University, Yale University, and other Ivy League institutions, along with highly selective liberal arts colleges throughout the country, the No-Loan Policy seeks to replace student loans for qualified students with grants, scholarships, and work-study—aid that does not have to be repaid (Hillman, 2012). The first institution to implement the No-loan policy was Princeton University, which allocated a substantial amount of its \$26.6 billion endowments to implement this initiative. The institutional financial commitment made by Princeton University consisted of replacing loans with nonrepayable grants and scholarships for all its incoming undergraduate students whose family income was less than the national income (Hillman, 2012). As a result, Princeton's average student loans declined from more than \$15,000 in 1999 to less than \$4,000 in 2006 (Hillman, 2012). Princeton's successful implementation of the No-loan policy quickly became a best practice. Between 1998 and 2011, 69 elite institutions (18 in New England states and 44 private liberal arts colleges) have adopted the No-loan policy to reduce the price barriers for lowerincome students (Hillman, 2012). By 2017, nearly half of private colleges in the top selectivity tier of Barron's Profile of American Colleges had adopted a no-loan policy (Rosinger et al., 2019).

The no-loan policy is not restricted to elite institutions. Similar models can be found in non-elite colleges and universities throughout the United States. The growing concerns about college affordability have resulted in the tuition-free college or college promise movement,

which has gained traction in 16 states, leading to the implementation of some form of tuition-free college policy (Bell, 2020). As a result of the 2015 Obama Administration proposal of America's College Promise program, more than \$60 million in matching grants were designated to eliminate tuition and fee expenses for students in the first two years of community college (Bell, 2020). This program was modeled after the Tennessee Promise program, implemented by Republican Governor Bill Haslam in 2014 for all students in the state (Bell, 2020). Since its implementation, 16 states have enacted and funded tuition-free college programs throughout the United States (Bell, 2020). Thus far, the evidence shows that tuition-free college policies successfully increase college enrollment, persistence, and graduation rates for tuition-free policy recipients. However, due to its lack of empirical evidence and lack of structure, states and institutions freely create eligibility requirements— leading to a lack of understanding of the key determinant of the program's effectiveness. For example, the state of Oregon faces considerable difficulty in establishing the political feasibility and sustainability of the program's long-term economic and state-wide impact (Bell, 2020).

Summary

The present literature illustrates that racially diverse low SES students' experience is quite different from other students (Borrego, 2003, 2018; Jehangir et al., 2015). The narrative of low SES students has not changed. They lack access to resources and connections, struggle to overcome imposter syndrome, and lack understanding of the college processes and its hidden curriculum of unwritten norms, values, and expectations (Borrego, 2018). Furthermore, college affordability is a growing concern for many Americans, particularly low-income backgrounds. The increasing tuition cost has negatively shaped the perceptions of low SES students and their families attending an elite institution. Such perception has resulted in academically qualified low

SES students shying away from applying and attending elite institutions. At the same time, innovative approaches such as the No-Loan Policy and the tuition-free college program can reverse long-standing trends in educational inequalities, the lack of a cohesive policy, and a well-developed regulation that increases the possibility of the feasibility of long-term sustainability. Ultimately, while significant efforts have been invested in creating an equitable postsecondary education system, there is still a considerable need for more scholarly studies focusing on how one's socioeconomic status impacts the overall college student experience.

Problem Statement

The literature on racially diverse low SES college students enrolled in predominately white elite institutions lacks clarity on how this student population is navigating their respective universities. Research shows that racially diverse low SES students are underrepresented at elite universities across the U.S. Yet, despite their lack of representation, racially diverse low SES students are enrolling, persisting, and graduating from these universities (Soria, 2016). For example, at our nation's most elite colleges, three percent of first-year students come from families in the bottom income quartile, while 72 % come from families in the wealthiest quartile (Glynn, 2017). Therefore, more than ever, there is a need to further investigate—in the form of narrative inquiry—why racially diverse low SES students attend predominately white elite institutions where they are underrepresented and how they can navigate the campus community. Understanding how an institution's physical and cultural environment affects students' feelings of belonging and involvement is important. While significant efforts have been invested in creating an equitable postsecondary education system, there is still a substantial need for more scholarly studies focusing on how socioeconomic status impacts the college student experience.

When racially diverse low SES students enroll in a predominately white elite university, they encounter a cultural environment much different from what they have been exposed to (Soria, 2016). Researchers have found that students from different social class backgrounds approach academic and social experiences differently—potentially shaping their experiences negatively or positively (Allen & Alleman, 2019). When racially diverse low SES students enroll in elite colleges, they find themselves in a confusing, unfamiliar environment (Borrego, 2018). Similarly, Allen and Alleman (2018) found that low SES students attending affluent elite institutions become hyper-aware of the possessions they cannot afford—that their peers can easily access, such as designer clothes, expensive cars, and having the most up-to-date electronics. Such hyper-awareness leads to lacking academic confidence and belonging (Allen & Alleman, 2018).

Purpose and Significance of Research

This study was designed to investigate the experiences of a group of racially diverse low SES students enrolled in a predominately white elite university who are juniors and seniors. The following research questions guided this study:

- 1) How do racially diverse low socioeconomic status students make sense of their attendance at a predominately white elite university?
- 2) How do racially diverse low socioeconomic status students navigate their experience at a predominately white elite university to support their retention?
- 3) What structural factors support or challenge the college experience of racially diverse low socioeconomic status students enrolled at a predominately white elite university?

This study's significance is supported by the growing literature indicating that racially diverse low SES students remain marginalized in the American postsecondary education system, yet they still enroll at such institutions. This study has implications for educators and policymakers in the field of postsecondary education who intend to understand better how to support racially diverse low SES students beyond their efforts to gain access. The findings of this study can provide educators and policymakers insights on how racially diverse low SES students navigate predominately white elite college campuses and find solutions that can construct a welcoming, inclusive, and accessible campus community where students from all social class backgrounds can thrive and matter (Soria, 2018). This study attempted to challenge the literature's one primary lens focused on admission trends, academic success, retention, and graduation rates—leaving the lived experiences of racially diverse low SES college students out of the greater student experience narrative.

CHAPTER TWO

LITERATURE REVIEW

A literature review involves locating and assessing what is already known and then entering the conversation from a critical and analytical standpoint (Bloomberg & Volpe, 2019). Furthermore, a literature review should tell a story by critically analyzing previous work and, identifying a gap in the subject, discovering what is not yet known (Bloomberg & Volpe, 2019). Therefore, this chapter is organized into two literature streams: 1) The marginalization of low socioeconomic status college students, and 2) Low socioeconomic status students' assimilation into campus culture. The concluding portion of this chapter identifies gaps in the current literature and offers opportunities for further research.

In the last century, American postsecondary education has made significant strides to ensure students have equitable access to education. It is tempting to assume that progress has decreased the disparities in college enrollment and completion; however, significant gaps persist in access and success, particularly for low-income, minority, and first-generation students (Engle & Tinto, 2008). Low-income, minority, and first-generation students are underrepresented in higher education with low persistence and graduation rates. Engle and Tinto (2008) found that low-income and first-generation students experience less success than their peers at the start of their college careers. Across all postsecondary institutions, low-income and first-generation students are four times more likely to drop out after their first year. While Engle and Tinto's (2008) study highlights the struggles of first-generation and low-income students, the experiences of these two student characteristics are diluted into one narrative, making it much more difficult for scholars to investigate the experiences of low-income and first-generation college students separately. This literature review attempts to identify critical and reputable work

pertaining to low socioeconomic status students intending to understand what has already been done and what is yet to be discovered.

Overview

A college degree offers people from all social classes the opportunity to achieve a more secure future for themselves and their families (Poutré et al., 2017). Postsecondary institutions provide specialized training and expertise to students to compete in a quickly growing society (Altbach, 2011). Additionally, a college degree can become a safety net against unemployment (Schanzenbach et al., 2017). The enrollment trends in postsecondary education pose an interesting phenomenon. In the recent decade, postsecondary education has widely become accessible yet increasingly becoming stratified by race and class (Carnevale et al., 2020). College students are now steered into institutions or programs in a manner that arguably gives special admission consideration based on their family background (Carnevale et al., 2020).

Affluent families look to selective institutions as a refuge to protect their children from the risk of downward social mobility. Simultaneously, the working class is increasingly crammed into underfunded two-year and four-year colleges with open admissions policies, with 49 % graduation rates (Carnevale et al., 2020). For example, utilizing national data and comparative analysis of completion rates across varying types of institutions and examining the association between college completion and race, gender, socioeconomic status, and academic achievements, Holzer and Baum (2017) attempted to identify who completes college and why. Focusing on the high college dropout rates of low socioeconomic status students, their initial findings suggest that low SES students have little information about the world of higher education (Holzer & Baum, 2017). Moreover, data shows low socioeconomic status students tend to struggle with a wide range of personal and academic circumstances, such as poor academic skills, lack of financial

resources, and lack of access to adequate information about the college enrollment process (Baum & Holzer, 2017).

The Marginalization of Low Socioeconomic Status College Students

The relationship between a family's socioeconomic characteristics and student achievement is one of the most robust educational scholarship patterns. Nevertheless, much of the literature in the past 50 years has remained stagnant, unable to understand better how socioeconomic status marginalizes working-class and poor communities (Khan, 2011). Low socioeconomic status students experience the American education system in a way that only focuses on their economic class and dismisses their academic and intellectual abilities. Low socioeconomic status students begin to experience marginalization far before their time in college (Holzer & Baum, 2017). Low socioeconomic status students enroll in underfunded primary and secondary schools that lack the resources needed to prepare them for college's academic rigor and cultural expectations (Khan, 2011).

In comparison, students from wealthy families attend private college preparatory schools with programs designed to direct their students into elite and highly selective colleges and universities throughout the United States (Holzer & Baum, 2017). Unlike their peers from higher-income families, students from low-socioeconomic status families generally do not have family members with relevant knowledge of college-related processes. They can make well-thought-out decisions about college preparation, application, and enrollment (Engle & Tinto, 2008). Furthermore, research suggests that upper-middle and upper-income families have increased their investment in their children's education (Perna, 2015).

To combat this growing inequality in all sections of the American education system, numerous efforts were dedicated to creating an equitable infrastructure. Since the 1960s, several

federally funded programs have been established to address the inequalities faced by firstgeneration, minority and primarily low-income students. As part of the Economic Opportunity

Act of 1964, in response to the Lyndon B. Johnson administration's War on Poverty, the Federal

TRIO Programs were introduced in 1965 to identify and provide services for individuals from

disadvantaged backgrounds (U.S. Department of Education, 2021). The primary aim of TRIO

programs is to increase higher education opportunities for low-income and ethnic minority

students to break existing cycles of poverty (Cowan Pitre & Pitre, 2009). At its introduction, the

TRIO programs consisted of three education opportunity programs: Educational Talent Search,

Upward Bound, and Student Support Services. Educational Talent Search and Upward Bound

targeted secondary students to assist low-income, underrepresented minority, and first-generation

students transitioning from high school to college. Student Support Services provide the

necessary support for retaining these students once enrolled in postsecondary education (Cowan

et al., Pitre & Pitre, 2009).

Since its inception, TRIO has grown into eight separate programs targeting to serve and assist low-income individuals, first-generation college students, and students with disabilities to progress through the academic pipeline from middle school to postbaccalaureate programs.

TRIO programs have successfully increased the higher education attendance rates and educational attainment of students from underserved communities (low-income, first-generation, underrepresented). In addition to the direct service provided for students, TRIO programs attempt to address the US's changing demographics and remove barriers of inequalities toward the pathways into and through college (Perna, 2015).

While there are more than 2,800 TRIO programs across the United States and serve more than one million students annually, it is not widely available to students who need it most (Engle & Tinto, 2008). TRIO programs have a 5-year funding cycle, requiring individual programs to resubmit their grant proposal and provide statistical data on the students it serves, such as academic standing, graduation, and retention rates (U.S. Department of Education, 2021). Furthermore, the program's services are not widely available to all qualified students; thus, low socioeconomic status students continue to be marginalized in all aspects of their education journey, from academic preparedness to enrollment, even when TRIO programs are available.

Academic Preparedness

Academic success in high school is widely used to predict academic success in college (Holzer & Baum, 2017). Large research bodies have shown that one of the strongest correlations to students' academic performance is their socioeconomic status. The factors between socioeconomic status and educational attainment lead to higher chances of being placed in low-resourced schools, low educational attainment expectations, and cognitive development issues related to poverty (Muskens et al., 2019). Ma et al. (2019) compared math scores of low SES and high SES students who graduated high school in 2013. Their findings which indicated were consistent with other research on the subject. They also found that among students in the highest high school GPA category, 63% of low SES students completed a college degree within six years compared to 90% of high-income students in the same GPA category. Similar outcomes were also found among students in the lowest high school GPA category. Other researchers, such as Olszewski-Kubilius and Corwith (2017), stated have similar claims. Using data from three national longitudinal studies, Olszewski-Kubilius and Corwith (2017) found that only 14% of

high achieving low SES students who graduated from high school on time attend selective colleges, whereas 21% of high-income students attend selective colleges. Furthermore, low SES students were less likely to graduate from college, 49% vs. 77%, and less likely to earn a graduate degree, 29% vs. 47% (Olszewski-Kubilius & Corwith, 2017). Fain (2019) also reported that low SES students are more likely to pursue an associate degree (42%) than a bachelor's degree (32%). High SES students are more likely to seek a 4-year degree (78%) than a 2-year degree (13%).

Moreover, Croizet and Claire (1998) examined the hypothesis that students from more impoverished families perform much worse on intellectual tasks than their wealthy counterparts. The outcome of this study provides a foundation for the inequalities low SES students face in postsecondary education. When researchers informed the participants that the test administered would measure intellectual abilities, low SES students performed much worse than their high SES peers. However, when the test was presented as a nondiagnostic intellectual ability, low SES participants' performance did not suffer from lower performance (Croizet & Claire, 1998). It becomes evident that there is a need to configure how we measure academic achievements and reassess students' overall performance, particularly those identified as low SES students. It also indicates how expectations and students' fear of failure affect test scores.

Bowen et al. (2009) reviewed existing literature to understand how family income and parental education impact admissions, enrollment, and academic outcomes at most selective institutions in the US. The authors noted that socioeconomic gaps in postsecondary education are related to academic preparedness (Bowen et al., 2009). Academic preparedness varies by socioeconomic status, with the primary factor that hinders low SES students from pursuing

postsecondary education. Low socioeconomic status students are less likely to take the SAT (34.2 %) than 70.1 % of high SES students (Bowen et al., 2009).

Hill and Winston (2009) challenged the notion that accessibility to college is solely correlated to academic preparedness. Relying on SAT and ACT data, the authors found that selective institutions actively recruited students to improve their numbers and applicants' quality (Hill & Winston, 2019). The authors uncovered admission and recruitment practices in their research findings explaining the sparse representation of low socioeconomic status students in selective institutions. Institutions buy students' names and profiles with specified characteristics such as minimum test scores, state of residence, gender, and race from testing the SAT and ACT testing companies (Hill & Winston, 2019) which often disadvantages low-income students. Reliance on SAT and ACT scores hinders low SES from accessing selective institutions.

Lack of Guidance in the Admissions Process Leads to Undermatching

The academic preparedness of low socioeconomic status students only shows a small view of how they access postsecondary education. Many assume that high school counselors can adequately guide students to transition into postsecondary education successfully. However, for low-socioeconomic status students who attend an underfunded high school, their counselors often cannot provide the assistance they need (Perna, 2015). The number of students per counselor increases at most schools across the US—averaging 533 in public elementary and 421 at public high schools (Perna, 2016). While the number of counselors available to students should simultaneously increase with the study body population, that is not always the case. Clinedist et al. (2013) report that the number of students per counselor has remained virtually unchanged over the past decade. Much of this issue results from budget shortfalls that many

school districts face (Perna, 2016). Counselors across the country are being asked to help students prepare for postsecondary education and additional demanding responsibilities.

Clinedist et al. (2013) claim that, on average, counselors spend only a third of their time on postsecondary admission counseling, as they are also responsible for high school course scheduling, personal needs counseling, and academic testing.

As a result of the lack of guidance, students are left to decide about the college application and admission process (Perna, 2016). Without adequate guidance, students enroll in institutions with far less academic rigor than students' capabilities. *Undermatch* is a terminology used by researchers in higher education to identify large numbers of students who attend less selective postsecondary institutions than their academic credentials would permit. In general, they fail to apply to colleges they are qualified for (Tiboris, 2014). Simmons (2019) described matching as students enrolling in college types whose criteria match their high school qualifications. The benefit of matching has a significant effect on low SES students. Attending a more selective institution can lead to economic premiums in the labor market, access to alumni and peers who can elevate career ambitions, and increased civic engagement and social capital (Simmons, 2019). Hoxby and Avery (2012) define high achieving students as those who scored in the top 10% of students on the SAT or ACT exams, with combined scores of 1300 for the SAT and 29 for the ACT. Additionally, a high achieving student must have a grade point average of no less than an A- (Hoxby & Avery, 2012) through self-reported grades.

The researchers, Muskens et al. (2019), suggested that undermatching predicts the level of satisfaction for low SES students in their final stage of college. Their study highlighted that undermatching decreases low SES students' satisfaction, leading to dissociation in their social

and academic environment. Interestingly, the negative impact of undermatching was more pronounced in the final stage of their educational journey, further implying even after a student has integrated into their university, the effect of undermatching still leads to a decrease in satisfaction and an increase in the risk of dropping out (Muskens et al., 2019).

