

Can Free College Programs Level the Playing Field?
An Exploratory Study of Understanding Non-Economic Persistence
Barriers for Low-Income Students

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DEDICATION

I would like to dedicate this dissertation to the many people who have shaped my educational journey over the last few decades. First, I dedicate this dissertation to my mother, Albeatress Nelson, who was my first teacher and the person that taught me to believe in myself. I want to dedicate this dissertation to all my teachers from St. Englebert Academy, Harrison Elementary, Woerther Elementary, Selvidge Junior High School and Lafayette Senior High School who laid the foundation for me to be here today. I also dedicate this dissertation to my family and friends who continue to encourage me reach for the stars and show me unconditional love regardless of the circumstances. Finally, I dedicate this dissertation to my little brother, Brian Sledge, and my best friend, Ray Bohlen, who both lost their lives before they truly had an opportunity to live. I hope that I am down here making you proud, and I will never forget you.

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ABSTRACT

The rising cost of higher education has created substantial access and persistence barriers for low-income students. Consequently, gaps in educational attainment between low-income students and their middle- and high-income peers have continued to widen over the last few decades. Colleges and universities have taken notice of these growing disparities, and several institutions have responded by developing need-based financial aid programs to close unmet need gaps for Pell Grant recipients. These last-dollar financial aid programs have opened doors for more low-income students to attend selective institutions, but it is unclear how these programs will influence their persistence and completion rates. The purpose of this study was to gain a better understanding of the factors that influence the persistence of high-achieving, low-income students who receive scholarships or grants that cover their full cost of attendance.

This basic qualitative study examined the lived experiences of 12 low-income students attending a large, public research university in the Midwest on full-ride scholarships. Academic challenges, cultural incongruence, and family adversity emerged as major themes for persistence barriers in this study. However, the participants benefited from institutional support structures including academic support services, mentoring, residential programming, identity-based student organizations, and high-impact educational practices. The encouragement, support, and validation they received from family, friends, and the campus community also emerged as critical resources to keep them motivated and focused on their goals while dealing with adversity both on and off campus. Implications of the findings are presented along with suggestions for future research on the persistence of low-income students.

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CHAPTER ONE

INTRODUCTION

Education is widely considered the primary vehicle for upward mobility in American society. Over the last few decades, postsecondary education has become a catalyst to the American Dream as higher levels of educational attainment have been equated to better employment opportunities, higher salaries, greater job satisfaction, and many other health and civic benefits (College Board, 2016). Educational attainment is a critical factor in determining an individual's occupation, income, and social status (Carnevale & Strohl, 2010), which is why earning a college degree often serves as a passport to the middle class for young adults in low-income and working-class households. All things considered, earning a bachelor's degree may be the only way people in the lowest income quartile can increase their earning potential enough to overcome their economic circumstances (Terenzini, Cabrera, & Bernal, 2001). Yet for most Americans living in poverty, pursuing a college degree continues to be a very elusive and costly endeavor. Students from low-income households earn bachelor's degrees at significantly lower rates than their middle- and high-income peers, and they incur more debt while attending college (Pell Institute, 2018).

Although more low-income students have enrolled in college over the last few decades, gaps in postsecondary degree attainment continue to widen between them and their higher income peers (Bailey & Dynarski, 2011). Educational attainment for students from wealthy families has grown exponentially over the last 40 years while rates have remained relatively flat for students from low-income households (Bastedo & Jaquette, 2011). According to a recent study conducted by the Pell Institute (2018), 58%

of students from families in the top income quartile earn bachelor's degrees by the age of 24 compared to 11% of students from the lowest income quartile. Therefore, college completion rates are five times higher for students from the highest income quartile than those from the lowest quartile, and the gap between them has widened from 34 points in 1970 to 46 points in 2016 (Pell Institute, 2018). Much of the gap in degree attainment can be attributed to lower college attendance rates among low-income students (Mortenson, 2007). In 2016, an estimated 78% of high school seniors from the highest family income quartile enrolled in a postsecondary institution the fall after completing high school compared to 46% of those from the lowest income quartile (U.S. Census Bureau Current Population Survey, 2016). Additionally, the low-income students who matriculate to college also persist to degree completion at lower rates than their more affluent peers (Kahlenberg, 2010). The degree attainment gap is even larger for low-income students who are the first in their family to attend college. Only 11 percent of low-income, first-generation students earn bachelor's degrees within six years compared to 55 percent of all students (Engle & Tinto, 2008).

The growing disparities in educational attainment by household income pose a serious threat to the global competitiveness of the United States. The U.S. ranked first in the world in four-year degree attainment among adults 25-34 years old in 1990, but its rank fell to 14 of 34 members of the Organization for Economic Co-Operation and Development (OECD) in 2012 (College Board Advocacy and Policy Center, 2012). College participation rates in the U.S. continue to be among the highest in the world, but the country ranks in the bottom half in terms of degree completion (OECD, 2013). The sparse degree completion rates for low-income students are a contributing factor to the

stagnation of educational attainment in the U.S. Both the number and percentage of undergraduate students receiving Pell Grants have increased dramatically over the last decade. There were 5.2 million students (25% of all undergraduates) receiving Pell Grants in 2005-2006 compared to 7.6 million (33% of all undergraduates) in 2015-2016 (NCES, 2016). While more than half of Americans from high-income families earn a bachelor's degree by the age of 25, only 1 of 10 students from low-income families earn a college degree by the same age (Bailey & Dynarski, 2011). Engle and Tinto (2008) noted this attainment gap and expressed the importance of improving educational outcomes for underrepresented populations for the economic health and global competitiveness of the country:

As the United States continues to realize the importance of increased educational attainment of its citizens as the key to its future economic stability in the global marketplace, improving postsecondary access and success among underrepresented populations, such as low-income, first-generation students is paramount... Without action by policymakers and practitioners at all levels, it appears that not only will these students be left behind, but so too will the United States (p.29).

Due to the growing gaps in educational attainment, the U.S. has become one of the most economically unequal of all developed nations (Cruz & Haycock, 2012). The top 5 percent of Americans hold 67 percent of total wealth of the country, while the bottom 90 percent of citizens hold only 21% percent of the total wealth (Saez & Zucman, 2016). Among OECD nations, the U.S. has the fourth highest income inequality, exceeded only by Turkey, Mexico, and Chile (United Nations Development Program,

2011). Intergenerational mobility is also trending downward in the U.S. and the country has one of the lowest rates of mobility in the developed world, exceeded only by Great Britain (Hertz, 2006). In order to expand social and economic mobility for more Americans, the U.S. needs to strengthen its public education system to prepare more citizens for some form of post-secondary education. It will also be vital to increase the college attendance rates for traditionally underrepresented populations, while closing degree attainment gaps for low-income students, first-generation students, and underrepresented minorities. These efforts will require colleges and universities to become more effective at recruiting, retaining, and graduating students from underserved communities. Therefore, additional research is necessary to establish a better understanding of factors that influence the persistence of these student groups.

Problem Statement

Due to the changing demographics of the country, the widening gaps in educational attainment by household income pose a major threat to the nation's economic and social vitality. For the first time, the majority of students enrolled in America's public schools are from low-income households (NCES, 2015). In 2013, 51% of students enrolled in public schools were classified as low-income, and students from low-income households made up at least 40% of all school children in 40 of the 50 states (NCES, 2015). Historically, low-income students have been less likely to attend college and the gaps in degree attainment between them and their peers have widened over time (Mortenson, 2007). Furthermore, the overall educational attainment of the United States is expected to decline if college completion rates are not improved and access to higher

education is not expanded to growing populations of historically underrepresented students (Engle & Lynch, 2009; Kelly, 2005).

The United States will retire its most educated generation over the next decade (College Board Advocacy and Policy Center, 2010). The U.S. ranks 4th in the world for educational attainment among adults 55 to 63 years old. However, younger generations of Americans are smaller and projected to fall short of meeting or exceeding the education levels of their parents (College Board Advocacy and Policy Center, 2010). Given these demographic shifts, the U.S. will face significant challenges meeting the workforce demands of the future. It is estimated that 65% of jobs will require a post-secondary degree by 2025 and many of the fastest growing occupations require a college degree (Carnevale, Smith, & Strohl, 2013). The U.S. is expected to fall short 16 million college-educated adults to meet the workforce needs of 2025 if the country maintains its current level of college degree production (Lumina Foundation, 2017). With the growing demand for college-educated workers, the plight of low-income students in higher education can no longer be ignored. Making college affordable is only the first step toward closing degree attainment gaps for low-income students. College administrators and practitioners also need to understand how campus climate, support services, and daily interactions with faculty, staff, and other students influence the persistence of low-income students on their campuses. This study will contribute to the understanding of the non-economic persistence barriers that low-income students face in higher education and inform college administrators, practitioners, and policy makers of how campus environments can be enhanced to better support this student population.

Purpose of the Study

Students from low-income backgrounds are particularly at risk for attrition in higher education (Wolniak & Rekoutis, 2016). The purpose of this study was to gain a better understanding of the factors that influence the persistence of low-income students after their financial barriers are removed by full-ride scholarships. College affordability is the primary barrier to degree completion for low-income students (Davenport, 2013). Although this may be true, the subjects of this study received institutional scholarships that covered their entire college cost of attendance. This scholarship program was created to remove all college-related financial barriers for the recipients, which allowed for a clearer look at other cultural and contextual issues that influenced their persistence. This study also examined how full-ride scholarships influence the academic and social integration of low-income students and identified which institutional support structures were most beneficial to their success.

Research Questions

This research project examined the persistence of low-income students at Midwest State University (MSU), which is a pseudonym for the site institution. Based on the literature review and prior research on student persistence, the following research questions were explored:

1. What persistence barriers remained for low-income students at MSU after their financial barriers were removed by full-ride scholarships?
2. What lived experiences did low-income students have on campus that influenced them to persist to degree completion?

3. How did factors external to campus influence the persistence of low-income students at MSU?

Role of the Researcher

As a college administrator, I am aware of the various challenges that low-income students face in higher education. Notably, I was a low-income, first-generation college student, so I have first-hand knowledge of the persistence barriers associated with coming from a family with limited financial means and no prior college experience. I am also a member of a historically underrepresented ethnic group in higher education, so I am familiar with the social/cultural obstacles that come with being an African American student at a predominantly White institution. Furthermore, I was raised the oldest of three children in a single-parent household, so I understand the family and work obligations that are often part of the experience of being a low-income, first-generation college student.

Education has always been a top priority in my life because of the influence of my mother. Although we lived in an impoverished inner-city neighborhood, she always promoted education as a way out of poverty and the key to a better life. She dreamed of being the first in her family to graduate from college, but her initial pursuit of a college degree was derailed by life circumstances. My mother ranked near the top of her class in high school and she was an active participant in a TRIO Upward Bound program at the local university. However, she got pregnant during her senior year of high school and had to get a full-time job upon graduation. Although my mother experienced a setback on her journey to a college degree, she never gave up on her dream. She took courses at the local community college for several years while working multiple jobs. Then she

started taking night classes at the local university after earning an associate degree from the community college. She eventually earned her bachelor's degree in accounting two years after I graduated from college. Her determination to improve our quality of life through educational attainment made a lasting impression on me and encouraged me to pursue a career in education.

My mother was a strong advocate of education and she encouraged my siblings and me to attend college, but she did not have the financial means to pay our tuition. I applied to four universities during my senior year of high school and earned admission to all of them. Yet, as the literature review demonstrated, my college choice was ultimately determined by which institution provided me with the best financial aid package. I enrolled at a regional public university approximately 100 miles from my home where the Pell Grant covered most of my tuition. My mother did not want me to take on any student loans, so she encouraged me to start my education at the local community college. However, I decided to take a risk on borrowing my first year with the intent of earning an athletic scholarship in subsequent years. I also wanted to challenge myself to leave the comfort zone of my neighborhood and make it on my own. I felt a great sense of guilt for leaving my family and friends behind at the time, but I knew that going away to college was the best opportunity for me to create a better life for myself.

I have always had a personal interest in working with low-income, first-generation students because I have walked in their shoes. My first opportunity to work with this student population came during the summer after my sophomore year of college. I accepted a summer job as a tutor and mentor for the Upward Bound program at my alma mater. This experience showed me that I could make a positive impact on the

lives of young people and introduced me to higher education as a potential career path. My desire to work with disadvantaged youth led to my interest in working with Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) when I accepted a position as the Director of Admissions at the site institution for this study. The GEAR UP program was designed to support students from first-generation, low-income backgrounds with planning for post-secondary education in middle school and high school. The GEAR UP Director asked me to provide a series of presentations for the GEAR UP students and their parents to assist them with navigating the college application processes for admissions and financial aid. This is how I became familiar with GEAR UP and its participants. It was particularly rewarding for me to have an opportunity to work with these students and their families because many of them lived in the neighborhood where I was raised as a child.

MSU established a comprehensive scholarship program for its original cohort of GEAR UP Scholars who participated in the program since the 7th grade. As the Director of Admissions, I chaired the selection committee for the GEAR UP Scholarship Program. Additionally, I took over as the scholarship coordinator for the program when MSU lost the GEAR UP grant and all its staff. In the role of scholarship coordinator, I was responsible for meeting with all the scholarship recipients at least once a month to monitor their academic progress and ensure they were meeting the renewal criteria for the scholarship. I developed personal relationships with all the students through our one-on-one meetings, which provided me with great insight into their lives and individual experiences on campus. I believe that both my personal experiences in higher education

and insider viewpoint added to the richness of the data gathered for this study and provided in-depth illustrations of the participants' journeys to a college degree.

As a doctoral student, I have dedicated most of my time and energy to researching best practices for improving educational outcomes for students from disadvantaged backgrounds. This has become a personal mission for me after a lifetime of watching so many young people from my community remain trapped in intergenerational poverty with no hope for a better future. I believe that education is the best way to permanently break the cycle of poverty, and I seek to use it as a tool to empower students and help them transform their lives. I have tutored and mentored hundreds of low-income students over the years to help them earn college degrees, which is why I do not buy into the misguided perceptions and deficit thinking that continues to plague low-income students in higher education. After working in the university setting for 20 years, I have witnessed that most students can succeed in college with adequate guidance and support. We can no longer afford to confuse opportunity gaps in education as evidence of lesser talent or ability. Therefore, I am inspired to use this study to provide insight for college administrators, practitioners, and policy makers to have a better understanding of the challenges low-income students face in higher education and to assist them with creating more supportive environments for these students to succeed.

Significance of the Study

The rising cost of higher education has created substantial access and persistence barriers for low-income students. College administrators, business leaders, and philanthropists have taken notice of the growing economic barriers for low-income students, and several of them have responded by developing need-based financial aid

programs that close unmet need gaps for Pell Grant recipients. These last-dollar financial aid programs replace student loans with gift aid (grants and scholarships) for students below particular income thresholds. This emerging trend of last-dollar financial aid programs started at elite private institutions like Harvard, Princeton, and Yale, but public institutions such as the University of Virginia, University of Maryland, North Carolina at Chapel Hill, and the University of Minnesota have created similar programs to provide greater access for high achieving, low-income students. These financial aid programs have opened new doors for low-income students to attend selective institutions across the country, but it is unclear how these programs will influence their persistence and completion rates. Therefore, empirical research to examine the non-economic factors that influence the persistence of low-income students can be of both theoretical and practical significance. This study will provide college administrators, practitioners, and policy makers with insight into how non-economic factors influence the persistence of low-income students and which college activities, programs, support services and relationships are most beneficial to their success. This research can be used to enhance institutional support structures for low-income students and improve their success rates. Taxpayers are investing approximately \$30 billion per year in federal dollars to fund grants for low-income students to attend U.S. colleges and universities (U.S. Department of Education, 2016). It is essential for higher education institutions to pair these federal resources with effective programs and services to improve completion rates for low-income students and get a better return on this large public investment.

Delimitations

This section addresses the delimitations that exist within the study. This research was conducted at a large public university in the Midwest, so the results may not be generalizable to all colleges and universities. The subjects of the study were low-income students who successfully completed college degrees after receiving full-ride scholarships at the site institution, but the sample does not include the scholarship recipients who failed to complete their degrees. The participants were identified as being low-income based on receiving the Federal Pell Grant. Definitions of low-income status are relative to the individuals and their family circumstances. However, the researcher determined that the Pell Grant was the best proxy to define low-income status for this study because the participants completed the Free Application for Federal Student Aid (FAFSA) and qualified for federal and state need-based aid based on their expected family contributions (EFC). Finally, this study observed a small sample of high-achieving, low-income students, so the findings may not be generalizable to all low-income students.

Definition of Terms

There are several terms used in this study that need to be defined in an effort to promote clarity and transparency:

1. Academic Integration is the process of students realizing a sense of academic control and/or confidence in a college academic setting. This involves students being satisfied with their courses and degree program, making meaningful connections with faculty who teach their courses, and meeting the academic demands of their courses (Tinto, 1993).

2. Attrition is the departure from all forms of higher education prior to completion of a degree or another credential.
3. Educational Attainment refers to the highest level of formal education that an individual has completed.
4. Expected Family Contribution (EFC) is a measure of a family's ability to pay for college based on formula established by the federal government. The financial information reported on the Free Application for Federal Student Aid (FAFSA) is used to calculate a student's EFC (U.S. Department of Education, 2016).
5. Financial Literacy is an understanding of how to earn, manage, and invest money (Department of Education, 2016).
6. First-Generation students are from households where their parent(s) or legal guardian(s) have not completed a bachelor's degree (Choy, 2001).
7. Full-Ride Scholarships are financial aid awards that cover the entire cost of college, including tuition, fees, room & board, textbooks, school supplies, and sometimes provide stipends for living expenses or study abroad expenses.
8. Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) is a discretionary grant program designed to increase the number of low-income students who are prepared to enter college and successfully complete a degree (U.S. Department of Education, 2016).
9. Gift Aid is financial aid received by students that does not require repayment, such as grants and scholarships (U.S. Department of Education, 2016).
10. Higher Education is any formal educational experience beyond high school that leads to a postsecondary degree or certificate (NCES, 2015).

11. High-Impact Practices are programs and activities that have positive associations with student learning and retention (Kuh, 2008). High-impact practices take on a variety of forms including learning communities, service-learning projects, internships, co-op programs, clinical field experiences, research projects, study-abroad programs, and culminating senior experiences.
12. High-Income students are from households in the top family-income quartile with an annual income of \$133,299 or higher (Bureau of Labor Statistics, 2017).
13. Last-Dollar Scholarships are a form of financial aid used to fill the gap between a student's financial aid package and his or her actual college cost. These need-based programs use gift aid to cover the remaining balance of a student's direct cost after federal grants, state grants and scholarships, and institutional grants and scholarships have been applied to his or her account.
14. Low-Income students are from households that make less than \$40,000 per year or qualify for the Federal Pell Grant.
15. Mobility is the ability for an individual or group to change social or economic class based on their access to resources or lack thereof (Bloome & Western, 2011).
16. Non-Economic Persistence Barriers refer to issues not related to finances that hinder a student's ability to persist in college.
17. Parental Involvement is a combination of commitment and active participation on the part of a parent with their child and his or her school. Students with involved parents tend to earn higher grades and test scores, have better social skills, and show improved behavior (Fan & Chen, 2001).

18. Pell Grant is a subsidy the U.S. federal government provides to assist students who demonstrate financial need with paying for college. The grants are awarded based on expected family contribution and range from \$500 to \$5,775 (U.S. Department of Education, 2016).
19. Persistence is a student's willingness and/or ability to remain continuously enrolled in college from year-to-year until degree completion.
20. Retention is the act of a college or university keeping students continuously enrolled in college from semester-to-semester or year-to-year.
21. Social Integration is the process of students making meaningful connections with their peers, participating in extracurricular activities on campus, and interacting with university faculty and staff (Tinto, 1993).
22. Undermatching is a term used to describe highly qualified high school graduates choosing to enroll at institutions that do not match their academic qualifications (Handel, 2014).
23. Underrepresented Students describes a subset of students (low-income, first-generation, racial minorities, and LGBT+) who make up a smaller percentage of the college population than they do of the general population.
24. Unmet Need is the financial obligation remaining for students after their expected family contribution and all discounts, grants, and loans are applied to their cost of attendance (U.S. Department of Education, 2016).

Organization of the Remainder of the Study

The remainder of this dissertation is comprised of several chapters. Chapter 2 provides a review of literature focused on (a) background characteristics of low-income students compared to their middle- and high-income peers, (b) common persistence barriers for low-income college students, (c) institutional support systems that influence the persistence of low-income students, (d) the relationship between full-ride scholarship programs for low-income students and the impact these programs have on their persistence and degree completion, and (e) student attrition models as a theoretical framework for this study. Chapter 3 describes the research design, methods of data collection, and methods of data analysis. Chapter 4 presents the results of the study. Chapter 5 provides (a) a discussion of the results within the context of prior research and theory related to the persistence of low-income college students, (b) implications for action, and (c) recommendations for future research.

CHAPTER TWO

LITERATURE REVIEW

Student retention remains one of the greatest challenges in higher education today. Researchers, policy makers, college administrators and practitioners have all engaged in a continuous effort to better understand the nature of student departure and to identify effective retention strategies for several decades. The extensive body of research on student persistence has provided significant insight into why some students persist and graduate from college while others do not, but there is still much unknown in relation to the complexity of experiences low-income students have in college that influence their persistence. Although there has been slight progress in degree attainment for low-income students over the last few decades, they continue to earn college degrees at significantly lower rates than their middle- and high-income peers (NCES, 2015). Financial barriers have been identified as the most common reason for programmatic cessation for all college students (Davenport, 2013), but finances are not the sole reason why low-income students leave college without earning a degree. The purpose of this study was to examine non-economic factors that influence the persistence of low-income students after their financial barriers are removed by full-ride scholarships.

This chapter is organized into four sections that present a review of literature that is relevant to exploring the cultural and contextual factors that influence the persistence of low-income students. In order to gain a better understanding of the gaps in degree attainment between low-income students and their middle- and high-income peers, the first section of this chapter compares their background characteristics and how these factors influence persistence. The second section of this chapter examines common

persistence barriers for low-income college students and the support systems that influence their progression toward degree completion. The third section investigates the relationship between emerging need-based financial aid programs and the impact these programs have on persistence and degree attainment for low-income students. The fourth and final section explores student attrition models as a theoretic framework for this study.

Background Characteristics

All students enter college with distinct characteristics based on their family backgrounds, prior schooling, and life experiences. These characteristics shape student intentions and their initial commitments to educational goals (Tinto, 1993). Students from low-income households generally have different educational goals and career aspirations than their more affluent peers because family expectations for academic achievement and educational attainment are influenced by social class (Walpole, 2003). According to Bourdieu (1977), social class plays a critical role in shaping the value people place on education because it instills a system of understanding about the social world that informs a person's outlook and beliefs about education. Consequently, low-income students often have lower educational aspirations than their higher income peers (Cabrera, Burkum and La Nasa, 2003; Terenzini et. al., 2001) and tend to favor vocational-focused careers (Goyette & Mullen, 2006). For instance, Carnevale and Stohl (2010) found 60% of low-income high school students expect to complete a college degree, compared to 80% of high-income students. Students from low-income backgrounds have also been found to enter college less academically prepared than their high-income peers (Engstrom & Tinto, 2008) and to lack cultural preparation for the college experience, including knowledge of cultural norms, rules, roles, expectations,

communication, relationship formation, and bureaucratic navigation skills (Pierson, Wolniak, & Terenzini, 2004). Due to these academic and cultural deficits, students from low-income backgrounds tend to be portrayed as at-risk in higher education literature (Berger, 2010; Corrigan, 2003; Tinto, 1993). According to Kezar (2011), current research on low-income students primarily utilizes a deficit approach by focusing on what these students lack rather than how colleges and universities can effectively educate them.

Demographics

There are several characteristics that distinguish low-income students from their middle- and high-income peers. From a demographic standpoint, low-income students are more likely than their college peers to be older, have a disability, be a member of a historically underrepresented racial/ethnic group, be a non-native English speaker, have dependent children, be a single parent, have a high school equivalence diploma, be financially independent of their parents, and have parents who do not possess a college degree (NCES, 2004). All of these demographic characteristics have been classified as risk factors associated with higher attrition rates in college, and students that possess one or more of these risk factors are more prone to drop out (Tinto & Engle, 2008). Low-income students are more likely than their peers to have multiple high-risk demographic characteristics, which compounds their persistence challenges in higher education (Horn & Premo, 1995).

First-Generation Status

Low-income students are more likely to be the first in their family to attend college than their middle- and high-income peers (Choy, 2001; Corrigan, 2003). First-

generation students often do not receive the same guidance, support, or encouragement in their transition to college as their peers with college-educated parents (Choy, 2001), which can make the transition to college particularly difficult for them. First-generation students have been found to be less academically prepared for college and to perceive their parents as being less supportive in their pursuit of a college degree than their peers with college-educated parents (Rodriguez, 2003). First-generation students also tend to have lower expectations for the highest degree they plan to obtain compared to their continuing-generation peers (Pascarella, Pierson, Wolniak, & Terenzini, 2004).

When first-generation students arrive on college campuses, they tend to face challenges adjusting to the environment due to their lack of familiarity with the culture of higher education (Choy, 2001). Pike and Kuh (2005) found first-generation students to be less engaged on campus and less likely to participate in diverse college experiences. First-generation students often live “on the margin of two cultures” as they make the transition from home to college (London, 1992). Many of them are leaving home for the first time for an academic setting that is unfamiliar to them and never experienced by their parents or other family members. This transition may require them to reject some of the values of their families and communities as they adapt to a new environment. As a result, they may find themselves “renegotiating relationships at home and in college to manage the tension between the two” (London, 1992).

