Digging Deeper: Low-Income Students' Intersecting Identities

With multiple entry and exit points for diverse learners, community colleges are critical vehicles in our democracy for upward social mobility for traditionally marginalized student groups, including low–income students. However, low–income students are often not achieving their desired outcomes in terms of credential attainment or transfer to the baccalaureate (Mortenson, 2012). There are myriad barriers contributing to these outcomes that vary based not only on the institution, but on how a student's socioeconomic status intersects with other aspects of her or his background, identity, and experiences within an educational pathway. For example, Dynarski and Bailey (2011) found that over two decades, gaps continued to grow between students from high– and low–income families in college entry, persistence, and graduation. However, this stark growth in educational inequality was not driven by income alone, but by the intersection of income and gender. With an increase in outcomes among female, high–income students, women now outpace men in college outcomes in every income demographic group. To help community college educators think about solutions for low–income students from the perspective of policy and practice, this brief provides a portrait of low–income students, along with examples of intersecting identities, referred to as intersectionality, that influence the student experience. Understanding the complexity of intersectionality can help community college educators to better serve community college students who are low income.

Who are Low-Income Students?

In 2012, 40 percent of the 18 million students enrolled in U.S. colleges and universities were concentrated in two–year colleges (U.S. Department of Education, 2013). In addition to enrolling nearly half of all college–going students, these institutions serve a large population of students who are marginalized from higher education systems, such as single parents, first–generation students, veterans, and low–income students. Moreover, half of all community college students identify as non–white, and 69 percent of all community college students represent other special populations (Association of American Community Colleges, 2015; Radford, 2011; U.S. Department of Education, 2014), and more than 40 percent of students attending community colleges classify are low income as defined by Pell Grant eligibility (see Figure 1) (National Center for Public Policy and Higher Education, 2011).[1]
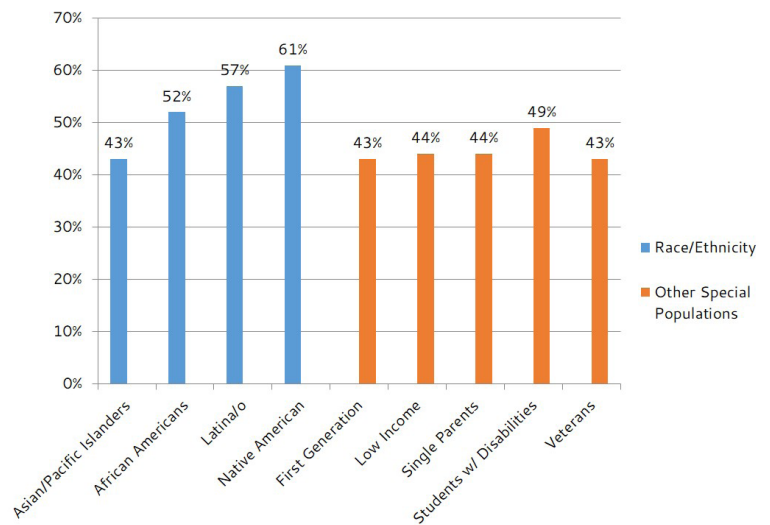

Figure 1: Percentage of Specific Undergraduate Populations Enrolled in Community Colleges (as opposed to other institutional types)

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[1] Forty percent may in fact be a conservative estimate as it excludes students who would be classified as low income but are not eligible or did not utilize the Free Application for Federal Student Aid (FAFSA). Students must also enroll in a minimum number of credit hours to be considered eligible to receive financial aid. As such, many low–income are still left beyond many institutional counts and supports.