Summary

The present literature implies that low socioeconomic status students are marginalized in all aspects of the American education system. Research shows that low socioeconomic students are more likely to attend an underfunded high school, thus lacking the academic preparation and guidance to succeed in college. The lack of support from guidance counselors has resulted in a college enrollment mismatch. Low SES students enroll at institutions with more inadequate academic rigor than they are capable of. Furthermore, the current literature focuses on the lack of skills and preparation for college students' low socioeconomic status. However, much of the discussion thus far does not highlight the postsecondary systems, such as underfunding capture the idea of the system on campus once they are there, they are in place that hinders the enrollment, experience, and success of low socioeconomic status students at elite and highly selective institutions.

Low Socioeconomic Status Students' Assimilation into Campus Culture

Students experience multiple transitions when entering college, such as adjusting to a new living situation, understanding the academic environment, and learning to balance their social and academic responsibilities (Devlin & McKay, 2014). High socioeconomic status students arrive in college with the skills and abilities to navigate the available cultural and social resources. In particular, students with high socioeconomic status gain knowledge of speaking

styles, meaning, dispositions, and world views. Students from low SES backgrounds generally arrive in college without this social capital that their high SES student counterparts have (Devlin & McKay, 2014). Low SES students often come to college with no familiarity with academic discourse, language, or conventions (Devlin & McKay, 2014). The lack of understanding can lead to low SES students feeling vulnerable, and it may ultimately impact their ability, comfortability, and willingness to engage in class or group discussions. These claims are substantiated by interviews with 89 low SES students, of which 37 explained that their success in college was through being taught academic language, writing, and discourse (Devlin & McKay, 2014).

Transition and Belonging

When entering college, low socioeconomic status students encounter an environment much different than they are used to. Researchers have found that students from different social class backgrounds approach academic and social experiences differently, potentially shaping their experiences negatively or positively (Allen & Alleman, 2019). For example, Low socioeconomic status students primarily focus on professional preparation and completion, whereas their high SES counterparts concentrate on building their social networks (Allen & Alleman, 2019). In a longitudinal study, Walpole (2008) found that students from lower socioeconomic status backgrounds were less involved in co-curricular activities. Low socioeconomic status students spend more time working, resulting in a lower GPA than their high socioeconomic status counterparts.

Furthermore, students with low socioeconomic status spend less time engaging in social and recreational activities such as fraternities and sororities, clubs, and intramural sports

(Walpole, 2008). Low SES students often need to pay for college and other living expenses, resulting in an inability to engage on campus socially. According to Allen and Alleman (2019), the lack of social engagement due to work commitments leads low socioeconomic status students to miss out on cultivating the same social and cultural capital their high socioeconomic status students' counterparts can quickly achieve.

Ostrove and Long (2007) conducted a research study at a small liberal arts college in the Midwest to illuminate how social class informs students' experiences of belonging and how belonging is related to academic and social outcomes. A total of 322 students participated in the study, of which 38.8% self-identified as middle class and 25.2% as upper-middle class. Through a bivariate correlation analysis between class background variables, Ostrove and Long (2007) found that social class background has important implications for students' sense of belonging and successful adjustment to college. This study emphasizes that a sense of belonging has a crucial impact on college experience and performance. Students who do not feel a sense of belonging are less likely to participate in class, less likely to seek help when needed, and more likely to feel alienated and marginalized.

The physical environment also plays a significant role in feeling a sense of belonging and involvement. Low socioeconomic status students attending affluent selective institutions become hyper-aware of the possessions they cannot afford, such as designer clothes, expensive cars, and electronics (Allen & Alleman, 2019). They struggle to find a sense of belonging, usually referring to their campuses as a less welcoming climate (Allen & Alleman, 2019).

In a 2020 study, Ni et al. examined how this kind of environmental climate impacts test results among students with high and low socioeconomic status. The authors chose to conduct

their research at a highly selective west coast university, successfully recruiting 222 participants, of which 72% were women, 32% were Asian, 27% were White, 26.6% Latino, 9% multiracial, and 3.6% black. The researchers concluded that 122 participants considered themselves high SES and 100 as low socioeconomic status through self-identification. This research suggests that students from various socioeconomic backgrounds did not differ in their persistence on the test, as it shows the number of questions attempted (Ni et al., 2019). The authors found significant differences in the two groups related to the cues they received from the testing environment when looking at the test response accuracy. Those assigned in a room with large wooden desks, leather conference chairs, dark wood paneling, and leather-bound books received "cues of affluence." They identified as high socioeconomic status students and answered more questions correctly than their low socioeconomic status counterparts. While testing environments did not reflect cues of affluence and outcomes in other research, high socioeconomic status students continue to demonstrate higher academic achievements than their low socioeconomic status counterparts. Environmental cues can contribute to educational disparities between high and low socioeconomic status students by giving high socioeconomic status students a performance boost (Ni et al., 2019).

In a similar study of belonging and campus culture, Gonzalez (2002) investigated the experiences of low-income Chicano students attending a predominately white institution. The findings of Gonzalez's (2002) research suggest that low-income Chicano students constantly navigate through three cultural systems: 1) the social world, 2) the physical world, and c) the epistemological world. Gonzalez (2002) defines the *social world* as a cultural system of asymmetrical representation that includes the racial and ethnic makeup of the students, staff, and

faculty on campus, including the present political power and the languages that are spoken on campus. The *physical world* is a cultural system of asymmetrical representation that includes the architecture of the campus building, the sculptures, artwork, and physical symbols such as posters, banners, and flyers (Gonzalez, 2002). The third element is the epistemological world, a cultural system of asymmetrical representation that includes knowledge that exists and is exchanged on campus, both inside and outside the formal class environment. Gonzalez (2002) claims that the three cultural systems prove that the dominant White culture representations communicate messages that Chicano presence in a predominantly White university is unimportant. While this study showcases the struggles of low-income Chicano students and the messages they receive from the university system, the findings failed to focus on how, in particular, socioeconomic status is also an important factor to consider when investigating campus culture and belonging. Much of its results related directly to the lack of Chicano representation, both in its student and faculty population and in the architectural design of the institution—leaving the discussion of socioeconomic out of the formula. Regardless of its shortcomings, this study brings up a new perspective on how students assimilate into campus culture and struggle to develop a sense of belonging.

Forms of Capital

One of the toughest challenges low SES students face when entering college is understanding and navigating the institution's cultural context. Jury et al. (2017) studied the psychological barriers in terms of emotional experiences (e.g., emotional distress, well-being), sense of belonging, self-perception, and motivation concerning low SES students in higher education. According to Jury et al. (2017), the university context can reproduce low SES

students' psychological barriers. The university's function of "selecting the best students," along with promoting cultural norms that only align with high SES students' lifestyles, results in low SES students lacking a sense of belonging and prone to experience impostor syndrome. Ardoin and Martinez (2019) state that social class is often related to money; however, its dimension is much broader than one's financial background. Social class includes attitudes, experiences, knowledge, resources, and opportunities (Ardoin & Martinez, 2019). Cultural capital plays a vital role in predicting the success of college students. According to Bourdieu (1977), cultural capital refers to accumulating cultural knowledge inherited by privileged groups in society. Cultural capital can exist in three forms: Embodied state, Objectified state, and Internationalized state. Embodied state refers to the conscious knowledge of acquiring cultural capital by socializing with cultures and traditions. An Objectified state signifies a person's ownership of cultural goods, such as artwork, instruments, and machines, which can later transmit for economic profit. Lastly, the *Internationalized* state recognizes cultural capital in academic credentials or professional qualifications (Bourdieu, 1977).

Bourdieu (1977) introduced *habitus* as ingrained habits, skills, and dispositions. Through habitus, the individual's perception of the social world is influenced by the family, interaction with people in society, and a change in social class (Richardson, 1986). Therefore, the habitus of low SES college students may feel differently toward college than a high SES student.

Using a critical-race-theory perspective, Yosso (2005) further developed Bourdieu's (1973) cultural capital concept by designing a six-part cultural wealth model that holistically captures the talent, strength, and experience of students of color. Yosso's (2005) cultural wealth model pertains to Low SES college students' experience as many low SES students are also more likely

to be students of color, immigrants, and first-generation. Yosso's (2005) six-part cultural wealth design includes (a) aspirational capital, (b) linguistic capital, (c) familial capital, (d) social capital, (e) navigational capital, and (f) resistance capital. *Aspirational capital* refers to the ability to maintain hopes and dreams for the future, regardless of barriers. *Linguistic capital* includes attained intellectual and social skills through communication in more than one language. *Social capital* refers to networks of people and community resources. For example, a low SES student's social network can provide instrumental and emotional support to navigate the university successfully. *Familial capital* includes cultural knowledge nurtured through kinship that maintains a secure connection with the community and its resources. *Navigational capital* is a particular skill to maneuver through different social institutions easily. Resistance capital is the ingrained oppositional behavior that challenges inequality (Yosso, 2005).

Yosso (2005) argued that instead of focusing on the lack of capital possessed by students of color (and, by implication, low SES college students), researchers should learn to understand the array of cultural knowledge, skills, and abilities students bring with them into college. Yosso (2005) challenged the assumption that people of color lack the social and cultural capital required for social mobility. From Yosso's perspective, the continuous belief that students of color, many low SES college students, are disadvantaged and lack the necessary knowledge, social skills, abilities, and cultural capital to succeed is inaccurate and highly problematic. There is a compelling need to investigate the social capital low SES college students bring to their campuses from Yosso's (2005) concept of cultural capital. In other words, low SES college students may lack requisite skills and may have a different cultural capital than that of their high

SES counterparts. Still, regardless, the cultural capital they bring helps them achieve college success.

Summary

Low socioeconomic status students continue to fall behind their high socioeconomic status counterparts. Low socioeconomic students arrive in college lacking skills and strategies high socioeconomic students have learned throughout their academic journey. They also lack a sense of belonging at their colleges or universities. Suppose low SES students can be supported in ways that make them feel they belong and are given strategies to allow them to progress academically successfully. In that case, students are more likely to persist and graduate on time. Similarly, students can take advantage of their college or university's many resources, such as student organizations, internships, and faculty mentorships.

The current literature on the lived experiences of low socioeconomic status college students focuses on the degree of involvement and connection to the physical institution to measure a student's sense of belonging. What is glaringly absent in the literature is a lack of focus on what it means to belong and the cost of belonging. As mentioned above, students with low socioeconomic status tend to work part-time jobs while balancing their social and academic responsibilities. Many college student organizations and professional affiliations require membership fees that can be unaffordable for low socioeconomic status students. Additionally, there is also a need to investigate further the cultural and social capital low socioeconomic status students bring to college. Currently, the literature views low socioeconomic status through a deficit perspective, such as lacking navigational and cultural skills to assimilate into their campus culture.

Conclusion

Research on low socioeconomic status college students relies primarily on quantitative methodology and equates the experiences of this student population mostly into statistical numbers. Much of the literature focuses mainly on the admission and accessibility issues that low socioeconomic status students face in pursuing postsecondary education. While progress is being made toward an equitable, high education system, much of the matter remains the same. First, the concept of "selectivity" and the "college ranking" practices popularized by Barron's Selectivity Index, U.S. World, and News, and The Princeton Review negatively affect college students' admissions and enrollment trends. This is particularly evident in the overrepresentation of wealthy students in elite and selective institutions. Second, the lack of funding available to public high schools remains a problem for low socioeconomic status students and continues to marginalize them. Even when federally funded programs such as TRIO are present, the support from this program is not widely available to all schools across the US. Lastly, transition into campus culture and understanding academic expectations remain difficult for students with low socioeconomic status.

The current literature on low socioeconomic status students is primarily focused on issues of accessibility, particularly regarding admission into elite institutions. The gap in the literature is primarily in exposing the experiences of low SES students beyond the admission process. Furthermore, the methodological approach of the present literature relies heavily on quantitative findings. While this offers a foundation for addressing inequalities, the results do not clarify how low socioeconomic status students are making sense of their identity in an elite and highly selective institution that historically educates students from wealthy families

CHAPTER THREE

METHODOLOGY

Introduction

This narrative inquiry study was conducted at a predomninately white, private, elite university in Southern California. For this study, the site of this study will be referred to a X University (XU). I have chosen to use a pseudonym as my focus in this study is to investigate the experiences of racially diverse low SES students. I wanted to ensure that the name of the university is taken out of the equation so that the narratives of the participants are highlighted rather than the name of the institution.

The under-explored experience of racially diverse low SES college students enrolled in an elite, predominately white institution has resulted in a pressing need to thoroughly investigate the institutional, cultural, and individual factors that support or impede the academic and social success student population. Research shows that U.S. higher education is highly stratified, as evidenced by the social class divide at every touchpoint of a student's educational journey (Soria, 2018). More than ever, there is a growing need for a cohesive understanding of the experiences of low SES students—which in turn can help strengthen current policies resulting in equitable access and representation and ensure low SES students have a more positive college experience.

This study aimed to investigate the experiences of racially diverse low SES students who are enrolled at an elite, private, and predominately white university. While the current literature allows for educators and policymakers to investigate how low SES students compare to their high SES peers, the existing literature focuses on one primary lens that is, admission trends, academic success, retention, and graduation rates—leaving the lived experiences of low SES out of the greater U.S. postsecondary education narrative.

The following research questions guided this study:

- 1) How do racially diverse low socioeconomic status students make sense of their attendance at a predominately white and elite university?
- 2) How do racially diverse low socioeconomic status students navigate their experience at a predominately white and elite university to support their retention?
- 3) What structural factors support or challenge the college experience of racially diverse low socioeconomic status students enrolled at a predominately white and elite university?

Qualitative Inquiry

This study aimed to investigate the experiences of low SES students enrolled in an elite and private universities; therefore, it is evident that a qualitative, Narrative inquiry approach is most fitting. Narrative inquiry is often employed to understand human experiences, where the stories that people share become the vehicle through which the experiences are studied (Kim, 2020). A qualitative, narrative inquiry approach allowed me to discern the individual stories through narrative threads, narrative tensions, plotlines, and narrative coherence (Bloomberg & Volpe, 2019). I found narrative inquiry to be the most suitable approach for this study. It allowed me a deep understanding of the social settings and activities specific to a group of low SES students attending this elite university. In this study, participants recalled their transitional experiences at XU. They shared how they continue to navigate varying systems embedded across the university, such as living on campus, engaging in and out of the classroom, and acclimating to the academic rigor of the XU. In this qualitative research, I engaged in listening, interpreting, and retelling participants' accounts to allow for meaning-making (Crotty, 1998; Denzin &

Lincoln, 2008; Glesne, 2011) - an in-depth understanding of the narrative of participants (Merriam, 1998). Qualitative research offers various types of verification, a topic that will be discussed later in this chapter.

Ravitch and Carl (2016) identified four qualitative research pillars that support the rationale behind using a qualitative research design approach: criticality, collaboration, rigor, and reflexivity. Criticality means that the researcher approaches all participants' experiences study with careful attention to power, privilege, and equity so that accuracy and integrity are present in the research participants' experiences. Collaboration entails engaging with the research participants and others connected to the research, such as advisors and colleagues, thoughtfully and deliberately through dialogic engagement practices that support a critical stance. Rigor encompasses various considerations, such as developing and engaging in a research design that seeks and acknowledges the complexity and keeping close attention to emerging meanings derived from the data, while transparently addressing the study's challenges and limitations. Lastly, reflexivity requires the researcher to be active and remain aware of the possibility of subjectivity and assumptions, such as hidden biases, values, and personal backgrounds, such as gender, history, culture, and SES that directly relate to and shape the interpretation of the data (Creswell & Creswell, 2018; Ravitch & Carl, 2016).

Furthermore, a research design grounded on a qualitative approach allows for a *thick description* to validate the design and justify the data collection and interpretation process. Thick description is coined by Clifford Geertz (1973). A thick description is an essential aspect of increasing research complexity by exhaustively describing the study's setting, research participants, and related experiences that lead to findings and interpretations, allowing readers to derive contextualized meaning. Ravitch and Carl (2016) state, "Thick description connotes a

depth of contextual detail, usually garnered through multiple data sources. . . allows readers enough information and depth of context so they can picture the setting in their minds and form their own opinions about the quality of your research and your interpretations" (p. 194).

Methodology

The narrative inquiry approach provided a framework for participant selection, data collection, data management, analysis, data representation, ethical consideration, trustworthiness, and rigor. Each procedure taken is defined with a complimentary description of how it was applied for this study. Thorne (2008) argues that the research purpose and questions should be the driving force for identifying methodology. If narrative inquiry is chosen, the reasoning is that the analytic framework best fits what one is trying to inquire. Thorne (2008) describes narrative inquiry as "an accommodation, an eclectic but reasoned and mindful integration of theoretical and technical devices" (p. 12). Fontana and Frey (2008) support Thorne's (2008) claim by explaining that narratives are the vehicles that can bring to life the words and stories of the participants. The use of narrative inquiry in this study offers the opportunity to focus on the participants' perceptions of their lives before and during their time as students at XU.

Narrative inquiry—as a methodology is flourishing in qualitative research, yet the approach is still considered an evolving field (Chase, 2008; Kim, 2009; Riessman, 2002). At the start of the 21st century, narrative inquiry began to take roots in life history methods (Chase, 2008). The works of sociologists and anthropologies alike valued the study of personal narrative and "treated oral narrative as a form of discourse worthy of the study itself" (Chase, 2008, p. 58). As such, personal narrative became a viable approach to exploring the experiences of humans in a holistic and in-depth manner—unlike any other data collection method (Chase, 2008).