First-generation students tend to work more hours per week, earn fewer credit hours per semester, participate in fewer extracurricular activities, earn lower grades, and be more inclined to live off campus than students whose parents completed a bachelor’s degree (Pascarella, Pierson, Wolniak & Terenzini, 2004). College students who are

classified as both low-income and first-generation are the most at-risk for attrition.

According to Engle and Tinto (2008), low-income, first-generation students are four times more likely to leave college during their first year than students who have neither of those risk factors. However, Pike and Kuh (2005) found students with high educational aspirations and who live on campus to be much more likely to succeed in college regardless of their generation status.

Underrepresented Minorities

A large proportion of low-income college students are members of historically underrepresented racial/ethnic groups (African American, American Indian, Asian, Hispanic, or Native Alaskan), and most of them attend predominantly White institutions (NCES, 2016). Students of color are socially defined as “underrepresented minorities” in higher education and they often deal with issues of prejudice, stereotyping, and discrimination in college regardless of their social status (Rendon, Garcia, & Person, 2004). It is common for students of color at predominantly White institutions to experience overt and covert forms of racism (Davis, Dias-Bowie, Greenberg, & Klukken, 2004; Patton, 2006), unfavorable treatment by faculty members (Davis et al., 2004), expectations to assimilate to White-centered campus environments (Quaye et al., 2015), and academic and social loneliness (Fries-Brit & Griffin, 2007).

Underrepresented minorities tend to face cultural and academic incongruence when they make the transition to predominantly White institutions from high school (Rendon, 2006). Cultural incongruence occurs when students struggle to transition into a new environment where they experience alienation, marginalization, and possibly even cultural attacks such as stereotyping and discrimination (Rendon, Garcia, & Person,

2004). The challenging institutional culture of predominantly White institutions have been associated with increased stress levels for students of color that has been linked to lower persistence rates (Greer & Chwalisz, 2007). Academic incongruence occurs when students are unable to function in an academic environment where the curriculum is Euro-centered, they have few faculty role models, and their perspectives are silenced or marginalized in the classrooms (Rendon, 2006). College completion rates vary widely along racial and ethnic lines with African American, Hispanic, and Native American students earning degrees at significantly lower rates than their White and Asian counterparts (NCES, 2015).

Pre-College Education

Low-income students are often raised in environments that lack educational resources that promote learning enjoyed by their middle- and high-income peers, including parental involvement in educational endeavors and regular access to books, educational experiences, and technology in their households (Howard, Dunklee, & Dresser, 2009). Most low-income students attend public schools and many are enrolled lower quality public schools (NCES, 2015). Public schools with enrollments that are predominantly low-income and/or minority students are often characterized by low expectations, poor teacher quality, low graduation rates, and sparse college matriculation (Blanchett, Mumford & Beachum, 2005). Public schools where more than 75% of the students are eligible for free or reduced-price lunch (FRPL) are considered high-poverty schools (NCES, 2015). The United States Department of Education Office of Civil Rights released a report in 2014 quantifying the deep disparities in high-poverty schools in three key areas that are critical to college readiness: the rigor of available coursework,

experience level of teachers, and access to guidance counselors for college advising. Students from the lowest socioeconomic quintile are most likely to attend high-poverty schools with the deepest disparities in college matriculation. Accordingly, high-poverty schools send approximately half of their graduates to college in the fall following graduation, while over 70% of graduates from low-poverty school districts enroll in college directly after high school graduation (National Student Clearinghouse Research Center, 2012).

High-poverty schools tend to lack the rigorous coursework that makes it possible for students to garner the academic skills necessary to enter and succeed in college (Adelman, 2006). These disadvantaged schools rarely offer Advanced Placement or Honors courses that prepare students for the rigors of higher education (Adelman, 2006; Berger, 2010; Paulsen & St. John, 2002). Additionally, many low-income students do not enroll in college preparatory courses even if they are available in their schools for the fear of not being able to afford college or because they lack knowledge of the importance of these courses for college preparation (Tierney & Venegaz, 2009). Due to a lack of access to rigorous courses and lower academic expectations, low-income students often enter college with lower grade point averages, lower standardized test scores, and less confidence in their academic abilities than their higher income peers (Terenzini et al., 2001).

Family Background

Family background plays a significant role in shaping a student's educational goals and expectations (Astin, 1993). Family background includes various factors: the number of parents in the household, education level of parents, occupation of parents,

household income, parent interaction styles, parental academic expectations, parental involvement in school activities, and family encouragement and support. Parental education, occupation, and family income have all been found to influence both college attendance and persistence (Astin, 1993; Terenzini, Cabrera, & Bernal, 2001). Parental education has the strongest impact on a students' likelihood to enter and complete college (Tinto, 1993), but the relationship between family income and academic achievement has grown stronger in recent years (Reardon, 2011). Prior research indicates that there are significant benefits to having parents who are college educated (Ishitani, 2006). Students with college-educated parents benefit from cultural and social capital that students whose parents are not college educated do not have (Freeman, 1999). Consequently, children with at least one parent with a college degree are more likely to attend college and earn a bachelor's degree than their peers who do not have a parent or guardian with a college degree (Ishitani, 2006).

Parental involvement also has a strong influence on student success in education (Boliver & Chrispeels, 2011), and low-income students are less likely to benefit from parental involvement than their middle- and high-income peers (Fan & Chen, 2001). Parental involvement and family income are positively related, so parents are more likely to be involved in their children's educational endeavors as family income increases—ultimately leading to stronger likelihood of academic persistence and success (Fan & Chen, 2001). Furthermore, economic models of child development show families with greater economic resources as being able to purchase or provide important “inputs” into their children's development (nutritious meals, safe and stimulating living environments, enriched home learning activities, higher quality schools, and summer enrichment

activities) that make them more likely to succeed in school (Duncan, Kalil, and Ziol-Guest, 2013). Family wealth also serves as an insurance function by providing important “psychological safety nets” against the inherent risks in human capital investment decisions (Shapiro, 2004). Higher education involves an innate risk of failing to attain employment that may be necessary to pay off the loan debt accumulated in college (Pfeffer & Haellsten, 2012). Therefore, members of traditionally underrepresented social groups in higher education may be skeptical about attending college because they do not expect to get a job commensurate to their education level after they earn a degree (Freeman, 1999). These economic uncertainties often hinder the willingness of disadvantaged groups to invest their time and resources in the higher education process (Freeman, 1999). Undoubtedly, these perceptions may prevent them from pursuing postsecondary education in the first place or from taking on additional loan debt to remain in college (Pfeffer & Haellsten, 2012).

Parental academic expectations and definitions of success are influenced by social class (Walpole, 2003). Low-income parents are more likely to view a high-school diploma as a normal expectation for their children, while high-income parents tend to consider a bachelor’s degree or advanced degree the norm (Lareau, 1987, 1993). Low-income parents are more likely to define success as their child securing full-time employment after high school. For high-income parents, the definition of success is closely tied to attending a “good” four-year college or university (McDonough, 1997). Parenting styles within a family are also influenced by social class. High-income and middle-class parents tend to adopt a cultural logic of child rearing that stresses the concerted cultivation of children, which deliberately tries to stimulate their child’s

development and foster their cognitive and social skills (Lareau, 2011). This parenting style involves enrolling children in numerous organized activities outside of school to transmit important life skills to them. For working-class and low-income families, sustaining their child's natural growth is viewed as an accomplishment (Lareau, 2011). These parents believe as long as they provide love, food, shelter and safety, their children will grow and thrive and they do not worry about or focus on developing their children's special talents.

Parental encouragement and support have also been found to be very important for both college attendance and persistence (Cabrera, Burkum, & La Nasa, 2003). Although parents of low-income students tend to lack the resources to support their children financially, the encouragement they provide for their children has a significant impact on college persistence (Berg, 2010; St. Clair-Christman, 2011). Family support comes in various forms, but psychological and emotional encouragement have been shown to be the most beneficial types of support for low-income college students (Berg, 2010). According to Berg (2010), psychological and emotional support develops the confidence that these students need to persevere in the face of significant obstacles in higher education. Other scholars have noted that low-income students benefit from encouragement, support and validation from family and friends (Rendon, 2004; Nora, 2003; Terenzini et al., 1994). Validation is especially important for students who have experienced invalidation in the past (being called dumb or lazy; or being told they are not college material). These students are not likely to get involved on campus or utilize campus support services without the university faculty or staff taking the initiative to

personally reach out to them and encourage them to engage with the campus community (Rendon, 2006).

College Choice

College choice is the process of students deciding where they will enroll in college and what type of institution to attend (two-year vs. four-year, public vs. private, rural vs. urban, in-state vs. out-of-state, etc.). Students from low-income households tend to make different college choices than their middle- and high-income peers because their decisions are more sensitive to tuition prices and the availability of financial aid (Hossler, Schmit & Vesper, 1999). Due to their financial limitations, low-income students are more likely to attend less selective public institutions with lower tuition prices than more selective and/or private institutions with higher tuition prices (Carnevale & Rose, 2004; Corrigan, 2003; Hu, 2010). Low-income students are more likely to enroll in a college specifically for its proximity to home (Paulsen & St. John, 2002) and less likely to begin their postsecondary education at four-year institutions than their middle- and high-income peers (Engle & Tinto, 2008). In 2016, 58% of Pell Grant recipients were enrolled at four-year institutions while 76% of non-Pell recipients attended four-year institutions (Pell Institute, 2018).

Low-income students generally make college choices based on college cost rather than educational fit (Bowen, Chingos, & McPherson, 2009). This often leads to “under matching,” which is a term used to describe highly qualified high school graduates choosing to enroll at institutions that do not match their academic qualifications (Handel, 2014). Several researchers have suggested that under matching lowers the probability of low-income students earning a bachelor’s degree (Bowen, Chingos, & McPherson, 2009;

Corrigan, 2003; Tinto & Engle, 2008). Low-income students are more likely to attend public two-year institutions and for-profit institutions than their middle- and high-income peers (Engle & Tinto, 2008), while research suggests that students who attend these types of institutions are less likely to earn a bachelor's degree (Corrigan, 2003). According to Stephan, Rosenbaum and Person (2009), students who start their postsecondary education at a community college are 23% less likely to earn a bachelor's degree than those who start at 4-year colleges and universities. Several researchers have examined the disparity in bachelor's degree attainment for students who begin their postsecondary education at community colleges (Long & Kurlaender, 2009; Monaghan & Attewell, 2015; Stephan, Rosenbaum, & Person, 2009). The gap in bachelor degree attainment for community college students has been attributed to fewer of them aspiring to earn bachelor's degrees, being less academically prepared for higher education than students at 4-year institutions, taking more non-credit bearing remedial courses, having work and family obligations that act as barriers to degree completion, and dealing with the widespread loss of credits that occur when they transfer to 4-year institutions (Long & Kurlaender, 2009; Monaghan & Attewell, 2015).

Previous research has shown that attending selective and highly selective institutions is beneficial to low-income students because higher selectivity is associated with higher persistence and graduation rates for all student populations (Bowen & Bok, 1998; Carnevale & Rose, 2004). Although students at every income level have higher persistence rates at selective institutions, low-income students continue to be overrepresented at less selective colleges and universities (Carnevale & Strohl, 2010). According to Carnevale and Rose (2004), 74% of students enrolled at the top 146 highly

selective institutions came from families in the top quartile of the SES scale compared to only 3% from the bottom SES quartile. Highly selective institutions typically have more resources than less selective institutions and institutional features that are associated with higher persistence rates; such as smaller class sizes, lower faculty-to-student ratios, wider varieties of extracurricular activities to engage students, more specialized services for academic advising and career counseling, and more institutional financial aid (Carnevale & Rose, 2004).

Attendance Patterns

Attendance patterns consist of when students decide to attend college and if they enroll part time versus full time. The National Postsecondary Student Aid Study (2004) revealed low-income students are more likely than their peers to delay entry to college after high school, attend colleges closer to home, enroll part-time, and work full-time while enrolled in college. These attendance patterns are products of family and economic circumstances that can negatively impact persistence (Corrigan, 2003). Research conducted by the National Center for Education Statistics identified delaying entry to college after high school, attending college part-time, working full-time while enrolled in college, being financially independent of parents, having dependent children, being a single parent, and having a high school equivalency diploma all as risk factors that make students more prone to attrition (NCES, 2005). Consequently, the attendance patterns of low-income students often make them more at-risk for attrition than their middle- and high-income peers.

Common Persistence Barriers

Despite four decades of research dedicated to understanding factors that contribute to student persistence, solutions to the higher attrition rates for low-income students continue to remain elusive. Low-income college students earn bachelor's degrees at significantly lower rates than their middle- and high-income peers (NCES, 2015). Previous research suggests that socioeconomic status is a primary metric that is linked to college departure and low-income students are more prone to attrition than any other social group (Chen & DesJardins, 2010). According to Tinto (1993), students from disadvantaged backgrounds tend to face greater challenges than their peers in meeting the academic demands of college, finding a suitable niche in the social and intellectual life on campus, and obtaining sufficient financial resources to pay for college. The next several subheadings of the literature review will examine these common persistence barriers (academic, social, and financial) for low-income students and explore how they differ from their peers from more affluent families.

Academic Barriers

The lack of academic preparation for college is a common persistence barrier for low-income students. Academic preparation or college readiness is a combination of core academic knowledge, skills, and habits that students need to be successful in college without needing additional remedial coursework or training (Lombardi, Seburn, & Conley, 2011). The four stages of college readiness are cognitive ability, content knowledge, academic behavior, and contextual skills and awareness (Conley, 2010). Low-income students are more likely to enter college less academically prepared than their peers from more affluent backgrounds (Engstrom & Tinto, 2008). This gap in

academic preparation is due to many low-income students lacking access to a rigorous high school curriculum, qualified teachers, preparatory courses for standardized tests, and exposure to college and career counseling (Adelman, 2006; Berger, 2010; Hurwitz & Howell, 2013). Researchers have also found the gap in academic preparation is a result of low-income students having lower educational aspirations than their more affluent peers and less exposure to college information (Adelman, 2006; Berger, 2010; St. John & Paulsen, 2002).

While there are many determinants of success in college, arriving academically prepared to do college-level coursework is among the most predictive factors of degree completion (Kurlaender & Howell, 2012). The rigor of a student's high school curriculum, high school grade point average, and standardized test scores are common metrics for determining academic preparedness for postsecondary education. Previous studies have found high school grade point average to be the strongest predictor of college success (Astin, 1997; Hoffman & Lowitzl, 2005). However, Adelman (2006) found the academic intensity of a student's high school curriculum to have the greatest impact on the completion of a bachelor's degree than anything else in his or her pre-collegiate history. High school curriculum and bachelor's degree attainment correlate stronger than test scores or grade point average/class rank and bachelor's degree attainment (Adelman, 1999; 2006). Additionally, Adelman (1999) found completing a math course beyond the level of Algebra 2, such as trigonometry or pre-calculus, more than doubles the chances that students will earn a bachelor's degree. However, students from the lowest socioeconomic quintile are less likely to attend high schools that offer

math courses above Algebra 2 than students in higher socioeconomic quintiles (Adelman, 2006).

Access to guidance counseling is also critically important to the process of transitioning from high school to college. Low-income students are less likely than their peers to have family members or friends who are familiar with the college application process, so they are more dependent on high school guidance counselors for assistance with college planning (McDonough, 2005). Current literature reveals that low-income students are more likely to be underserved by high school guidance counselors than their more affluent peers (Haskins, Holzer, & Lerman, 2009). High schools serving predominantly low-income and/or minority students have 1,000 students for every counselor compared to the national average of 470 students per counselor (Haskins, Holzer, & Lerman, 2009). The recommended student-to-counselor ratio for high schools by the American School Counselor Association is 250-to-1, and research conducted by the National Association of College Admission Counseling (2009) found 66% of schools with the highest college-going rates have counselor caseloads of 250 students or less.

The knowledge of how to prepare for college through taking preparation courses for standardized tests is an increasingly important part of adequate preparation for higher education (Berg, 2010). Low-income students are less likely to receive additional tutoring or coaching (beyond what is offered by their high schools) to prepare for standardized tests compared to their peers from middle- and high-income families (Avery, 2009). While middle-class parents typically have their children take pre-SAT tests and enroll in preparatory courses for standardized tests after school or during the summer, low-income families lack both the understanding of the importance of these

activities and the financial means to participate (Berg, 2010). As a result of these gaps in test preparation, low-income students are more likely to enter college with lower standardized test scores than their more affluent peers and more likely to test into non-credit bearing remedial courses (Berkner, He, Cataldi, & Knepper, 2002).

There is growing evidence that traditional measures for determining academic preparedness for college may not be the best predictors of success in higher education for low-income students. Colleges and universities have traditionally relied upon pre-college variables such as standardized test scores and high school grade point averages to predict the likelihood of success in college with relatively low validity (Sedlacek, 2004). The traditional predictors of success in college have been shown to account for only 25 percent of students' academic performance in higher education as reflected by college grade point average (Sparkman, Maulding, & Roberts, 2012) and the predictive validity of ability measures varies from one college to the next (Ransdell, 2001). There have been numerous studies showing that combining non-cognitive with cognitive variables is a better predictor than using cognitive attributes alone (Engstrom & Sedlacek, 1991; Tracey & Sedlacek, 1989; White & Sedlacek, 1986). Non-cognitive variables refer to student characteristics that cannot be measured by standardized tests and provide a broader assessment of a student's potential for success in college (Bowles & Gintis, 2002).

Social Barriers

Another common persistence barrier for low-income students is integrating into the social environment on college campuses. Social integration is the process of students making meaningful connections with their peers, participating in extracurricular activities

on campus, and interacting with university faculty and staff on a regular basis (Tinto, 1975, 1993). Numerous studies have found college persistence to be closely associated with a student's ability to integrate into the college environment both academically and socially (Astin, 1993, 1999; Pascarella & Trezini, 1991; Tinto, 1993). Social integration leads to an increased "sense of belonging," which can help mitigate factors that act as barriers to persistence (Hausmann, Schofield, & Woods, 2007). Belonging is a universal human characteristic and a basic human need (Maslow, 1962). A sense of belonging takes on heightened importance for first-year students as newcomers to an otherwise established group (Chickering & Reisser, 1993). Belonging is particularly significant for students that may be marginalized in college settings such as women, racial and ethnic minorities, low-income students, first-generation students, and LGBTQ students (Strayhorn, 2012).

College campuses present unique challenges for students from adverse backgrounds and a student's ability to cope with these challenges determines his or her likelihood of persistence (Baynard & Cantor, 2004; Wolniak & Rekoutis, 2016). Low-income students often struggle to fit in on college campuses and have more pronounced feelings of isolation that can lead to stress and anxiety in academic settings (Engle & Tinto, 2008). The biggest challenge for many low-income students to integrate socially stems from the emphasis placed on assimilation and acculturation, whereby their backgrounds and/or experiences may be disregarded or undervalued by the campus community (Kuh & Love, 2000). According to Wolniak & Terenzini (2004), low-income students typically have a cultural deficit to overcome when they enter the college environment. They have been found to lack cultural preparation for the college

experience, including knowledge of cultural norms, rules, roles, expectations, communication, relationship formation, and bureaucratic navigation skills (Barry, Hudley, Kelly & Cho, 2009; Pierson, Wolnaik, & Terenzini, 2004).

Low-income students also tend to experience difficulties adjusting to college life and accepting their new identity as independent young adults (Paulsen & St. John, 2002). Most college students face the psychological challenge of coping with feelings of loss when they leave their perceived identity to accept a new one (Arzy, Davies, & Harbour, 2006). According to Tinto (1986), a major reason they sense this loss is because students treasure their previous social relationships and have not yet been able to connect themselves to the new community on campus. Making new friends and experiencing social acceptance on campus greatly facilitates a student's sense of identity in the new environment (Panori & Wong, 1995). The absence of social acceptance often leads to problems of adjustment and subsequent withdrawal from the institution (Jackson, Soderlind, & Weiss, 2000).

Students from low-income households are more likely to have family and work obligations than their more affluent college peers (Pascarella & Terenzini, 2005; Pike & Kuh, 2005). Low-income students are often critical sources of support for their families, both in terms of their time and financial contributions to the household (Rosas & Hamrick, 2002). Family members of low-income students often expect them to continue contributing to the household and engaging in pre-college social activities while enrolled in college (Choy, 2000). These external obligations can create additional persistence barriers for low-income students because it removes them from the campus environment

and leaves them with less time and energy to engage in educationally purposeful activities with other students, faculty, and staff (Astin, 1993; Paulsen & St. John, 2002).

Financial Barriers

Financial barriers are another common persistence barrier for low-income college students. College affordability has been identified as a primary barrier to college completion for low-income students (Long & Riley, 2007). Over the last three decades, college tuition and fees have increased nearly four times faster than median household income and four and a half times faster than inflation (Choitz & Reimherr, 2013). The Pell Grant continues to be the foundation of federal need-based financial aid, but it has not been able to keep pace with the rising cost of higher education. The maximum Pell Grant covered 67% of the total cost of attendance at four-year public institutions in 1980, but it covered only 25% of the total cost of attendance in 2016 (Pell Institute, 2018). This rapid increase in college costs and the stagnant funding for financial aid has resulted in growing unmet need among low-income students (Long & Riley, 2007). Unmet need is the financial obligation for students that remains after their expected family contribution and all discounts, grants, and scholarships are applied to their cost of attendance. The average unmet need for students in the lowest-income quartile was \$8,221 in 2012 compared to a surplus of \$13,950 for students in the highest quartile (NPSAS, 2012). The growing unmet need for low-income students has forced them to rely more on student loans, work more hours per week, take fewer courses per semester, and in some cases, leave college altogether (Lynch, Engle & Cruz, 2011). Although low-income students tend to enroll at less expensive colleges and universities, they still incur more loan debt in college than their peers. The average loan debt for college graduates who

were Pell Grant recipients was \$31,007 in 2012 compared to \$27,443 for non-Pell recipients (NPSAS, 2012). In 2012, 58% of outstanding student loan debt was borrowed by students from low-income households (Fry, 2012).

Students from low-income families are more dependent on federal financial aid to pay for college than their middle- and high-income peers (Paulsen & St. John, 2002). Financial aid is vital to both college attendance and persistence for low-income students because it lowers the net cost of college and determines the student's personal financial obligation. Although many college students have unmet need, it is particularly troublesome for low-income students due to their limited financial means. The Advisory Committee on Student Financial Assistance (2002) found unmet need forces many students to attend less expensive and less selective institutions or enroll part-time instead of fulltime, which are institutional choices and attendance patterns that have been shown to negatively affect persistence (Corrigan, 2003).

A lack of resources is not the only financial barrier to persistence for low-income students. Students from low-income backgrounds generally lack financial literacy and have little knowledge of how to manage their financial aid when they enroll in college (Kezar, 2010). Lyons (2004) found that many students lack adequate knowledge about personal finance before entering college, but low-income students' knowledge is substantially behind that of middle- and high-income students. According to Kezar (2010), most low-income high school students are not educated at school or at home about the complexity of finances involved with college attendance. Paulsen and St. John (2002) found that low-income students often leave college because they misunderstand

that they have to repay loans, take out more loans or credit card debt than they can handle, or mismanage their personal finances.

Institutional Support Systems for Retention

In order to effectively support low-income students in higher education, we must first understand the types of support systems that enable them to cope with the challenges they encounter on college campuses. This section will examine programs and services designed to retain students because their individual backgrounds and institutional characteristics do not fully explain the lower persistence and graduation rates for low-income college students. Mortenson (2007) found considerable variation in graduation rates among colleges that serve low-income students, even after controlling for characteristics such as the academic profile (ACT scores and GPA) of beginning freshmen. According to Mortenson's analysis, some colleges and universities perform much better than expected considering their student profiles, while others perform worse. Mortenson attributed the differences between performance levels to institutional efforts (policies and practices) in place to support low-income students both academically and socially. Low-income students are highly at risk for attrition in higher education without institutional policies, programs, and services that address their pre-college academic preparation and foster their social and academic integration. Any college or university can create environments that are supportive of these particular student populations to improve their outcomes. The institutions simply have to commit to adopting policies and best practices to adequately support these students financially, academically, socially and emotionally.

Engle and O'Brien (2007) found that institutions with higher graduation rates for low-income students have several common characteristics. These institutions maintain close personal contact with students, create supportive campus communities, maintain a committed focus on undergraduate education, and create a campus culture committed to student retention and degree completion. Engstrom and Tinto (2008) posited that low-income students can persist in college at similar rates as their peers with the proper institutional support systems. These researchers argued that student success requires an institutional investment in structured and carefully aligned programs and services directed toward student success. There are several programs and services that have been proven to improve retention and graduation rates for low-income college students. The next section of this chapter will identify the support systems that have been found to improve retention and graduation rates for low-income students.

Academic Support Programs

Academic support programs are designed to integrate students into the academic culture of the institution and assist them with overcoming academic challenges or deficiencies. These programs and services are vital to the persistence of academically underprepared students, especially during the critical first year of college when students are still very responsive to institutional intervention (Tinto, 2012). Academic support programs take on a variety of forms, including developmental or basic-skill courses, tutorial services, supplemental instruction, formal study groups, academic-assisted learning communities and summer bridge programs. Previous studies have indicated that students using tutoring services earn higher grades, withdraw from classes at lower rates, and perform better when retaking courses (Colver & Fry, 2016). Research suggests that

academic support is especially important for students who do not feel academically prepared for college or have gaps in their knowledge base when they arrive on campus (Colver & Fry, 2016).

Social Transition Programs

Social transition programs are designed to assist students with integrating into the social environment of an institution and making them feel like a valued member of the campus community. The purpose of these programs is to create supportive communities aimed at helping students adjust to and navigate college life. According to Tinto (2012), student persistence is shaped by social forces internal and external to the campus, especially those that influence a students' membership or sense of belonging in the social communities of the institution. Transition programs help students with making adjustments to their existing social relationships while forming new relationships with people on campus. Transition programs take on a variety of forms, including orientation programs, first-year seminars, freshman-interest groups, learning communities, and summer bridge programs. These programs can foster and fortify social networks, campus-connectedness and sense of belonging, self-confidence, and academic motivation.