Access and Academic Preparedness

Due to stratification early on and throughout the educational pipeline, low-income students are less likely to be academically prepared for college than their higher income peers (Coylar, 2011). For example, less than 20 percent of low-income students attend a somewhat rigorous high school, compared to 35 percent of their higher income counterparts (Corrigan, 2003). Low-income students are more likely to delay entry into postsecondary education immediately after high school than their wealthier peers (Aud et al., 2013; Corrigan, 2003; Coylar, 2011; Engler & Tinto, 2008). When all dependent 18-24 year olds are taken into account the disparity is quite stark—45 percent of young adults from the lowest income quartile continue on to college, while 82 percent of those from the top income quartile continue on to college (The Pell Institute, 2015) (See Figure 2).
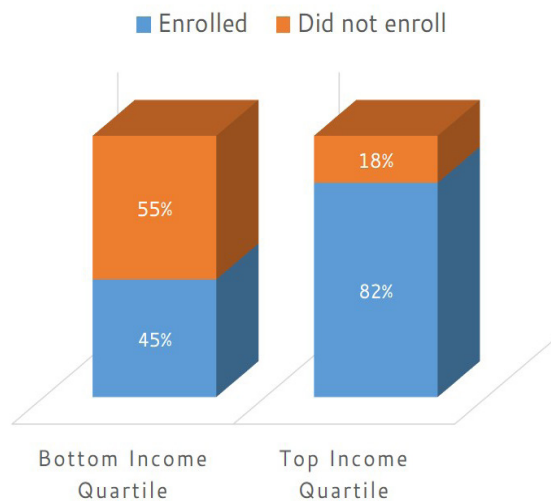

Figure 2: College Continuation Rate by Family Income Quartile for Dependent 18 to 24 Year Olds

Note. Cohort College Continuation Rate includes students who did not complete high school (The Pell Institute, 2015).

In 2012 the average high school drop-out rate for students in the lowest income quartile was 11.8 percent, while the highest income quartile was 1.9 percent (U.S. Department of Education, 2013). Of these non-high school completers who re-enter higher education, many do so through community and technical colleges as returning adult students, as evidenced by the adult basic education (ABE) and transitional programs offered by community colleges. To improve the pathway to higher education for low-income students, community colleges can partner with secondary institutions to offer summer enrichment programs, college visits to promote a college-going culture, early exposure to STEM education, dual credit, mentoring to help students understand their options and financial aid eligibility, and ABE programs that transition into college-level programs (The Executive Office of the President, 2014).

Disparate secondary education experiences not only inhibit students' access to higher education, but also provide low-income students with less rigorous academic preparation (Colyar, 2011). This is reflected in low-income students' elevated placement into developmental math, reading and writing, which has implications for credential attainment and extended time and cost to degree (Bailey, Jeong, & Cho, 2010; Rutschow & Schneider, 2011). Community colleges and state higher education systems are beginning to undertake significant reforms to developmental sequences, including acceleration of developmental education using models such as compressed courses and paired courses; mainstreaming with supplemental support; basic skills integration in the developmental curriculum; and review courses prior to college placement tests (Hodara, Jaggars, & Karp, 2012; Rutschow & Schneider, 2011).

Leveraging Existing and Building New Capital

To address credential attainment disparities between low-income students and their more affluent peers, institutions should or can look at interventions, including systematically supporting non-traditional attendance (e.g. part-time enrollment, distance-learning) in terms of students' work, family, and off-campus responsibilities, and helping students build social and cultural capital to navigate higher education (Mortenson, 2012). Geographic proximity for many low-income students is a determining factor in deciding to attend community college, so that students can live and work full-time off campus while attending college full- or even more likely part-time (Choy, 2000; Engler & Tinto, 2008). Often a necessity to support college-going at all, part-time enrollment can negatively impact social and academic engagement that is critical to retention and completion. Time spent off-campus elevates the role of faculty, faculty interactions, and in-class engagement in supporting student persistence (Karp, Hughes, & O'Gara, 2011).