Narrative researchers utilize narrative inquiry to understand unique individuals and human actions (Kim, 2009; Lai, 2010; Polkinghorne, 1995). According to Chase (2008), "a narrative may be oral or written and may be elicited or heard during fieldwork, an interview, or a naturally occurring conversation" (p. 59). As such, narrative is often depicted as (a) a short story chronicling an event with characters; (b) as a comprehensive story that covers an important segment of one's life such as school; or (c) as a narrative that covers someone's entire lifespan (Chase, 2008; Kim, 2009; Polkinghorne, 1995).

Clandinin and Connelly (2000) suggested an approach to writing narrative inquiry is to "find a form to represent...storied lives in storied ways, not to represent storied lives as exemplars of formal categories" (p. 141). Representing the participants' lives in storied ways will afford the opportunity to focus on how the participants make meaning of their individual lives, particularly in the context of low SES college students attending an elite university (Chase, 2008; Clandinin & Connelly, 2000). Furthermore, narrative inquiry makes it possible to recollect the participants' experiences in a manner that engages the reader and brings life to the stories.

Merriam (2009) suggests that there is no standard format for reporting qualitative research, but there is a need to consider the report's audience. As such, I themed participants' narratives of their college experiences to help understand how students navigated college and what structural factors supported or challenged their successes, as this approach is easily digestible for the readers of this study: higher education scholars and administrators.

Saldaña (2009) suggests that to represent narrative inquiry successfully, the write-up must call for a thick description that is rich and cultivates a rendering of the participant's life and is multidimensional. It is important and necessary to gather the stories contained in the data and re-story them meaningfully. During the re-storying process, informal ties will be established

among ideas (Creswell, 2007). Cortazzi (1993) claimed showing a chronological sequence in restory is what separates narrative from other research genres. The use of chronology helps define the beginning, middle, and end.

Similarly, Carter (1993) suggests that elements that involve an issue or conflict, a main character or protagonist, and a plot that ends in resolution are needed. The plot described by Clandinin, and Connelly (2000) is a situation in a three-dimensional space of interaction, continuity, and situation. The exchange is between personal and social dynamics, and the continuity involves past, present, and future, while the situation refers to the context in which the story was experienced. Within the context storyline, the participants' experiences have been set, with themes or primary storylines identified for further discussion of meanings the participants and researcher made (Cresswell, 2007; Huber & Whelnan, 1999).

I used Narrative Inquiry in this study to assist in developing a storyline that maintained the richness and depth required by qualitative research. The participants were given a set of questions ahead of the interview. I did not want the participants to be surprised by the questions that would delve into their lives. Allowing the participants to guide how they share their narratives challenged the positivist view of the need to capture one absolute truth (Peshkin, 1993) in meaning-making. Because qualitative research is grounded in the assumption that there can be multiple ways to construct reality and truths, representations narrated by the participants cannot be judged as being the only truth but rather truth as represented by their perspectives. Through the narratives, the participants express how and why specific happenings began or occurred or detail more open-ended experiences that produce challenging questions instead of offering concrete answers (Barone, 2000; Polkinghorne, 1995; Saldaña, 2009).

Site Selection

Before diving into this study's methodology and data collection process, the background is needed for readers to understand the university that the participants of this study attend. The X University (XU) covers 180 acres overlooking the city of San Diego, Mission Bay, and the Pacific Ocean (X University, 2022). Founded in the last 1940s, XU quickly gained the attention of high-achieving students and their families. Located in southern California, XU offers students a wide range of activities such as surfing, shopping, and nightlife. Considered a border college, XU students have the privilege of crossing into Tijuana, Mexico, for various reasons.

XU is a contemporary catholic university with values grounded in liberal arts education. This private university is considered a predominately white institution (PWI), where most of the student population is Caucasian (Binder & Abel, 2019). The recent data shows that 59% of the 5,529 undergraduate students at XU identify as white, whereas only 41% identify as students of color (X University, 2022). Regarding finances, 77% of students received financial aid (X University, 2022). The latter portion of this chapter discusses an in-depth discussion of various forms of financial support.

I chose to concentrate this study on racially diverse low SES students enrolled at XU as it fits the scope and intent of this research. I was primarily interested in how low SES students navigate a private university, predominately white, and with a high tuition cost. It is also important for me to disclose that XU is my place of employment. For the past eight years, I have worked as the Director of Student Support Services (SSS). This federally funded program is tasked to provide academic support to 420 undergraduate students who are first-generation, low-income, or have a disability. In the eight years that I have worked at XU, I have witnessed an increase in student diversity, change in institutional leadership, and construction and renovations

of buildings that continue to beautify the campus's aesthetic. My direct affiliation with XU gave me some historical perspective on the stories shared by the participants of this study. Knowing the acronyms they used, such as SLP (Student Life Pavilion) and U.C. (University Center), gave me a better understanding of how the participants of this study navigated the physical structure of the university. Moreover, I quickly built a sense of trust with the participants, as all eleven are members of the SSS program that I direct.

My decision to conduct this research at my place of employment is supported by Glesne (2016). This approach has disadvantages, of course, but it also has advantages. My employment at X University eliminates potential obstacles in the data collection process and facilitates the likelihood of a successful research process. The backyard research approach also poses disadvantages, such as jeopardizing my job if the results of this study are unfavored by the institution. As a precaution, I obtained approval from appropriate leaders of the institutions and gained authorization from the Institutional Review Board (IRB) before starting the study (Creswell & Poth, 2018).

Positionality describes the researcher's worldview and their position on a research task and its social and political context (Holms, 2020). Positionality can influence how the research is conducted, its outcomes, and its results (Bloomberg & Volpe, 2019). My positionality may seem to hinder this study; however, that is not the case. My positionality afforded me direct access to my participants. They know my role at XU and know that I am someone they can trust. My positionality aided the data collection of this research as it resulted in what I believe to be a study that provides a richer understanding of students' experiences. It is doubtful that this would have happened if I were an outsider collecting data on low SES students at XU.

Lastly, I identify as a low SES college student—attending XU as a doctoral student. Due to my low SES identity, I have preconceived views on the experiences of low SES students in general. However, I was able to combat my biases to the degree possible through reflexive practice through memos and journaling throughout the data collection and analysis process. In my journals, I focused on my preconceived views and how my own identity as a low SES student and an employer of XU was present in all aspects of this research process. This approach is supported by Holms (2020), who indicate that reflexivity is the concept that researchers should acknowledge and disclose their selves in their research. Reflexivity requires an explicit self-consciousness and self-assessment by the researcher about their views and positions and how those might directly or indirectly influence the design, execution, and interpretation of the research data findings (Holms, 2020).

The remaining portion of this section will thoroughly discuss X University—reviewing the university's profile on cost of attendance, financial aid support, and student demographics. This information will help situate the readers and provide a much-needed context that supports this study's purpose.

Cost of Attendance and Financial Aid at X University

X University's cost of attendance consists of \$52,120 yearly tuition, \$3,908 in meal plans, and an estimated \$15,156 in room and board (XU, 2021). XU is expensive and selective, accepting 49% of its 13,755 applicants (XU, 2020). Its first-year undergraduate student academic profile consists of an average GPA of 3.93 and an average SAT score of 1247 (out of 1600). With a 6-year graduation rate of 77.9% and a retention rate of 92%, XU also indicates a high success rate among its student population (XU, 2020). As of Fall 2020, XU reported an enrollment total of 5,919 undergraduate students. During the 2019-2020 academic year, 76% of

XU's undergraduate population received financial assistance totaling \$194.49 million (XU, 2021). XU defines need-based aid as a "college-funded or college-administered award from institutional, state, federal, or other sources for which a student must have financial need to qualify. Additionally, students must complete the Free Application for Federal Student Aid (FAFSA) yearly. FAFSA is a form that students must complete to receive financial aid from the federal government to help pay for college (College Board, 2019). Over 13 million students who file the FAFSA receive more than \$120 billion in grants, work-study, and low-interest loans from the U.S. Department of Education (College Board, 2019).

The X University's Office of Financial Aid determines a student's financial need after reviewing information submitted on the FAFSA—which also indicates the student's eligibility for Pell Grant and Work-Study, just to name a few. After federal and state grants are subtracted from the student's documented need, a proportion of the remaining need is given in XU scholarships or grants (XU, 2021). The proportion is based on the student's academic profile as determined by the Office of Admissions. XU emphasizes that need-based XU funds cannot exceed federal documented needs combined with other XU or outside resources (XU 2021). Furthermore, the Estimated Cost of Attendance is used to determine the total cost of expenses during the academic year, such as tuition and fees, room and board, books, supplies, transportation, loan fees, and other personal necessities (XU, 2021).

Students who attend XU are offered the following federal programs: 1) Federal Pell Grant, 2) Federal Work-Study, 3) Federal TEACH Grant, 4) Yellow Ribbon Program, 5) Federal Supplemental Educational Opportunity Grant (SEOG), 6) Federal Direct Subsidized Loan, 7) Federal Direct Unsubsidized Loan 8) Federal Plus Parents Loan. Students are also offered the following institutional grants: 1) Alcalá scholarship, 2) Trustee Scholarship, 3) Presidential

Scholarship, 4) University Ministry Scholarship, 5) Circle of Excellence Scholarship, 6) XU Grant (XUG), 7) Scott MacDonald Community Scholarship Program, 8) Academic Excellence Scholarships, 9) Sister Duschesne Scholarship, and 10) XU Trust Loan (XU, 2021). See Table 1 for the federal financial aid award offered at X University. See Table 2 for the institutional financial aid award offered at XU.

Table 1Federal Financial Aid Award offered at X University

Federal Programs

Federal Pell Grant is determined by the amount of a student's federal Estimated Family Contribution and the level of funding appropriated by Congress. The annual maximum Federal Pell Grant is \$6345 for 2020-2021.

Federal Work-Study (FWS) is limited to funds appropriated by Congress. Students may generally earn up to \$4,400 under this program during an academic year. Actual earnings will depend upon the total hours the student works. Priority for FWS employment is given to the neediest eligible new students and to continuing students with demonstrated financial need who have been employed under the program and whose supervisors have given them positive evaluations.

The Federal Teacher Education Assistance for College and Higher Education - TEACH – Grant Program provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families.

XU Yellow Ribbon Scholarship Program is given to students eligible for the Veteran's Administration Post 9/11 GI Bill work closely with the XU Campus Certifying Official to have enrollment certified at XU and communicated to the Veteran's Administration. Participants in XU's 2020-21 Yellow Ribbon Program for undergraduate students will receive a maximum of \$13,896 for one academic year

The Federal SEOG (Supplemental Educational Opportunity Grant) is limited to Federal Pell Grant recipients. The amount of Federal SEOG is determined by the level of funding appropriated by Congress. The annual maximum Federal SEOG is \$4,000. However, limited funds resulted in an average grant of \$710.

The average Direct PLUS loan for parents of undergraduate students in 2019-2020 was \$11,387. The average Federal Direct Subsidized Loan for 2019-2020 for undergraduates was \$4,231.

The average Federal Direct Unsubsidized Loan for 2019-20 for undergraduates was \$3,504

Note. Adapted from A Guide to Financial Aid Consumer Information at XU. <u>Www.sandiego.edu/facts/heoa</u>. Copyright 2021

Table 2Institutional Financial Aid Award offered at X University

Institutional Programs

Undergraduate merit scholarships are offered to entering first-year students of high academic achievement without regard for documented need. Entering first-year students may be considered for the Alcalá, Trustee, Presidential, and Circle of Excellence Scholarships. These merit scholarships are offered to entering first-year students by the XU Office of Undergraduate Admissions with specific renewal criteria.

The Circle of Excellence Scholarship is offered by the Office of Undergraduate Admissions (with specific renewal criteria) to a select number of underrepresented students with high achievement.

The XU University Ministry Scholarship is designed to encourage and support students to grow in their faith, discern their vocation, explore ways of being in solidarity with those in need, and be prepared to address humanity's urgent challenges. The annual renewable scholarship is available to Catholic students who have demonstrated consistent engagement and servant leadership in their parish, school, and community. The scholarship is \$5,000 per year, and approximately 20 students each year are selected.

XU Grant (XUG) funds are distributed to provide access to as many priorities undergraduate applicants as possible who meet the academic criteria as well as the need criteria. The exact academic criteria and award maximums are approved annually by the Office of the Provost.

The Sister Duchesne Scholarship requires a separate application, available in December for the upcoming year. It is for qualified graduate minority students who intend to pursue a career in teaching (kindergarten through twelfth grade).

The Scott MacDonald Community Scholarship Program is a four-year \$5000/year scholarship for students who can benefit from a need-based scholarship. MCS recipients will be selected by the Offices of Financial Aid and Admissions in consultation with the Mulvaney Center and will receive a scholarship to perform meaningful community service.

XU Trust Loan recipients must be undergraduates who have graduated from California high schools. Trust loans are reserved for students who have a financial need beyond their Federal Direct Subsidized Loan eligibility, and, in most cases, part-time employment earning potential is considered before a Trust Loan is offered. The donor-funded Trust Loan is a 0% interest loan.

Note. Adapted from A Guide to Financial Aid Consumer Information at XU.

California residents and those who have graduated from a California high school are qualified for the California Grant (Cal Grant), funds that students do not have to pay back (California Student Aid Commission, 2021). There are three kinds of Cal Grants: A, B, and C. Cal Grant A will help pay for tuition and fees at four-year colleges; however, the amount varies by the type of college the student attends. Those who attend a University of California campus can receive up to \$12,570. A student attending a California State University campus can receive

up to \$5,742. Moreover, independent colleges can receive up to \$9,084 (California Student Aid Commission, 2021). Cal Grant B provides a living allowance of up to \$1,672 and tuition and fee assistance after the first year at a two-or four-year college (California Student Aid Commission, 2021). Cal Grant C assists with the cost of technical or career education. Provides up to \$1,904 for books, tools, and equipment and up to \$2,462 for tuition and feed if the student attends a California Community College (California Student Aid Commission, 2021).

XU offers undocumented students financial support through the California Dream Act (XU, 2021). The California Dream Act allows undocumented and nonresident status who qualify for a nonresident exemption under Assembly Bill 540 (AB 540) to receive financial aid such as private scholarships, state-administered financial aid, university grants, and California grant (California Student Aid Commission, 2021).

The eleven participants of this study are given pseudonyms to protect their identities. The participants of this study were currently enrolled, full-time undergraduate students. Their grade class standing status ranged from raising junior to graduating senior. The gender representation consisted of four male and seven identifying female students. Racially, the representation entails four Hispanic and Latino, three Asian, two Black, and two biracial. Their grade point average ranged from 2.9 to 3.81 (out of 4.0). Their age ranged from 19 to 25 years. All participants received some form of university scholarship or grant, Pell-Grant, California Grant, Subsidized, Unsubsidized Loans, Parent Plus Loans, and outside scholarships.

Participant Selection

The participant selection approach of this research relied on purposeful sampling.

Purposeful sampling is widely used in qualitative research to identify information-rich cases for the most effective use of limited resources. This approach involves identifying and selecting

individuals or groups of individuals that are exceptionally knowledgeable about or experienced with a phenomenon of interest (Bloomberg & Volpe, 2019). Patton (2015) defines purposeful sampling as,

The logic and power of purposeful sampling are in selecting information-rich cases of study in depth. Information-rich cases are those from which one can learn about the central importance of the inquiry's purpose, thus purposeful sampling. Studying information-rich cases yields insights and in-depth understanding rather than empirical generalizations. (p. 230)

Moreover, the number of participants used in a study does not necessarily translate to the quality of the findings. Therefore, I interviewed eleven participants that met the following: (1) Must be registered as a full-time student at XU; (2) In their junior or senior year, so they have at least two years of experience at XU to reflect upon; (3) Must be eligible for Federal Pell Grant or show low-income status. A synopsis of the eleven participants can be found in Table 3. For privacy purposes, pseudonyms were assigned to participants.

Table 3Participant Profile

Name	Gender	Age	Race	Major	Year in School
Ashley	Female	19	Hispanic/Latino	Engineering	Junior
Dani	Female	22	Hispanic/Latino	International Relations	Senior
David	Male	21	Black/African American	Engineering	Junior
Drea	Female	22	Bi-Racial	Sociology	Senior
Erick	Male	19	Asian	Sociology	Junior
Jamie	Female	25	Bi-Racial	Communication Studies & Spanish	Senior
Julian	Male	23	Hispanic/Latino	Finance	Senior
Mark	Male	19	Asian	Psychology	Junior
Mary	Female	20	Black/African American	Behavioral Neuroscience	Junior
Nicole	Female	21	Bi-Racial	Behavioral Neuroscience	Junior
Samantha	Female	22	Asian	Finance & Ethnic Studies	Senior

Four out of the eleven participants are from California. Two are from Colorado, one from Idaho, one from New Mexico, one from Nevada, one from New York, and one from North Carolina. The participants are active members of various organizations and clubs on campus.

Ashley is a Summer Bridge Mentor, a Student Representative for Student Support Services, and a member of a Multicultural Sorority.

Dani is a Summer Bridge mentor and a member of Student Support Services, Alpha Pi Sigma, and a Federal Work-Study employee for the Karen and Mulvaney Center for Community, Awareness, and Social Action (Mulvaney Center) office.

David is a member of Student Support Services and the Black Student Resource Commons.

David is also the Academic Chair of the National Society of Black Engineers (NSBE). Lastly, David works part-time at the Torero Store on campus.

Drea is a member of Student Support Services, a student senator, and a universal design ad hoc committee coordinator for XUs Associated Student Government.