Mentoring Programs

Mentoring is beneficial for providing students with support that enhances their college transition, outcomes, and fostering educational aspirations (IHEP, 2011).

Mentoring is especially important for students with limited knowledge of the campus environment, such as low-income and first-generation students. Low-income students that experience supportive mentoring relationships with faculty, staff, or their peers

experience greater levels of satisfaction with college and are more likely to persist (Strayhorn, 2008). DeWitz, Woolsey, and Walsh (2009) found that establishing faculty and staff mentors is critical to the inclusion and subsequent success of underrepresented students. Mentors can provide guidance around key academic decisions, such as choosing classes and finding necessary campus supports. There is evidence that peer mentoring provides positive outcomes for mentees, including better grades and successfully completing more credit hours per semester (Leidenfrost, Strassnig, Schutz, Carbon, & Schabmann, 2014). Crisp's (2010) study of mentoring in community colleges found that low-income students who were mentored became better integrated socially and academically, and more committed to earning their degrees.

High-Impact Practices

Undergraduate programs and activities that have positive associations with student learning and retention are designated as "high-impact" practices. High-Impact Practices (HIPs) have been proven to be beneficial for college students of all backgrounds (Kuh, 2008). HIPs share several common traits; they demand considerable time and effort, facilitate learning outside of the classroom, require meaningful interactions with faculty and other students, encourage collaboration with diverse others, and provide frequent and substantive feedback (NSSE, 2015). HIPs take on a variety of forms including learning communities, service-learning projects, internships, co-op programs, clinical field experiences, research projects, study-abroad programs, and culminating senior experiences (capstone course, senior project, or a thesis).

Institutional Support Structures

Institutional support structures are academic or social spaces designed to support student learning, development, and success (Strayhorn, 2012). These support structures include departments, programs, residence halls, classrooms, and student organizations. These spaces of engagement are typically staffed by university faculty and staff who work to support student learning and development. Means and Pyne (2017) found the following institutional support structures to have the greatest impact on enhancing a student's sense of belonging on campus; social identity-based student organizations, community-building within residence halls, supportive faculty, academic support services, high-impact educational practices, and institutional need-based scholarship programs.

Financial Support

The receipt of financial aid is positively associated with both college access and persistence for low-income students (Cabrera, Nora, & Castaneda, 1992; Heller, 2003; St. John, 2003). Scholarship and grant aid are more positively related to persistence than student loans, and several researchers have found greater amounts of financial aid to be associated with higher persistence rates (Heller, 2003; Pascarella & Terenzini, 2005; Paulsen & St. John, 2002). Grant aid has been shown to improve college access and degree completion for all students, but the effects appear to be stronger for low-income students in comparison to their middle- and high-income peers (Dynarski and Stott-Clayton, 2013). Financial aid awarded based on financial need has the strongest correlation with persistence for low-income students (St. John, 2004).

Low-income students are more sensitive to the cost of college than their middle- and high-income peers, and they are more likely to leave college because of an inability

to pay (Paulsen & St. John, 2002). Inadequate financial aid for low-income students interferes with their academic and social integration causing significant barriers to persistence (Cabrera, Nora, & Castaneda, 1992). Varying amounts and types of financial aid can influence student persistence by determining the amount of time students have to study and to be academically and socially engaged on campus (St. John, 2004). Low-income students are less willing to use student loans to fund their education (St. John, 1991) and tend to view loans as barriers and burdens on themselves and their families (Choy, 2004). For first-year low-income students enrolled at 4-year institutions, the types of financial aid with the strongest relationship to persistence are work-study employment and grant aid (Adelman, 1999). Work study and other on-campus employment have been found to have the most significant impact on the persistence of low-income students because they provide a source of income for educational and personal expenses while increasing student engagement with the campus community (Tinto, 2012).

Emerging Need-Based Financial Aid Programs

The rising cost of higher education has created substantial college access and persistence barriers for low-income students. Many colleges administrators, business leaders, and philanthropists have taken notice of the growing economic barriers for low-income students and responded by developing last-dollar financial aid programs that cover the gap between a student's Pell Grant and his or her total cost of attendance. These financial aid programs replace student loans with gift aid (grants and scholarships) for students below particular income thresholds. These last-dollar programs have increased access for low-income students to attend selective institutions across the

country, but it is unclear how these new financial aid programs will impact their retention and graduation rates. There was limited research available on the influence that full-ride or last-dollar scholarships have on the persistence of low-income college students, but this section summarizes studies that were available.

Arzy, Davies, and Harbour (2006) conducted a study examining the lived campus experiences of low-income students attending college on private foundation scholarships. The participants of this study received four-year comprehensive scholarships from a private foundation that paid their entire cost of attendance beyond the resources provided by the Pell Grant. The foundation scholarships provided funding for tuition, fees, books, room and board, and a mid-semester cash stipend. The participants also received a Foundation Advisor to support them through their college journey. Themes of affirmation, cautious engagement, vulnerability, and transformation emerged in the study. The foundation scholarships removed financial barriers for the recipients, but the scholarships did not ease their academic or social transition to college. The students found their universities to be large, impersonal places, and they struggled to connect with peers and interact with faculty members. The findings showed participants lacked campus involvement both academically and socially. Overall, the persistence of the participants was greatly bolstered by the financial assistance of the foundation scholarship, but equally important was the academic and social support provided by the Foundation Advisor.

Kappes (2007) conducted a study examining the college experiences of low-income students at large public institutions who received complete, non-repayable financial aid packages with an emphasis on factors that promote or detract from

persistence. The factors that were identified to promote persistence were institutional familiarity, broad support systems, and a successful institutional match. The factors that negatively influenced persistence were familial instability, academic distractions, and profound socio-cultural discomfort and assimilation issues.

Fiske (2010) conducted a study examining the Carolina Covenant program, which allows high-ability, low-income students to attend the University of North Carolina at Chapel Hill without relying on student loans. The covenant program covered 100% of the cost of attendance through a combination of grants, scholarships, and federal work-study jobs. The Covenant Scholars also receive a comprehensive system of support services in the program, including mentoring by UNC faculty and staff during their first year on campus, peer mentoring from continuing Covenant Scholars, regular monitoring of their academic performance, career and professional development opportunities, and social events to provide students with opportunities to connect with faculty, staff, and administrators. The goal of the program was to send a message to young disadvantaged students that, if they worked hard in high school and gained admission to UNC, lack of financial resources would not prevent them from becoming a Tar Heel. The results shared on the first five cohorts of the program were promising. The covenant participants were making steady progress in closing the gaps between them and their more privileged peers at UNC in terms of grade-point averages, retention rates and graduation rates. The Covenant Scholars faced some significant academic challenge at UNC. Many of them struggled in math and science courses and failed the same courses two or three times. However, more low-income students have attended UNC and graduated as a result of this program.

Bartik, Hershbein, & Lachowska (2015) conducted a study on the postsecondary educational outcomes of the Kalamazoo Promise, a place-based scholarship program for students in the Kalamazoo Public School (KPS) District, which is a mostly urban school district in southwest Michigan. This scholarship was funded by an anonymous donor to promote a college-going culture in KPS and increase the local supply and retention of college graduates to stimulate Kalamazoo's economic development. The Promise Scholarship pays up to 100% of tuition and fees for KPS graduates to attend any public institution in the state of Michigan (2-year or 4-year institutions). The Promise increased college enrollment for KPS students within six months of high school graduation and degree attainment rates within six years of enrolling in college. The researchers concluded that "free college" is insufficient by itself to ensure postsecondary degree attainment, but their finding suggest that generous scholarship programs can significantly increase college attendance and postsecondary educational attainment among low-income and middle-income students (Bartik, Hershbein, & Lachowska, 2015).

Theoretical Framework

Student retention is one of the most frequently studied topics in higher education. Researchers have attempted to determine the most significant and influential variables of student persistence for several decades, but there are still many unanswered questions about the gaps in degree attainment between low-income college students and their more affluent peers. Vincent Tinto and Alexander Astin are two theorists who have heavily influenced the direction of student persistence research with the paradigmatic stature of their work. Tinto's Theory of Student Departure (1975, 1987, 1993) and Astin's Theory of Student Involvement (1984, 1993) are among the most widely cited persistence

theories in higher education literature. These theories have been tested and validated for over four decades and served as the theoretical framework for this study.

Theory of Student Departure

Tinto's model of student departure (1975) asserted that the process of becoming integrated into the academic and social systems of a college campus makes students more likely to persist to degree completion. According to this model, students come to college with a particular background molded by their own unique genetics and environmental experiences. These background characteristics shape the educational goals and aspirations of individuals and influence their initial commitment to the institution and to the goal of degree completion (Tinto, 1975). As students enter a campus environment, they begin to interact with the environment and encounter new values, attitudes, behaviors, ideas, and norms. Such interactions between the individual and institutional environments influence the student's level of integration into the academic and social systems of the institution (Tinto, 1975, 1993). In essence, a student's persistence is determined by the quality of ongoing interactions between pre-college characteristics and institutional environments (Tinto, 1993).

Student engagement in educationally purposeful activities in college is vital to student learning, personal development, satisfaction, and persistence (Astin, 1993; Pascarella & Terenzini, 1991, 2005; Tinto, 1993). According to Tinto (1975), student engagement is comprised of three areas of integration: academic integration, social integration, and institutional commitment. Tinto postulated that academic and social integration influence a student's subsequent commitment to the institution and the goal of degree completion. Students who feel connected to their institution (either academically,

socially, or both) are more likely to remain continuously enrolled than those that feel disconnected (Tinto, 1975; Kuh et al., 1991). Tinto suggested that students are most likely to drop out of college when their commitments to the institution or degree completion are weak.

Theory of Student Involvement

Astin's Theory of Student Involvement posited that factors contributing to student persistence are associated with involvement in college life (Astin, 1975). According to this theory, student involvement is defined as "the amount of physical and psychological energy that the student devotes to the academic experience," (Astin, 1984, p.297). Astin designed the student involvement theory in conjunction with his Input-Environment-Output persistence model with the core concept based on three elements; inputs, environments, and outcomes. Students enter higher education with unique input variables based on their genetics and environmental experiences (Astin, 1970). These input variables include demographics, background characteristics, and previous experiences. The environment variables include all aspects of higher education that are capable of impacting the student experience, such as institutional policies, support programs, the academic curriculum, and interactions with faculty, staff, and other students. The output variables refer to the knowledge, attitudes, values, and beliefs that exist after students have completed college.

Astin (1984) provided five basic assumptions about involvement in his theory: (a) involvement requires an investment of physical and psychosocial energy, (b) involvement is continuous and the amount of energy invested varies from student to student, (c) aspects of involvement may be qualitative or quantitative, (d) the amount of

student learning and personal development is directly proportional to the quality and quantity of involvement, and (e) academic performance is correlated with involvement. Astin suggested that the last two assumptions provide helpful “clues for designing more effective educational programs for students” (Astin, 1984, p.298).

Critiques of Persistence Theories

Researchers have historically applied the same persistence theories to low-income students that were developed for traditional students (in terms of college-going age and background characteristics). This can be misleading because low-income students have different pre-college experiences and backgrounds than middle-class students who were used as a basis for these developmental theories (Pascarella & Terenzini, 1991). Most of the widely acclaimed research guiding theories of student persistence were based on experiences of middle-class white male students (Tierney, 1992). Paulsen & St. John (2002) argued that traditional models of student persistence are not directly applicable to a new college student population that is increasingly more diverse in terms of age, ethnicity, and socioeconomic background. Consequently, both Tinto and Astin modified the initial versions of their student persistence models to be more applicable to nontraditional student populations (Astin 1993; Tinto 1993).

Critiques of Tinto’s Theory

The most common criticism of Tinto’s Theory of Student Departure was that it was only applicable to traditional students who lived on campus (Braxton, Sullivan, & Johnson, 1997; Nora & Cabrera, 1996). Other researchers questioned the validity of Tinto’s model to fully and appropriately capture the experiences of nonwhite students, given that the model is based on an assimilation/acculturation framework (Kraemer,

1997; Tierney, 1992). Tinto's theory asserted that the process of becoming integrated into the social and academic systems of a college occurs when students successfully navigate the stages of separation, transition, and incorporation (Tinto, 1975). Separation requires students to disassociate themselves to some degree from the norms of past associations, including family, high school friends, and other local ties. In order for students to successfully integrate, they had to move away from the norms and behavior patterns of past communities and be able to adopt new norms that are appropriate to the specific context of their college or university (Tinto, 1975). Tierney (1992) argued that Tinto's concept of breaking away from past associations and traditions is not applicable to minority students because the model was intended to describe developmental progression within a culture rather than assimilation from one culture to another. Other scholars contended that this aspect of Tinto's theory ignores bicultural integration, or the ability of minority students to succeed in college while being a part of both the majority and minority cultures (Kuh & Love, 2000; Rendon, Jalomo, & Nora, 2000).

Tinto modified his theory (1993) to recognize students' cultural and familial connections more prominently and to make it more applicable to nontraditional student populations (ethnic minorities, low-income students, adult learners, and commuter students). According to Tinto's Interactionist Theory (1993), students in these subgroups may fully integrate into their own population without fully accepting the values of the larger institution. Tinto postulates that educational communities and subgroups are critically important to the engagement and affiliation processes for students. Rendon, Jaloma, and Nora (2000) asserted that Tinto's theory needs to be taken to "an even higher level of theoretical development" (p. 149) to be more thoroughly

descriptive of minority students. Braxton, Sullivan, and Johnson (1997) also concluded that continued enhancement of Tinto's theory would be necessary for it to be applied to minority students.

Critiques of Astin's Theory

Astin's Student Involvement Theory has also been criticized for its assimilation and/or acculturation framework that underestimates the cost of involvement for minority students (Rendon, Jaloma, & Nora, 2000). Astin's model has addressed the cost of involvement with a focus on the individual's responsibility to ensure his or her success, rather than on the institution's responsibility to provide a more multicultural affirming environment to ensure student success (Tierney, 1992). Astin's (1993) model assumes that involvement depends primarily on the effort of the student, but Rendon (1994) argues that nontraditional students are more likely to become involved when others from the institution encourage their involvement.

Impact of Financial Aid

Previous research has found the college environment to be a significant factor in shaping a student's academic and social experiences (Astin, 1993; Pascarella & Terenzini, 1991; Tinto, 1993) and financial aid facilitates the academic and social integration of college students and influences how they engage with their environment (Nora & Cabrera, 1996; St. John, 2004). Initially, financial aid was conceptualized in higher education literature to have an indirect effect on student persistence by affecting college choice decisions (Cabrera, Nora, & Castenada, 1993). However, further research revealed that financial aid can directly impact student persistence (Hu, 2010; St. John, 2004). The receipt of financial aid is a tangible component in reducing the stress of

meeting the cost of tuition and other college expenses, and it is influential in determining if students return to college (Nora & Cabrera, 1996). Financial aid directly influences the amount of time and energy students have to devote to academic and social activities (Hu, 2010; St. John, 2004). College students have the option to participate in a variety of activities that include studying, attending classes, working for pay, tending to family responsibilities, or engaging in extracurricular or leisure activities. How college students choose to spend their time on these academic and non-academic activities will influence their academic performance, satisfaction, and their commitment to degree completion (Tino, 1993). Financial aid is especially important for low-income students because it allows them to avoid working fulltime while in college and/or reduces the number of hours they work per week, thereby freeing up time for them to engage in educationally purposeful activities. The more students engage in educationally purposeful activities, the more likely they are to succeed in college and gain more out of the experience (Kuh, 2003; Pascarella & Terenzini, 1991).

CHAPTER 3

METHODOLOGY

Introduction

As an administrator at a large public institution in the Midwest, the researcher had the unique opportunity to examine the effects of a new scholarship program on the persistence of high-achieving, low-income students. Previous research has shown that college persistence and completion rates are much lower for low-income students than their middle- and high-income peers (Kahlenberg, 2010) and gaps in educational attainment between them have continued to widen over the last few decades (Bailey & Dynarski, 2011). By studying the dynamics involved in the persistence of low-income students, this study contributes to the overall body of student persistence literature. This chapter describes the research methods employed in this qualitative study. The chapter begins with a review of the research questions and a description of the research design. Then information is provided on the site institution, population selection, sampling procedures, data sources, data collection, data analysis and limitations.

The purpose of this study was to examine the factors that influence the persistence of low-income students after their financial barriers are removed by full-ride scholarships. The GEAR UP Scholarship Program covered the entire college cost of attendance for the recipients, which provided the researcher with a clearer look at other social, cultural, psychological, and contextual issues that impacted their persistence. The intent of this research was to contribute to the understanding of the non-economic persistence barriers that low-income students face in higher education and to identify which institutional support structures are most beneficial to their success. This study also

examined how full-ride scholarships influence the academic and social integration of low-income students.

Research Questions

This exploratory study examined the persistence of low-income students at Midwest State University (MSU). Based on the literature review and prior research on student persistence, the following research questions were explored in this study:

1. What persistence barriers remained for low-income students at MSU after their financial barriers were removed by full-ride scholarships?
2. What lived experiences did low-income students have on campus that influenced them to persistence to degree completion?
3. How did factors external to campus influence the persistence of low-income students at MSU?

Research Design

This basic qualitative study used a phenomenological research design to examine the lived experiences of low-income students pursuing baccalaureate degrees on full-ride scholarships (Merriam, 2009). A phenomenological approach was used to permit the participants to communicate the factors that allowed them to persist at MSU in their own words. The researcher examined the lived experiences of the GEAR UP Scholars as the foundation of the phenomena and determined a phenomenological approach would be the best method to thoroughly answer the research questions. Phenomenology asserts that social phenomena are best understood from the “actors’ own perspectives, describing the world as experience by subjects, and with the assumption that the important reality is what people perceive it to be” (Kvale, 1996, p 52). Shultz and Max Van Manen (1990)

define the lived experience as made up of the many constitutive elements that are a part of our experiences that flow together, undifferentiated while we are in the stream of action. It is only when we step out of the stream of flowing action and through reflection reconstruct the constitutive elements of lived experience that those constitutive elements become, in Shutz's words, "phenomena" (Shultz & Van Manen, 1990). Phenomenology focuses on describing as accurately as possible, the nature, experience, and meaning involved in the phenomena under study (Kvale & Brinkmann, 2009). The product of a phenomenological study is a "composite description that presents the 'essence' of the phenomenon" (Creswell, 2007). It was the goal of the researcher to capture the "essence" of the lived experiences of the GEAR UP Scholars, and he attempted to represent their personal stories that were gathered during the data collection as accurately and precisely as possible in the data analysis.

Site Description

MSU is a large public research institution located in a metropolitan area with approximately 2.9 million people. It is the largest university in the region with approximately 17,000 students and a major contributor to the local economy and the social well-being of the city. As a land-grant institution, MSU provides access to quality postsecondary education and leadership development to a student body whose influence on the region upon graduation is immense. MSU enrolls a diverse student body with a significant proportion of students who have traditionally been underrepresented in higher education. Over 40% of MSU undergraduates are Pell Grant recipients and first-generation college students, nearly 30% are underrepresented racial minorities, and approximately 20% are parents. As noted in the literature review, these are all student

populations that are more prone to attrition in higher education. The six-year graduation rate for MSU was 41% from 2009-2015, which was well below the national average of 55% for public 4-year institutions (NCES, 2015). The intent of this study was to provide MSU, and other institutions that serve large populations of underrepresented students, with valuable insight that can be used to improve persistence and graduation rates for these student populations. The success of institutions like MSU will be vital to closing degree attainment gaps for low-income students because the campus will continue to enroll large populations of these students due to its location in the heart of an urban core.

Population and Sample

The population for this study was low-income undergraduate students, and the sample was a group of Pell Grant recipients attending MSU on full-ride scholarships. This cohort is considered a convenience sample since the principal investigator was employed by the site institution. The GEAR UP program was designed to support middle and high school students from low-income backgrounds with planning for post-secondary education. MSU received a GEAR UP grant to provide college preparatory programs and services to approximately 4,600 students from the surrounding school districts that were included in the grant. The university established a comprehensive scholarship program to attract the top academic achievers from the GEAR UP designated high schools. The scholarship program was funded to support 35 students with last-dollar scholarships that covered 100% of tuition, fees, and room & board. This last-dollar scholarship program was designed to pay all college expenses that were not covered by the Pell Grant or any other state or institutional gift aid. The GEAR UP scholarship also provided the recipients with a \$1,000 stipend each semester for books, supplies, and personal

expenses. In order to renew the scholarship, the recipients were required to complete a minimum of 24 credit hours per academic year with 2.5 GPA (4.0 scale) or higher. The students were also required to complete the Free Application for Federal Student Aid (FAFSA) each year by April 1st. For academic, social, and emotional support, the scholarship recipients were provided support through the Office of Multicultural Student Services (MSS) in the form of a peer mentor, a success coach, and tutorial services. The recipients also had monthly check-in meetings with the scholarship coordinator of the GEAR UP Scholarship Program, who was the primary investigator for this study.

Sampling Procedures

The GEAR UP Scholarship Program was well publicized in all the GEAR UP designated high schools. The university sent promotional materials including posters to the 22 GEAR UP high schools in December and held information sessions in January and February for prospective students and parents to learn more about the new scholarship program. The deadline to apply for the GEAR UP Scholarship was March 1st and the university received 323 applications from 21 different high schools. In order to apply, students were required to submit an application, official high school transcripts, a 350 to 500-word essay explaining why they desired to earn a college degree, and two letters of recommendation from high school faculty or staff. There was a selection committee for the GEAR UP scholarship composed of three MSU admission staff and two faculty members who read all the application materials and ranked the students based on their academic records, clarity of writing in their essays, and feedback on their aptitude, character, and work ethic from the letters of recommendation. Students had to meet 2 of 3 academic criteria in order to be eligible for the GEAR UP scholarship: 1) 21 ACT or

higher (state average), 2) 3.0 GPA (4.0 scale) or higher, and/or 3) graduate in the top 10% of their high school class. The 35 students who were selected for the GEAR UP scholarship were all top academic performers at their respective high schools and displayed the type of aptitude and motivation required to succeed in college.

The racial/ethnicity breakdown of the initial 35 scholarship recipients was 83% African American, 11% Caucasian, 3% Hispanic, and 3% percent Asian. The gender breakdown of the group was 77% female and 23% male. Most of the students (77%) were from low-income households, 23% were from middle-income households, and none of them were from high-income households. Many of the students (74%) were the first in their family to attend college, and 60% were from single-parent households. There was a waiting list of 10 students who were designated as alternates for the GEAR UP Scholarship Program. These were GEAR UP applicants who enrolled at MSU that were not selected for the scholarship, but they would be considered for the award if any of the original recipients did not meet the renewal criteria. Six of the alternates were added to the GEAR UP Scholars cohort after some of the original recipients lost their scholarships. Five of the original recipients lost the GEAR UP scholarship during their first year at MSU, and one scholar lost the scholarship during the second year. None of the scholars lost the scholarship in the third or fourth year of the program.

Overall, 31 of the 41 (76%) students who received the GEAR UP scholarship graduated within 6 years of enrolling at MSU. There were 22 GEAR UP Scholars who received the Pell Grant and completed their degrees within four years of enrolling at MSU, and this was the population that was recruited as the sample for this study. The researcher mailed personal letters to the home addresses of these 22 scholars explaining

the purpose of the research and inviting them to participate. The researcher also reached out to the subjects via social media (Facebook & LinkedIn) to inform them that the invitations were sent to their homes. Ultimately, 15 of the scholarship recipients responded and agreed to participate in the study. However, the researcher was only able to interview 12 of the scholars during the timeline established for the participant interviews.

Data Collection

The researcher used various sources to gather data on the experiences of the GEAR UP Scholars. The data collection began with gathering their personal documents from the GEAR UP scholarship application process (personal essays, letters of recommendation, high school transcripts and ACT scores). The review of these artifacts provided meaningful insight into the scholars' pre-college experiences and their motivations for attending college. These documents also provided useful information to formulate questions for the face-to-face interviews. Additionally, several of the scholars had to submit appeal letters when they were not meeting the renewal criteria for the GEAR UP scholarship. The researcher used these appeal letters to inform the interview questions as well, primarily to have the students elaborate on the specific challenges they were facing at the time of the appeals and explain how they overcame them. The appeal letters were also used to inform the themes that were identified as persistence barriers for the participants.

Semi-structured interviews were the primary source of data collection for this study. The researcher conducted 60-minute interviews with each of the 12 participants over a three-month period. These in-depth interviews involved open-ended questions

designed to explore the lived experiences of the GEAR UP scholarship recipients. The researcher used an interview guide with a set of predetermined questions to guide the study (Seidman, 2013). Patton (2002) states that qualitative interviews with pre-specified, open-ended questions provide focus and structure while allowing flexibility and scope to probe beyond the surface of the initial response. The goal of the interviews was to develop a comprehensive picture of the phenomenon of interest. The interview guide (Appendix C) allowed the researcher to probe unanticipated responses and issues as they were revealed while remaining consistent from one interview to the next without veering from the core interview questions (Patton, 2002).

The opening phase of the interviews focused on establishing a level of comfort with the participants and ensuring they understood their rights as subjects of the study. The researcher began each interview by explaining the purpose of the research and walking the participants through each section of the consent form (Appendix B). This ensured that the participants understood the purpose of the study and their rights as a participant. After the subjects signed the consent form and agreed to be audio recorded, the researcher turned on the recording device and started with the interview questions. The first few questions focused on the participants' pre-college educational experiences and explored how their college aspirations were shaped. This created an opening for participants to speak freely about their educational experiences and allowed the researcher to identify meaningful junctures about their pre-college experiences to be revisited later.