Additionally, *Drea* is the founder member of the Alliance of Disability and Advocates, a student organization on campus. Lastly, *Drea* is an intern for the Mulvaney Center. *Erick* is a Summer Bridge mentor and a Student Representative for Student Support Services. *Erick* is the current sitting president of XU Rotaract and a member of Club Volleyball. *Jaime* is a member of Student Support Services, a Transfer Scholastic Assistant, and a senator for the Associated Student Government. Julian is a student representative of Student Support Services and a student manager for XU's men's basketball team. *Mark* is a member and peer-tutor for Student Support Services. *Mark* is also a Torero Programming Board chair. *Mary* is a member and Summer Bridge mentor for Student Support Services, a Federal-Work Study employee for the Black Student Resource Commons,

and a tutor for the Athletics Academic Services office. *Samantha* is a student representative for Student Support Services and works part-time at XUs Information Technology Services (ITS) office.

Data Collection

In the spring of 2021—in addition to my IRB application approval, I received approval from the Director of Financial Aid, Director of Undergraduate Admissions, and the Assistant V.P. of Enrollment Management at XU to conduct my research at XU. It is important to share that the data collection timeline of this research occurred during the global Covid-19 pandemic. In the spring of 2021, XU students, faculty, and staff were instructed to conduct remote teaching and learning. The global pandemic posed issues in the recruitment process; however, the Director of Financial Aid circulated my recruitment email to offices with high student visitation rates: the Office of Financial Aid, One Stop Student Center, Office of Undergraduate Admissions, and the Student Employment Center.

As the Director of Student Support Services, I collaborate with various offices and departments at XU. After eight years, I have built a close and personal relationship with the majority of the employees in the Office of Financial Aid, One Stop Student Center, Office of Undergraduate Admissions, and the Student Employment Center; therefore, it was agreed upon that the Director of Financial Aid should send the recruitment email on my behalf to uphold the legitimacy of this research. Additionally, as employees of XU, we must follow the Family Educational Rights and Privacy Act (FERPA). According to the U.S. Department of Education (2018), FERPA is a federal law that protects the privacy of student education records maintained by or on behalf of educational agencies or institutions.

Once the recruitment email was received by the offices stated above, they were encouraged to forward the recruitment email to their student employees. In the recruitment email, participants were asked to complete a pre-screening survey to determine eligibility, and best represent the diversity present within the low SES student population at XU. I used Qualtrics, a web-based survey tool that requires participants to respond to the following questions on their demographics, grade point average, socioeconomic status, and if they were willing to participate in the study. A total of 12 potential participants completed the participant selection questionnaire. However, only 11 agreed to be interviewed.

In the last step of the data collection process, I conducted a one-on-one, semi-structured interview with a minimum of 60-minutes per participant. The intention was to conduct the interviews in person, but the quickly evolving global pandemic that we continued to face made this approach impossible. Therefore, interviews were conducted via Zoom for my health and safety and that of the participants. See Figure 1 for the data collection process.

Figure 1

Data Collection Process



The eleven participants were sent individual emails requesting a Zoom interview.

Participants received the interview questions and the consent form in the same email. The consent form outlined the study's purpose and provided a context of how the data results would be presented. It was important for me to make sure the participants received the interview

questions ahead of the scheduled interview to allow transparency and address any questions or concerns. Similarly, providing the participant consent form ensured that all were given adequate time to thoroughly review the study's intent. Once the participants confirmed a day and time for individual interviews, I uploaded the research consent form to DocuSign to collect their signatures. Additionally, I sent a Google calendar request with respective Zoom links.

The Interview Guide

The primary data collection procedure of this study was semi-structured interviewing. I identified a set of open-ended questions that guided the interviews and space for flexibility to incorporate impromptu probes as needed throughout each session (Glesne, 2016). Similarly, I utilized a narrative interviewing technique wherein the focus was to actively listen to the participants' stories and engage in the narratives being shared (Lal & Soto, 2012). The interview guide for this study can be found in Appendix A. It is important to reiterate that the predetermined interview questions only served as a guide rather than a strict protocol and that the interview was interactive. I developed questions in response to the comments made by participants throughout the interview.

At the start of each interview, I reiterated the purpose of the study, my positionality—as the Director of the Student Support Services Program and emphasized that confidentiality was a priority. Additionally, proper allocation of time to address pressing questions was given to all participants.

I used a digital tape recorder during the participant interview sessions and jotted down recurring themes or ideas. Additionally, I used Zoom's "recording" and "transcription" features. After each interview, I wrote and or voice recorded an analytical memo. I intend to reflect on what went well in the memo and address future interview sessions' improvements. I also

attempted to identify my biases and values and record any information on their backgrounds, such as gender, history, culture, and socioeconomic status, that they share and may shape interpretations of the data collected. Furthermore, to ensure reflexive thinking is incorporated into the data collection process, I used two crucial points made by Creswell and Creswell (2018) in my memo:

- 1) Past experiences. Include statements about past experiences with the research problem or with the participants or settings that help the reader understand the connection between the researchers and the study.
- 2) How past experiences shape interpretations. Be explicit about how these experiences may shape the researchers' interpretations during the study. For example, the experiences may cause researchers to lean toward specific themes, look for evidence to support their positions actively, and create favorable or unfavorable conclusions about the sites or participants. (p. 304)

The collected data and the analytical memos were safely uploaded to Google Drive, a secure, web-based storage system. Access to Google Drive was restricted to myself, my dissertation chair, and committee members.

Coding Data

Although data analysis can occur at any stage of the study, the first stage of data reduction occurs after the first interview was transcribed. Generally, coding is a process that goes through several cycles to fully identify common patterns in the data (Saldaña, 2009). Therefore, I created a two-phase transcription process for accuracy, consistency, and credibility. As a reminder, interviews were conducted through Zoom—a video-conferencing application that allows audio recording and transcription. In the first phase of the transcription process, I

uploaded the Zoom audio recording to Otter.ai, a memo recording application that also allows transcription. After uploading the audio recording to Otter.ai, I listened to the recording and reviewed the transcript for accuracy and verbatim. In the second phase of the transcription process, I relistened the interview recording and removed filler words such as "um," "like," and "you know" in the transcript. Removing filler words assured that consistency was present in this study's interview transcript.

After transcribing eleven interviews, I manually coded the data by using Google excel to track and organize the participant's profiles and began identifying codes that initially stood out to me as I reviewed the transcripts for the second, third, and fourth time. Saldaña (2009) defines a *code* in qualitative inquiry as a word that is most often used to assign a summative, salient, essence-capturing, and or evocative attribute for a portion of language-based or visual data. Data can comprise interview transcripts, participant observation field notes, journals, documents, literature, artifacts, photographs, video, websites, email correspondence, and so on (Saldaña, 2009). Consequently, Saldaña (2009) points out that there is no best way to code qualitative data. In this methodological approach, coding is not a precise science; it is primarily an interpretive act to understand that coding is the transitional process between data collection and more extensive data analysis.

The qualitative data coding and analysis process are cyclical rather than linear (Saldaña, 2009). Rarely does the result from the first cycle of data review offer substantive meaning that can generate themes or supporting evidence of the experience or population being investigated. Due to the Narrative Inquiry approach of this research project, my coding procedure utilized Saldaña's (2009) two cycles of analysis. The first cycle included those processes that happen during the initial coding of data. Codes are divided into seven subcategories: (a) grammatical, (b)

elemental, (c) effective, (d) literary and language, (e) exploratory, (f) procedural, and (g) theming the data. The second cycle requires strong analytic skills such as classifying, prioritizing, integrating, synthesizing, abstracting, conventionalizing, and theory building.

This study's first cycle coding process utilized Elemental coding as the primary approach (Saldaña, 2009). Elemental coding focuses on examining the corpus of a data passage, and it builds a foundation for future coding cycles. There are three forms of coding methods under Elemental Coding: a) structural, b) descriptive, and c) in vivo coding. Due to this study's narrative inquiry framework, In Vivo coding was primarily used. In Vivo's root, meaning is "in that which is alive," and is appropriate for virtually all qualitative studies, particularly in studies that prioritize and honor the participant's voice (Saldaña, 2009), such as in narrative inquiry.

The primary goal of the second cycle of coding was to develop a sense of categorial, thematic, conceptual, and or theoretical organization from the various codes developed in the First Cycle of coding. The Second Cycle coding required reorganizing and reconfiguring codes from the First Cycle to produce a smaller and more selective list of broader categories, themes, and concepts. Saldaña's (2009) Second Cycle coding suggests the following coding methods: Pattern, Focused, Axial, Theoretical, Elaborative, and Longitudinal. Of the six coding methods, Pattern Coding (Miles & Huberman, 1994) was the most fitting for this research as Pattern Codes are:

Explanatory or inferential codes identify an emergent theme, configuration, or explanation. They pull together much material into a more meaningful parsimonious unit of analysis. They are a sort of meta-code...Pattern Coding is a way of grouping those summaries into a smaller number of sets, themes, or constructs. (Miles & Huberman, 1994, as cited in Saldaña, 2009, p. 152)

Furthermore, pattern codes identify rules, causes, and explanations of the data and, most importantly, examine human relationships' social networks and patterns—a critical foundation in understanding the experiences of the low SES students in this study. They attend a predominately white elite university.

Coding Cycles 1 and 2

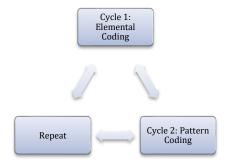
Using the previously stated coding approach—Elemental coding, 20 codes emerged in the first cycle. To list a few of the codes, they are as follows: Family, Wealth, Academic Preparedness, Privilege, Belonging, Social Life, Campus Life, Classroom Experience, Residence Hall Experience, Parental Influence, Affordability, Economic Status, Self-expectations, Roommate Issues, Culture Shock, and Transition.

In the second coding cycle, codes were organized into four categories: Upbringing and Familial Expectations, Campus Culture experience, Race and Intersecting Identities, and Navigational Experience. Codes that emerged in the first coding cycle, such as Campus Life, Residence Hall Experience, and Social Life, were categorized into Campus Culture and Experience. Codes such as Leadership Roles, Classroom Experience, Belonging, and job on campus was categorized under Navigational Experience. Codes such as Family, Wealth, and Academic Preparedness were categorized in Upbringing and Familial Expectations.

The coding identification and categorization was not a linear process—it consisted of multiple reiterations, revisions, and re-reviewing of the transcript to ensure that the participant's narrative was accurately represented in the findings of this study. A summary of the coding process is in Figure 2.

Figure 2

Coding Process



Data Analysis

Braun and Clarke (2006) and King (2004) argue that thematic analysis is a useful method for examining different research participants' perspectives—highlighting similarities and differences and generating surprising insights. The thematic analysis provided a highly flexible approach modified for this study's needs, providing a rich and detailed yet complex account of data (Braun & Clarke, 2006; King, 2004). The thematic analysis does not require detailed theoretical and technological knowledge of other qualitative approaches; it offers a more accessible form of analysis, particularly for those early in their research career (Braun & Clarke, 2006). Therefore, in the data analysis process of this study, *thematic analysis* was used — focusing on unified aspects of a culture or setting, particularly on what people usually do and how they navigate their lived experiences (Glesne, 2016).

I carefully considered the participants' stories and context throughout the data analysis process and interpretation. Careful attention was especially given to making sense of the data and pushing the analysis into more generalized findings. Additionally, I kept vigilant attention *to the inductive and deductive* analytical processes. Creswell and Creswell (2018) claimed that the inductive method illustrates working back and forth between the themes and the database until the researchers have established a comprehensive set of themes. I then looked deductively to identify themes and determine if more evidence supported each theme, whether additional information was needed, and the implications of this analysis for theory building. Thus, while the

process began inductively, deductive thinking also played an essential role as the analysis moved forward. This process was engaged to better understand how findings from this study contributed to, supported, and/or challenged existing research. Finally, the data generated new knowledge on racially diverse low SES students enrolled at a predominately white elite university.

After the thematic analysis process, two themes emerged, 1) Their ongoing challenges in acclimating to campus culture and 2) their yearning for inclusivity—not just diversity. A thorough discussion of the mentioned themes can be found in chapter four. Chapter five proposes that higher education practitioners and faculty alike at XU evaluate institutional policies that continue to marginalize racially diverse low SES students.

Limitations/Delimitations

This study's limitation is its transferability and generalizability, a standard limitation in qualitative research (Glesne, 2016). This study was focused on one university with a small sample size; therefore, the narrative shared cannot represent all postsecondary education institutions with similar profiles—elite, private, and predominately white institutions. The backyard study site approach also posed limitations. At the time of the study, I held three identities: student, administrator, and researcher at XU. In my administrator role, I was the program director of Student Support Services (SSS), a federally funded program at XU that provides academic support to first-generation and low-income students. As an administrator on campus, I have institutional knowledge that contributed to how I understood the experiences of low SES students and how they navigate the campus culture.

Conducting interviews during a pandemic presented multiple challenges. As part of the narrative inquiry research approach, participants are given little structure in how they share their personal stories. Conducting the interviews via Zoom was both constraining and, at some points,

hard to follow as some of the participants did not have a reliable internet connection. Thus, I spent more time asking the participants to repeat their statements. Additionally, the benefit of narrative inquiry as a research approach is for the researcher and the participants to co-create a safe and judgmental environment. However, because many of the participants were home, I sensed hesitations in their answers which restricted the opportunity for deeper inquiry.

Although plenty of limitations emerged during this data collection process, the limitations were minimal, and I was able to quickly pivot and remain focused on the stories being shared by the participants.

Significance of the Study

This study attempts to fill the gap in the experiences of low SES students in postsecondary education. Furthermore, this research takes a qualitative methodological approach. It aims to truly investigate the lived experiences of low socioeconomic status students enrolled at an elite and highly selective institution. The need to investigate how low socioeconomic status students are navigating the complex structure of elite and highly selective institutions is glaring. Similarly, there is an increasing demand to understand how one's social class background impacts the overall college experience, particularly in the academic and social aspects of a college experience. This study is timely and greatly needed to create a more equitable U.S. postsecondary education system that supports students' varying identities and needs.

This study has significant value to the growing literature on racially diverse low SES students. This study's qualitative and narrative inquiry research approach offers a new perspective on the continuous need to understand better how racially diverse low SES students gain agency and make sense of their enrollment at a predominately white elite university.

Additionally, as college enrollment continues to rise and U.S. postsecondary education becomes

more diverse, there is a need to understand how current institutional policies and structures support or challenge students—particularly those from a minoritized and underrepresented population.

Lastly, the findings of this study showcase the need for predominately white elite institutions to develop systems that support rather than impede the social and academic success of racially diverse low SES students. Furthermore, the findings of this study show that more can be done to develop an accessible, welcoming, and inclusive campus community.

CHAPTER FOUR

FINDINGS

This chapter details the experiences of eleven racially diverse low SES undergraduate students enrolled at X University. Through reviewing their narratives to understand their experiences as they physically, academically, and socially engage in campus life, two themes emerged from the data: 1) Their ongoing challenges in acclimating to campus culture and 2) their yearning for inclusivity—not just diversity. To begin, I provide a brief synopsis of the participant's profile. Next, I thoroughly discuss these themes using each student's experiences as explained by them.

As a reminder, this study aimed to investigate the experiences of low SES students who are enrolled at an elite, private, and predominately white university. Although the current literature allows for educators and policymakers to investigate how low SES students compare to their high SES peers, previous literature has focused primarily on admission trends, academic success, retention, and graduation rates, often leaving the lived experiences of low SES students out of the greater U.S. postsecondary education narrative. Interviews with the students in this study attempt to fill this gap.

Participants' Profiles

A brief profile of each of the eleven students is given below.

Ashley

Ashley is a 19-year-old bi-racial female. She is a junior majoring in Engineering. Ashley is of Latin-American descent and has an Eastern European background. She was born to immigrant parents with no college degrees and low income; Ashley spent much of her childhood moving around Queens, New York.

Dani

Dani is a 24-year-old Latina woman from Colorado. She is a Senior and will be graduating with her Bachelor of Arts degree in International Relations. She is a first-generation and low-income student who grew up in a single-mother household.

David

David is a 20-year-old African American male from North Carolina. He is a Junior majoring in General Engineering. David is a first-generation and low-income college student who grew up in a single-parent household.

Drea

Drea is a 21-year-old multiracial woman from Boise, Idaho. Drea is a Junior majoring in Sociology. She is a first-generation and low-income college student who grew up in a single-mother household.

Erick

Erick is a 20-year-old Asian male from San Diego, California. Erick is a sophomore majoring in Sociology. He hopes to attend nursing school eventually. He grew up in the same local community that he still lives in today—Linda Vista.

Jamie

Jamie is a bi-racial 25-year-old woman. She is a senior majoring in Communication Studies and Spanish. Jamie is a first-generation and low-income college student who grew up in a blended family—Jamie's mother has three children, and her stepfather has three children.

Julian

Julian is a 24-year-old Latino male from New Mexico. He is a senior majoring in Finance. He grew up in a low-income household; however, his parents are college graduates.

Julian is the oldest of four children. He has a close-knit relationship with his parents and younger siblings. He attributes this family's bond to the financial hardship his parents had to endure to provide for the family.

Mark

Mark is a 20-year-old Asian male from Sacramento, California. He is a sophomore majoring in Psychology with plans to further his education training by attending graduate school. He is born to immigrant parents. His mother is a college graduate, but his father is not. His parents divorced when he was younger, and he has since lived with his low-income father.

Mary

Mary is a 21-year-old African American woman from Las Vegas, Nevada. Mary is a Junior majoring in Behavioral Neuroscience. She is the oldest of four children. Mary is a first-generation college student and grew up in a low-income household.

Nicole

Nicole is a 21-year-old biracial woman from Fullerton, California. She is a junior majoring in Behavioral Neuroscience with plans to attend nursing school after graduating from XU. She is a first-generation and low-income college student who grew up in a single-parent household.

Samantha

Samantha is a 22-year-old Asian woman from Denver, Colorado. She is a senior majoring in Finance and Ethnic Studies. Samantha is the oldest of three children. She is a first-generation and low-income college student.

Acclimation into Campus Culture

As racially diverse low SES students at XU acclimate to the campus culture, they find support from university organizations but, in some cases, struggle to find community and belonging both within the organizations and within the classroom. Adjustment and acclimation to college are multidimensional (Blimling, 2015), with processes that coincide, such as adapting to a foreign cultural practice to learning the physical structure of the university, such as the location of classrooms and support services.

For the participants in this study, their acclimation to the campus culture was challenging. It consisted of reshaping and challenging their beliefs and values. As the participants recollected this transitional experience, they were reminded of their tenacious efforts to achieve academic and social success. For most, their decision to attend X University was a form of breaking out of their comfort zone and learning to adjust to what appeared to be a foreign culture. Their individual stories of acclimation, presented next, make clear some of the factors that helped and challenged their efforts to adjust.

University Organizations Help to Support Students During Transition Ashley

Upon hearing of her admission to XU, Ashley felt accomplished, stating, "Finally, my hard work has paid off." Ashley was now on her way to living her childhood dreams of moving to California and embodying the independence her parents had instilled in her. Ashley began her transition as an undergraduate student at XU full of excitement and optimism. She was quickly enamored with the university but experienced culture shock. The transition to the campus community was difficult for Ashley. Having grown up in New York City—one of the most diverse cities in the US, Ashley was accustomed to being surrounded by people from similar

socioeconomic and racial backgrounds. However, at XU, she was surrounded by students who had wealth and were predominantly white. Ashley shared what it was like before coming to XU: "To be frank, I don't think there were any white people at my high school and or like any at---- maybe my elementary schools but like, it wasn't like a majority. So, it was very, very shocking, and I felt like I needed to code-switch a lot." For Ashley, code-switching was the first step to improving her transition experience to the XU culture. Ashley shared the following comment:

One of the ways [I code switched] was in the way I spoke. I had a very strong New York accent—I use slang. I felt like I sounded so different [from other XU students] because I had to transition the way I talked—to accommodate the way people talk here [students at XU].

Code-switching became an unconscious practice for Ashley—to a point where, when speaking to friends from back home, they would tell her that she now sounded white, someone who they no longer knew.

Ashley clarified why her transition to XU was difficult. Ashley did not fit into the culture of XU. Although "white-passing," she is deeply connected to her Latina roots. Ashley could not relate to her peers. "A lot of people [at XU] are wealthy. I hear a lot of people inviting their peers on boat trips during the weekend. They would invite me too, but I always said no." She explained:

I couldn't afford that, so they stopped inviting me. So, I have to stick out. I didn't want to tell people that I was poor and could not afford to go, but it was [a] no brainer for me. I could not afford it. I felt like that [not being able to afford boat trips] was something to be embarrassed about at XU.

Ashley shared that her experience of being around wealthy students who have unlimited resources and access to the things she does not was difficult.

Something I noticed a lot at XU was that people relied on their parents for a lot of things, like food, gas, and their allowance—I never had that. My parents never help me with paying for tuition or buying books. I'm sure my parents would like to support me financially, so it's not being they don't want to, but it's because they can't.

As Ashley elaborated on her transition experience to XU, her face began to show sadness. In a soft-sad-like voice, Ashley said, "That's something that I encounter at XU like it must be nice to have parents pay for things...I felt like I was being left out in [this] case." Ashley quickly changed the direction of her story when she expressed, "But I'm self-sufficient. I know that I've been taking care of myself financially. I've been supporting myself. I might be [considered] dependent on my parents in terms of taxes and stuff, but I am supporting myself. I'm proud of myself for achieving stability on my own."

Ashley faced difficulties adjusting to a new way of life which explicitly manifested in how she needed to interact with people around her. Growing up in New York City, where the lifestyle is fast-paced, Ashley stated, "...we just run at a faster pace, and we care about what's in front of us, not what's on the side of us." Ashley describes the XU lifestyle as highly laid back—a lifestyle that she had envisioned when deciding to enroll at XU. However, she had a difficult time adjusting to the laidback lifestyle. Ashley is used to living in a big city where the lifestyle is fast-paced. Ashley also shared the difficulties she faced regarding accessing a reliable public transportation system. She found herself stuck on the campus of XU. She did not realize that in Southern California, everyone needs a car. Transportation around San Diego is much different

than what Ashley was used to in New York City. The culture and the physicality of the area created a dissonance that Ashley was not entirely prepared for.

Erick

Erick also talked about his efforts to acclimate and transition into this new college environment. Having grown up in the Linda Vista community, Erick was familiar with the XU campus. His transition to XU was facilitated somewhat because he began his relationship with XU by participating in the Summer Bridge transition program. Due to the proximity of XU to his home, Erick decided it would be financially best if he were to commute to campus rather than live in the dormitory. Erick elaborated on this decision: "I think it was more leaning toward the financial aspect. I didn't think it made sense to stay [live on campus] when I live 7 to 8 minutes away." Erick had not obtained his driver's license as a first-year student, so he relied on his mother for transportation. Erick's classes were from 7:00 AM to 8:00 PM in his first semester. While saving money, this arrangement was fraught with its own problems. Erick explained:

There were chunks [of time in my schedule] that allowed me to go home, but it was nonstop. I was always going to class and then going home to help my mom with laundry or go to the grocery store with her. Then I would have to come back to campus and work at my federal work-study job and then find time to hang out with friends. The commuter life was really bad.

In the middle of sharing his XU transition experience, Erick paused and said, "I like to think of it as a growth process. I took it as [the transition] teaching me. I didn't let my jammed pack [schedule] have a negative impact on myself. I [took] it as an opportunity to learn and grow and [was] grateful for my first year because it taught me a lot."

Erick's acclimation to XU was mainly positive. The Summer Bridge and Student Support Services programs helped Erick quickly immerse himself in a new supportive community. He quickly found a group of friends that continuously made him aware of upcoming events. Erick stated, "Whatever happens on campus, they [friends] always filled me in. So, I didn't really feel like I was missing out on too much." Although his commuter situation posed some challenges, it did not stop him from attending student-focused events such as Cinco de Mayo, Hawaiian Pacific Islander Day, and sporting events. And, like Ashley, he had a positive attitude, embracing it and seeing it as an opportunity to remain close with his family and continue to help his mother with house chores as he had done his whole life.

Mark

Mark described his transition phase as full of surprises. Mark's first surprise was the aesthetic beauty of the university. He thought it was beautiful. In fact, according to Mark, "it seemed perfect, and was a little too unreal." Second, Mark quickly realized that XU was a more religious university than anticipated. Mark knew XU was a catholic institution, yet he was still surprised at the prominence of Catholicism throughout the college and how it was woven into the student experience. The Catholic culture of the school provided a level of support. Mark explained that he thought XU was far more accepting than anticipated.

The fact that the university was diverse also provided some support, particularly during the transition phase. Mark was surprised that more students of color were on campus than expected.

I assumed that it [XU] would contain many wealthy students and that some from the upper classes; the university is predominately white and contains many upper-class students who can afford its high tuition cost. I [however] did not realize that many other

students of color would be on campus. Even though they are not the most predominant ethnicity or race on campus, they are still here. I believe that the university was more accepting than I believed it to be. When I first was thinking about going to XU, I wondered if I would be accepted here as a person of color.

Similar to Erick's experience, Mark's transition was also facilitated by participating in the Summer Bridge program. He also got support from being an athlete and was able to join the rowing team. Participation in sports immediately gave him some peers. However, he often felt out of place, as his peers came from wealthy families. He explained what the rowing team was like: "Rowing is a predominately a white sport. It is also comprised of wealthy athletes, and [this demographic] can be seen from [looking at] our alumni and how much they give to the program." Mark was exposed to two types of people on the rowing team: the wealthy students who were eager to show off their wealth and those who were quiet about their wealth and humble.

He also explained that some of his wealthy peers presented themselves as "untouchable" with no care for the consequences of their actions. Mark explained that his more affluent peers often partied and rarely attended their classes. "A lot of them [wealthy peers] didn't care about their grades and having to retake a class because their parents could afford it. And if they were failing, their parents hired private tutors or told them to drop the class and retake at a later semester."

Samantha

Samantha explained her experiences as she transitioned into college life. Initially, she got support from her family, but it was a double-edged sword because, besides being supportive, her mother also made her feel guilty for leaving her. Samantha's mother flew out with her, and they

met up with her aunt, who lives in San Diego. When Samantha, her mother, and her aunt arrived at XU, they were awed by the beauty of the campus, explaining that her mom took pictures of her at various locations, like the library. She even took pictures of her on the tram, obviously proud that she was a part of XU. She posted the pictures on Facebook. However, as they finished moving her belongings into her dorm room, Samantha's mother began to cry. She realized that Samantha would be far away from the rest of the family in a new environment. This led Samantha to feel a sense of guilt, but she was quickly reminded that she needed to focus on her needs and desires.

I felt guilty for a while. I just remember thinking, I'm doing this because I want to become someone. That's my goal. I just need to be independent. I became a third parental figure for my younger siblings as the oldest sibling. And I had never been away from my family. I just knew I wanted more.

Samantha also received support and the opportunity to develop a sense of belonging from her participation in the Summer Bridge transitional program. She was surrounded by students from similar backgrounds, which was her surprise. She knew she was attending a predominately white institution, so she did not expect to be surrounded by so many students who looked like her. The Summer Bridge transition program assured Samantha that she had made the right decision to attend XU. Through this program, she was able to find a community. Samantha shared, "Going into Summer Bridge and hearing everyone be vulnerable—talking about their personal struggle—I quickly learned that I *do* belong here."

In her first year at XU, Samantha continued to surround herself with people from similar backgrounds. Many of the university clubs gave her a sense of belonging. She said: "I found little pockets of people where I felt like I belonged." She was an active member of the United

Front Multicultural Center (UFMC) and the Filipino Ugnayan Student Organization (FUSO). Through these two organizations, Samantha gained the independence that she longed for. These two organizations and Student Support Services were the driving factors supporting her pursuit of higher education at XU.

Dani

Dani was briefly involved in multicultural and social justice-focused organizations throughout her time at XU but has continuously committed to Alpha Pi Sigma and Student Support Services. Although SSS is not a student organization, Dani said she felt the most connected to this community. "I continue to participate in SSS because it is one of the only places on campus to be myself and know that I am truly a valuable community member." In addition to being a participant of SSS, Dani has also held the role of a Summer Bridge Program Mentor for three consecutive years. In this role, Dani guides new SSS students to navigate the campus community and become a support system throughout their first year at XU. Dani explained:

I enjoy being a Summer Bridge Mentor. I continue to sign on as a mentor because I truly want to help students like me succeed at XU. Being a mentor also allows me to give back to SSS—which has been my main support system throughout my time here.

Organizations Help, but Students Continue to Look for Community

Dani

For Dani and many other students, although participation in organizations helped to ease their transition, they continued to struggle to find a community in which they felt a sense of belonging. In Dani's first and second years, Dani tried hard to fit in. She was looking for a group of friends to feel part of the community. She saw her roommates and friends join sororities and

attend college parties. Dani decided to follow suit and joined a sorority, and she went to as many college parties as she could. Still, it was not what she was looking for because she pretended to be someone she was not and often felt pressured to attend parties.

It's hard to find yourself trying to be like other people [and] that's just not who you are.

And so that was a little obstacle bump in the road. But then after that, I think when you find your set of [friends], a friend group, the people who are like you and whom you like to resonate with, you're able to, like, authentically be yourself.

For Dani, it wasn't just about finding a community. She wanted an authentic community, but that was difficult. Dani shared that meeting genuine people at XU required a lot of trials and errors. "There are some people that you meet, and you just click with, like, you're just automatically friends, you're like, yes, we vibe we get along, and whether they come from, you know, the same thing [backgrounds] as you or different ones." Dani did, however, find community through joining Alpha Pi Sigma, one of the 18 sororities and fraternities at XU. Alpha Pi Sigma was the best option as it consists of women from similar racial, economic, and social backgrounds. It is also the only sorority on campus that offers cheap membership fees. When explaining her reason for joining, Dani stated:

The main reason I joined Alpha Pi Sigma was that it was the cheapest. Our membership dues are \$100 per semester, whereas the others, especially the sorority that is predominately white, their dues are \$1000 per semester. I [also] noticed that the other sororities were not my vibe. Alpha Pi Sigma is a Latina-based sorority, and I felt more connected to my people-- they [are the] people I want to surround myself with. I also enjoy being around Spanish speakers, and [we can] create our supportive haven.

Sometimes friendships were cultivated in the dorms with roommates, but the relationships often did not work out. During freshman year, Dani's roommates came from various socioeconomic backgrounds. She got along with one of them, and they became instant friends. In contrast, her other roommate did not like Dani's character. She explained it this way:

We [Dani's roommates] had very different lived experiences, but one of them, we were quick [to be] friends, and she didn't let [background] get in the way. And like now we're still friends, while the other one like, was having issues with me and would call me ghetto behind my back or talk about me to her boyfriend, you know, and so let that [background stuff] get in the way.

Dani is not a confrontational person and does not want to be in a conflict-driven environment. Rather than addressing the issue with her roommate, Dani decided it was best to ignore the roommate. She explained her reflection on the system.

[The roommate's] perception of me was just misunderstood. I think I want to give her the benefit of the doubt. I do. I want to, you know, not just bash her. I just think it was misunderstood because, you know, of the people I hung out with and of the music I listened to [fit] my demeanor. And if that's what she thought was ghetto, then I hope that her college experience has taught her something more. But yeah, that just shows me that there's a lot more growing for her to do.

In addition to SSS and Alpha Pi Sigma, Dani felt that Study Abroad was an important aspect that helped students get involved with others on campus. She participated in two study abroad programs, one short-term and the other a semester-long program. Dani shared that her interaction with peers was more intense while abroad, but her relationships with these peers did not last once back on campus.

When I studied abroad, I found myself spending time and getting to know other students who were different-minded people from me. They came from rich families and were well-traveled. While I was abroad, it was easy to get along and focus on the shared experience, but honestly, we all stopped talking to each other when we came back to campus. I went back to my ways of spending time in SSS and with my sorority sisters.

The campus culture reflected a more segregated kind of student interaction. Rather than having ongoing discussions, Dani explained that students were divided by race and class. She stated:

On-campus, you can see where people of color and low-income students hang out. For example, my friends and I spend most of our time on campus because we don't have a car. Other students who can afford a car and pay for on-campus parking spend most of their time at the beach, partying, or going on short weekend trips.

Dani's perception of the campus culture impacted the degree of her involvement.

Although she found a community on campus, it is apparent that she continues to feel she must carefully choose whom she interacts with so that she can remain in an environment that represents her identity and allows her to be her authentic self. For Dani, that means "hanging out" with people who look like her and have a similar background. She stated: "I only hang out with people like me because I don't like pretending to be someone I am not. I am just more comfortable being around racially diverse and low-income people."

Julian

Julian's participation in Summer Bridge facilitated his search for a sense of community and belonging but was constrained in that he felt disconnected from his peers. Summer Bridge is a transitional program hosted by Student Support Services to ease the campus transition of first-

generation, low-income, and/or underrepresented students. Through Summer Bridge, Julian met students with similar backgrounds from all over the country. Julian admitted, however, that his participation came with some culture shock, stating, "I wasn't used to being around so many white people." Although Julian never felt unwanted or out of place, he realized there was a cultural disconnect that resulted in his inability to bond with other students. Recalling his transition to XU, Julian explained how his lighter complexion gave him the experience of external connection and affiliation to a community. Still, internally he knew he was different from his peers. He explained that coming from Albuquerque; he didn't feel like he fit in. "I have a lighter, a lighter shade of brown [skin]. So, I do think like, it wasn't the crazy amount of culture shock, but just more not like [my] skin color, but also like [not] bonding over certain things."

Despite the disconnect, Julian thoroughly enjoyed his first year at XU. He found solace and community in XU's Student Support Services, his participation in sports, and the genuine mentorship he received from basketball coach Lamont Smith. Coach Smith created an environment where he felt appreciated and loved. Julian also began working in a Federal-Work Study position at Student Support Services (SSS). He strengthened the bond with his assigned SSS Retention Specialist (Academic Advisor) and the community at large. Julian explained: "My freshman year was probably one of my best years [at XU] because I was a part of the basketball team and SSS."

For Julian and some of his peers, the residence halls posed problems. Although theoretically designed to bring students together and create a community, in his second year, however, Julian struggled because he did not get along with one of his three roommates. Julian did not know this roommate before occupying the same dorm room. Initially, he was placed in a shared two-bedroom apartment-style dorm room with two other individuals. His first two

roommates shared one of the two bedrooms, and Julian had a room to himself. He agreed to welcome a third roommate and share his room. Shortly after accepting the third roommate, Julian noticed that this new roommate quickly dominated his space. His room no longer felt safe. Julian was constantly being told what to do, and he felt his needs were being disregarded. Julian explained, "My room was the only place that I felt like I could safely cry in aside from the SSS office and the basketball gym late at night."