The second group of interview questions focused on eliciting data of greater specificity in relation to the research questions. The researcher asked direct questions

about challenges the participants faced in college and the types of experiences they had on and off campus that influenced their persistence (negatively or positively) at MSU. These questions ensured that the research topic was adequately explored. The third and final group of interview questions focused on the participants reflections on the meaning of their college experiences as GEAR UP Scholars. The researcher posed questions that reflected theoretical considerations and looked for opportunities to explore narratives from the previous phases of the interview in relation to student persistence theories and previous research. The researcher concluded the interviews by asking the scholars for any final thoughts they would like to share and thanking them for their participation.

All of the interviews were audio recorded to ensure that the information gathered was accurate. The researcher uploaded the audio recordings to Rev.com to be transcribed verbatim and received a word-by-word transcript for each interview within 24 hours. The researcher read each transcript multiple times with the audio recordings to ensure the interviews were captured accurately. Then he sent the final version of the full transcript to each participant via email for them to verify that the information collected was accurate. To achieve high reliability and consistency in the questioning process, the researcher conducted all the interviews himself. He followed up several of the interviews with phone calls or emails to clarify his interpretations of the participant experiences and control for personal bias. Undoubtedly, the participant stories revealed rich descriptions of their lived experiences on campus and provided in-depth illustrations of their educational journeys to earn a college degree. The names of the individuals and site institution described were changed to protect the identities of the participants involved.

Data Analysis

Qualitative data analysis is the process of organizing, inspecting, and transferring collected data into a form of explanation, understanding, or interpretation of the studied phenomenon (Patton, 2002). The researcher began the data analysis for this study by manually coding all the transcripts from the participant interviews. He started the data analysis of the transcripts while still conducting the face-to-face interviews. The researcher wrote narratives at the end of each interview to summarize the results, his interpretations, and to reflect on his role as the researcher as an instrument. The researcher maintained a reflexive journal of these narratives during all the interviews while analyzing the data. This journal allowed him to record critical reflections about the participants stated beliefs, attitudes and opinions, as well as noting their non-verbal communication. This valuable tool also served as documentation of the researcher biases and thinking processes before, during, and after each interview (Patton, 2002). Additionally, Patton (2002) states that field notes can be used to help interpret data by intertwining them through the analysis to enrich study findings.

In order to code the transcripts, the researcher organized the data by interview questions into a spreadsheet to look across all the respondent answers to identify consistencies and differences. He developed a list of preset themes for the research questions based on previous research literature. For research question one, the preset themes for persistence barriers for low-income students were academic preparation (Adelman, 2006; Berger, 2010; Engstrom & Tinto, 2008) social integration (Astin, 1993; Pascarella & Terenzini, 1991; Tinto, 1993), financial stress (Long & Riley, 2007; Lyons, 2004; Paulsen & St. John, 2002), and family/work obligations (Kezar, Walpole, & Perna, 2015; Pascarella & Terenzini, 2005; Pike & Kuh, 2005). For research question two, the

preset themes for lived campus experiences that influence the persistence of low-income students were living on campus (Astin, 1993; Chickering & Kuper, 1971; Tinto, 1993), working on campus (Perna, 2010; Tinto, 2012), establishing peer support groups (Astin, 1993; Strayhorn, 2012), and participating in high-impact learning experiences (Kuh, 2008; Means & Pyne, 2017). For research question three, the preset themes for external factors that influence the persistence of low-income students were encouragement and support received from family and friends (Berg, 2010; Kinsley, 2014; Rendon, 2004) and family/work obligations (Pascarella & Terenzini, 2005; Pike & Kuh, 2005).

After searching through the data for text to match the preset themes, the researcher continued to examine all the responses to identify new themes to describe the examined phenomenon. The emergent themes were unfavorable relationships with faculty and academic advisors (on-campus persistent barriers), engagement with identity-based departments and student organizations (lived experiences that enhanced persistence), and family hardships (external persistence barriers). The researcher assigned definitions and meanings to each of the themes and compiled direct quotes from the participants for each one. Then the researcher formatted the data to cluster the themes or units of meaning into common categories of the respondent experiences. Once the data were organized into categories, he was able to identify patterns and connections within and between categories. For example, the researcher compared the responses of males vs. females, first-generation students vs. continuing generation students, and scholars who attended high poverty schools vs. low-poverty schools across the categories to identify consistencies and differences based on group affiliations. The connections and relationships between categories helped the researcher understand the various challenges

the participants faced in college and how they dealt with persistence barriers both on- and off-campus. The information generated from analyzing these themes and connections were used to inform and explain the findings in chapter four.

Researcher Subjectivity Considerations

Qualitative researchers pay close attention to the effects of personal opinions, prejudices, and biases have on their data analysis and interpretation. For full transparency, there could be some bias in this study as the researcher was an insider to the process. He was a low-income, first-generation college graduate from the same community as the study participants. The researcher's prior experiences allowed him to relate to the participants on a personal level and provided him with a great sense of trust and credibility among them. The scholars accepted the researcher as a valued member of their inner circle, which provided him with an opportunity to collect rich, in-depth data on their college experiences. However, the researcher constantly assessed his reflexivity or how his background, values, beliefs and attitudes played a role in his research.

Malterude (2001) explained how reflexivity effects every step of the research process:

A researcher's background and position will affect what they choose to investigate, the angle of investigation, the methods judged most adequate for this purpose, the findings considered most appropriate, and the framing and communication of conclusions (p. 483).

After working as an administrator at the site institution for over a decade, the researcher was aware of the academic challenges and social and psychological barriers that low-income students faced at the site institution. To ensure the researcher interpreted the data from the perception of the participants and not his own assumptions, he took

several steps to protect the credibility of the findings. First, each of the participants had the opportunity to review their own interview transcripts and confirm that the information collected was accurate. The researcher also followed up the face-to-face interviews with phone calls and emails to several participants to verify the themes and other interpretations of the data. Second, the researcher kept a reflexive journal as a tool to document his thinking processes before, during, and after each interview. Third, the researcher used multiple data sources to establish triangulation in the study.

Triangulation is the process of using more than one method to collect data on a given topic, which involves combining multiple observers, theories, methods and data sources to analyze (Patton, 2002). To triangulate the findings, the researcher compared and cross-checked various data sources including interview transcripts, artifacts (personal essays, letters of recommendations, ACT scores, high school transcripts, appeal letters, college transcripts, and professional resumes), and field notes to corroborate what the participants reported.

Conclusion

The rising cost of higher education has created significant access and persistence barriers for low-income students over the last few decades. College affordability continues to be the primary barrier to degree completion for low-income students. However, several colleges and universities have responded by developing new financial aid programs for high-achieving students from disadvantaged backgrounds. These new last-dollar financial aid programs have provided greater access for low-income students to attend selective institutions all over the country, but making college affordable is only the first step toward closing degree attainment gaps for low-income students. College

administrators and practitioners also need to understand how campus climate, support services, and daily interactions with faculty, staff, and other students influence the persistence of low-income students on their campuses. This study contributes to the understanding of these non-economic persistence barriers and informs higher education leaders how they can enhance their campus environments to better support low-income students and improve their retention and graduation rates.

CHAPTER 4

FINDINGS

Introduction

Gaps in educational attainment between low-income students and their more affluent peers have continued to widen over the last few decades. The purpose of this study was to gain a better understanding of the factors that influence the persistence of low-income college students when their financial barriers are removed by full-ride scholarships. The data for this study was derived from semi-structured interviews with 12 low-income students who successfully completed undergraduate degrees at Midwest State University (MSU) as participants in a new scholarship program. To understand the experiences of the GEAR UP Scholars, the researcher implemented a qualitative research design. Phenomenology seeks to understand social phenomena from the subjects' own perspectives and describe the world as experienced by them (Kvale & Brinkman, 2009). The participant stories revealed rich descriptions of their lived experiences on campus. They shared thoughts and feelings about their educational experiences before college and while attending MSU on full-ride scholarships. This chapter reports the findings of the study guided by the following research questions:

1. What persistence barriers remained for low-income students at MSU after their financial barriers were removed by full-ride scholarships?
2. What lived experiences did low-income students have on campus that influenced them to persist to degree completion?
3. How did factors external to campus influence the persistence of low-income students at MSU?

Participant Demographics and Academic Records

The 12 subjects of this study were all recent college graduates who were interviewed in the summer of 2019. The participants were Pell Grant recipients who received the GEAR UP scholarship that covered their full cost of attendance at the site institution. There were ten women and two men in the sample, and eleven of the participants were African American and one was bi-racial. Nine of the participants were first-generation college students, eight of them were from single-parent households, and one was a single parent. The participants were all high-achieving students who were top academic performers at their respective high schools, and half of them successfully completed college courses through the GEAR UP Early College Program before enrolling as full-time, degree-seeking students at MSU. The following table provides a summary of the participant demographics:

Table 1 Participant Demographic Profile

Participants	Gender	Race	First-Generation	College Credit
Brandy	Female	Afr. American	No	Yes
Charlene	Female	Afr. American	Yes	No
Chloe	Female	Afr. American	No	Yes
Danielle	Female	Afr. American	Yes	No
Jessica	Female	Afr. American	Yes	No
Lauren	Female	Afr. American	No	Yes

Pamela	Female	Afr. American	Yes	Yes
Raymond	Male	Afr. American	Yes	Yes
Sharon	Female	Afr. American	Yes	No
Thomas	Male	Bi-Racial	Yes	No
Tiffany	Female	Afr. American	Yes	Yes
Tracy	Female	Afr. American	Yes	No

The average household income for participants in this study was \$32,096, and they all qualified for the free or reduced-price lunch (FRPL) program in high school. All the scholars lived within 20 miles of the MSU campus, and they attended a combination of urban and suburban public high schools in the metropolitan area. Nine of the twelve scholars were graduates of high-poverty school districts with predominantly African American enrollments. Schools are considered high poverty when more than 75% of its students are eligible for free or reduced-price lunch (NCES, 2015). The other three participants were graduates of predominantly White high schools with much smaller populations of low-income students. According to prior research, the participants in this study possessed demographic characteristics (low-income, first-generation, and racial minorities) that made them less likely to succeed in college (Postsecondary National Policy Institute, 2016). Low-income, first-generation students are four times more likely to leave college during their first year than students who have neither of those risk factors (Engle & Tinto, 2008), and African American, Hispanic, and Native American students earn bachelor's degrees at significantly lower rates than their White and Asian counterparts (NCES, 2016).

The study participants entered MSU with lower standardized test scores than their peers, but they had significantly higher grade point averages (GPA). The participants had an average ACT composite score of 22.4 compared to a 23.5 for the entire MSU student body, and their average high school GPA was 3.52 versus 3.32 for the rest of their class. Ultimately, all the study participants earned bachelor's degrees within four years of enrolling at MSU and were either employed or enrolled in graduate school at the time of the interviews. Nine of the twelve participants completed their bachelor's degrees at MSU with a 3.0 GPA (4.0 scale) or higher. The following table provides a summary of the participants' academic records for both high school and college.

Table 2 Participant Academic Records

<i>Variables</i>	<i>Minimum</i>	<i>Mean</i>	<i>Maximum</i>
High School GPA	3.11	3.52	3.86
High School Class Rank	88%	94%	100%
ACT Composite Scores	18	22	26
College GPA	2.82	3.12	3.45

Description of Themes

In this chapter, data from document analysis, face-to-face interviews, and field notes were analyzed to address the guiding research questions. The data analysis yielded several themes that are described and explained in the subsequent sections of this chapter.

First, the persistence barriers that remained for study participants at MSU after receiving full-ride scholarships were academic challenges, cultural incongruence, family obligations, family hardships, and unfavorable faculty relationships. Second, the lived experiences that positively influenced the persistence of the scholars were living on campus, engaging in high-impact learning practices, working on campus, establishing peer support networks, having mentors and role models, using academic support services, and engaging with identity-focused departments. Third, the external factors that were most influential on the scholars' persistence were encouragement, support, and validation received from family, friends and the community, family obligations, and family hardships. Fourth, the GEAR UP scholarship had a positive influence on participant engagement in academic and social activities on campus. Fifth, student involvement and social integration were not as influential on student persistence as academic integration.

Findings for Research Question One: This study aimed to understand the non-economic persistence barriers faced by low-income college students after their financial barriers are removed by scholarships. The first guiding research question for this study was “*What persistence barriers remained for low-income students at MSU after their financial barriers were removed by full-ride scholarships?*” In the following section, themes that emerged from the data analysis for this research question are explained.

Theme 1: Academic challenges. As noted in the literature review, the lack of academic preparation for college is a common persistence barrier for low-income students (Adelman, 2006; Berger, 2010; Engstrom & Tinto, 2008). These findings were consistent in this study as deficiencies in academic preparation were the most prevalent persistence barriers for the participants, which led to various academic challenges at

MSU. Ten of the twelve participants experienced academic adversity on campus that threatened their progress, meaning they were in danger of failing at least one course, not meeting the renewal criteria for the GEAR UP scholarship, or not meeting the academic goals they set for themselves. The participants were all high-achieving students who took the most demanding courses available at their high schools. However, there were prominent gaps in their academic preparation based on the quality of their high school teachers and curricula.

The participants found the academic expectations and workload in college to be far more demanding than high school. When asked about their academic struggles at MSU, several of them said their prior educational experiences did not prepare them for the academic rigor and pace of college-level courses. Pamela studied nursing at MSU and admitted her high school did not provide her with adequate preparation for college. She said her high school curriculum was not challenging and the teachers did not hold students accountable for turning in assignments on time or meeting deadlines:

I don't think they challenged me enough to be prepared for what I had to do in the nursing program. Honestly, I don't think they really prepared us well enough to go to college at all. A lot of times they slacked off on their end as far as just being too lenient with assignments and expectations in high school. When you get to college, you don't get that.

Thomas studied anthropology at MSU and had similar feelings about his preparation for college. Although he graduated valedictorian of his class, he felt like his high school was not academically competitive with other schools in the region. He said his high school just pushed students through the system without preparing them for college:

The city public schools are pretty much made to push students out the door. They get you in, teach you the minimum basics and then they put you out. It's really just a place to send your kids when you need them gone for the day. You didn't even have to do the work at my high school and you still passed.

Jessica studied business at MSU and said her high school prioritized good behavior over academic achievement. She shared her frustration about all the disruptive behavior at her school and the constant rotation of teachers:

We were making the transition to focus on academics at my high school. However, behavior was the major concern. We were trying to get the classrooms to function like a real classroom should, but we kind of neglected the academic side. It was almost as if we were in a detention center most of the time, just because you had students who were very disruptive and disrespectful. We didn't learn as much as we probably should have in my school. It also didn't help that the teachers kept changing. It's hard to learn when you have a new teacher every few weeks.

The participants admitted their study habits from high school were not sufficient for college, so they had to learn to adjust them accordingly. Many of the scholars said they were not challenged academically in high school, so they did not have to invest substantial time outside of school reading, studying, or preparing for classes. However, they all confirmed that they had to commit a lot more time to reading and studying outside of class in college. Most of the scholars faced serious adversity in at least one course in college. Many of them struggled through math and science courses at MSU, and a few of them had issues keeping up with the volume of reading and the length of papers they had to write. When asked which courses they found most difficult, College Algebra, Chemistry, Biology and Calculus were the most commonly cited. In several cases, the main issue was not their ability to learn the content in these courses. The participants simply had not been exposed to the content in high school, and they felt like the pace of the courses did not allow for them to catch up on material that many of their classmates were already familiar with. Brandy studied communication at MSU, and she

described how it felt attempting to overcome basic skills and concepts that she did not learn in high school:

The expectations were much different in college, especially for writing and math. I was not a good writer at all, so I was getting my butt kicked on papers. I had to use the writing center a lot, where they looked at my papers, and they were just like, "Okay, you need to work on your grammar and those kind of things." And as for math, the math class I took my senior year in high school was a joke. The teacher just gave us grades if we turned in the assignments that she already gave us the answers to in class. So when I got here, they expected us to know things off the bat in math class when I didn't really know anything. That was hard to do, because I was just like, "Oh, I have never seen this before. Yeah, I don't know this stuff."

Learning to cope with academic failure was another common challenge for the participants. All of the scholars were top academic achievers at their respective high schools, so it was discouraging for some of them to experience academic failure for the first time in college. Most of them had never earned any grades below a B in high school, so they became discouraged after earning grades lower than they were accustomed to previously. Chloe studied education at MSU and graduated near the top of her class in high school, so her academic struggles in college were not expected. She said the academic adversity she faced during her first year at MSU made her lose confidence in her abilities:

I got my first D and was like, oh my gosh. It was in Chemistry and I asked myself, "what am I doing wrong?" I am going to class every day. I am taking notes and studying hard. I guess, I don't think I was prepared in a way for college. The main thing they tell you in high school is go to college, but they don't really prepare you for college work. The classes are much more demanding than high school. I lost a lot of confidence in my first year of college because of that.

Charlene studied social work at MSU and had a similar reaction to her first semester grades. She considered leaving the institution after earning the first F of her academic career. She said failing Biology made her question if she was college material:

I earned the first F of my entire life in my first semester. I was devastated. I am pretty sure I cried, and I was ready to quit. It was in biology, and I found out later on down the road that that particular course was for nursing majors. It wasn't for people who just needed a general science elective, so I should not have been in that class anyway.

As noted by Charlene, academic advising was another challenge that emerged for several of the participants. Three of the participants were not satisfied with their academic advising experiences at MSU. They expected to work with advisors who would invest time into getting to know them personally and understanding their unique backgrounds and career ambitions. However, they had impersonal, transactional relationships with advisors where they were placed in classes without any discussion about how the courses aligned with their career interests. The scholars only had eight semesters to complete their degrees at MSU with the financial support of the GEAR UP scholarship, so they had a small margin for error with their course selection. In the first year, it was common for academic advisors to enroll the participants in only 12 credit hours. The scholarship coordinator had to constantly remind the participants and their advisors that the scholarship recipients needed to complete 15 credit hours per semester in order to graduate on time. Another advising issue was participants being placed in general elective courses that they had no interest in simply because the courses conveniently fit into their schedules. The scholars did not do well in several of these random elective courses and it caused them additional stress and anxiety. Furthermore, three participants said academic advising and/or course scheduling issues nearly prevented them from graduating on time. These issues arose from participants not taking prerequisite courses at the right time and/or required courses not being offered during the semesters when they needed them.

Most of the participants used the academic resources on campus to overcome their academic challenges. Several of them used the math lab, science lab, and writing center on a regular basis, and they found the tutorial services in Multicultural Student Services (MSS) to be very helpful. There were a few participants who benefited from peer study groups in the residence hall and supplemental instruction sessions, and one participant said she relied on external resources for academic support. Raymond credited the tutors in MSS with helping him turn his grades around. He studied criminal justice at MSU and talked about the importance of using the campus resources. He was disappointed with his first semester GPA, so he started seeking academic assistance to improve his grades.

Raymond explained,

I struggled in a couple classes my first semester, but I did much better when I started asking for help. I went to Multicultural Student Services almost every day for several weeks for tutoring. That's what I started doing because the work wasn't that hard. I mean, college is hard, but you just have to study and use the resources. The support is there. Some students are just too intimidated to ask for help or talk to professors, but I learned the hard way that that was the wrong approach.

Tiffany said the tutoring labs were a major contributor to her academic success. She encountered several academic setbacks during her first year at MSU, but she was able to get back on track in her courses with assistance from the academic support labs. She explained,

I used the tutoring labs when I was struggling in particular classes. They always had lab hours or office hours where you could get help from teaching assistants. I would just take my books and sit in the lab for hours to get the help I needed. I would ask the graduate students in the lab for help so I didn't have to ask the professors.

A few of the participants felt out of place at MSU because of their lack of academic preparation for college. Charlene explained how sitting in classes with students who were better prepared for college made her feel as if she didn't belong at the university:

I had a different mindset coming from a public school like where I attended. I found myself sitting in classrooms with students from private schools who had successful, wealthy parents. They were really smart. I had pretty good grades in high school, and I thought I was smart. It just turned out that wasn't the case. Not that I am not a smart person, I just wasn't prepared for college like they were. At first, it made me question if I belonged here.

Charlene and other participants were able to overcome these uncertainties about their academic abilities through affirmation they received from experiencing academic success in college and validation they received from the campus community. Several of the scholars gave examples of how their confidence was elevated after passing important exams, completing difficult courses, and/or receiving praise from MSU faculty, staff or students. These positive experiences affirmed that they had what it took to succeed in college. Pamela said passing chemistry during her second semester was a big moment of affirmation for her:

I was really struggling in chemistry. I was using the science lab faithfully and I had a personal tutor through MSS, but I was still earning C's and D's on my quizzes and exams. I was feeling pressure because I knew I needed a C in the class to advance in the nursing program and stay on track to graduate in four years. I ended up passing the class with a B because it was graded on a curve, and it was one of the best feelings of my life. I felt like there was no stopping me once I passed that class.

As Terenzini et al. (1994) noted, it is particularly important for first-generation students to receive affirmation of their legitimacy as college students. This implies that once they believe in their self-worth as college students and have the right peer and academic supports, they are much more likely to achieve successful outcomes.

Theme 2: Cultural incongruence. Another common persistence barrier for low-income students is fitting in on campus and establishing a sense of belonging (Ostrove & Long, 2007; Strayhorn, 2012). Similarly, social integration was a major persistence barrier for several participants in this study. Social integration is the process of students

making meaningful connections with their peers on campus, participating in extracurricular activities, and establishing relationships with university faculty and staff (Tinto, 1993). Social integration leads to an increased “sense of belonging,” which can help mitigate factors that act as barriers to persistence (Hausmann, Schofield, & Woods, 2007). However, half of the participants in this study experienced cultural incongruence at MSU that hindered their social integration. Cultural incongruence occurs when students struggle to transition into a new environment because they experience cultural differences that lead to alienation, marginalization, or possibly even cultural attacks such as stereotyping and discrimination (Rendon, Garcia, & Person, 2004).

Initially, several of the participants felt like outsiders at MSU because of their race and/or socioeconomic background. They stood out in certain college settings because of the way they dressed, spoke, or carried themselves. Most of their college peers were from middle class families whose culture and customs were closer aligned with the environment at MSU, which made the scholars feeling like social outcasts at times. A few of them also mentioned feeling judged or looked down upon based on their high school affiliations. It was very common for people on campus to ask what high schools they attended, and they seemed to stereotype the participants based on their responses. Specifically, two of the scholars from inner-city high schools felt like people on campus did not expect them to be intelligent because of the high schools they attended.

The participants who attended high-poverty, predominantly Black high schools had a more difficult time fitting in at MSU than those from predominantly White high schools. Five of the nine participants who graduated from predominantly Black high

schools expressed difficulties identifying with or relating to other students and faculty members at MSU, and they felt marginalized on campus based on their race, social class, or sexual orientation. These feelings led to cautious engagement in the classroom where they were hesitant to express their thoughts or opinions in front of people who made them feel out of place. These participants were also less likely to join student organizations or engage in campus social activities.

Sharon studied communication at MSU and she was a graduate of a high-poverty, predominantly Black high school. She explained how she felt like an outsider for much of her first year on campus:

It took me a while to warm up to people on campus. They seemed really smart and knew exactly what they were doing and where they were going. Sometimes I felt out of place. I didn't say much in class because I didn't want to draw attention to myself. I just tried to stay invisible. I considered leaving several times. Not because of the scholarship...that's the reason I stayed, but because of the issues I was enduring. I felt really alone and I think a lot of people from low-income backgrounds feel this way.

Jessica was also a graduate of a high-poverty, predominantly Black high school, and she spoke about dealing with culture shock when she arrived at MSU. She found it difficult to concentrate on campus because she was used to being surrounded by distractions. She said it took her a while to be able to focus in this new environment:

When I came here it was too quiet and boring. I didn't know how to adjust to it. It was literally too quiet for me. I didn't know how to manage without that chaos around me. I had to literally have some type of noise in the background in order to drown it out and concentrate. It's weird, but it was really hard for me to focus.

Chloe was initially worried about being accepted by her classmates at MSU. She attended a high school where 98% of the students were African American, so this was her first experience in predominantly white classrooms. She talked about the anxiety she felt when classes began:

I was actually nervous at first because I wasn't sure if I would fit in. I was like, I look different than they do. I dress different than they do. I talk different than they do. It was like we were from two different worlds, so I didn't really know what to expect.

Chloe was one of three participants in this study who expressed anxiety about fitting in at MSU as a racial minority. The other nine participants were more comfortable engaging with people on campus as racial minorities because they had prior experience socializing in predominantly White environments. Particularly, the participants who graduated from predominantly White high schools were already used to code-switching in educational settings. Code switching is the ability to adapt one's behavior as a response to a change in environment or social context (Morton, 2014). This is one strategy that low-income students often use to navigate social class in higher education (Elkins & Hanke, 2018). The practice of code switching is not limited to a racial or social class context, but it has become a major topic of interest for scholars examining the achievement gap because it appears to be a way for low-income minorities to remain authentically engaged with the values of their communities, while taking advantage of educational and employment opportunities available to those in the middle class (Morton, 2014).

Danielle was a graduate of a high-poverty, predominantly Black high school who studied criminal justice at MSU. However, she did not experience the same social obstacles that some her peers from predominantly Black schools encountered in their transition to college. She credited her comfort level with socializing at MSU to experiences she had interacting with people from different backgrounds through participating in sports and other extracurricular activities outside of her inner-city neighborhood. She learned how to code switch from interacting with her White teammates and their parents on athletic teams and establishing relationships with people

from diverse backgrounds as a participant in a college access program. Danielle described code-switching as a way of life for successful African Americans:

I don't understand why we call people out for acting White. Most of us act and talk differently when we hang out with our friends and family, but we know that we have to make adjustments when it's time to go to school or work. The dominant culture in America is White, so we have to be able to function in their culture and ours to be successful. I feel like my opportunities would be very limited if I could only relate to Black people.