Class disparities bothered Julian as well. In addition to losing his sacred space, Julian noticed the amount of money his roommates and others had access to. Before this realization, Julian had spent most of his time in the SSS office or with peers from similar backgrounds. He realized that expensive cars were parked throughout campus just outside of his dorm room window. "I remember seeing this nice car outside of my window every day. I was like, man, I don't even have a car, but this Jaguar car is parked right in front of me." This tiny realization led Julian to begin comparing himself to his wealthy peers. Losing a sacred space was only one of my misfortunes in Julian's sophomore year at XU. Julian applied to become a Residential Assistant but was waitlisted, and his mentor, basketball coach Smith, resigned from his position and left the university. He started doubting his future and said, "I hope things get better, and I hope it pays off."

Julian's search for a community that would give him a sense of belonging was challenged by what he had time and money to do. He feels that he does not have the same access as his peers who can participate in student organizations and clubs that interest them. For Julian, his involvement on campus "always felt like [he was] financially behind. I must work a little harder, longer, and have less free time than the general XU student population." As a result, Julian's involvement on campus has been minimal. He is a federal work-study employee in the SSS

office, a Resident Assistant (RA), and a student manager coach for the basketball team. "I focus a lot of my free time and energy on SSS and being an RA because I get a financial benefit from them. My student manager coach role is not paid, but I am doing it because I would like to make that my career in the future."

Nicole

Nicole participated in the Summer Bridge Program with the hope of meeting students from similar backgrounds and potentially becoming her support system. However, Nicole's Summer Bridge experience caused her to acknowledge, as a Black woman, she lacked exposure to the black culture.

My first impression of Summer Bridge—was tough for me because I came from having all-white friends in a white upper-class neighborhood and having middle-class friends. Then in Summer Bridge, everyone was like me. I thought I would have an easier time making friends right off the bat, but it was quite hard for me—being that I'm mixed race—not feeling black enough— [not black] cultured enough to be friends with other black kids. It was not that I had been treated differently; it was an internalized concept. During the first couple of days of Summer Bridge and being at XU, I felt that I didn't know my place.

Having grown up in a predominately white community, Nicole is used to being the only Black person in her friend group, but at XU, she was now in a community with other Black students. She explained that she "felt uncomfortable - like that growing pain feeling. I felt like I didn't know enough about being a Black person in America. I also felt like I had to hang out with other Black students because they were the people that looked like me.

After a few weeks, Nicole was able to find her niche and group of friends with who she felt comfortable being around. "My new friends, they didn't care that I haven't been around black folks. That's when I started to feel more confident and more comfortable. And they turned out to be my best friends." Beyond the Summer Bridge program, Nicole did not have difficulties adjusting to the campus culture, "I had come from a very similar school. So, it wasn't all that different.

In addition to the problems she faced in Summer Bridge, Nicole also faced challenges living in the dorm. During her first year, Nicole lived with a roommate who was far different from her lifestyle, personality, and beliefs. Nicole viewed her roommate as disrespectful—lacking care for the shared common space. Nicole often found her roommate invading her side of the dorm room. Nicole shared, "There were many times that my roommate hid alcohol in my closet. It upset me because she didn't care that I was on a scholarship. If the alcohol were found on my side of the room, it would have significant repercussions—I could lose my scholarship."

I felt like she [roommate] thought she could walk all over me—because of her whiteness—I'm assuming. I know that she came from a predominately white high school in a predominately white area—it was just prevalent. She had this mantra of being able to do what she wanted. When I addressed the situation with her, she would be dismissive and say sorry, but she would do it again. There were just no repercussions for her. I tried to have her receive actual consequences for what she did, but that never happened. It was just that continual 'oh, she won't mind. I'm going to do this'.

Belonging in the Classroom

In addition to finding a community where they could feel a sense of belonging, racially diverse low SES students also tried to feel belonging in the classroom. In this section, I provide the narratives of Mary, Jamie, Julian, and Samantha as they interact with their peers and faculty members.

Mary

Faculty and administrators register students in various classes that ultimately meet graduation requirements through the student's intended major and academic profile. First-year students at XU are not given the option to choose their courses. If students feel strongly against the courses in which they were registered, they are given the option to change their schedule by meeting with their faculty advisor. For racially diverse and low SES students, meeting with their faculty advisor and choosing a course replacement is intimidating.

Mary came to XU knowing she wanted to major in Behavioral Neuroscience, with the hopes of attending medical school after graduation. Students like Mary do not know the university's system and classroom expectations. They do not share the same cultural capital that their white, more affluent peers have. They do not know what actions they can take to make sure that they are following the academic track they want, and moreover, they are not necessarily prepared for the academic rigor demanded of them.

In Mary's first semester, she was registered for six courses: Chemistry Lecture and Lab, Spanish, Psychology, Writing, and Leadership Development. She explained her dismay at the class schedule:

During my first semester at XU, my classes were chosen for me. I was put in a lot of classes for no reason. The schedule was heavy, and I could not keep up with the number

of readings and assignments that I was expected to complete weekly. It ultimately resulted in a disheartening GPA.

In addition to struggling to keep up with her coursework, Mary needed to learn how to study. "I went to a low achieving public high school. They didn't teach me how to study proactively. I was able to do well in high school because I submitted my assignments on time, but at XU, submitting the assignment on time does not account for a passing grade." The fast-paced classroom environment and inadequate studying skills caused Mary to be frustrated, and she questioned why college was not working out for her and if she was indeed cut out to be a student at XU. "I was really in my head. I kept asking why college was not working out for me. I've worked so hard to get to where I am, and it's not working for me. I honestly thought I was not good enough."

Low-income students often come from high schools with less qualified teachers and less rigor than those that middle and upper-middle-class students attend. Postsecondary administrators and students often ignore the lack of preparedness, and teachers blame the student for lower grades. XU requires Professors to schedule office hours, and they also provide tutoring services to help students succeed. Yet, when Mary used these support services, she only added to her frustration and feeling of disheartedness because the professors and tutors did not seem to understand her struggle truly.

I felt like my professors were not equipped to interact and support students like me—someone with the intersecting identities of being a woman, black, and low-income. When I ask for help, I feel like I'm being brushed off. When I go into my professor's office hours, I sometimes sense that they get frustrated that I can't easily understand their teaching materials. Coming into XU from a public high school, I knew that I did not have

the fundamental foundations to succeed in my science and writing class. Sometimes, when I'm in office hours with my professors, and the materials do not click right away, they would tell me to get help from my peers or get tutoring elsewhere—which was frustrating because I'm in front of them asking for help. They just refer me to someone else.

Mary's experience in the classroom was also frustrating because the professors did not seem to take her and her needs seriously. She stated: "There are moments in the semester that I don't go to class because I get tired of not being taken seriously and always being talked over." This experience frequently happened in Mary's science courses, where she was often the only black woman in the room. There were countless times when Mary was put in a group where her ideas were dismissed but later claimed as someone else's. When asked why she felt ignored by her peers and professors, Mary stated:

I am not a quiet or shy person. I'm personable. But when it comes to my academics, I feel like they [peers and professors] see me as less than—which I think is partially because of my clothes. The clothes that I wear stand out like a sore thumb—it's visibly different.

Being black and a woman in the sciences, my clothing makes it difficult for me to be included and properly supported.

Jamie

As a transfer student from a local community college, Jamie considers herself a nontraditional and commuter student. This self-identification and a rough transitional experience led Jamie also to believe she was an outsider. For most of her time at XU, Jamie struggled to balance being a full-time student and working more than 30 hours a week at an off-campus job. The strenuous demand of being a full-time student and simultaneously working resulted in not

having a social life and an inability to connect with peers, faculty, and administrators. Jamie shared

I live 45-minutes away from campus, so when planning my class schedule, it was best that I had back-to-back classes to maximize my time on campus. My work schedule was not set, so there were days when I had to go to work after having back-to-back classes—it was exhausting. I did not have time to visit my professors during their office hours, which was a disappointment because I would have benefited by grades. Honestly, I felt like I always had to choose between being involved on campus—joining student organizations, meeting with my professors, hanging out with my peers, and working so that I can afford to continue attending XU.

As a transfer student, Jamie felt academically and socially prepared to engage with peers and professors in the classroom. Jamie thought that she had gained the appropriate skills and tools from her time at community college to meet the high academic rigor of XU. However, she was not prepared for the "racism" she experienced.

I had a Spanish class where we continued to watch extremely insensitive and racist videos. During one of our in-class discussions, I brought up that the videos were racist, and the other girls in the class—who are white, said, 'no, it's not racist.' The professor did not do anything about it. She just allowed the room to be hostile.

By the time the professor addressed the situation, Jamie was fed up with the constant disregard of the racist curriculum being embedded in the course. "I had to explain to the class about systemic racism in Spain and how it is important to remain educated so that the lived experiences of those who are directly impacted by racist ideologies are at the forefront of the conversation." As Jamie shared her experience, she emphasized the professor's inability to

address the situation, "The professor was complicit. It happens so often—the majority of my professors at XU are complicit, so I can't let my guard down. I can't just relax in class."

In the classroom, racially diverse low SES students are often marginalized, but such experiences are elevated for transfer students, as evident in Jamie's narrative. Jamie's classroom experience is troubling as it supports the claim of her professor's complacency by allowing racist ideologies in the classroom without proper dialogue. Jamie's experience shows that racially diverse low SES students continue to find themselves in "hostile" environments that force them to speak up or stay quiet. But there are instances and professors that aid in the academic and social success of racially diverse low SES students. In her last year at XU, Jamie became pregnant and eventually took a leave of absence so she could give birth and adjust to motherhood. When she returned to the classroom, Jamie was introduced to a faculty member who encouraged her to push through and affirmed that she belonged at XU. "When I came back from having my daughter, I was introduced to a professor who also had a baby while she was in graduate school. This professor is a woman of color. She told me that I was a great student and could pursue a graduate degree. It was refreshing being seen and noticed in the classroom." Faculty members at XU significantly influence students to feel belonging in the classroom. However, it requires faculty members to approach students personally, which allows for sharing of overcoming life challenges.

Julian

Julian's experience in the classroom was similar to that of being a student manager coach for the men's basketball team. Julian felt a lack of empathy and sensitivity from his professors toward racially diverse low SES students. Often that translated into problems with accessing course materials. Julian explained: "As a business student, some of my professors require

students to purchase expensive books and software. Often, we don't use them." The high cost of course materials has resulted in Julian needing to be creative, "I'm always looking for the cheapest option, even if it's inconvenient. At one point, a friend and I shared the cost of a book and took turns using it."

Sometimes professors' questions are insensitive and once again marginalize groups of students. Julian recalled a time in class during his freshman year when a professor asked students to raise their hands if they lived in the same home that they grew up in. As students raised their hands, Julian looked around the room and noticed that he was the only one out of 20 students with his hands not raised, "It was embarrassing. I was the only one that kept my hand down.

Growing up, my family moved around a lot. We did that because my parents were doing their best to keep up with the continuous yearly rent increases." Julian elaborated on the professor's intent stating, "[The professor] was trying to make a statement that everyone was going through the same experience of being in a new place and adjusting to life at XU— but it made me feel isolated and questioned if I made the wrong decision to attend XU."

Having the financial means to access books and supplies is only one of Julian's many challenges. Similar to his experience on the basketball team, Julian's professors do not take the opportunity to consider the sacrifices he has to make to attend class and do not seem to understand how his life circumstances affect how he can access learning opportunities.

My professors never understood the sacrifices that I had to make so that I could be in the classroom. When I am struggling in class, I try to ask for help while I'm in class, but I'm always being told to visit them during their office hours, which unfortunately happens to be when I'm either working in SSS or at basketball practice or game.

Samantha

As an Asian female-identifying student who is majoring in business, Samantha also struggled to gain a sense of belonging in the classroom, "While I was able to make friends in my business classes ultimately, it is hard for people of color, especially for women like me to belong because it's heavily male-dominated. It's a boy's club." Often in her business classes, Samantha finds herself unable to relate to her peers and professors. Socioeconomic differences also make low-income students such as Samantha feel out of place and unable to connect to her classmates. As she explained:

My professors bring up stories of a time when they traveled around the world—it seemed extravagant, and students in the class would say they've been there too. When these conversations happen, I find myself sitting still and quiet. I can't insert myself when they are talking about traveling to Europe or going to the Bahamas—I've never been.

Samantha does not let the dissonance she feels with other students impede the opportunity to engage in the classroom, but internally, she feels left out of the conversation.

Samantha did not have difficulty making friends and connecting with her professors. For the most part, she gets along with them—however, her peers' laptops, the professor's preferred computer system, made her feel unwelcome and different. She explained:

In the School of Business, 90% of the students have MacBooks or iPads. I have a PC that I got as a gift for my high school graduation. My entire family pitched in for my laptop. When I'm in class, I purposefully sit at the very back of the classroom so that people can't see that I have a PC. When I'm asked to work in a group, I always feel like I'm always being judged because I have a PC.

Samantha receives the same subtle judgment from her professors, "I went to one of my professor's office hours to get help on an assignment. I brought my computer, and he told me that he would do his best to help but did not know how to use excel on a PC." Throughout her first year of college, Samantha kept her PC, but at the beginning of her sophomore year, she saved up and eventually purchased a MacBook laptop. When asked if she felt pressured to buy a MacBook, she responded, "At first, I did not, but now, I feel that I was pressured. Everywhere I looked—even outside of the School of Business, everyone had a MacBook." Samantha justified her decision to purchase a MacBook by stating, "I will say that a MacBook is easier to use, and I know I will have it for a long-time."

Summary

Belonging is a highly researched topic in postsecondary education literature. Strayhorn (2019) defines belonging as the "degree to which an individual feels respected, valued, accepted, and needed by a defined group" (p. 4). Similarly, a college student's sense of belonging refers specifically to "the individual's view of whether he or she feels included in the college community" (Hurtado & Carter, 1997, p. 327). A growing body of research indicates the positive influence community, campus involvement, and belonging in the classroom plays in the overall college experience—particularly for racially diverse low SES students attending a predominately white institution. The participant's narrative of this study adds to the increasing demand for research to holistically analyze the student experience beyond their degree of campus involvement. As the participants of this study share their involvement on campus and sense of belonging in the classroom, it is evident that for racially diverse low SES students attending a predominately white university, there is a collection of agencies in and outside of the classroom

to support them. However, their participation in these organizations does not always result in students finding the community they need.

Yearning for Inclusivity—not just Diversity

In this section, Drea, David, and Jamie—three of the participants who identify as having a disability share their desire for XU to be more inclusive—to focus on ensuring that the campus setting, and design are not only accessible to traditionally diverse students but are also responsive to the intersectional identities they bring with them to the college campus. Their stories and experiences indicate a need for holistically addressing students' intersecting identities, which requires identifying the systems and structures present at the university that hinder or support their academic and social success.

U.S. Higher education institutions are more diverse than ever before (Clauson & McKnight, 2018). In 2018 the National Center for Education Statistics (NCES) reported a significant increase in college attendance among every racial minority group between 1976 and 2015. Similarly, the number of millennials who identify as LGBT increased from 5.8 % in 2012 to 8.1 % in 2017 (National Center for Education Statistics, 2018). The college student population represents the diversity that defines our country (Clauson and McKnight, 2018).

The quickly changing higher education landscape calls for colleges and universities to address how best to educate and support these students proactively. Gurin et al. (2002) suggest that diversity is limited to only increasing the probability that students will encounter others from a diverse background; it does not guarantee that students will have the opportunity for meaningful intergroup interactions. Colleges that diversify their student bodies and institute policies that foster a genuine interaction among race and ethnicity intend that this arrangement will allow students to learn about differences in student background and a diversity of

perspectives to successfully discern common goals and come to appreciate personal qualities (Gurin et al., 2002).

However, diversifying a student body is no longer sufficient to address and reflect the needs of students. There is now a demand for U.S. higher education institutions to better address *intersectionality*—a term Crenshaw (2015) explained as individuals holding multiple identities that intersect to define who they are and why they do what they do. Clauson and McKnight (2018) call for colleges and universities to evaluate how their campus traditions, ceremonial public spaces, and the overwhelming numbers of predominately male, White, and upper-class portraits plastered across multiple buildings negatively influence students' perception of welcoming and belonging.

Structural Challenges Further Exacerbate the Student Experience

College students long for their identities to be reflected in their surroundings, but university structures often do not support these identities. Many marginalized groups experience compounded discrimination and other forms of oppression. Students' comments below indicate the salience of SES and being disabled on a campus where university structures often exacerbate their challenges.

Jamie

Racially diverse low SES students attending a predominately white and elite university arrive at campus with questions such as "did I make the right choice," and worries about being able to afford the high cost of attendance. Yet, they continue to persist through the doubts and challenges they face. As a low-income student, Jamie knew she had to be frugal and only spend on necessitates such as books, parking passes, and gas. Jaime decided it would be best to find ways to save money, "...trying to cut corners; I didn't do the meal plan. I didn't need that. I

commute; it's fine." During orientation, Jaime overheard students praising the delicious food in the cafeteria. Jaime decided to try it for herself.

It was right around lunchtime. I got grilled cheese, fries, and grapes on the stem. I did not know that the grapes would be weighed and that it was not a buffet—all you can eat. It [total cost] was over \$20! At that time, I had about \$80 in my [bank] account. It was so awkward because I was told it was a buffet, and it was just a flat price of like \$10 or \$12. I can only afford \$10 and stretch it to two meals. It was awkward having a disagreement with the cashier and being told I should have known about the cost during Olé Weekend. That was the worst grilled cheese of my life—and knowing that it meant I could not eat later that week, essentially, because I spent so much money and didn't intend to. I felt guilty for spoiling myself with food I should have just brought home. What was I thinking?

Since then, she has been more cautious about buying food on campus. Jaime shared another story of how the cost of food on campus impacts her ability to fit into the XU community.

One time, after a final [exam], which I thought I did good in, I got a C on the final—I treated myself to a burger. It was enjoyable, but I felt this imposter syndrome—like it's hard to treat myself at XU with things because I feel like I'm spoiling myself even when I'm doing things that everyone else is doing.

Jamie could not help but see the significant inequalities between the resources she has access to and those of her peers. Jaime's peers had the luxury of affording food on campus—which is convenient and less time-consuming. In contrast, Jamie had to find a fridge on campus to store her food and a microwave to heat her meals.

Jaime's student experience shows the often-overlooked inequalities in college campuses. Jaime compared XU to her community college by stating, "it wasn't like that at the community college. I didn't have that same guilt for buying fries. They [at the community college] made it accessible for us [students]. It's food; you need it." As a community college transfer student, Jaime had access to many resources that were no longer available to her at XU. For example, resources such as tuition support and book funds are not offered to low-income students at XU. Jaime had to figure out how she would afford tuition and purchase the required books for all her courses.

In addition to the high food costs on campus, Jamie worried about the inaccessible design of the university. Jamie identifies as having a disability that sometimes results in minimized mobility and often utilizes ADA-friendly ramps and automatic accessible doorways.

Additionally, she has a baby that she often brings to campus and her classes.

When I came to campus with my baby in a stroller, it was hard for me to find an accessible door. The Spanish Renaissance design at XU creates barriers for people like me with disabilities. The doors in the UC building are heavy. I had to ask a stranger to hold the door as I walked in with the baby stroller. When I left the building, there was no one around, so I did my best to open the door, but it slapped and hit the stroller and almost tipped it over. My daughter was okay, but what if it was a person in a wheelchair? Or on crutches?

Jamie understands that the university upholds its design structure but remains frustrated as she continues to share examples of other places on campus that are not accessible. She explained access problems this way: "Ableism is ingrained in the culture here. Entryways should

be accessible. Bathrooms should have doors that don't slam on you. This campus shouldn't be so obsessed with its architecture that keeps people out."

Drea

Drea yearns for an inclusive campus that considers the various identities of its students. She also has a disability. Frustrated by the inaccessibility of XU's campus, she has established a student organization called "Alliance of Disability Advocates" to ensure future XU students would have a more accessible campus and to encourage administrators to directly address the university's shortcomings when supporting students with disabilities.

When Drea was first introduced to XU, she was enamored with all the support she received from faculty, openly stating, "Black Lives Matter." The admissions office even paid for her plane ticket to visit the campus. The thoughtful and careful treatment Drea received aided in her decision to attend XU. As a first-generation college student with a physical disability, Drea did not consider the hurdles she would have to endure to maneuver her way throughout the campus—from the residence hall, dining hall, and classroom. Drea has a physical condition that requires her to use a walking cane and refrain from prolonged standing. Although Drea did not completely understand how the university's physical design would be a barrier, she knew she needed to have a reliable car on campus to travel from point A to point B quickly. "When I was preparing to come to XU, I knew I needed to bring my car. It was something that I heavily relied on that helped me get through high school. Instead of walking through campus for class, I would drive my car and park right outside the classroom building. When I came to XU, having my car became a bit more of a hassle and an inconvenience." Finding a designated disabled parking spot was not only difficult but also costly. In the first week of being at XU, Drea learned that her

tuition and fees did not include the cost of parking on campus. Furthermore, Drea received three parking citations that added to \$100.

I didn't know how I would pay for my parking pass. I thought all my expenses were included in my tuition and fees. I didn't have \$200 plus the additional \$100 in parking citation fees. Because I didn't have the money readily available, I charged my student account. I went from a zero-account balance to now owing \$300. It was stressful because I didn't have a job at the time.

The cost and lack of disabled parking are minor inconveniences compared to Drea's difficulties in accessing the classrooms and comfortably participating in in-class activities. "I'm always worried about being in the classroom and finding a seat that will be comfortable for me to sit in for a prolonged [time]. And sometimes, professors will have students participate in an activity that requires us to go outside or move around the classroom." Drea's physical disability minimizes her mobility, often resulting in her opting out of the class activity or needing to find a more comfortable seat. Drea is used to planning and appropriately communicating the accommodations she needs, but the XU's university design proves to be a more considerable hindrance for people with physical disabilities.

Drea is frustrated that there is not adequate attention to ensuring that the university meets the Americans with Disabilities Act (ADA) regulations, "Honestly when I first came to XU, most of the buildings did not have automatic doors. I remember going into the SLP [Student Life Pavilion] for dinner and having difficulty opening the door. Thankfully another student saw me struggling and offered to help." Drea also shared that the university does not provide adequate access points for people in wheelchairs, "I know that the university is on a hill—that can't be changed, but what can be [changed] is to create building access points that are convenient for

those with disabilities. There should also be more elevators installed in high-traffic buildings. For example, in the UC [University Center], Maher Hall, and the SLP [Student Life Pavilion] [they] only have one small elevator."

As a person with a physical disability, the university design structure is not conducive to Drea's needs which often leads to her frustration. The lack of designated disabled parking and ADA accessible doorways has financially, academically, and socially impacted Drea's college experience. Occurring in a domino effect, when she is unable to find a designed disabled parking space close to an ADA accessible doorway entrance, she arrives at class late—which means she is unable to secure a comfortable seat, resulting in disengagement in the classroom.

David

Financial difficulties presented challenges for David and his disability. Nationwide, the increasing cost of books and supplies hinders racially diverse low SES students from succeeding academically and socially. David is a recipient of a prestigious scholarship that pays for all his tuition and room and board. As a person with a disability, he also receives governmental financial support through vocational rehabilitation. However, with this scholarship and vocational rehabilitation aid, he still does not have enough to pay for books and other educational expenses such as field trips or required off-campus activities. "My scholarship pays for my tuition and housing, but it does not pay for my books. I have to figure that out by myself."

Because David is an Engineering major, his books are more expensive than his non-engineering peers, totaling more than \$800 per semester. This cost includes the software access codes his professors require he purchases.

To minimize his expenses, he checks to see if the books he needs are available for check out at the library, and he also asks his professors for additional support. Alternatively, David can submit an appeal letter to the Office of Financial Aid and request additional funds, but such appeals often result in student loans rather than scholarships or grants.

Before I buy my books, I check with the library first; then, I ask my professors if they can help me get the book for free or at a low cost. If those options do not work, I write an appeal letter to the financial aid office and ask to increase my budget. But I don't like that because they always give me more loans—and I don't want to take out any loans.

XU's Office of Financial Aid awards students by calculating their Expected Family

Contribution (EFC) to the Cost of Attendance (COA), which may include tuition and fees, cost
of room and board, meal plan, books, supplies, transportation, and personal necessities (X

University,, 2022). The XU financial aid structure can be seen across the U.S. postsecondary
education system, including 2-year and 4-year colleges and universities. Students' financial
assistance varies depending on their family's income, but generally, students are awarded grants,
scholarships, and student loans. This structure puts racially diverse low SES students at a
disadvantage compared to their higher-income counterparts. They often come from families who
cannot afford to support their student's cost of attendance financially—and ultimately default on
taking out student loans.

In addition to the high cost of books and supplies, David must also manage the additional expenses from some of his professors who require off-campus activities such as attending plays and visiting museums. "My theater professors required us to attend three plays off-campus. It was expensive. Each play costs about \$20. I also had to pay for transportation because the venue was far from campus." The growing additional expenses resulted in David needing to find a job on campus. "I was hoping that my scholarship would allow me to focus on my studies, but with

the cost of books and other necessities, I needed to work to pay for them. I also didn't want to take out any loans."

The financial aid award structure and the curriculum design by David's professors have resulted in barriers that he now has to overcome to be academically and socially successful. When designing curricula or university-wide policies, racially diverse low SES students like David are often unaccounted for. In David's case, although he is attending XU with a full-ride scholarship, his family's inability to financially support him puts him at a disadvantage. Instead of having the luxury of focusing on his studies, he now has to balance being a full-time student while working a part-time job.

Summary

Inclusivity and Diversity are often intertwined in scholarship literature, but for the eleven participants of this study, Inclusivity trumped the need for Diversity. These students actively sought ways to be included in university life, to find an authentic community that would give them the sense of belonging they wanted. They were challenged not just by their racial identity but by their SES and disability. The three participants just discussed identifying as having a learning difference (disability) yet lacking appropriate accommodation that could aid in their overall success. Such support was rarely available.

Other participants told stories of feeling excluded given their financial situation, particularly when it came to eating on campus. They discussed their frustration with the high cost of food on campus and the lack of alternative resources to faculty requiring expensive books and software access codes. In this regard, affordability continues to be an eminent experience of racially diverse low SES students and one that current university structures do not adequately address.

Most evident from Drea, David, and Jamie's stories is how the design of the physical space of the university further marginalizes students. Tactics that are traditionally considered best practices, such as increasing student and faculty racial diversity, are only one step in the process and are not sufficient to meet the demands of students, their families, and stakeholders. U.S. higher education institutions are being called to expand their reach beyond racial diversification. The narratives of Drea, Jamie, and David are a call for a greater understanding of diversity--accessibility in all aspects (financial and physical) so that these factors do not pose a barrier but rather an opportunity to create an equal playing field that moves Diversity into inclusiveness.

Chapter Summary

Through investigating the narratives of eleven racially diverse low SES students as they physically navigate the university and acclimate to the campus culture, two themes emerged from the data: 1) The ways in which students acclimated to Campus Culture and 2) their yearning for Inclusivity—not just a representation of diversity on campus. Although their stories are wrapped in frustration and some racial discrimination, the overarching consensus is that racially diverse low SES students at XU are breaking boundaries and successfully occupying spaces historically exclusive to elite and wealthy members of society. In the second theme, yearning for inclusivity—not just diversity, participants identified the systems and policies that hinder their academic and social success. The participants express a yearning for a plan that holistically addresses their presence at the university.

CHAPTER FIVE

ANALYSIS

This concluding chapter will first discuss the findings from Chapter Four. The latter portion of this chapter will cover positionality, recommendations for further research, conclusion, and reflection. To begin, as a reminder, the purpose of this study was to investigate the lives of racially diverse low SES undergraduate students enrolled at a predominately white elite institution. The literature indicates that racially diverse low SES students enroll in elite institutions at a lower rate than their counterparts. Yet, they continue to enroll at institutions where they are less represented. In this regard, I sought to understand how these students are making sense of their experiences, how they successfully or unsuccessfully navigate the campus community; and identify the structures that support or impede their educational achievements.

The following research questions guided this study:

- 1. How do racially diverse low socioeconomic status students make sense of their attendance at a predominately white and elite university?
- 2. How do racially diverse low socioeconomic status students navigate their experience at a predominately white and elite university to support their retention?
- 3. What structural factors support or challenge the college experience of racially diverse low socioeconomic status students enrolled at a predominately white and elite university?

Introduction

The two themes that describe low SES students' experiences were: 1) their ongoing challenges in acclimating to campus culture and 2) their yearning for a community that was

inclusive, not just racially diverse. The participants of this study decided to attend XU as the university offered them the most financial aid support. Yet, even when these racially diverse low SES students were given financial support, they continued to face unique barriers that impeded their sense of belonging and academic success. They struggled to find community.

The themes were identified as the participants of this study recollected their transition and acclimation into the campus community. As part of their transitional experience, racially diverse low SES students must undergo cultural acclimation and learn self-advocacy, which is often masked in frustration and pain. This study shows that racially diverse low SES students at XU received support from organizations on campus such as Student Support Services and notably the Summer Bridge Program. But this support was not enough. The participants' narratives indicated that their transitional experience in the campus community was more complex than simply finding a support program. As the participants continued their transition, they collectively searched for community and struggled to belong in the classroom. Even after the college transition period, the participants' told stories of systems and policies that negatively impacted how they navigated the campus community and tried to gain agency in spaces that historically excluded them.

When students tried to engage in sports or other extracurricular activities—opportunities that potentially allowed them to create friendships, students were reminded that it meant they needed to take time away from working and earning the money they needed. Even when they devoted their time to campus activities such as sports and other clubs, they often did not find a group of peers in which they could be their true authentic selves. Racist comments exacerbated their feelings of alienation. The classroom setting proved challenging as well. These students were often made to feel a racial and economic disconnect from their peers and professors.

Tactics that are traditionally considered best practices, such as increasing student and faculty racial diversity, are only one step in the process and are not sufficient to meet the demands of students, their families, and stakeholders. U.S. higher education institutions are being called to expand their reach beyond racial diversification. The narratives of Drea, Jamie, and David are a call for institutions such as XU to acknowledge the multiple identities of students bring with them to campuses, such as race, class, disability, and gender. Financial, physical, and other needs must be attended to. They must move from simply focusing on racial diversity to addressing what it takes to create an inclusive learning environment.

Lastly, the participant's narratives emphasize the increasing demand for research to holistically analyze the student experience beyond their degree of campus involvement. The nuances exposed from the narratives of these participants show racially diverse low SES students coming to a university with a variety of needs. How students can interact with their peers and develop a sense of belonging inside and outside the classroom are aspects of the college experiences that cannot be viewed separately. How students can develop supportive relationships with administrators and faculty members is crucial in their ability to feel part of the community and feel a sense of belongingness.

Making Sense of their Attendance at a Predominately White and Elite University

The participants of this study decided to enroll at XU for financial, academic, and personal reasons. All participants shared that XU offered them the most financial support out of the schools they applied to. Similarly, XU's academic structure allowed these students to participate in a Study Abroad program and double major. This was the case of Samantha, a student from Colorado who was majoring in Finance and Ethnic Studies. Similarly, Mary from Las Vegas, Nevada, and Nicole from Orange County, California, decided to attend XU for

personal reasons. The university was close enough to their families but far enough to gain a sense of independence.

These eleven racially diverse low SES students arrived on XU's campus with varying interests and skills. Still, the intersecting identities, such as their race and socioeconomic background, significantly influenced how they made sense of their college experience. First introduced in the late 1980s as a heuristic term to focus attention on the vexed dynamics of difference and sameness in the context of anti-discrimination and social movement politics, *intersectionality* helped to expose how single-axis thinking undermines legal thinking, disciplinary knowledge production, and struggles of social justice (Cho et al., 2013). To simplify, as a theoretical framework, intersectionality dually examines the dynamics of difference and sameness concerning gender, race, and other axes of power, political discussion, and academic talks (Duran & Jones, 2019).

The concept of intersectionality proves helpful in understanding the salience that multiple identities play in transitioning and experiencing university life. As these student narratives make clear, there are many "axes of power" connected to their multiple identities that the university must attend to if these students can develop a sense of belonging. In contrast, single-axis thinking causes universities to focus on one dimension of identity, such as racial representation, without considering the other dimensions of identity that accompany racial identity when experiencing college. As they walked around the campus, met new people, and attended classes, they were reminded of the various communities they came from and how they influenced their university experience. For example, Julian, a Hispanic male student from New Mexico, grew up in a predominantly Hispanic community. He was used to being around people who shared the same racial and cultural backgrounds. At XU, he was now in a predominately White community.

He was viewed as Hispanic. The other pieces of his identity were not recognized, nor was his previous living experience. Julian quickly learned he had to engage with people who did not come from the same racial background as he came from.

In addition to a heightened sense of racial identity, racially diverse low SES students also struggled to understand how their low socioeconomic status fit into the campus community. Mary, a Black and low-income female from Nevada, struggled to find friends who came from similar socioeconomic backgrounds. The people that Mary was first introduced to were her roommates, who came from wealthy backgrounds and had the funds to eat at expensive restaurants. Mary's parents could not give her spending money, so she often opted out of social gatherings and off-campus dinners.

For racially diverse low SES students, acclimating to the campus culture begins by leaving their families behind and joining an unknown community. In Ashley's transitional story, she shares how she left her family behind and moved thousands of miles away from home. Growing up in a community of people of color from similar socioeconomic backgrounds, she thought she was "just like everyone else." The community that Ashley grew up in did not allow her to understand how her racial background and socioeconomic status intertwine and how these identities might play an essential role in her college transition experience. When Ashley arrived at XU, she quickly saw symbols of wealth and whiteness throughout the campus. The symbols of wealth and whiteness plastered across the university forced Ashley to accept the intersecting identities she arrived with. When asked how she made sense of her agency at XU, Ashley shared that she is still learning to understand how her racial and socioeconomic backgrounds are interconnected. They often influence how she engages with the campus community. Ashley shared her general feeling of being out of place and invisible.

When racially diverse low SES students arrive on campus without adequately understanding the intersecting identities they bring with them, and when universities do not sufficiently support the identified needs of their students, they struggle to make sense of their membership on campus. For example, Nicole, a biracial and low-income woman from southern California, arrived at XU without being immersed in black culture. She found herself at the intersection of not being black or white enough to fit in. Similarly, Nicole grew up in a household that was considered low-income. Having grown up in a predominantly white and lowincome community, Nicole was used to being the only black person in her friend group. However, when she arrived at XU, she was introduced to other black students for the first time in her life and felt self-pressure to be involved in the Black Student Resource Commons, where other black students often gathered. This led her to question if she was "black enough" to hang out with other black students and if she understood what it meant to be a black student attending a predominantly white institution. Furthermore, Nicole struggled to make sense of her lowincome background as the black peers that she engaged with came from predominately wealthy families. In Nicole's case, being at XU forced her to quickly internalize and address the intersecting identities of being biracial and low-income identities and find comfort in engaging with other black-identifying students while simultaneously navigating the campus culture.