Tracy was the only scholar from a predominantly White high school that expressed challenges with social integration. She studied psychology at MSU and faced different obstacles with making social connections as a single parent. She could not live in the residence hall with the other scholarship recipients because she had a dependent, but the GEAR UP Scholarship provided her with a furnished apartment on campus. She was not able to establish the same type of relationships with her peers as the other participants due to her living arrangement and obligations as a parent. She spoke out about feeling isolated from others on campus and having limited interactions with her peers:

As a single-parent, I did not have much time to socialize on campus. Since I was not in the residence hall, I didn't really hang out with everybody else. I didn't know about everything going on in the dorms or whatever. I just kind of saw people in the hallways in between classes. That's how I interacted with other students. I didn't make a lot of new friends outside of my classes.

The participants found different ways to fit into the social environment at MSU. Most of them were able to establish a sense of belonging by engaging in residential life programming, joining student organizations, working on campus, and finding physical spaces on campus where they could connect and socialize with other students "like them." Others were able to adjust to their new environment through coaching they received from peer mentors and MSU staff. Ultimately, this study found the most

important factors for the participants to feel a sense of belonging were to have people on campus who they could relate to, who genuinely cared about them, and who valued their presence. Sharon said the support she received from the campus community was vital to her success at MSU:

Students a lot of times just need emotional support. They need to be pushed but they also need to know they are loved at the same time. They want to know you genuinely care about them and you want to see them make it out. I went through a lot while I was in college, but all the love and support I received from people on campus got me through it.

Multicultural Student Services (MSS) and the Honors College were two departments at MSU that were mentioned throughout the interviews as places where the participants felt a strong sense of belonging on campus. The participants said these departments provided a comfortable space for them where they could be themselves with students of similar backgrounds. This was consistent with prior research that asserts having spaces where minoritized student populations can be authentic enhances their sense of belonging on predominantly White campuses (Vaccaro & Newman, 2016). MSS was an identity-based department that provided comprehensive support services to meet the unique needs of diverse student populations at MSU. The primary goal of MSS was to foster a sense of belonging and academic achievement for first-generation students and underrepresented minorities. The staff in MSS was predominantly African American, including the Director and the Assistant Director. Eight of the twelve participants said they engaged with the MSS department on a regular basis and benefited from its support. Charlene said the sense of community and support provided by MSS were essential to her success:

Multicultural Student Services helped me a lot. They provided me with a peer mentor and encouraged me to get involved and become a part of the community.

The staff helped me stay focused and I learned a lot from attending the different workshops they offered. I received some tutoring support from them as well that helped me get through statistics with a B.

Chloe said the staff in Multicultural Student Services encouraged her to step outside her comfort zone and get involved on campus:

I feel like MSS helped me become a part of the campus community. They helped me realize that I needed to get involved. They also helped me stay focused academically. I had to go to the different sessions and workshops they provided each semester. I didn't always want to attend the sessions, but I am glad that I did. It forced me to meet people and learn new things. I didn't really use some of the services like I should have. I didn't use Career Services at all, but I probably would have benefited from it looking back at it now.

The Honors College was developed to foster an intellectually stimulating environment for MSU's top academic achievers. The primary goal of the Honors College was to provide high-achieving students the opportunity to explore interdisciplinary topics outside of their major in a student-driven, intellectual climate. All of the faculty and staff employed by the Honors College were White, and three participants (Jessica, Lauren, and Thomas) were active members of the Honors College and lived on the Honor's floor in the residence hall. Jessica said the Honors College was the focal point of her support system on campus. She expressed an appreciation for their open-door policy and the caring staff who always made themselves available for students:

I spent a lot of time in the Honors College. That was just a great place to be because I could go to anyone's office and get assistance, but Brenda was my Honors advisor. She was awesome. I would literally go to her office just to talk a few times a week. We grew close because she saw me struggling at one point with some personal issues at home. She invited me into her office to talk about it, and we sat on the floor and had a long conversation. She got to know me on the academic side as well as personally and that meant a lot to me. I could always depend on her for great advice because she would give me her honest opinion.

Although half the study participants dealt with cultural incongruence in their transition to MSU, the other six scholars did not have any issues with social integration. These

students spoke very highly of their interactions and relationships with MSU students, staff, and faculty. Lauren expressed an appreciation for the diversity at MSU and said meeting people and making new friends was one of her most rewarding college experiences. She was from a neighborhood that lacked racial and economic diversity, so she looked forward to experiencing a more diverse environment in college:

I enjoyed hanging out with people from different backgrounds and learning about their cultures. I was able to meet people that I otherwise probably would not have met, and I feel like it made me a more well-rounded person. I learned and grew so much just from interacting with people who had different perspectives and viewpoints.

Thomas raved about his experiences working with the MSU faculty. He was the only participant in the study who participated in MSU's Undergraduate Research Program and was assigned a faculty mentor. He said his professors were great teachers and mentors, and they encouraged him to pursue a graduate degree:

I had great relationships with all my professors. Every faculty member that I had was accessible and allowed me to come in during office hours or meet after class whenever I had questions. It was a great experience. They also encouraged me to apply to graduate school and served as references for my application.

As noted by Thomas, students in the Undergraduate Research Program were encouraged to gain authentic research experiences and work closely with faculty mentors to strengthen their resumes for graduate school. He was provided opportunities to participate in GRE preparation sessions and workshops that explained how to apply to graduate school and prepare for admission interviews. As a result of these experiences, Thomas had more intimate relationships with his professors and was much better informed about his options for graduate school. This is consistent with previous studies that found faculty mentoring relationships to lead to positive outcomes for first-

generation students, including higher GPAs, more credit hours completed, and lower attrition rates (Campbell & Campbell, 1997; Strayhorn, 2008).

Theme 3: Family obligations. Prior research asserts that low-income students often have family and work obligations that are not shared by their middle- and high-income peers (Kezar, Walpole, & Perna, 2015). Although the participants in this study received full-ride scholarships that included campus housing, several of them still had family obligations that impacted their college experiences. Five of the twelve participants identified family obligations as a major persistence barrier they dealt with in college. The scholars had a wide range of family obligations that included helping to pay family bills, performing household chores, looking after younger siblings and children of extended family members, providing transportation for family and friends, caring for a dependent, and loaning money to family and friends for financial emergencies.

Danielle applied to MSU primarily because it was close to her home. Her mother was disabled, so she didn't want to leave the area for college. However, she knew that her college experience would be different than others because of her responsibilities caring for her mother. She explained,

My situation was always different because my mom was disabled. With her being a single parent with only me living there, I had to step up and play a role in the house that required me to work and pay bills at an early age. I just had a little more to worry about than most kids due to her disability. She couldn't work or drive, so I was doing a lot of day-to-day things for her like I was an adult when I was only a kid.

Jessica carried the burden of taking care of a younger sibling while she was in college. Her mother was battling alcohol addiction and mental health issues, so she relied heavily on Jessica's contributions to the household. When asked if the GEAR UP Scholarship removed all of her financial stress in college, she answered:

The scholarship definitely helped me financially. I did not have to worry about anything at all on campus. But I still had to work throughout school to support my family. It had nothing to do with academics. I had to take care of my little sister, so that's where my financial stress came from. My scholarship provided me with three meals a day, but I had to make sure my sister could eat too.

Tracy worked 30-40 hours a week for most of her tenure at MSU. She had a very different college experience compared to the other scholars because of her family and work obligations. She balanced a full-time job on top of being a full-time student and a single mother, but she refused to let her family and work obligations interfere with her academic performance. Tracy was one of the most determined and resilient participants in this study, and she viewed her college degree as a golden ticket to a better life for her and her daughter. She explained,

The GEAR UP Scholarship was a blessing, but I had my daughter to care for. The scholarship covered all my college expenses, but I had to be able to pay for food, daycare, clothing and all that stuff for her. I had to keep a job to take care of us, which made school more difficult at times. It was stressful and exhausting, but I had to get it done. No excuses.

The public attention that came with receiving a full-ride scholarship made some of the participants financial targets in their communities. Several of the scholars had to deal with family members and friends asking them for financial assistance on a regular basis. Danielle said her family treated her as if she won the lottery after she received the GEAR UP Scholarship:

People assumed I was rich because I received a \$100,000 scholarship. They didn't understand that all of that money was for school. I was still a broke college student at the end of the day. I had a part-time job, but I was making just enough to pay my monthly cell phone bill and occasionally buy food on weekends. I was literally living check-to-check like everyone else.

Tiffany felt like people tried to take advantage of her because she received the GEAR UP scholarship. She explained how learning to say no was important for her financial health:

I had to learn to say no because the people around me knew that I didn't have to pay for college while I was still working. For some reason, they thought this meant I could help them out financially. It was important for me to learn to say no to protect the little money that I had. That was something that I had to do because people would come and you know, ask me for money. I guess that was the downside of attending a college so close to home because I had negative outside influencers all around me.

Several participants were encouraged to take out loans or open credit cards to assist their families with financial hardships. Most of them were from households that did not have access to credit, so the participants became a new source of credit for their families. However, the scholarship coordinator tried to counter these impulses through financial literacy conversations with the participants. One of the goals of the GEAR UP Scholarship program was for recipients to graduate from college debt free, so the scholars were discouraged from using student loans or credit cards except for in emergency situations. The participants had the option to accept student loans if they needed additional financial assistance, but they had to meet with the scholarship coordinator to explain why they needed a loan before the funds were released. Most of the participants did not have favorable views of student loans, but several of them borrowed anyway. Five of the twelve participants took on student loan debt while attending MSU; two of them used student loans to purchase cars, two of them borrowed to fund study abroad experiences, and one used student loans to help her family with various financial emergencies. Danielle was one of the participants who took out a loan to purchase a car. She was tired of relying on public transportation and saw the loan as an opportunity to reward herself with a car after all her hard work in high school and college. She explained,

I took out a small loan to purchase my first car when I was a sophomore, but I didn't ever need loans for anything else. I took the smallest one just to get a car

that could get me around town, but it wasn't a problem because I was able to pay it off. That was probably a decision that I made impulsively, but it was beneficial because I had a car.

Lauren used a student loan to finance her study abroad trip to Spain. She applied for scholarships to assist with the cost of living abroad for six months, but she needed the loan to close the gap on her expenses for transportation and lodging. She said,

I took out a loan to study abroad, but it wasn't a lot of money. I spoke with you about it and you agreed that it was a worthy investment. It was probably one of the best investments I made in college because it was an amazing experience that literally changed my life.

Jessica accepted several student loans during her tenure at MSU. She used multiple loans to help her family with various financial hardships over the four years. She explained,

I did take out student loans, but they were not really to support me academically. It was more so to support my family. I was an enabler if you will. So it was kind of unique because I did have a full-ride scholarship, but I took out loans to help other people and that's kind of how that went.

Theme 4: Family hardships. The disadvantages low-income students face in college are compounded when hardships are encountered at home (Banyard & Cantor, 2004). Five of the participants identified family hardships as a major persistence barrier they faced in college. These participants encountered a wide range of family hardships including family members dealing with housing and food insecurity, loss of employment, drug or alcohol addiction, abusive relationships, incarceration, violent deaths and other forms of trauma. Sharon spoke about how her college experience changed dramatically after her mother was laid off from her job. It made her feel guilty about enjoying herself on campus knowing that her mother was struggling to pay bills and provide for her family. When asked if she faced any financial struggles after receiving the GEAR UP Scholarship, she answered:

Not at school, but personally my life didn't stop. My mom endured quite a bit while I was in school and her life bled into mine because she's my mom, so our personal family issues were a huge influence. There were many times when I had to put everything at school on hold to deal with things at home. And again, if I didn't have the financial resources in addition to the emotional support on campus, I don't know if I would have made it.

Several of the participants had friends and family members who were dealing with alcohol and/or drug addiction. These situations proved to be major distractions for the scholars while they were in college. Jessica talked about how difficult it was to focus on school when she was constantly worried about what was going on at home with her family. Her mother was battling alcoholism and her brother was facing criminal charges for drug possession. She was traveling home a few days a week to check on them and to look after her younger sister. When asked about the challenges she faced in college, Jessica said:

I would definitely say being a support system for other people was the hardest part. At times, I was not able to focus because I was worried about my home life. My mom struggles with alcoholism and some type of mental disorder, but she was never diagnosed. Although I lived on campus, I was traveling home after I got done with my classes. I frequently went home to check on them and just kind of made sure my sister was okay before going back to campus. I think that was an emotional strain on me because I wasn't focused all the time throughout college. I know I could have done better academically but it was like my family was more important.

Sharon described how one of her best friends from high school had to leave MSU for mental health reasons after her father died of a drug overdose. She shared this as an example of the type of trauma that many low-income students carry around with them on a regular basis. She said,

I was actually one of the more blessed individuals in that I had a mom and a family who supported me going to college, but a lot of times it was hard. You have to think if you have somebody whose parents are on crack or dealing with other substance abuse issues. You have to think about how that impacts them

mentally... you know it's not just a financial thing that prevents people from making it.

Thomas recalled a family hardship during his freshmen year that set him back academically. He lost one of his cousins in a car accident and missed two weeks of classes to be with his family. He explained how this incident hindered his academic progress:

My freshman year I lost my cousin in a horrifying accident. It was difficult because she and my sister were really close, and my sister suffered a lot for it. I actually drove down there and missed a couple weeks of classes to be with my sister. Unfortunately, some of my professors were not very accommodating since it was not a direct family member and I ended up dropping a class because I failed an exam following this tragedy.

Thomas was able to make up this course in summer school. This situation did not threaten his persistence at MSU, but it did create financial distress in his life. The GEAR UP Scholarship Program did not pay for summer courses, so he had to pick up another part-time job over the summer to pay for this class.

Theme 5: Unfavorable faculty relationships. Several participants in this study found it difficult to interact and/or communicate with college professors. Four of the twelve participants identified interacting with onerous faculty members as a persistence barrier they faced at MSU. These participants said encounters with faculty made them feel belittled or out of place, and they avoided direct contact with them whenever it was possible. Tiffany admitted that she was more comfortable seeking assistance from teaching assistants and tutors in the academic support labs than her professors. She said they were more relatable and easier to talk to than faculty. Additionally, Brandy found several faculty members at MSU to be unsympathetic to her academic needs. She said the first time she asked a professor for help was in her College Algebra course. She

visited during his office hours to seek assistance, and the professor informed her that he did not have time to teach her content she should have learned prior to his course. She said he acted as if it was beneath him to help her and referred her to the Math Lab. This situation made Brandy hesitant to ask other faculty members for assistance, and she used the academic support labs for all her academic issues from that point forward.

Pamela found several of her professors at MSU not to be relatable or approachable. She said they were mostly older instructors from privileged backgrounds who did not connect well with students like her:

When you think about it, faculty are like strangers to us. The teachers at our high schools were from our community. They knew us personally and understood what it was like growing up in that environment. Most of the faculty here could not relate to me on that level, so it was hard to discuss certain issues with them because they would not understand.

Several participants expressed disappointment in the faculty's lack of personal interest in them. The scholars expected to have closer relationships with their professors like they did with teachers who shaped their K-12 experiences. They felt like their K-12 teachers were encouraging and supportive, while many of their college professors were indifferent toward their success. They were used to their high school teachers checking on them regularly and making sure they were doing well in their classes, but this rarely happened in college. Tiffany explained how she had to adjust to college professors after receiving a lot of support from teachers in high school:

In high school, you saw the same teachers every day and they knew you personally. No matter what was going on in your life, they would notice when you were struggling or if something was wrong. Whereas in college, they don't see you as much or know you as well and you have to seek help on your own. Professors give you a textbook and it's like "read this book, come to class, listen to me to talk, and take the test." I just had to learn where to get the support I needed other places on campus.

The participants shared several examples of faculty members getting annoyed or becoming agitated when they asked questions in class or inquired about their grades.

Raymond talked about a bad experience he had with a professor. He said that most of his professors were friendly and approachable, but he explained how interactions with one of them became uncomfortable:

A lot of my teachers were older and I could tell that they were not used to working with students like me (a high-achieving Black male). Most of them warmed up to me once they got to know me, but I had one who was a problem. I was having issues following his teaching style in class, so I tried to talk to him about it during his office hours. It was not helpful at all. He got defensive and became somewhat condescending toward me. I thought about complaining about the incident to the Dean, but I didn't want it to affect my grade.

Raymond was aware of similar issues that other students had with this instructor based on feedback on RateMyProfessor.com. There was a long list of student reviews complaining about the pace of his class and his lack of patience for answering questions. The professor was described on the website as “a brilliant man who is an awful teacher.” However, Raymond enrolled in his course anyway because it was the only class that fit into his schedule. He wanted to be done with all his courses by 1 pm on Tuesday and Thursdays, so he took the risk of enrolling in this course despite the instructor's reputation.

Pamela found several of her professors at MSU to be culturally insensitive, and she endured what she perceived to be microaggressions in their classes. She said comments were made in classes pertaining to race and social class that she found offensive on multiple occasions. Most of the racialized comments were triggered by the protests in Ferguson after a policeman murdered an unarmed black teenager. She said the public unrest from this incident turned MSU classrooms into hostile environments for

African American students. Pamela recalled a professor allowing students to say culturally insensitive things in class without challenging them or holding them accountable. For example, one of her White classmates said “anyone dumb enough to assault a cop should be killed” and another one said “what do you expect the police to do, those people have no respect for authority.” Pamela asked her classmate who she was referring to as “those people,” but the girl quickly replied that she was not talking about “law abiding, educated people” like her. Pamela was frustrated because the professor continued to teach the class as if her classmates did not say anything wrong.

Pamela shared another example where racial tension with a faculty member reached a boiling point in one of her clinical courses. She said her White female instructor was talking down to her and another African American student in class and using a tone with them that was not consistent with what she used for their white classmates. She explained,

There was a time where I had an issue with a clinical instructor. It was me and one other African American student in the class and she was basically mistreating us. We felt like it was a racial thing because we were the only two who she treated this way. She used a patronizing tone when speaking to us and got defensive when we finally spoke up for ourselves. We went to the nursing department leadership to share our concerns, and of course they met with us, got our side of the story and things like that, but I didn't feel like it got taken seriously. I didn't feel like they really cared a lot.

Pamela's experiences above illustrate how underrepresented students often deal with overt and covert forms of classism, racism, and other forms of oppression related to marginalized identities in college classrooms (Vaccaro & Newman, 2016). Particularly, students of color who attend predominantly white institutions often feel marginalized in classrooms and treated unfairly by faculty members (Davis et al, 2004). These

microaggressions can become manifested through the dismissal and negation of underrepresented student voices and concerns in predominantly White settings.

Most of the scholars did not establish personal relationships with the MSU faculty, but a few of them expressed regrets about not making better connections with their professors. When Charlene was asked would she change anything about her college experience if she could do it all over again, she answered:

I would have tried to build better relationships with the faculty. I didn't realize that my applications for graduate school would be so dependent on faculty recommendations. I would have made a more conscious effort to get to know them so it wouldn't be so weird for me to ask "can you please provide me with a reference even though I have only spoken to you two times?" If I would have known those relationships would be this important, I definitely would have talked to them more.

As noted by Charlene, having meaningful relationships with faculty is essential for students to secure opportunities for internships, employment, and admission to graduate school. In this instance, she blamed herself and focused on what she could have done differently to develop better relationships with her professors. Her approach placed the onus on the student to initiate the connection, but faculty-student relationships should be mutual arrangements where both parties play an active role in fostering a relationship.

In contrast, Sharon described how she benefited from having meaningful relationships with faculty at MSU. She admitted that she was not always comfortable interacting with her professors, but she learned that some of them really cared about students once she got to know them on a personal level. She developed close relationships with several of her professors and those connections opened several doors for her including an internship and acceptance to law school. Sharon provided an example of how a faculty member taught her a valuable lesson that she will never forget.

She was dealing with some personal issues at home and asked her professor for a little more time to turn in a paper. This is how she described the interaction:

He really didn't care about what was going on at home. He didn't say it in a bad or mean way. He told me that I still needed to turn in my work because in the real world people don't care about what is happening in your personal life. They expect you to come to work every day and do your job. He told me that I was bright and had great potential, but I would not succeed in college if I continued to let issues at home hold me back. He taught me a much needed lesson that day. I could not continue to let my home life be a barrier to my success in school. He kind of joked with me and showed his softer side and I appreciated that.

Findings for Research Question Two: This study examined the lived experiences of low-income students with full-ride scholarships to determine how campus activities, support services, student organizations, and relationships influenced their persistence. The second guiding research question was "*What lived experiences did low-income students have at MSU that influenced them to persistence to degree completion?*" In the following section, themes that emerged from the data analysis for this research question are explained.

Theme 1: Living on campus. Prior research suggests that there are many benefits to college students living on campus (Astin, 1993; Chickering & Kuper, 1971; Tinto, 1993). On-campus residents tend to engage in social programming and activities that provide greater interaction with their peers than students who live off campus (Bradbury & Mather, 2009). Campus residents also have access to additional resources like a support network of residential advisors, peer mentors and support staff that assist them with navigating institutional services and resources. When asked which events or activities at MSU enhanced their college experience and made them more likely to persist, half of the participants said living on campus. Brandy said living on campus was a transformational experience for her. Her family's home was only a few blocks away

from the MSU campus, but the GEAR UP Scholarship provided her with the opportunity to move into the residence hall. This is how she described her experience living on campus:

Living on campus really enhanced my college experience. I got involved on campus early and became a hall rep in my second semester. Then I became president of the Resident Hall Association, RHA, so I planned all the residential programs. Just working and being part of the living community on campus. That enhanced my experience, because I didn't go home every weekend, even though I lived around the corner. I didn't want to just sit in my room either. I wanted to have fun and meet people, and that is exactly what I did.

Charlene was one of the alternates who was awarded the GEAR UP Scholarship in her second year at MSU. She acknowledged that living on campus would not have been possible without the scholarship. She couldn't afford to live on campus during her freshman year, but she described how her college experience was enhanced by being able to move into the residence hall as a sophomore:

I didn't make any new friends at first. For the first year that I was here, I was commuting from home before I got the scholarship. I was still hanging out with my friends from high school, but then once I started living on campus, I started to meet new people and participate in stuff. I was able to meet people that had common interests. Some people, I never thought we'd be friends because we were so different, but we are still close friends to this day. I think everybody, especially people my age, should have the opportunity to live on their own and see what it is like. It definitely helped me in my transition to adulthood in a way that I don't think would have been possible otherwise.

Charlene said the opportunity to live on campus was even more important for students from dangerous neighborhoods. She said some students from her community do not feel safe at home because of all the crime and gang violence. She described how having a room on campus provided her with a safe quiet place to concentrate on her studies:

It was the safest place for me at the time. I couldn't have been in a better situation. Unfortunately, that was not the case for everyone. Some students have to live places where they don't feel safe or they don't want to be. That affects you mentally, and in turn, it's going to impact your academic performance.

Lauren said living on campus encouraged her to get involved and exposed her to the study abroad program:

I met a lot of new people living on campus. I made a lot of connections because they always had things going on in the residence hall. It provided great networking opportunities with other students, faculty and staff. This is how I got involved with the international and study abroad office. That's actually what influenced me to study abroad, because I started talking with them at an event in the residence hall.

The participants identified several academic and social benefits to living on campus. They said it was helpful to live in the residence hall with their classmates and to be surrounded by academic resources: computer labs, formal and informal study groups, tutorial support and supplemental instruction sessions. They talked about how easy it was to meet people and make new friends through the residential programming and activities. Living on campus also helped them develop new levels of cultural awareness and tolerance. They were exposed to different cultures, customs, languages, music, foods and perspectives in the residence hall. As a result, the participants described a heightened cultural awareness and stronger appreciation for differences and viewpoints they had not previously known or considered. Two participants had negative experiences with their roommates in the residence hall, but they both said those incidents did not tarnish their overall experience living on campus.

Theme 2: High-impact practices. High-impact educational practices are programs and activities that have positive associations with student learning and retention, and they have been shown to be beneficial for college students of all backgrounds (Kuh, 2008). These high-impact practices take on a variety of forms including learning communities, service-learning projects, internships, co-op programs,

clinical field experiences, research projects, study-abroad programs, and culminating senior experiences. Six of the participants in this study identified high-impact educational practices as transformational experiences that influenced their persistence at MSU. Three of the participants shared how study abroad experiences changed their outlook on the world and helped shape their career plans. Two of the scholars had never experienced airline travel prior to studying abroad and the exposure to cultures entirely different from their own made a lasting impression on their world views.

Charlene talked about how studying abroad boosted her self-confidence. She was the first person in her family to travel abroad and described how it felt to face her fears:

Study abroad was probably the thing that just kind of did it for me. Once I did that I had a lot more confidence because that was one of my biggest fears. I was just scared to leave the city, period, and I think that was another part of that kind of poverty mindset, just being scared of new things, and you really get comfortable when you're used to a certain kind of lifestyle or being in a certain area all the time. So, it was scary. It was scary for me to even go to the airport. So once I did it, I just kind of felt like the sky was the limit, like I could really do anything, and I think that experience encouraged me to go back and get my master's degree, because that was another thing I never thought I could do, but once you face your fears, you kind of feel like you can do anything.

Lauren shared how studying abroad expanded her view of the world and helped inform her career path. When asked which event or activity enhanced her college experience the most, she answered:

Definitely number one would be my study abroad experience. I lived in Barcelona, Spain for six months. It did a lot for me culturally, opening my mind to a lot of different opportunities. It actually led me down the career path of real estate, and it opened my eyes to different opportunities economically for real estate internationally. I was able to meet a lot of people and build a lot of relationships overseas. I made friends from a lot of different countries, which opened my mind to many new possibilities.