Community of Support

The current literature shows that colleges with systems and programs that focus on the needs of students from traditionally underserved communities have higher retention and engagement rates (Wittrup & Hurd, 2021). The data from this study show that the Student Support Services program and multicultural student organizations played a significant role in supporting racially diverse low SES students as they gain a sense of belonging and continue to

enroll at XU. According to Strayhorn (2012), a sense of belonging "refers to students' perceived social support on campus, a feeling or sensation of connectedness, and experience of mattering or feeling cared about, accepted, respected, valued by, and important to the group (e.g., campus community), or others on campus (e.g., faculty, peers)" (p. 3). In this regard, the participants of this study are aware of the opportunities to belong. Yet, this research data indicates that belonging for racially diverse low SES students requires more than just participation in programs such as Student Support Services and other multicultural-focused student organizations. Students have difficulties understanding who their community is and if they belong. Compared to their white and non-low SES counterparts, racially diverse low SES students continue to experience a postsecondary education system that does not respond to their needs or address the many identities they bring to the university.

Structures Alone are Not Enough to Foster Belonging

One of the main structural factors on campus designed, at least theoretically, to bring students together and cultivate a sense of belonging are residence halls. Living in a residence hall is a crucial component of the student college experience as it contributes to a student's lifelong development and growth (Franklin, 2013). Many empirical studies point out that residence hall life can shape students' learning experience and improve the undergraduate experience (Flowers, 2004; Holdsworth, 2006; Yang & Chua, 2011). Moreover, living in residence halls aid in intercultural understanding and exposure to diverse backgrounds. Yet, we learn from the narratives of these students that living in the residence halls is often unbearable for racially diverse low SES students at XU.

Residence halls provided a space for racism and microaggression. Racially diverse low SES students were forced to advocate for themselves. David, a Black student, expressed wanting

to leave XU because of his racist roommates and their insensitive remarks. But he also knew he could not let them win, so he decided to take the first step in rectifying the situation. David's explained that "doing something" to advocate for himself meant first directly addressing his roommate. Still, the conversation did not result in behavioral changes; even when David confronted the racial slurs, his roommate ignored him and continued to make racial remarks. David turned to the structure in place to help address the inequity. He reported the situation to his Resident Assistant (RA) with hopes of being offered a room transfer. However, the structure did not allow a room transfer unless a mediated discussion between David, his roommates, and his RA occurred. Still, he was unhappy about having another conversation and being in a room with his roommates, and discussing their racist ways. Eventually, David approved a room change, but this change did not happen until the following semester.

Dani, a Latina-identifying student, shared a similar experience as David's. Dani's roommate continued to make insensitive remarks about how she speaks and communicates. One of her roommates, who is white and from Texas, spoke ill about Dani when she was not around. One day she overheard her roommate speaking over the phone with her boyfriend and saying that Dani was ghetto because of how she acts and talks. Dani shared that she was called ghetto because of the music she listens to and how she presents herself. Dani considers herself a nonconfrontational person, so she handled the situation the best way she could; she kept to herself. Dani's decision not to directly address her roommate's insensitive behavior is a version of self-advocacy. To directly address her roommate means she would have to invest her energy in helping her roommate learn a valuable lesson. Still, for Dani, that investment was too difficult, and there was no structure in place that could adequately support her.

Inequalities in the Classroom

Classrooms are another structure that brings all students together and provides an opportunity for inclusivity. They allow for discussions that can support understanding among students and further social justice. However, these racially diverse low SES students continued to feel marginalized in the classroom, significantly impacting their ability to engage with peers and faculty. Freeman and colleagues (2007) pointed out that faculty members' friendliness, helpfulness, and ability to encourage class participation contribute significantly to students' sense of belonging. In addition, Hausmann and colleagues (2007) found that academic integration also proved helpful to first-year students. However, these racially diverse low SES students rarely felt a strong connection with faculty. As Mary explained, she often felt unnoticed by her peers and unsupported by her professors.

Office hours are designed to support student's academic needs and foster a relationship between professor and student. Julian struggled to receive the support he needed from his professors because he had to work during the professor's office hours. As a result, the professor never learned of Julian's financial needs. He struggled to find ways to access required course content, such as textbooks with accompanying software code. Julian, a Finance major, shared a book with a classmate so that he did not have to pay for the textbook and software code, which added to more than \$200—for one class. Julian found online resources and borrowed books from the library for his other courses.

The professor had an opportunity to adjust his office hours, meet with Julian and learn about his financial concerns. Instead, as a working-class student, Julian continued to go to work, miss office hours, and struggle academically. He continuously missed out on opportunities that

could have addressed his academic needs. Julian failed to have the conversation with his professor that was needed, and the professor failed to see the problems he was wrestling with.

David was more outspoken. He spoke to his engineering professor and inquired about alternative options to access the course material. When he was required to attend an off-campus community event and didn't have the money for transportation, he told the professor and was given an alternative assignment. Although David felt it was a more onerous assignment (he was required to watch a video and write a 5-page reflection paper even though his peers were only asked to attend the off-campus event, take pictures, and prepare three talking points for an inclass discussion activity) he was grateful that the professor allowed his alternative assignment.

Attending to the needs of students with Disabilities

Collectively, these low SES students yearn for a campus that strives for inclusivity rather than a campus that merely claims they have a diverse population. Drea, a student with a physical disability, believes that XU is on the right trajectory to improving its student diversity. However, there continues to be a lack of focus on the needs of students with physical disabilities. Drea and other students with physical disabilities yearn for inclusivity that attends to the needs of people with physical disabilities. The facilities of most U.S. postsecondary education institutions were constructed prior to the passage of the 1990 Americans with Disabilities Act (ADA). The ADA act prohibits discrimination against individuals with disabilities and requires public facilities, services, and programs to be fully accessible (Clauson & McKnight, 2018). At the time of writing this dissertation, qualitative research that focuses on the narratives of students with physical disabilities is small and lacks a focus on how university design impacts the student experience. However, a growing body of research focused on digital accessibility in the time of eLearning (Miller, 2020) – is a topic that could shed important information on how disabled

students, in particular, can be better served. Clearly, there is an increasing demand for XU and the greater U.S. postsecondary education system to improve accessibility and meet the needs of students with physical disabilities.

Implications for Practice

Today, U.S. postsecondary institutions are more diverse than ever, yet upon further look, diversity, and representation continue to show an increasing stratification, as evident in the institutions that enroll "diverse" students (Chetty et al., 2020). Students from high-income families tend to enroll in colleges with similar income profiles (Lee, 2013). Students from families in the top 1% are 77 times more likely to attend an elite institution than those from the bottom quintile who enroll in community colleges or historically underperforming universities (Chetty et al., 2020).

A growing body of research shows that racially diverse low SES students can greatly benefit from attending an elite university, as it has some financial structures to comfortably meet low-income students' needs. Yet, as this research has shown, financial support needs to be expanded beyond the cost of tuition, particularly for those who come from racially diverse and low SES backgrounds. To date, little research is focused on how these students make sense of their new community and struggle to feel a sense of belonging in an environment far different from their home environment (Walpole, 2010). Particularly at predominately white institutions (PWI), racially diverse low SES students arrive at college with a combination of normative and unique stressors tied to their most salient identities, such as race and socioeconomic status. As these students' stories have shown, these stressors potentially impede their academic and social success (Wittrup & Hurd, 2019).

The lessons and recommendations drawn from this study are that the lived experiences of racially diverse low SES students enrolled at a predominately white and elite university are complex. Racially diverse low SES students struggle to acclimate and belong. They continuously face cultural and structural challenges as they yearn for an inclusive campus community. The structures at this university, such as residence halls, academic classes, professor office hours, and disability access, were not adequate to support these students. Even if some structural changes are made, without a change in culture – one that addresses the racism that permeates the institution- these students will continue to feel that they don't belong.

Through conducting this research—interviewing eleven participants and spending countless hours listening, evaluating, and making sense of the data, I propose higher education practitioners and faculty alike at XU evaluate institutional policies that continue to marginalize racially diverse low SES students. I propose that they pay greater attention to diversity as a complex web of identities, not simply race and ethnicity.

Disability Access

First, I propose that greater attention be given to supporting disabled students. That a thorough evaluation of the university design is conducted to eliminate "heavy doors" in high-traffic buildings and for the university to prioritize ADA compliance. According to the Center for Education Statistics (2016), 19% of undergraduates report some type of disability—from limited mobility to learning disabilities to mental health concerns (NCES, 2016). Although accessible design focuses on accommodating the needs of people with disabilities, in some instances, the design response creates a unique and separate experience for those being accommodated (Clauson & McKnight, 2018). Therefore, when creating an accessible campus,

emphasis on "universal design" where the focus is on "same means of use for all users: identical whenever possible; equivalent when not." (Clauson & McKnight, 2018, p. 46).

Financial Support

Secondly, I propose that universities include the cost of belonging in the "total cost of attendance." This means as Caarns (2020) reported in a 2020 New York Times article, that it takes more than students and families focusing solely on the cost of tuition and fees when budgeting for college. They constantly overlook the high costs of books, laptops, computers, transportation, and meals (beyond what is covered in room and board). These often-looked expenses are called "indirect costs," expenses not paid directly to the institution. In a similar article, Caarns (2020) claims that students are often unaware of indirect costs until they find themselves struggling to pay them. According to the report, which used focus groups and surveys of more than 150 students and federal statistics and interviews with college financial aid professionals, nearly 80 % of students surveyed reported encountering an unexpected indirect expense at least once in the last school year.

Faculty members at XU must be purposeful and sensitive to students' socioeconomic backgrounds when requiring them to purchase expensive textbooks and other classroom materials. Furthermore, faculty members should include a list of resources for students who cannot afford the necessary books in their syllabi. Faculty members should also be encouraged to advocate for their students by keeping Deans, Provost, and other decision-makers on campus to offset the financial burden of accessing required course materials.

For racially diverse low SES students at XU, unexpected indirect expenses are more than an inconvenience but rather stress-inducing. In this research, participants shared their inability to access course materials and, therefore, lacked a sense of belonging in the classroom.

Anti-racism Action

Thirdly, I suggest that educational leaders at XU seek better solutions to address the scourge of racism and classism that racially diverse low SES students experience in the classroom and residence halls. XU must proactively develop culturally responsive and competent efforts that allow racially diverse low SES students who report their experiences to be taken seriously with timely actionable items that ensure their safety and well-being are at the forefront of rectifying the situation. For example, when David and Nicole reported experiencing racism from their roommates, proper investigation and offering to place them in a temporary room assignment would have ensured they were safe and away from a toxic environment.

XU must acknowledge its commitment to become actively engaged in efforts to ensure racial equality and justice in all areas of the campus. Having statements and institutional missions that encourage fair treatment and respect for everyone and an acceptance of differences is a start. However, such statements do not negate previous incidents and the existing unwelcoming environment that forces racially diverse low SES students to withdraw from the university. Moreover, XU must invest in establishing a support system to address the psychological and psychosocial consequences of racially diverse low SES students experiencing and witnessing racism and discrimination. When addressing structural racism and classism, receiving disparaging comments about a dimension of who you are, which you cannot hide, can have a detrimental impact on individuals' psychological and psychosocial well-being, which must be taken into account (Burke, 2020).

Conclusion and Implication for Further Research

More than ever, the U.S. higher education landscape is quickly becoming diverse, and the needs are becoming apparent in how they navigate systems and the institution's physical space.

Tactics that are traditionally considered best practices, such as increasing student and faculty racial diversity, are no longer sufficient to meet the demands of students, their families, and stakeholders. U.S. higher education institutions are being called to expand their reach beyond racial diversification. For example, the narratives of Drea and Jamie calls for US postsecondary institutions to acknowledge the individuals present in its community so that accessibility in all aspects (financial and physical) does not become a barrier but rather an opportunity to create an equal playing field that moves diversity and inclusiveness. Thus, there is a continuous demand for further rearch as the US postsecondary institutions meets the needs of a quickly changing student demographics.

As the participants of this study share how they navigate the campus community, it is apparent that racially diverse low SES students attending a predominantly white elite university must pay a cost to gain a sense of belonging. For these students, being a leader on campus means choosing between working or participating in extracurricular activities. Being involved on campus also requires these students to carefully assess the organization and ensure they can be their true selves. In the classroom, these students often feel disconnected from their peers and faculty members. There is an assumption that they should be able to afford expensive textbooks, laptops, and software quickly because they attend XU. Additional research is needed to better understand how the increasing cost of books, supplies, and extracurricular fees compared to the stagnant federal financial aid impacts the success of racially diverse low SES students. Beyond the monetary cost of belonging, further research is needed on the loss of cultural and linguistic practices racially diverse low SES students enrolled in a predominately white institution must go through to acclimate to the campus culture and expectations.

The findings of this study support the need for research on intersecting identities students bring with them to campus and how it can help toward achieving inclusivity across various US postsecondary education institutions. Finding a community where racially diverse low SES students can feel connected seems difficult because they struggle to gain a sense of their own agency while simultaneously adjusting to an environment full of people with various personal values, upbringing, and access to social capital. Compared to their white and non-low SES counterparts, racially diverse low SES students continue to experience a postsecondary education system that does not fully meet their basic needs and does not cater to the many identities they continue to bring along in their pursuit of a college degree.

Although the findings of this research offer a slight glimpse into the lived experiences of racially diverse low SES students attending a predominantly white elite university, further study and investigation are needed, particularly in the data that emerged through the narratives of Jamie, David, and Drea—three of the participants that identified as having a physical and learning disability. There is a need to move away from single-axis thinking that only addresses the needs of students of color or low-income students and into a holistic approach that ensures a support system is in place for the many intersecting identities that students bring with them to college. Further attention is needed on how students with physical and learning disabilities are impacted by the construction of higher education facilities and what, if any, is being done to rectify the issue of accessibility that complies with ADA standards for Accessible Design.

Lastly, this research focused on the experiences of racially diverse low SES students who are in their Junior or Senior year. Therefore, the narratives of first-year and second-year students are not represented. Similarly, this research only focused on low SES students who qualified for federal, state, and institutional financial support due to their low-income status. This study does

not include the narratives of students who are not considered "low-income" and classified as "middle-class." Their narratives might offer an insight into fully understanding historically marginalized communities' experiences in the US postsecondary education system.

Reflection

I was engulfed with internal hesitation when deciding to conduct this research at X University (XU). As a current employee and a doctoral student at XU, I feared that the outcome of this research would be frowned upon and tarnish the institution's ability to attract racially diverse low SES students. But, after careful consideration, I concluded that the added value of this research was far greater than the fear of negatively representing the institution. My newly internalized scholar and researcher identity allowed me to focus on the result by allowing narratives shared by the participants to expose the cultural and structural factors that the university offers and/or fails to offer to support these students. By combining my identity as a scholar and a higher education practitioner, the findings of this research motivated me to become a better leader and advocate for traditionally underrepresented college students.

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APPENDIX

Interview Guide

Structure: One-on-One (Researcher and Participant) **Length of Interview:** Minimum of 60 minutes

Approach: Semi-structured

Format: Zoom

Tools: Zoom recording and a digital recorder

Note: This interview guide introduces topics for discussion while encouraging nuanced dialogue

in pursuit of narrative inquiry.

Upbringing

1. What was your upbringing like?

2. What type of neighborhood/community did you live in?

3. How did your upbringing influence your decision to attend college?

Educational History

- 1. Please explain your educational experiences. What type of elementary and high school did you attend? (Public vs. Private, Religious based, Demographic)
- 2. Can you share the type of academic support you received from your family? From your school?
- 3. How did your low socioeconomic background impact your k-12 experience?

College Application Decision Process

- 1. How many colleges or universities did you apply to? Can you share how you decided to apply to those institutions?
- 2. In detail, what factors did you consider when deciding to attend X University (XU)? What was your primary decision-making factor?

College Transition

- What is your major (s), and why did you choose your major?
- How did you know your major was the right study for you?
- What was your first impression of XU? Did your impression change after you started at the university? In what ways did it change?
- How did you navigate your transition to XU?

Academic Support and Belonging

Please share your first-year and second-year experience at X University.

What was your social life like?

- Were you satisfied with that social life? Why or why not?
- What could have improved it or made it more satisfying?
- In what ways do you feel a part of XU, and in what ways do you not?
- When you compare yourself to others in thinking about "belonging to XU," how do you rank and why?

Academic Success or Failures

- What were your success and failure in your first year?
- Can you explain how your successes and failures in your first year helped or hindered your ability to feel a sense of belonging on campus? Join student organizations?
- What were your successes and failures in your second year?

• Can you explain how your successes and failures in your second helped or hindered your ability to feel a sense of belonging on campus? Join student organizations?

Classroom experience

- Can you share what your experience is like when you are in the classroom? Do you feel academically challenged? Why or why not?
- In what ways are your professors able to relate to your identity as a low socioeconomic status student?

Campus Culture

• How would you describe the campus culture at XU?

Conclusion

- As you are at the end of your academic journey, do you think you made the right decision to attend XU? (why or why not?)
- Is there anything I have neglected to ask you that would better help me understand your experiences here and your sense of belonging?

Date: 4-1-2022

IRB #: IRB-2021-213

Title: Outlier: Examining the Experiences of Low SES Students Enrolled in an Elite University

Creation Date: 2-5-2021

End Date: Status: Approved

Principal Investigator: Ryan Jumamil

Review Board: USD IRB

Sponsor:

Study History

Submission Type Initial Review Type Expedited Decision Approved	
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