Danielle shared how a service-learning experience helped her figure out what major she wanted to pursue in college. She described how a volunteer role with the SUCCEED Program made her want to work with disadvantaged youth:

I volunteered to work with students with disabilities in the SUCCEED Program, and it was very gratifying for me. I think having a disabled parent made me more sensitive to the needs of the SUCCEED students. I would even hang out with them outside of the volunteer position because we established a real bond. It made me feel really good to be able to make them happy, and it encouraged me to pursue a career helping others.

The experiences of Chloe, Lauren and Danielle were all consistent with previous research. Means and Pyne (2017) identified study abroad experiences and service-learning opportunities as high-impact educational practices that enhance the sense of academic belonging for underrepresented students.

Chloe described how an internship at a local school affirmed that she was on the right career path. When asked which event or activity enhanced her college experience the most, she said:

When I did an internship at the local elementary school. As an education major, we had to have a certain amount of hours where we went to different schools to observe classrooms and different lesson plans. It was like, I enjoyed that so much. I appreciated them letting us come and see how they were preparing to teach the children. It confirmed that I was in the right major and I really wanted to work there after graduation.

Thomas said his undergraduate research experience was his most impactful college activity. As a participant in MSU's Undergraduate Research Program, he worked closely with a faculty mentor on a research project in the field of anthropology. He explained,

My project was on the ethnographic observation of gender roles within a gym setting. I was looking at ways men and women navigated gym settings and how they reacted during interactions with each other. I presented my research at the Undergraduate Research Symposium and it was an amazing experience.

Sharon was the only participant who identified her participation in a student organization as her most impactful college activity. She said being the Vice President of the Student Government Association was a transformational experience for her:

I think joining the Student Government Association was number one for me. That was probably my most impactful experience. I really enjoyed the interactions I had with my peers and I learned a lot from the responsibilities I had as Vice President. I probably would not be where I am today without those experiences and connections.

Theme 3: Working on campus. Nearly three in four undergraduate students work for pay while enrolled in college (Davis, 2012). The trend of increasing undergraduate employment rates has been driven by substantial growth in college costs and the declining purchasing power of need-based financial aid (Bowen, Chingos & McPherson, 2009). Working while enrolled in college has been associated with lower levels of academic achievement (Davis, 2012), lower credit hour completion (Darolia, 2014), and extended time to degree completion (Bound, Lovenheim, & Turner, 2012). However, high-quality work experiences, such as jobs located on campus and those connected to academic interests, have been found to promote persistence and degree attainment (Perna, 2010). Furthermore, work-study and other on-campus employment have a significant impact on the persistence of low-income students because it increases their engagement with the campus community (Tinto, 2012).

Working for pay is a common part of the culture and identity of students from low-income and working-class families. All of the participants in this study held part-time jobs while they were in high school, and they all continued to work while they were enrolled at MSU. Eleven of the twelve participants worked 15-20 hours per week, and one participant worked 30-40 hours per week. Most of the participants worked to earn

money for daily living expenses that were not covered by the GEAR UP scholarship (purchasing toiletries, doing laundry, eating off campus, etc.), while others worked to make financial contributions to their families. Four of the participants identified working on-campus as an activity that was very beneficial to their persistence at MSU. Tiffany said working on campus was a major reason why she persisted at MSU. She said her job provided her with a support system and a sense of belonging on campus:

Working on campus was probably the best thing for me because I got to know everybody and it was like a family. The staff was so supportive of me and they made it feel like home. Even after I graduated, I still come back to visit because I have so many close relationships with people who work here.

Tiffany worked multiple part-time jobs at various locations on campus. She admitted that she did not need more than one job but working became an important part of her identity on campus. She explained,

At one point, I had three part-time jobs on campus. Not because I needed them, but because I couldn't really find any clubs or organizations that I fit into. Working was kind of my way of getting involved. I made most of my connections on campus through working.

Charlene said her campus job helped her make new friends and get involved on campus:

By working on campus, I was able to interact with you and other people who looked out for me. It really helped my social life because I was literally just going to class and going home at first. I wasn't connecting with other students like I was supposed to. Once I was able to explore different opportunities through making connections at work, I got involved on campus and met some of my best friends that I still have today.

Raymond credited his job on campus with providing him with much needed structure in his life. He admitted to having too much free time during his first semester and he did not use it wisely. He explained,

It helped me a lot to have a part-time job on campus. I needed more structure in my life. That's why I got a job. It helped me manage my time and stay out of trouble. I worked in the Student Center for David. He was a great boss and

mentor. He always made sure we put school first. He let us to do homework when things were slow at work, and he let us take time off to study when we had important exams. It was exactly what I needed.

Similar to Raymond, several of the participants said their supervisors on campus became valuable mentors and members of their support networks. Charlene explained,

I was fortunate to work for Karen in the Welcome Center. I talked to her about everyday life and that always helped me refocus. I downloaded a lot of my problems on her, but she always stayed so positive and supportive. She was like a second mother to me and always knew what to say to make me feel better.

Theme 4: Mentors and role models. Another theme that emerged from the interviews was participants expressing how mentors and role models helped them persist in college. According to Strayhorn (2008), low-income students that experience supportive mentoring relationships with faculty, staff, or their peers experience greater levels of satisfaction in college and are more likely to persist. Danielle spoke at great length about how beneficial it was for her to have a mentor at MSU. She was assigned a success coach (staff mentor) in Multicultural Student Services that made a lasting impact on her college experience. Danielle explained,

Kristin was my mentor in Multicultural Student Services. I would see her on a weekly basis because I would check in about my classes, but then I also got my time to talk to her about other things. I talked with her about a lot of personal issues that I was going through as a young lady in my journey through life, and she helped me through some difficult times. She also encouraged me to apply for a job on-campus as a mentor for incoming freshmen. That was really great for me because it made me feel like a role model. I had people looking up to me, and they were depending on me to help them because they were new to the campus. There was a point when I was in their position, so it was like relaying to them all the information that I felt that I needed.

Jessica was assigned a peer mentor through the Honors College. The mentorship was only supposed to be for her first year at MSU, but the relationship grew into a life-long friendship. This is how she described the experience:

Adrienne was my mentor and she was a tremendous help. I was nervous about living on campus with complete strangers, but she showed me around and helped me make friends. She also gave me advice on which courses to take, which professors to avoid, and where to find the cheapest textbooks. She was such a great mentor that she influenced me to become a mentor to new students when I had the opportunity. She is still one of my close friends today.

The participants also expressed an appreciation for having role models to provide them with living examples of where a college education could take them. Although Danielle's parents did not attend college, she had a role model in her community who played a significant role in encouraging her to pursue higher education. She explained,

Mrs. Jones was instrumental in encouraging me to go to college and making me believe that I could do it. Just knowing that my family wanted it for me and thinking that I could be the first to graduate from college was encouraging, but then having someone like Mrs. Jones who was African American and a college graduate in my corner motivated me even more. Seeing her with a college degree and a successful career gave me hope and made me feel like it was possible for me too.

Sharon said the staff in Multicultural Student Services served as important mentors and role models for her throughout her college experience. She said,

The staff in MSS were God-sends. Mrs. Jefferies and Mr. Tate were a huge support for me. I have always been really close with my mom, so it was like a motherly thing with Mrs. Jefferies. I spoke with Mr. Tate a lot too. He was a good listener and always made time for me. They both really supported me because I remember going to their office several times to cry. I was going through some things in my personal life, but they always knew what to do and say to make me feel better. MSS was more like a family atmosphere, which is what I needed at the time because I was having so many issues.

Several of the participants said the scholarship coordinator for the GEAR UP Scholarship Program was a critical resource for their persistence at MSU. All of the participants were required to check-in with the scholarship coordinator once a month to ensure they were on pace to meet the renewal criteria for the scholarship. However, several of them met with the scholarship coordinator on a more frequent basis. Tiffany was one of the

students who met with the scholarship coordinator on a weekly basis. She said it was important for her to have an accountability partner on campus to meet with to keep her focused and on task. She also said it was inspirational for her to have an African American male from her neighborhood in a leadership position at the university. She explained,

I knew that if I had any questions or needed direction, you were always there for me. Especially, I hate to say it, but you having the position you did as a Black man. That was always inspiring for me because you were someone that I could relate to. Not to say that it would have been different if you were a person of another race. I just don't know if I would have been as comfortable confiding in them like I did with you.

Brandy also said the scholarship coordinator was a major support for her and the other scholarship recipients from her high school. When asked where she went for help when she faced adversity on campus, she said:

You were always the first person we ran to whenever we had any problems. I came to you for everything. I know you probably got tired of us, but you were the main reason why so many of us graduated.

Tracy said the scholarship coordinator was an important role model for her and her daughter. She didn't receive a lot of support from her family while she was in college, so the scholarship coordinator became a stable figure for guidance and support in her life. She explained,

You were such a great role model for us. We all looked up to you and wanted to make you proud. I appreciate you always making yourself available to me and my daughter. I felt like it was important for her to interact with a man like you (an intelligent, caring Black man in a suit). She still asks about you whenever we drive past the campus on the highway.

Particularly, it was very important for the participants to have personal relationships with individuals on campus who could help them navigate the college environment and assist them with coping with academic challenges, cultural

incongruence, and personal issues. The role of African American adults was prominent in this study for mentoring the participants and making them feel valued and supported on campus. When asked whom they turned to for guidance and support while facing adversity on campus, 11 of the 12 participants mentioned an African American faculty or staff member. Several of them mentioned how important it was for them to have African American adults to speak with when they were dealing with family hardships and perceived issues of racism and discrimination on campus. They said it was helpful to talk through these issues with people who had experienced them before and could teach them how to deal with them. There was only one participant who referenced a White employee in the Honors College as her primary source for support at MSU. This demonstrates that university employees do not have to be racial or ethnic minorities to effectively coach or mentor underrepresented students. However, all university employees need to have the cultural competence to be able to effectively interact with diverse student populations and build meaningful relationships with them. It is also important for institutions to have people of color in leadership roles because most students of color will seek guidance and support from people of their race regardless of their roles on campus. Therefore, it is important for them to have relationships with people in positions of power who can be advocates for them and provide them with a voice on campus.

Theme 5: Peer support. Another theme that emerged from the interviews was the participants relying on their peers for both academic and emotional support. Astin (1993) emphasized the important role that peer groups play both in terms of a student's adjustment to college life and cognitive development. Positive peer interactions are

especially significant for establishing a sense of belonging during the first year of college (Strayhorn, 2012). Likewise, the participants in this study shared how their peer groups were vital to their success at MSU. Many of the scholars knew each other through participating in GEAR UP activities before arriving on campus, so they had an immediate group to affiliate with when they arrived. Several of them continued to rely on the GEAR UP scholars as their primary social network on campus, while others branched out into other student organizations and social groups. Brandy said the GEAR UP scholars were the core of her peer support on campus. She said the scholars studied together and looked out for each other on campus:

I mainly studied with my sister and the other GEAR students who came from my high school. We were taking many of the same general courses during the first two years, so we created our own study groups. We even enrolled in some of the same classes together. It was helpful to have a group of us going through the same experience with the scholarship. We figured that we would get through it together.

Most of the participants were the first members of their families to attend college, so they were hesitant to ask questions that would make them appear as if they did not belong there. As a result, they were most comfortable confiding in their peers who were experiencing many of the same issues adjusting to the college environment. Danielle described how she relied on her peers to help her navigate the college landscape at MSU:

My mom did not attend college and my dad didn't even finish high school, but they both always pushed for me to continue my education. They didn't really know how to do things like fill out forms for financial aid or what types of things I needed to purchase for my dorm room, so I relied on my friends to tell me what I was supposed to be doing. Some of them had friends and siblings who went to college, so they knew more about what to expect and how to handle things.

Several of the participants stressed the importance of surrounding themselves with peers who shared their goals and ambitions. Raymond said that one of the keys to his success in college was finding the right group of friends. He admitted that there was a lot

of peer pressure in college to party and have a good time, but he intentionally sought out friends who were committed to academic success. He explained,

You have to surround yourself with smart people in college. I made the mistake of hanging out with people who were not serious about school during my freshman year. I found myself losing focus trying to keep up with them, but things changed when I started hanging out with Tommy and Jalen. They were serious students, and the three of us studied together all the time. We also listened to music and played pool in the evenings, but we mostly studied during the weekdays. I had other friends who spent a lot of time socializing, going to parties every night, getting drunk and getting high. I knew that I couldn't live like that if I wanted to be successful.

Sharon also talked about surrounding herself with the right people while she was in college. After a failed relationship with her high school boyfriend and other struggles to maintain friendships with people who were not enrolled in college, she realized that she needed to distance herself from some people in her personal life in order to succeed at MSU. She explained,

It was hard, but I had to learn to let go of some people in my life. I was balancing a lot of responsibilities in college, so it became overwhelming to try to maintain relationships with people back at home. They didn't understand how much time I had to put into my studies and things kind of went south when I didn't have time for them anymore. It got to a point where I just stopped making time for people who brought unnecessary stress into my life, and I started to surround myself with people on campus with similar goals.

Sharon described the process of separation from Tinto's Theory of Student Departure. Separation requires students to disassociate themselves to some degree from the norms of past associations, including family, high school friends, and other local ties. According to Tinto (1975), integration requires students to move away from the norms and behavior patterns of past communities and to be able to adopt new norms that are appropriate to the specific context of their college or university. Sharon, Raymond, and Tracy all

described situations in their interviews where they used separation to improve their likelihood of success at MSU.

Several of the participants joined student organizations to establish peer support networks on campus. Most of them started the process of getting involved on campus by joining the Associated Black Collegians (ABC) during their first semester. ABC was an identity-based student organization that coordinated programming for African American students at MSU. ABC began every academic year with an ice cream social for new students, and this was the first social event that most of the participants remembered attending on campus that gave them a sense of belonging. These findings were consistent with prior research establishing that social identity-based organizations support students' sense of belonging and their integration into higher education (Harper & Quaye, 2007; Guiffrida, 2003). ABC was the first student organization that eight of the participants joined at MSU, but they branched out into several other student organizations and academic clubs once they established themselves on campus, which included the Association of Student Anthropologists, Black Nursing Student Association, Criminal Justice Student Association, Emerging Leaders, Future Business Leaders of America, Gospel Choir, Psychology Club, PRIZM, Resident Hall Association, and the Student Government Association.

Most of the participants were active in at least two student organizations or academic clubs during their tenure at MSU. However, there were a few scholars who were not engaged in campus life. Tracy and Pamela were the least involved participants in the study. Tracy said she didn't have time to get involved or socialize on campus because she had to work and take care of her daughter. Pamela said she did not have

time to engage in social activities at MSU due to the academic intensity of the nursing program in conjunction with her part-time job, but she expressed regrets about not getting more involved in college:

I do wish that I would have gotten more involved in some of the groups and activities on campus. The nursing program was very demanding, so I didn't have a lot of free time for socializing. I was also working part-time, so there wasn't enough time for me to do everything I wanted to do on campus. I kind of feel like I missed out on some of the experiences that my friends had in college.

Findings for Research Question Three: This study examined how factors external to campus influence the persistence of low-income students. The third research question was “*How did factors external to campus influence the persistence of low-income students at MSU?*” In the following section, themes that emerged from the data analysis for this research question are explained.

Theme 1: Encouragement, support and validation. Prior research asserts that low-income college students benefit from encouragement, support, and validation from family and friends (Berger, 2010; Nora, 2003; Rendon, 2004). Validation is especially important for low-income students who have experienced invalidation in the past, such as being called dumb or lazy; or being told they are not college material (Rendon, 2004). These findings were strongly supported by this study. The participants confirmed that the encouragement, support and validation they received from parents, grandparents, siblings, teachers, counselors, coaches and church members were vital to their persistence in college. Ten of the twelve participants said they benefited from encouragement and support from sources external to the campus while attending MSU. These external sources supported them through words of encouragement, kind gestures, and financial contributions. The participants shared several examples of how interactions with people

off-campus enhanced their confidence and kept them motivated to succeed at MSU.

Jessica talked about how she leaned on her support system when times were tough in college:

I had a whole organization backing me and saying you can do it. I never considered giving up because that would have been very disrespectful to all of the people who invested so much in me. I had a lot of people who supported me through all my stresses at home and in school and that kept me motivated. I could always call on them when I was feeling down. They believed in me so much that it just kept me going. I was not going to let them down.

Chloe recalled how her older sister gave her words of encouragement when she was struggling through her first year at MSU. She said her sister's guidance and support helped her find a major that was a better fit:

I had older sisters who went to college and another sister in college with me, so I had a pretty large support system. I could always call on them when I was having problems. My oldest sister was the one who helped me figure things out during my freshman year when I was struggling. Some of my classes were really hard, but she helped me figure out that I was in the wrong major. After talking to her about options that would be a better fit for me, I switched my major from Nursing to Education. I earned all A's and B's from that point on and made the Dean's list twice.

Raymond spoke about the support he received from his family and the community. He said the external support kept him focused and motivated to succeed at MSU:

I had a lot of people in my corner. I had my family. I had teachers from high school who continued to support me. I had people at church praying for me and offering me support. I wasn't going to slack off because I didn't want to disappoint them. I didn't want to disappoint you or Mr. Preston, and I definitely did not want to disappoint my mom. She sacrificed too much to put me in this position.

Two of the participants did not receive support from outside of the campus community, and some of their family and friends actually posed as persistence barriers for them. Charlene was one of the participants who said her family hindered her college persistence. Some of them were not supportive of her leaving home for college and they

often said hurtful things to discourage her. She talked about how she had to learn to break away from their negativity in order to thrive at MSU. When asked if she had any persistence barriers outside of the campus, Charlene answered:

Family in general was a big part of it, because if other people grew up the way that I did, in that kind of environment, like I said, you can have everything laid out for you, and you can still get in your own way. So, if you can't break yourself free from those negative things that you've been told or those negatives thoughts in your head that are always telling you, "You can't do it." "College is not for you," or, "Nobody else in your family has done it. What makes you think you can do it?" It will consume you. I just had to learn to block out the negative voices and focus on the opportunities in front of me.

Tracy was the other participant who did not receive external support while attending MSU. She said her family was supportive in general, but it was too much of a hinderance to deal with them while she was in school:

I love my family, but they can be a burden at times. They knew that I was in school, yet they were always asking me to do things for them like drive them places or loan them money. My mother helped me out a few times by watching my daughter on days when the daycare was closed, but she charged me for it even though she didn't have anything better to do. Honestly, I couldn't wait for the day when I didn't have to rely on them or anyone else for anything.

Theme 2: Family obligations. Family obligations presented external persistence barriers for several of the participants in this study. As noted in an earlier section of this chapter, five of the participants identified family obligations as a major persistence barrier they dealt with at MSU. They encountered a wide range of family obligations that included helping to pay family bills, performing household chores, looking after younger siblings and children of extended family members, providing transportation for family and friends, caring for a dependent, and loaning money to family and friends for financial emergencies. As prior studies have suggested, these external obligations create additional persistence barriers for low-income students because they remove them from

the campus environment and leave them with less time and energy to engage in educationally purposeful activities with other students, faculty, and staff (Astin, 1993; Paulsen & St. John, 2002). These findings were confirmed in this study as family obligations hindered the social and academic integration of several of the participants.

Theme 3: Family hardships. Family hardships were another major external threat to the persistence of the participants. As noted in an earlier section of this chapter, five of the scholars identified family hardships as a major persistence barrier they dealt with in college. These participants encountered a wide range of family hardships including family members facing housing and food insecurity, loss of employment, drug or alcohol addiction, abusive relationships, incarceration, violent deaths and other forms of trauma. Most students are likely to experience some type of family hardship while attending college, but these events tend to happen more frequently with low-income students. These events were particularly hard on the participants in this study because they were from very close families who spent a lot of time together. Therefore, they felt a great sense of guilt and responsibility to be there for others whenever any tragedies or hardships occurred.

Findings for Impact of the GEAR UP Scholarship: This study aimed to understand the influence that full-ride scholarships have on low-income students in terms of their college choice and their engagement in academic and social activities on campus. In the following section, themes that emerged from the data analysis on the impact of the scholarship are explained.

Theme 1: College choice. Students from low-income backgrounds tend to make college choices that are more sensitive to tuition prices and the availability of financial

aid than their middle- and high-income peers (Hossler, Schmit, & Vesper, 1999).

According to prior research, low-income students are more likely to attend less selective public institutions with lower tuition prices than more selective or private institutions with higher tuition prices (Carnevale & Rose, 2004; Corrigan, 2003; Hu, 2010). Low-income and working-class students generally make their college choices based on cost rather than educational fit (Bowen, Chingos, & McPherson, 2009), which often leads to “under matching” or choosing to enroll at institutions that do not match their academic qualifications (Handel, 2014). Several researchers have suggested that under matching lowers the probability of low-income students earning a bachelor’s degree (Bowen, Chingos, & McPherson, 2009; Corrigan, 2003; Tinto & Engle, 2008).

Similar to previous research, the participants in this study were very cost conscious in their college decision-making processes (Carnevale & Rose, 2004; Corrigan, 2003). Most the scholars applied to an average of four to five colleges and the majority of them were in-state, public institutions. Only four of the participants applied to private institutions and they were mainly historically black colleges and universities (HBCUs) outside of the state. Two of the participants said MSU was their number one choice for college because of the proximity to their home and the GEAR UP scholarship solidified their decision. The other ten participants said they decided to attend MSU solely because they received the GEAR UP scholarship. These scholars had plans to attend other universities and they were shopping around for the best deal. However, several of them were feeling discouraged before receiving the GEAR UP scholarship because of the lack of scholarship funding they were offered at other institutions. A few of them received full-tuition scholarships from other universities, but the GEAR UP scholarship was the

only award that covered their tuition, room & board, and provided a stipend each semester for textbooks, supplies, and personal expenses. Ultimately, these were the perks that led to them committing to MSU because they had an opportunity to attend college and live on campus without relying on student loans. Four of the scholars were very reluctant to acquire any kind of debt while attending college and said they would have attended community college if they did not receive the GEAR UP scholarship. Although they were top academic performers at their high schools, they said their college choices were based solely on which institutions gave them enough gift aid to pay for everything. They said their families were already financially disadvantaged, so taking on more debt to attend college was not an option. Therefore, they were willing to attend a community college because the Pell Grant would cover all of their direct expenses.

Theme 2: Financial stability. The participants confirmed that the GEAR UP scholarship eliminated all their expenses on campus and gave them a great sense of financial stability. The scholarship covered all the participants' direct college costs and provided them with a \$1,000 stipend each semester. They were also given the option to work 15-20 hours per week in work-study positions to earn additional income. These opportunities provided the participants with spending money and additional resources that they could save for later. For many of the scholars, it was the first time that they had a bank account and established savings. However, this newly found financial stability was often undermined by family hardships. Although the scholars no longer lived at home with their families, they continued to be affected by their economic circumstances. Many of the scholars found themselves in compromising situations attempting to help friends and family with financial emergencies. Therefore, they still had some level of

financial stress after receiving full-ride scholarships due to the economic circumstances of their families. However, the financial stability provided by the GEAR UP scholarship was vital to their persistence at MSU. The following quotes explain what the participants thought their college experiences would have been like without the scholarship:

I think it would have been much different because I would have been worried about where I am going to get the money to pay for school each semester. How many loans would I have needed to make ends meet, and would it had even been worth it? Just seeing my friends who did not have the GEAR UP scholarship borrowing all that money, and I am like, it is not worth it. They were borrowing thousands of dollars and they still had to work and make monthly payments out-of-pocket. I didn't see how people could afford this place without scholarships. If I didn't have the GEAR UP scholarship, I probably would not have finished. I don't think it would have been worth paying off loans for the rest of my life. I probably would have just found a job somewhere instead of taking on all of that debt. -Chloe

I definitely would have had to work a lot more. I already come from a background where I had to work and pay bills at a young age, so I think I would have gotten burned out. I don't know if I would have stayed motivated enough to keep going if I had to work and pay my way through college. It is sad because if that was the case, I have always been a capable student. I would have not been able to keep going because I didn't have the financial means. I know I wouldn't have been able to live on campus, and that was a big deal for me because I hate to admit it, but it was the only time I could be selfish and only worry about myself. I couldn't be that way at home because I had to do my part and kind of look out for my mother. -Danielle

I probably would not have been able to finish my degree. I would have had to transfer to a community college or trade school...just because I couldn't afford to stay here. The scholarship made it possible so that I could really focus my energies on school when everything else was kind of crumbling under my feet. I have always been a smart and highly motivated student. I graduated at the top of my class in high school, but I would not have been able to finish here because of the cost. -Sharon

I don't know if I would have finished my degree. I want to say that I would have finished, but without the scholarship I would have had a lot of financial strain. It would have been very difficult to for me to pay for school and I don't like debt. I know myself, and I would have tried work and pay cash for one course at a time and that just wouldn't have worked. My motivation was there for sure, but without the financial support and the support system that I received from GEAR UP, I probably would not have been able to finish my degree. -Jessica

I would have quit. Hands down. I could see myself getting into a financial situation where I would have felt like school was not a priority, and I need to survive over continuing my education. I didn't have a strong family support system, so any kind of financial stress or any other hardship would have been the tipping point for me. I probably would have quit and found a job where I could support myself. -Charlene

I would have still attended college without the GEAR UP scholarship, but I might not have been as apt to explore all of my options on campus. I don't know if I would have been able to be as involved on campus in student organizations or study abroad. I would have lived at home with my parents and missed out on a lot of opportunities. I am confident that I would have graduated, but I would have had a much different college experience and a lot more debt. -Lauren

These responses demonstrate how severe the financial barriers are for low-income students in higher education. As noted in the literature review, low-income students tend to be skeptical about relying on loans to fund their college education because they are uncertain about being able to repay them (Freeman, 1999). Several of the scholars admitted that they would have left MSU if they lost the GEAR UP scholarship because they did not want to go into debt. This was consistent with findings about economic uncertainties preventing low-income students from taking on additional loan debt to remain in college (Pfeffer & Haellsten, 2012). These scholars all knew people who graduated from college and had jobs that did not require a college degree or pay a reasonable salary, so they were not willing to take on substantial debt when a high-paying job was not guaranteed.

Nine of the twelve participants in this study said they would not have finished their degrees at MSU without the GEAR UP scholarship. These meager outcomes would have been unfortunate considering the academic talent and grit that these individuals possessed. Furthermore, this cohort of low-income scholars persisted and graduated at a higher rate than their high-income peer at MSU. The GEAR UP Scholar cohort had a

six-year graduation rate of 76% compared to a 72% graduation rate for members of the Honors College, who represented the most affluent and academically prepared student group on campus. The study participants entered MSU with an average ACT composite score of 22.4 and 3.52 GPA, while the Honors College students entered with an average ACT of 27.5 and 3.76 GPA. The scholars had an average annual household income below \$35,000, while the average household income for Honors College students was well above \$100,000 per year. These results offer strong evidence that low-income students can succeed in college at the same rate as their high-income peers with adequate financial aid and a strong support system on campus.

Theme 3: Student involvement. The GEAR UP scholarship had a direct impact on the participants' involvement in campus activities. The scholarship removed financial barriers that made it possible for the recipients to live on campus and fully integrate into the campus community. Most of the scholars were heavily involved at MSU and developed into influential leaders on campus. They participated in academic clubs, student organizations, leadership programs, undergraduate research, the Honors College, and study abroad experiences. This engagement in educationally purposeful activities enhanced their social and cultural capital and made them better prepared for life after graduation. According to prior research, the more students engage in educationally purposeful activities, the more likely they are to succeed in college and gain more out of the experience (Astin, 1993; Kuh, 2003; Pascarella & Terenzini, 1991, 2005). The GEAR UP scholarship also provided the participants with the "psychological safety net" that many of their high-income peers enjoyed, meaning they were able to pursue their academic and social interests on campus without the stress of worrying about how they

were going to pay for college. The scholarship allowed them to work less hours per week and spend more time pursuing other interests on campus.

There were a few participants who excelled academically at MSU without getting involved on campus. These scholars did not participate in social events or other activities, but their focus on earning their degree was strong enough to keep them motivated to excel in the classroom. Evidence on the importance of social engagement for first-generation students has been mixed, indicating that their college adjustment may depend more on co-curricular and structured academic activities than social interactions with peers (Astin, 1993; Pascarella, Pierson, Wolniak, & Terenzini, 2004). These findings were supported in this study as these scholars' integration was mainly fostered through structured academic activities like group projects, supplement instruction sessions, and formal study groups.

Summary of Findings

There were five major findings in this study. First, the persistence barriers that remained for the study participants after receiving full-ride scholarships were academic challenges, cultural incongruence, family obligations, family hardships, and unfavorable faculty relationships. Since low-income students face a broad range of persistence barriers in postsecondary education, it is important for institutional leaders to establish policies, transition programs, and support services to address their pre-college academic preparation and to foster their social and academic integration on campus. It is also vital for institutions to have culturally competent faculty, staff, and students who can serve as mentors to assist low-income students with adjusting to the college environment. This study demonstrated that there is great value in low-income students having personal

relationships with individuals on campus who can help them navigate the college environment and assist them with coping with academic challenges, cultural incongruence, and personal issues. The role of African American adults was particularly prominent in this study for mentoring the participants and making them feel valued and supported on campus. Several of the scholars mentioned how important it was for them to have African American adults to speak with when they were dealing with family hardships and perceived issues of racism and discrimination on campus. They said it was helpful to talk through these issues with people who had experienced them before and could teach them how to deal with them. This is an example of why it is imperative for colleges and universities to hire faculty and staff that are reflective of their student bodies in terms of diversity.

Second, the lived experiences that positively influenced the persistence of the participants were living on campus, engaging in high-impact educational practices, working on campus, establishing peer support networks, having mentors and role models, using academic support services, and engaging with identity-focused departments. The participants confessed that many of these opportunities to engage in academic and social activities would not have been possible without the GEAR UP scholarship. The scholarship removed financial barriers that made it possible for them to live on campus and fully integrate into the campus community. Most of them said they would have had to work a lot more to attend MSU without the GEAR UP scholarship, and they would not have had time to get involved on campus or use the academic support services on a regular basis. Therefore, the scholarship had a direct impact on student engagement in educationally purposeful activities. Most of the scholars were heavily involved at MSU

and developed into influential leaders on campus. They participated in academic clubs, student organizations, leadership programs, undergraduate research, the Honors College, and study abroad experiences that enhanced their social and cultural capital and better prepared them for life after graduation.

Third, the external factors that were most influential on the scholars' persistence were encouragement, support, and validation received from their family, friends and communities, family obligations, and family hardships. The encouragement and support the scholars received from their family, friends, and communities were critical resources to keeping them motivated and focused on their goals while dealing with adversity in college. They benefited greatly from knowing that these external people believed in them and were counting on them to succeed. The validation the scholars received from them was also very influential to helping them maintain their confidence. Although the scholars dealt with family adversity that posed as persistence barriers at MSU, their relationships with peers, university faculty and staff, and other supportive adults were essential to helping them develop the coping skills they needed to persist. Most of these critical relationships were established from the scholars living and working on campus. It was also important for the scholars to have "safe spaces" on campus like the Office of Multicultural Student Services and the Honors College where they could be themselves without feeling judged or being marginalized.

Fourth, the findings showed that student involvement and social integration were not as influential on persistence as academic integration, which is contrary to student development theories that suggest social integration (Tinto, 1993) and student involvement (Astin, 1993) are necessary for students to succeed in college. There were

several scholars who excelled academically at MSU with limited involvement on campus and minimal engagement with their peers and professors outside of class. These scholars did not participate in campus activities or social events at MSU, but their focus on earning their degrees was strong enough to keep them motivated to persist to degree completion.

Fifth, the findings from this study provided evidence that removing financial barriers for high-achieving, low-income students can level the playing field for them with their high-income peers. Four of the study participants graduated from MSU with Latin Honors, and the GEAR UP Scholar cohort graduated at a higher rate than members of the Honors College, who were the most academically prepared and affluent student group on campus. The GEAR UP Scholars had a six-year graduation rate of 76% at MSU compared to a 72% graduation rate for Honors College participants. These outcomes validate that students from low-income backgrounds can achieve at the same level as their high-income peers with adequate support, defying stereotypes that economically disadvantaged students are less capable or motivated to succeed in college.

Conclusion

All the participants in this study were high-achieving, low-income students who were motivated to use higher education as a vehicle to transform their lives. Although they were from financially disadvantaged households, they excelled academically in high school and earned full-ride scholarships to attend college. The GEAR UP scholarship was a life-changing event for the recipients, and all of them felt fortunate to have such an opportunity. This study identified the persistence barriers that remained for the scholars after their financial barriers were removed by full-ride scholarships. The participants

faced a combination of academic, social, cultural, and psychological challenges at MSU, but their relationships with peers, mentors, and other supportive adults were essential to helping them develop the resilience and coping skills they needed to persist. The encouragement and support they received from family, friends, and their communities also emerged as critical resources to keep the participants motivated and focused on their goals while dealing with adversity both on and off campus. Additionally, this study identified the institutional support structures that were most influential on the persistence of these scholars. The participants credited various programs and services with contributing to their success at MSU, but the institutional support structures that proved to be most beneficial to their persistence were the academic support services, high-impact educational practices, and the individual coaching/mentoring they received on campus. This highly impactful coaching and mentoring was provided by a combination of their peers, success coaches, academic advisors, employers, professors, and the GEAR UP scholarship coordinator.

CHAPTER 5

SUMMARY AND CONCLUSIONS

This chapter presents a summary of the study and important conclusions drawn from the findings presented in Chapter 4. It also includes a discussion of findings related to the literature, conclusions, implications for action, and recommendations for further research.

Summary of the Study

The rising cost of higher education has created substantial access and persistence barriers for low-income students. Consequently, gaps in educational attainment between low-income students and their more affluent peers have widened over the last few decades (Bailey & Dynarski, 2011). College completion rates are five times higher for students from the highest income quartile than those from the lowest quartile, and the gap between them has widened from 34 points in 1970 to 47 points in 2016 (Pell Institute, 2018). A portion of the gap in degree attainment can be attributed to lower college attendance rates among low-income students (Mortenson, 2007). However, low-income students who matriculate to college also persist to degree completion at much lower rates than their more affluent peers (Kahlenberg, 2010). The degree attainment gap is even larger for low-income students who are the first in their family to attend college. Only 11 percent of low-income, first-generation students earn bachelor's degrees within six years compared to 55 percent of all students (Engle & Tinto, 2008).

College administrators, business leaders, politicians and philanthropists have taken notice of the growing economic barriers for low-income students, and several of them have responded by developing need-based financial aid programs to close the gap

between a student's Pell Grant and his or her total cost of attendance. These last-dollar financial aid programs have opened doors for more low-income students to pursue postsecondary education at selective institutions, but it is unclear how these programs will influence their college persistence and graduation rates. Therefore, empirical research to examine the non-economic factors that influence the persistence of low-income college students can be of both theoretical and practical significance. It is equally important to understand the types of institutional support structures that enable low-income students to cope with the unique challenges they face in higher education. These issues were examined in this study, and the findings can be used to enhance campus environments for low-income students to ensure that investments made in financial aid programs are aligned with adequate support structures and university personnel.

The purpose of this study was to gain a better understanding of the non-economic persistence barriers faced by low-income college students who receive full-ride scholarships and to identify which campus activities, programs, services, and relationships are most beneficial to their success. The data for this study was derived from semi-structured interviews with 12 low-income students who successfully completed undergraduate degrees at Midwest State University (MSU) as participants in a new scholarship program. The GEAR UP scholarship was designed to cover the entire cost of attendance for the recipients, which provided the researcher with a clearer look at other cultural and contextual issues that influenced their persistence. The goal of the scholarship program was to provide the recipients with a traditional college experience that included living on campus and becoming fully engaged members of the student body, while attending college debt free.

Data for this study was collected from document analysis, face-to-face interviews, and follow-up communications with the participants. The data analysis yielded five themes that emerged as key findings. First, the persistence barriers that remained for study participants after receiving full-ride scholarships were academic challenges, cultural incongruence, family obligations, family hardships, and unfavorable faculty relationships. Second, the lived experiences that positively influenced the persistence of the participants were living on campus, engaging in high-impact learning experiences, working on campus, establishing peer support groups, having mentors and role models, using academic support services, and engaging with identity-focused departments. Third, the external factors that were most influential on participant persistence at MSU were encouragement, support, and validation received from family, friends, and the community, family obligations, and family hardships. Fourth, the GEAR UP scholarship awards directly influenced the amount of time scholars had to engage in educationally purposeful activities on campus. Fifth, the findings showed that student involvement and social integration were not as influential on persistence as academic integration.

Tinto's (1993) Student Departure Theory and Astin's (1993) Student Involvement Theory were used as a theoretical framework for this study, as these theories have been two of the dominant paradigms for understanding student persistence in higher education. Tinto's model is based on the premise that integrating into the academic and social systems of a college campus makes students more likely to persist to degree completion. Tinto argues that students who successfully integrate into the academic and social domains of a campus will have stronger commitment to the institution and their educational goals, which strengthens their resolve to persist to degree completion.

Astin's model suggests that student persistence is determined by factors associated with involvement in college life. According to Astin, student learning and personal development are directly proportional to the quality and quantity of involvement on campus, and academic performance is strongly correlated with student involvement. The subsequent sections of this chapter describe how the findings of this study align with the higher education literature on low-income students and test the assumptions of these historic theories.

Findings Related to the Literature

Students from low-income backgrounds are particularly at risk for attrition in higher education (Wolniak & Rekoutis, 2016). Low-income students have been found to enter college less academically prepared than their more affluent peers (Engstrom & Tinto, 2008) and to lack cultural preparation for the college experience, including knowledge of cultural norms, rules, roles, expectations, communication, relationship formation, and bureaucratic navigation skills (Barry, Hudley, Kelly & Cho, 2009; Pascarella, Pierson, Wolniak, & Terenzini, 2004). Higher education literature tends to highlight the "at-risk" nature of low-income students due to these academic and cultural deficits (Berg, 2010; Kezar, 2011). Even when low-income students are academically qualified for college, they have higher attrition rates and lower graduation rates than their more affluent peers (Thayer, 2000). Therefore, this population of students must remain a research priority in higher education, especially as more need-based financial aid programs emerge to expand their access to post-secondary education.

High Achieving, Low-Income Students

The GEAR UP Scholars were a unique population of low-income students because they were high-achieving students with ambitious college aspirations. The two themes that emerged for shaping the college aspirations of the scholars were parental encouragement and early college exposure. Parental encouragement is influential on both college attendance and persistence (Cabrera, Burkum, & La Nasa, 2003). Although the parents of low-income students tend to lack the resources to support their children financially, the encouragement they provide for their children has a significant impact on educational expectations and outcomes (Berg, 2010). The participants in this study were introduced to the idea of attending college at an early age by their parents and/or grandparents. Although most of their parents did not attend college themselves, they pushed the scholars to excel academically because they wanted their children to have better opportunities in life than they did. As a result, the scholars were exposed to college information as early as middle school through participation in college prep programs like GEAR UP, Advancement Via Individual Determination (AVID), and College Bound (e.g. local college access program). Most of the scholars took advanced classes and were tracked as gifted students in K-12, they took the most rigorous courses available at their high schools (including Advanced Placement and honors courses), and several of them enrolled in dual enrollment courses through the GEAR UP Early College Program. Taking these rigorous courses in high school put them on a different academic trajectory than most of their low-income peers and helped them prepare for the intellectual demands of college. These findings are consistent with the literature on academic rigor and preparation for college (Adleman, 2006; McDonald & Farrell, 2012).

The scholars also participated in summer enrichment activities with these college access organizations where they took bus trips to visit colleges, museums, and other historic sites. They also benefited from after-school tutoring and ACT prep courses offered by GEAR UP and other college access providers. The accumulation of these pre-college experiences allowed the scholars to enter college with academic skills, social capital, and college knowledge that were not common among their low-income peers.

Academic Integration

Academic integration is a foundational cornerstone of student persistence research (Astin, 1993; Pascarella & Terenzini, 1991, 2005; Tinto, 1987, 1993). Academic integration is the process of students realizing a sense of academic control and/or confidence in the college setting. This involves students being satisfied with their courses and degree program, making meaningful connections with faculty who teach their courses, and meeting the academic demands of their courses (Tinto, 1993). Deficiencies in academic preparation can hinder a student's academic integration, and the lack of academic preparation for college is a common persistence barrier for low-income students (Adelman, 2006; Berger, 2010; Engstrom & Tinto, 2008). Academic preparation is a combination of core academic knowledge, skills, and habits that students need to be successful in college without needing additional remedial coursework or training (Lombardi, Seburn, & Conley, 2011). Low-income students are more likely to enter college less academically prepared than their peers from more affluent backgrounds (Engstrom & Tinto, 2008), and they are more likely to test into remedial courses (Venezia & Jaeger, 2013). This gap in academic preparation is due to many low-income students lacking access to a rigorous high school curriculum, qualified teachers,

preparatory courses for standardized tests, and exposure to college and career counseling (Adelman, 2006; Berger, 2010; Hurwitz & Howell, 2013).

All of the participants in this study attended public schools and many graduated from lower quality, high-poverty schools. Public schools with enrollments that are predominantly low-income and/or minority students are often characterized by low expectations, poor teacher quality, low graduation rates, and sparse college matriculation (Blanchett, Mumford & Beachum, 2005). Students from the lowest socioeconomic quintile are most likely to attend high-poverty schools with the deepest disparities in college matriculation. These high-poverty schools tend to lack the rigorous coursework that makes it possible for students to garner the academic skills necessary to enter and succeed in college (Adelman, 2006; Pascarella, Pierson, Wolniak, and Terenzini, 2004). Additionally, Adelman found completing a math course beyond Algebra 2, such as trigonometry or pre-calculus, more than doubles the chances that a student will earn a bachelor's degree. However, students from the lowest socioeconomic quintile are less likely to attend high schools that offer math courses above Algebra 2 than students in higher socioeconomic quintiles (Adelman, 2006).

Due to a lack of access to rigorous courses and attending schools with lower academic expectations, low-income students often enter college with lower grade point averages, lower standardized test scores, and less confidence in their academic abilities than their high-income peers (Terenzini et al., 2001). Alternatively, the participants in this study were not typical low-income students according to the literature. The GEAR UP Scholars were high-achieving students who were very confident in their academic abilities. Several of them attended high schools that did not offer a rigorous curriculum,

but they were able to supplement their high school curriculum with Advanced Placement courses and dual enrollment courses through the GEAR UP Early College Credit Program. The study participants also participated in ACT prep courses and they were offered the opportunity to take two college courses at MSU during the summer before they enrolled as full-time students. Therefore, the scholars benefited from various pre-college experiences that made them better prepared for college than their low-income peers.

Although the GEAR UP scholars were better academically prepared for college than most of their low-income peers, many of them still faced academic adversity when they arrived at MSU. Several of the scholars struggled with the rigor and pace of college courses, and they all dealt with serious adversity in at least one course at MSU (particularly in math and science courses). These findings were consistent with previous research on the Carolina Covenant Scholarship Program (Fiske, 2010). There were significant gaps in academic preparation among the study participants based on the high schools they attended. A few of the scholars from high-poverty high schools were well behind their peers academically and needed more academic support when they arrived on campus. However, they were able to overcome their academic challenges by using the academic support services on campus and meeting with their success coaches on a regular basis. These scholars had to learn how to cope with academic failure after earning lower grades than they were accustomed to in high school. They were often surprised when they received low grades at MSU and became discouraged when they encountered content in courses that they did not know or understand. It was very difficult for some of them to accept the fact that they needed help after being the top students in

their classrooms for much of their lives. They relied heavily on academic advisors, success coaches, and the GEAR UP scholarship coordinator to help them deal with the negative emotions and disappointment that accompanied their sense of failure. Most of them had quick academic recoveries after they adjusted their study habits and/or started using the academic support services on campus (Math Lab, Science Lab, Writing Center, tutorial services, and supplemental instruction). These findings are consistent with higher education literature that asserts academic support services, learning centers, and tutoring centers enhance the academic performance of underrepresented students (Habley & McClanahan, 2004; Means & Pyne, 2017). However, a few of the scholars had to change their majors before they experienced academic success at MSU and regained their confidence.

Social Integration

Another common persistence barrier for low-income college students is fitting in on campus and establishing a sense of belonging (Ostrove & Long, 2007; Strayhorn, 2012).

A sense of belonging refers to student's perceived social support on campus, a feeling or sensation of connectedness, the experience of mattering or feeling cared about, accepted, respected by, and important to the campus community (Strayhorn, 2012). Belonging is particularly significant for students that may be marginalized in college settings such as women, racial and ethnic minorities, low-income students, first-generation students, and LGBTQ students (Strayhorn, 2012). The process of students developing a sense of belonging begins with them experiencing social integration on campus. Social integration is the process of students making meaningful connections with their peers on

campus, participating in extracurricular activities, and establishing relationships with university faculty and staff (Tinto, 1993). Social integration leads to an increased “sense of belonging,” which can help mitigate factors that act as barriers to persistence (Hausmann, Schofield, & Woods, 2007).

Half of the participants in this study experienced cultural incongruence at MSU that hindered their social integration. Cultural incongruence occurs when students struggle to transition into a new environment because they experience alienation, marginalization, or possibly even cultural attacks such as stereotyping and discrimination (Rendon, Garcia, & Person, 2004). Initially, several of the participants felt like outsiders at MSU because of their race and/or socioeconomic background. They stood out in certain college settings because of the way they dressed, spoke, or carried themselves. Most of their college peers were from middle class families whose culture and customs were closer aligned with the environment at MSU, which made the scholars feel like outsiders on campus. These findings are consistent with literature that asserts low-income students struggle with belonging in higher education more than their middle- and high-income peers (Ostrove & Long, 2007). Low-income and working-class students often feel less welcomed on college campuses and out of place based on their social class and lack of familiarity with the environment (Soria, Stebleton, & Huesman, 2013).

The participants who graduated from high-poverty, predominantly Black high schools had a more difficult time finding social acceptance at MSU. They were not accustomed to being racial minorities in their classes, and several of them felt marginalized based on their race, class, or sexual orientation. Furthermore, they felt alienated because their cultural backgrounds did not match the mainstream culture at

MSU. The GEAR UP scholarship provided them with a glimpse of how some of their high-income peers experience campus life, but they received regular reminders that they were not like other MSU students. The scholars were surrounded by their more privileged peers who had parents with resources readily available to assist their children with educational expenses and other necessities. The scholars shared several examples of how they often felt disadvantaged because of their financial backgrounds. There were many times when they could not go to the movies or out to eat with friends because they could not afford it. They talked about having to work during holiday breaks and over the summers while other students were taking family vacations and studying abroad. They also talked having to save money for months to be able to purchase basic educational necessities like clickers, calculators, and laptops while their peers had access to these things without working. These were all common incidents the scholars experienced that illustrated the reality of class differences on campus.

Most of the participants were able to overcome the cultural incongruence they experienced on campus through a combination of mentoring and coaching they received from peer mentors, MSU faculty and staff, and external role models and mentors. These findings are consistent with previous research on students of color benefiting from mentoring programs at predominantly White institutions (Guiiffrida, 2003; Harper & Quaye, 2007; Strayhorn, 2008). The scholars were able to establish a sense of belonging on campus by engaging in residential life programming (Bradbury & Mather, 2009), joining student organizations (Strayhorn, 2012), and working on campus (Perna, 2010). They also benefited from joining social identity-based student organizations and socializing in identity-based spaces on campus, which have previously been found to

increase the sense of belonging for students of color on predominantly white campuses (Means & Pyne, 2017; Patton, 2006; Quaye et al., 2015).

Tinto's (1975) student departure theory asserted that academic and social integration influence a student's subsequent commitment to the institution and the goal of degree completion. Students who feel connected to their institution (either academically, socially, or both) are more likely to remain continuously enrolled than those that feel disconnected (Tinto, 1975; Kuh et al., 1991). Tinto suggested that students are most likely to drop out of college when their commitments to the institution or degree completion are weak. There were a couple participants in this study who never quite experienced social acceptance at MSU. These scholars were not able to make adequate social connections on campus, but they were still able to persist through degree completion because of their commitment to earning their bachelor's degrees. Pamela and Tracy felt disconnected at MSU, and they were not satisfied with the campus social environment. However, they remained continuously enrolled because of the opportunity the GEAR UP scholarship provided them. Their commitments to the institution were weak, but their commitment to degree completion was very strong because they had an opportunity to earn a college degree with no debt.

Tinto's student departure theory also asserted that the process of integrating into the social and academic systems of a college occurs when students successfully navigate the stages of separation, transition, and incorporation (Tinto, 1975). According to Tinto, separation requires students to disassociate themselves to some degree from the norms of past associations, including family, high school friends, and other local ties. In order for students to achieve integration, they need to separate from the norms and behavior

patterns of past communities and be able to adopt new norms that are appropriate to the specific context of their college or university (Tinto, 1975). Tierney (1992) argued that Tinto's concept of breaking away from past associations and traditions is not applicable to minority students because the model was intended to describe developmental progression within a culture rather than assimilation from one culture to another. Other scholars contended that this aspect of Tinto's theory ignores bicultural integration or the ability of minority students to succeed in college while being a part of both the majority and minority cultures (Kuh & Love, 2000; Rendon, Jalomo, & Nora, 2000). Four of the participants in this study (Charlene, Sharon, Tracy and Raymond) acknowledged that separation was vital to their success at MSU. They had previous relationships and behaviors that proved to be detrimental to their college persistence, so they had to separate themselves from them in order to succeed. However, the other eight participants kept very close ties to their families, (pre-college) friends, and communities. These scholars exhibited bicultural integration or the ability to succeed in college while being a part of two different cultures (Rendon, Jalomo, & Nora, 2000). Therefore, the findings of this study found that separation was not necessary for students to achieve integration on campus, but it can be beneficial for certain students dependent on their home environments and prior relationships.

Student Involvement

Student involvement in the various aspects of college life is important for their growth, development, and persistence (Astin, 1984, 1993; Pascarella & Terenzini, 1991, 2005; Tinto, 1987, 1993). Becoming involved in extracurricular activities and other nonacademic experiences on campus is a way for students to build the cultural and social

capital they need to succeed in college and after graduation (Pascarella et al., 2004). Prior research asserts that low-income college students tend to engage in different activities than their high-income peers and spend less time participating in formal clubs and student organizations (Walpole, 2003). This lack of involvement among low-income students often leads to them having less commitment to their institutions and acquiring less cultural and social capital on campus, which makes them less likely to graduate and puts them at a disadvantage when it is time to seek employment or apply to graduate school upon graduation (Kezar, Walpole, & Perna, 2015). Students from low-income households also tend to have family and work obligations that are not shared by their middle- and high-income peers (Pascarella & Terenzini, 2005; Pike & Kuh, 2005), and they are often critical sources of support for their families, both in terms of their time and financial contributions to the household (Rosas & Hamrick, 2002). These external obligations create additional persistence barriers for low-income students because they remove them from the campus environment and leave them with less time and energy to engage in educationally purposeful activities with other students, faculty, and staff (Astin, 1993; Paulsen & St. John, 2002).

The GEAR UP scholarship eliminated some of the external work obligations that hinder the involvement of low-income students, but a few of the scholars still found their campus involvement disrupted by family and work obligations. The primary goal of the scholarship program was to remove financial barriers to allow the recipients to have traditional college experiences and become fully engaged members of the student body. As a result of the scholarship, the participants had more time to pursue their academic and social interests on campus because they were not working long hours to keep up with

monthly tuition payments. These findings are consistent with prior research that found financial aid to influence the amount of time students have to devote to academic and social activities (Hu, 2010; St. John, 2004). Most of the scholars took full advantage of this opportunity by engaging in various campus activities and social events. Many of them were involved in multiple student clubs and organizations as well as holding part-time jobs on campus. These extracurricular activities expanded their social networks and allowed them to further develop their leadership and communication skills while building additional social and cultural capital on campus.

In contrast, three of the scholars (Tracy, Pamela, and Tiffany) did not integrate into the social environment at MSU. Tracy was the least involved among the participants because of her family and work obligations. She only joined one student organization during her tenure at MSU and rarely had time to attend any of the meetings or events. Tracy was a single parent with a full-time job, so joining student organizations and attending campus activities were not high on her priority list. Her daily routine in college was dominated by attending classes, studying, working, and taking care of her daughter. Pamela said her lack of involvement on campus was mainly due to the intensity of her degree program. She majored in nursing at MSU and spent most of her time outside of class studying. She also worked a part-time job to be able to purchase the various supplies she needed for the nursing program and to save for her test prep fees for the board exam. Therefore, she had very little time and energy to get involved on campus. Tiffany joined three different student organizations during her first year at MSU, but she never really felt like she fit in with those groups. She felt lonely and isolated on campus until she found her niche on campus with a job in the Student Center. Tiffany said

working on campus provided her with a sense of belonging and became an important part of her college identity. The experiences of these three scholars contradicted Astin's (1993) findings that students who become more involved in various aspects of college life tend to have better outcomes. These scholars all excelled academically at MSU with very limited interactions with other students or faculty members outside of class. Their academic outcomes also countered Astin's (1984) assumption that academic performance is correlated with student involvement. All three of these scholars earned grade point averages above 3.0 at MSU, and both Tracy and Pamela graduated with Latin Honors.

First-Generation vs. Continuing-Generation Scholars

Prior research indicates that children with at least one parent with a college degree are more likely to attend college and earn a bachelor's degree than their peers who do not have a parent or guardian with a college degree (Ishitani, 2006). This is a result of continuing-generation students benefiting from cultural and social capital that students whose parents are not college educated do not have (Freeman, 1999). There were only three continuing-generation students in this study (Brandy, Chloe, and Lauren).

Although there were no significant differences in academic preparation (High School GPA and ACT scores) or outcomes (College GPA) between them and the first-generation participants, the continuing-generation students definitely benefited from the social and cultural capital of their families. While most of the first-generation participants relied solely on MSU faculty and staff to assist them with academic and career planning, the families of the continuing-generation students were more involved and influential in their scholar's educational choices and decisions.

Brandy and Chloe were sisters and their mother was a college graduate, and they both consulted with their mother on all their educational endeavors. For example, they would share their course schedules with her before each semester began. If their mother was not satisfied with their courses or the times of their classes, she would send them back to the academic advisor to adjust their schedules. She was determined to ensure that her daughters were put in the best position to succeed in college. This is an example of how continuing-generation students have access to sociocultural capital that may not be available for first-generation students. Lauren had similar advantages because of the college knowledge and experience in her family. Her mother was also a college graduate who was very involved in her college choices and decisions. As a result, Lauren was not as dependent on her peer mentor or the scholarship coordinator as other participants in this study. She was much more knowledgeable about college processes and procedures because of the guidance she received from her mother. She had insider information on processes for studying abroad, applying for internships, and joining a sorority that were not common among her first-generation peers.

The continuing-generation participants were more familiar with the academic expectations and cultural norms at MSU, and they had the benefit of asking their parents when they had questions about what to do or where to go to resolve issues. Additionally, the continuing-generation participants did not have the same kind of family obligations to deal with as their first-generation peers. Their parents were more familiar with the demands of higher education and the college environment, and they wanted their children to focus all their time and energy on school-related activities. Therefore, the continuing-

generation students were not expected to contribute to household bills or help out at home with chores and other responsibilities like some of their first-generation counterparts.

Participants of the GEAR UP program were provided with opportunities to take dual enrollment courses at MSU each semester during their junior and senior years of high school. The students who received the GEAR UP scholarship were also provided the option to take two college courses (English Composition and the elective of their choice) over the summer before they started as full-time students at MSU. All the continuing-generation students took advantage of these two free courses while most of the first-generation college students did not. This is another example of how continuing-generation students benefited from their parents' influence. Several of the first-generation students decided not to enroll in summer courses because they wanted to take a break from school before starting college or they planned to work over the summer to earn money. However, the continuing-generation students confirmed that they were strongly encouraged by their parents to take advantage of the free summer courses. These scholars were informed by their parents that this was an opportunity to get ahead by earning credit hours that could give them greater flexibility in future semesters. This is another example of how the continuing-generation students benefited from the cultural capital of their parents. The GEAR UP Scholars who completed 9 college credit hours or more prior to enrolling at MSU all graduated within four years.

Conclusions

The overarching findings of this study were consistent with prior student persistence research. However, the low-income students in this study offered a much different portrait than those featured in earlier persistence studies. The participants of

this study were high-achieving, well-informed students who were determined to improve their lives through educational attainment. They exhibited tenacity and resilience to overcome the various obstacles they faced both on and off campus that prevented many of their low-income peers from succeeding in college. Ultimately, it was the relationships the scholars established with their peers, faculty, staff and other supportive adults that helped them persist in college. It was vital for them to have personal relationships with individuals who could help them navigate the college environment and assist them with coping with academic challenges, cultural incongruence, and personal issues. As noted in the literature review, low-income students are highly at risk of attrition in higher education without institutional policies and support structures that address their unique needs and challenges. However, the people who administer these programs and services are just as important as the support structures themselves. These findings identified a need for institutions to hire and develop culturally competent faculty and staff who can build meaningful relationships with underrepresented students and are willing to engage them with active mentorship.

The findings of this study also suggest that faculty and staff need to meet regularly with low-income students to maintain relationships with them and frequently assess their needs. To effectively support low-income students, institutions need to know who they are and understand their individual circumstances. As the scholarship coordinator of the GEAR UP program, I met with most of the scholars on a regular basis. My prior experiences as a low-income, first-generation college student allowed me to relate to them on a personal level. My racial background and where I was raised also meant something to the scholars and provided me with a great sense of trust and

credibility among them. They looked up to me and valued my advice because they knew I had been where they are and could steer them in the right direction. They also knew that I cared for them as if they were my own children, and they accepted me as a valued member of their inner circle. All of the participants in this study had these types of personal relationships with someone on campus, and these are examples of the kind of caring, supportive relationships that low-income students need to thrive in higher education. In order for institutions to close degree attainment gaps between low-income students and their more affluent peers, they need to provide adequate financial aid for low-income students to fully engage in the college environment and create spaces on campus that foster these types of caring and supportive relationships.

Implications for Action

The findings of this study are useful for college administrators, practitioners, and policy makers who work in the higher education sector and desire to improve outcomes for low-income students. These findings also have applicability for those seeking to develop comprehensive scholarship programs to increase college access and completion rates for low-income students. As noted by previous researchers, there is abundant information on the outcomes data for low-income students from national studies. However, smaller scale studies (single institutional studies) are needed to determine which interventions hold the most promise for supporting low-income students to degree completion on different types of campuses (Pike & Kuh, 2005). This study examined institutional support structures aligned with a comprehensive scholarship program that drastically improved completion rates for low-income students at a large, public research institution. The following implications for action are based on the finding of this study.

Implications for college administrators. The “ivory tower” culture of higher education can create an unwelcoming and hostile environment for students from low-income and first-generation backgrounds. Therefore, college administrators need to be intentional about removing structural and cultural barriers for these student populations. Low-income students, first-generation students, and students of color are highly at risk for attrition in higher education without institutional policies and support structures that address their pre-college academic preparation and foster their academic and social integration on campus. Although financial barriers are the primary persistence threat for low-income students in higher education, college administrators still need to understand how campus climate, institutional support structures, and daily interactions with faculty, staff, and other students influence the persistence of these students on their campuses. This study identified the persistence barriers that remain for high-achieving, low-income students after their financial barriers were removed by full-ride scholarships and which campus activities, programs, support services and relationships were most beneficial to their success. These findings provide vital insight for college administrators to gain a better understanding of the unique challenges that low-income students face in higher education, and this information can assist them with developing comprehensive programs and supportive environments for these students to persist in college.

Implications for policy makers. Due to the changing demographics of the country, the widening gaps in educational attainment by family income pose a major threat to the nation’s economic and social vitality. The U.S. has become one of the most economically unequal of all developed nations with the majority of wealth being held by the top 5 percent of Americans (Cruz & Haycock, 2012), and intergenerational mobility

is currently trending downward (Hertz, 2006). In order to ensure that more Americans have access to social and economic mobility, the country will need to strengthen its public education system to prepare more citizens for post-secondary education. The U.S. is expected to fall short 16 million college-educated adults to meet the workforce needs by 2025 if it maintains its current level of college degree production (Lumina Foundation, 2017). With the growing demand for college-educated workers, the plight of low-income students in higher education can no longer be ignored. The majority of students currently enrolled in America's public schools reside in low-income households (NCES, 2015). Therefore, it is essential for both state and federal policy makers to make college access, affordability, and degree attainment their top legislative priorities. Making college affordable for low-income students is the first step toward closing their degree attainment gaps in higher education, and the country will continue to head in the wrong direction in terms of educational attainment and income inequality until major investments are made in need-based financial aid.

Implications for college faculty. College classrooms can be uncomfortable environments for low-income students who are academically underprepared for higher education. It is important for faculty to be sensitive to the range of academic abilities of students in their classrooms and to be aware of their own implicit biases when interacting with diverse student populations. Several of the participants in this study struggled in courses at MSU and grew frustrated when they were unable to receive assistance from professors or establish personal relationships with them. They expected their professors to check on them and provide regular feedback on their academic progress, but this rarely happened. The scholars found the faculty to be difficult to communicate with and

indifferent toward their academic needs, which forced them to find alternative sources for academic support on campus. This is an example of why higher education institutions need to provide professional development for faculty to become more aware of the challenges faced by underrepresented students, to learn strategies and techniques to show empathy and care for their academic progress, and to acquire knowledge of how to support their learning needs to build self-efficacy and confidence. The scholars also found several of their professors to be unapproachable and culturally insensitive. There were several situations where MSU faculty displayed bigotry and covert forms of racism and sexism, which created a toxic environment for the participants. Therefore, it is important for college professors to participate in diversity training and to be held accountable for inappropriate statements and behaviors. All employees of the university should be culturally competent with the ability to effectively communicate with students from diverse backgrounds and all walks of life, but this was not the case at MSU.

Implications for academic advisors. Academic advisors play a critical role in assisting students with transitioning into the academic environment. As noted in the literature review, low-income students face various academic and social barriers on college campuses, so it is important for academic advisors to be adequately trained to support this student population. These students need more time, guidance, and support from their advisors to assist them with academic planning and career counseling. It is also essential for advisors to be familiar with campus resources to refer students to the appropriate services to meet their needs. Several of the study participants were not satisfied with their academic advising experiences at MSU because there was not a personal relationship established between them. They expected to work with advisors

who would invest time into getting to know them and understanding their unique backgrounds and career interests. However, they often had impersonal, transactional relationships with advisors where they were placed in classes without any discussion about how the courses aligned with their career interests. Some of the participants felt like their advisors had no interest in establishing relationships with them and simply wanted to get them in and out their offices as quickly as possible. In contrast, there were several participants who had very impactful advisors who served as mentors and campus advocates for them. These advisors often met with the scholars outside of the normal business hours and were willing to assist them with navigating both academic and non-academic issues. Three participants in this study identified academic advisors as their focal points for support on campus, so advisors can have a significant influence on the persistence of low-income students if they are well trained and committed to building meaningful relationships with them.

Implications for institutions developing comprehensive scholarship programs.

For institutions interested in developing a scholarship program similar to GEAR UP Scholars, it is important to ensure that the program covers 100% of the recipients' direct cost of attendance and provides them with some type of living stipend. This will prevent the recipients from working too much and allow them to engage in educationally purposeful activities. If the students need to work, the findings of this study suggest encouraging them to work on campus, preferably in positions connected to their academic interests. The scholarship will also need to provide campus housing for the recipients to reduce external persistence barriers and enhance their academic and social engagement on campus. Working on campus and living on campus were critical factors

in allowing the participants in this study to establish a sense of belonging and feel like members of the community. When launching a comprehensive scholarship program, it would also be helpful to establish a single point of contact on campus to work with the students and their parents throughout the duration of the program. The GEAR UP scholarship coordinator played a critical role in helping the scholars' transition to MSU and establish a sense of belonging on campus. It was extremely helpful for the campus community to have a coordinator to act as a liaison between the academic advisors, financial aid coordinators, success coaches and faculty to share relevant information about the scholars and/or advocate on their behalf. The coordinator was able to assist the scholars with issues both on and off campus that would have been difficult to manage without intimate relationships that were established over time. Many of the scholars did not rely on the scholarship coordinator for guidance and support after they made other connections on campus. However, there were several scholars who were not able to make meaningful connections with other faculty or staff on campus, so the scholarship coordinator remained their primary support for the entire four years of the scholarship program. The findings of this study also confirmed the importance of providing low-income students with peer mentors when they arrive on campus. The scholars responded very well to their peers and it was encouraging for them to see other students like them who have experienced success on campus. It was also beneficial for the scholarship recipients to be provided faculty mentors in their field of study. Only one of the scholars in this study was assigned a formal faculty mentor through the Undergraduate Research Program, and Thomas continues to benefit from that relationship. He has already completed a Master's degree and is currently applying to doctoral programs with

assistance of his faculty mentor. The findings from this study would also suggest building academic support into the scholarship participation requirements. Although the GEAR UP Scholars were highly capable and motivated students, they still needed academic support (especially the students who were products of high-poverty high schools). Many of them were too proud to ask for help, so it was easier for all parties involved to have an expectation for the scholars to use the academic support services on a regular basis. Lastly, institutions should provide year-round programming for the scholarship recipients and have them engage in activities together as a cohort. That was one of the biggest regrets for the participants in this study. MSU only had one formal event for the GEAR UP Scholars as a cohort during the first week of school to welcome them to campus, so they never really bonded as a group other than the students who already knew each other from high school. This was definitely a missed opportunity for both the campus and the scholars.

Recommendations for Future Research

Due to the changing demographics of the country, it is imperative that higher education becomes more accessible to and supportive of low-income students. Students from low-income households account for the majority of students enrolled in America's public schools (NCES, 2015). Therefore, this population of students must remain a research priority in higher education literature, especially as more need-based financial aid programs emerge to expand access to post-secondary education. This study contributes to the understanding of the non-economic persistence barriers that low-income students face in higher education and identifies which institutional support structures are most beneficial to their success. The findings of this study were closely

aligned with prior higher education literature on student persistence, but there are several ways this research can be improved upon or further explored to advance the field of study. Here are my recommendations for future research on this topic.

The sample used in this study was a small group of high-achieving, low-income students participating in a regional scholarship program. As a qualitative study, this sample is not meant to be generalizable to all low-income students. However, it would be beneficial to examine a larger sample of scholarship recipients and compare the findings. There was a lack of gender representation and racial diversity in this study because there was an overrepresentation of women and African American participants in the sample. The participants were also from the same geographic region, so it would be useful to explore if the findings would differ for low-income students from different geographic locations. Therefore, researchers should consider exploring this topic with a larger, more diverse sample that allows them to examine outcomes across academic ability, race, gender, and geographic origin.

Future researchers should also consider an intersectionality approach to study the experiences of low-income students with multiple marginalized identities. While this study focused primarily on the lived experiences of low-income students looking through a lens of social class, there were opportunities to gain a more nuanced understanding of the scholars' experiences based on their race, gender, ability, sexual orientation, and single-parent status. For example, the participants in this sample were all traditional-aged college students who entered MSU directly after graduating high school. Therefore, it would be beneficial to investigate how their persistence barriers compare to transfer students or adult learners from similar low-income backgrounds.

This study took place at a large, public research institution in the Midwest. Researchers should consider studying this topic across multiple types of institutions in different geographic locations to explore if outcomes would differ based on institutional type or geography. Every institution of higher education has different academic expectations, cultures and values, so it is important for researchers to identify which institutional support structures are most effective for low-income students on those individual campuses. Finally, the findings of this study found that it was very impactful for the scholars to have personal relationships and regular interactions with faculty and staff of color. Therefore, studying the impact of faculty and staff of color on the persistence of underrepresented minorities at predominantly White institutions is definitely a topic worthy of further research.

Concluding Remarks

As a researcher and higher education professional, I believe this research topic is very important and timely for our country. We have reached a point of crisis in higher education when family income is a stronger predictor of college degree attainment than a student's academic talent or personal motivation. For years, I have witnessed brilliant low-income students with tremendous talent who simply could not overcome their financial barriers and life circumstances to succeed in college. Fortunately, the GEAR UP Scholarship Program provided me with an opportunity to explore what could be possible if financial barriers were eliminated for low-income students, they were allowed to live on campus, and they were surrounded with a strong support system of university students, faculty, and staff. The findings of this study clearly demonstrated that a

comprehensive scholarship program like GEAR UP can level the playing field for low-income students in higher education.

This cohort of GEAR UP Scholars had a six-year graduation rate of 76% on a campus that had never graduated above 36% of its African American students or 46% of its Pell Grant recipients. Consequently, this scholarship program significantly improved the completion rates for underrepresented student populations (Pell Grant Recipients, First-Generation Students, and African American Students) at MSU who traditionally had large degree attainment gaps (10-20 points) between them and their peers. However, the GEAR UP scholarship program nearly eliminated the disparities in outcomes across these groups altogether. The GEAR UP cohort had higher retention and completion rates than their more affluent peers in the Honors College at MSU, which debunked a common myth that economically disadvantaged students are less capable or motivated to succeed in college.

Unfortunately, the GEAR UP Scholarship Program was a one-time gift to support the initial cohort of GEAR UP Scholars entering MSU. However, this program provided us with a glimpse of what is possible when financial barriers are removed for low-income students and they are allowed to immerse themselves into the campus environment and engage in educationally purposeful activities. This study identified the non-economic persistence barriers that low-income students face in college, which institutional support structures are most beneficial to their persistence, and how important it is for them to have mentors and role models on campus. Ultimately, these findings confirmed that students from low-income backgrounds can succeed in college with structured and carefully aligned programs, services, and personnel directed toward their success. The

GEAR UP Scholarship Program was a game changer for both the recipients and the site institution. Therefore, we need more comprehensive scholarship programs like this in order to increase college completion rates for low-income students and close degree attainment gaps between them and their more affluent peers.

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APPENDIX A**PARTICIPANT INVITATION LETTER**

Division of Enrollment Management

One University Blvd.
St. Louis, Missouri 63121-4499
Telephone: 314-516-6471
Fax: 314-516-5310
E-mail: byrdak@umsl.edu

June 3, 2019

Dear (First Name),

Please accept this invitation to participate in my dissertation research study. The purpose of this study is to understand the factors that influence the persistence of low-income college students after their financial barriers are removed by full-ride scholarships. You were selected to participate in this study because you successfully completed your degree at the University of Missouri-St. Louis (UMSL) as a recipient of the Federal Pell Grant and the GEAR UP Scholarship. If you decide to participate, you will be asked to take part in a 60-90 minute interview with me. The interview questions will be based on your experiences as a GEAR UP Scholar at UMSL and the interview will be conducted at a convenient time and location for you.

There are great benefits to this research topic. College graduation rates for low-income students continue to be disproportionately lower than their middle- and high-income peers. Your participation in this study will contribute to the knowledge of better understanding the challenges low-income students face in college and identifying programs and services that are beneficial to their success. The findings of this study will inform college administrators and policy makers on how they can enhance campus environments to better support low-income students and improve retention and graduation rates. You will be provided a \$25 gift card for your participation in this study, and you will receive it at the conclusion of the interview.

Please remember that your participation in this study is voluntary and you may choose not to participate or to withdraw your consent at any time. There may be risks or discomforts associated with this research, which may include uncomfortable feelings that might come from answering certain questions or reflecting on personal experiences. You may choose not to answer any questions that you do not want to answer. You will NOT be penalized in any way should you choose not to participate or to withdraw. I will take notes during the interview and record the conversation on audio tape to accurately capture your insights. The recording will only be heard by me for the purpose of this study. If you feel uncomfortable with the recorder, you may ask that it be turned off at any time.

Please let me know if you are interested in participating in this study at your earliest convenience. If you have any questions or concerns regarding this study, feel free to contact me at (314) 516-6471 or byrdak@umsl.edu. You may also ask questions or state concerns regarding your rights as a research participant to the Office of Research Administration at (314) 516-5897.

Sincerely,

Alan Byrd

APPENDIX B**PARTICIPANT CONSENT FORM**

Division of Enrollment Management

One University Blvd.
 St. Louis, Missouri 63121-4499
 Telephone: 314-516-6471
 Fax: 314-516-5310
 E-mail: byrdak@umsl.edu

Informed Consent for Participation in Research Activities

Understanding Non-Economic Persistence Barriers for Low-Income Students

Participant _____ HSC Approval Number _____

Principal Investigator _____ PI's Phone Number _____

You are invited to participate in a research study conducted by Alan Byrd, Vice Provost for Enrollment Management at the University of Missouri-St. Louis (UMSL). The purpose of this research is to understand the factors that influence the persistence of low-income college students after their financial barriers are removed by last-dollar scholarships.

You were selected to participate in this study because you successfully completed your degree at UMSL as a recipient of the GEAR UP Scholarship and the Federal Pell Grant. If you decide to participate, you will take part in a one-on-one interview for 60-90 minutes with the Principal Investigator. The interview questions will be based on your experiences as a GEAR UP Scholar at UMSL, and the interview will be conducted at a convenient time and location for you.

Benefits and Incentives

There are great benefits to this research topic. Your participation in this study will contribute to the knowledge of better understanding the various challenges low-income students face in college and identifying programs and services that are beneficial to their success. The findings of this study will inform college administrators and policy makers on how they can enhance campus environments to better support low-income students and improve retention and graduation rates. You will be provided a \$25 gift card for your participation in this study, and you will receive it at the conclusion of the interview.

Risks and Discomforts

Please remember that your participation in this study is voluntary and you may choose not to participate or to withdraw your consent at any time. There may be risks or

discomforts associated with this research, which may include uncomfortable feelings that might come from answering certain questions or reflecting on personal experiences. You may choose not to answer any questions that you do not want to answer. You will NOT be penalized in any way should you choose not to participate or to withdraw. The researcher will take notes during the interview and record the conversation on audio tape to accurately capture your insights in your own words. The recording will only be heard by the researcher for the purpose of this study. If you feel uncomfortable with the recorder, you may ask that it be turned off at any time.

Protection of Privacy and Confidentiality

Approximately 10-15 participants will be involved in this research. Insights gathered from you and other participants will be used in writing a dissertation. Your confidentiality as a participant of this study will remain secure. Although direct quotes from you may be used in the research paper, your name and other identifying information will be kept anonymous. Pseudonyms will be used to protect your identity, and all notes and recordings from the interviews will be destroyed at the conclusion of the study.

Choosing to Participate in the Study

By agreeing to participate, you understand and agree that your data may be shared with other researchers and educators in the form of presentations and/or publications. In all cases, your identity will not be revealed. In rare instances, a researcher's study must undergo an audit or program evaluation by an oversight agency (such as the Office for Human Research Protection). That agency would be required to maintain the confidentiality of your data. In addition, all data will be stored on a password-protected computer and/or in a locked office.

Contact Information

If you have any questions or concerns regarding this study, or if any problems arise, you may call the Principal Investigator, Alan Byrd at (314) 516-6471 or the Faculty Advisor, Dr. Patricia Boyer at (314) 516-7396. You may also ask questions or state concerns regarding your rights as a research participant to the Office of Research Administration, at (314) 516-5897.

I have read this consent form and have been given the opportunity to ask questions. I will also be given a copy of this consent form for my records. I consent to my participation in the research described above.

<hr/>		<hr/>	
Participant's Signature	Date	Participant's Printed Name	Date
 <hr/>		 <hr/>	
Signature of Investigator	Date	Printed Name of Investigator	Date

APPENDIX C
INTERVIEW GUIDE

Phase 1: Pre-College Experiences and College Aspirations

1. When did you first start thinking about attending college?
2. Who were the most influential people in your decision to attend college and why?
3. How did you learn about the GEAR UP Scholarship Program?
4. How did receiving the GEAR UP Scholarship influence your college choice?

Phase 2: Lived Experiences as GEAR UP Scholars

1. Please describe your experience attending college on a full-ride scholarship.
2. One of the assumptions I made in this research is that the GEAR UP scholarship removed all of your financial barriers in college. Is this true? Did you face any financial stress while you were on campus?
3. What types of challenges did you face in college that hindered your progress toward earning your degree?
4. Whom did you turn to for guidance and support when you faced adversity on campus?
5. Did you ever face any situations where you considered leaving the institution?
6. Which campus support services did you find most helpful and why?
7. Were there any particular activities or events that enhanced your college experience and made you more likely to persist?
8. What would you say was the most important factor to your persistence in college?

Phase 3: Reflections of Meaning

1. Please describe how you think your college experience would have been different without the GEAR UP Scholarship.
2. What do you think the difference was between you and the GEAR UP Scholars who did not complete their degrees?
3. What are some of your fondest college memories?
4. What would you change about your college experience if you could do it all over again?
5. How has your life changed today as a result of your college experiences?