Low-income students also operate with less social or cultural capital specific to the college-going process, including knowledge of expectations and structures in higher education, as well as access to networks that offer college-going resources (Moschetti & Hudley, 2015; Prospero & Vohra-Gupta, 2007). Although social and cultural capital pertaining to higher education are built over time and are rarely resolved by low-

touch methods (e.g. one-day orientation), there are ways to bridge these gaps in enhanced institutional practices, including examining programs and structural processes like enrollment or advising to develop a sense of cohesion and connectivity with faculty and staff (Haberler & Levin, 2014). Providing programmatic support such as learning communities and cohorts is also important to building social and cultural capital (Bernhardt, 2013; Museus, 2010; Saunders & Serna, 2004). Such models should not only teach students about the expectations of higher education, but also gather student input to make classroom and administrative expectations more intuitive from the student perspective and more in-tune with students' cultural strengths (Yosso, 2005; Harper et al, 2012). Campa (2013) refers to students own strengths or capital as "pedagogies of survival" (p. 436), which shape students' resilience as a result of historic, cultural, or economic struggles. The notion of pedagogies of survival can be applied to community college education to offer underserved student support programs and engaged classroom activities that take advantage of the students' unique strengths. For example, Rendon (2014) advocates for replacing deficit-minded conceptions (when institutional agents attribute outcomes solely to individual motivation or aspirations, instead of reflecting larger historical patterns associated with society) of Latin@ students with more robust services that take advantage of ten areas of Latin@ cultural wealth.

Financial Aid as a Gatekeeper to Postsecondary Opportunity

Low-income students have a higher rate of unmet financial need, forcing them to make decisions on whether to take out additional loans, work more hours, take fewer courses, and in some cases drop out (Choitz & Reimherr, 2013). Low-income students are also more likely to enroll part-time while working full-time, making them less likely to engage in college socially and academically. Both of these factors contribute to non-completion (Choy, 2000; Engler & Tinto, 2008).

Community college students are less likely to complete the free application for federal student aid (FAFSA) than students at public and private four-year and for-profit institutions (Davidson, 2015). Personal assistance is particularly critical to low-income students' completion of the financial aid process (Bettinger, Long, Oreopoulos & Sanbonmatsu, 2011). Financial aid administrators can educate staff and faculty to better assist in increasing FAFSA completion rates (Davidson, 2013). This includes understanding cultural perceptions of debt and community contexts to develop strategies for informing students and their families about financial aid (Goldrick-Rab & Kelchen, 2013). If students opt to avoid debt altogether, rather than take on a modest but adequate amount of debt to attend college, their persistence and GPAs are negatively impacted (Goldrick-Rab & Kelchen, 2013).

Low-Income Students and Intersectionality

Opportunities to close outcomes gaps may be missed if students are viewed only through a lens of income or class, especially given the size and diversity of the low-income community college population. Consideration of how students' intersectionality, or how an individual's race/ethnicity, gender, income, and other identities and characteristics intersect and ultimately shape their experiences, often do not receive adequate attention in higher education research or practice (Grant & Zwier, 2011; Wood, 2013). Students' social identities and characteristics do not operate independently of one another, but rather in concert (Grant & Zwier, 2011), which makes consideration of intersectionality important as practitioners work to develop solutions that produce equitable outcomes for low-income student subgroups.

Whereas all low-income students do not share the same experiences, there are characteristics that low-income students are more likely to possess when compared to their high-income peers. Generally, low-income students tend to be of a racial or ethnic minority group, to be bilingual or an English Language Learner, and to be older or a single parent with dependent children of their own (Choy, 2000; Engler & Tinto, 2008). Students with a mental or physical disability are also more likely to be low income (Engler & Tinto, 2008). With respect to educational attainment prior to entering college, low-income students are more likely to have completed a GED or high school diploma equivalency (Coylar, 2011). As referenced above, low-income students are also more likely than their middle- or high-income counterparts to attend part-time and/or work full-time off campus (U.S. Department of Education, 2014). Colleges may benefit from a better understanding of the nuanced experiences happening at the intersections of these identities in order to support students from their initial enrollment in college to degree completion.
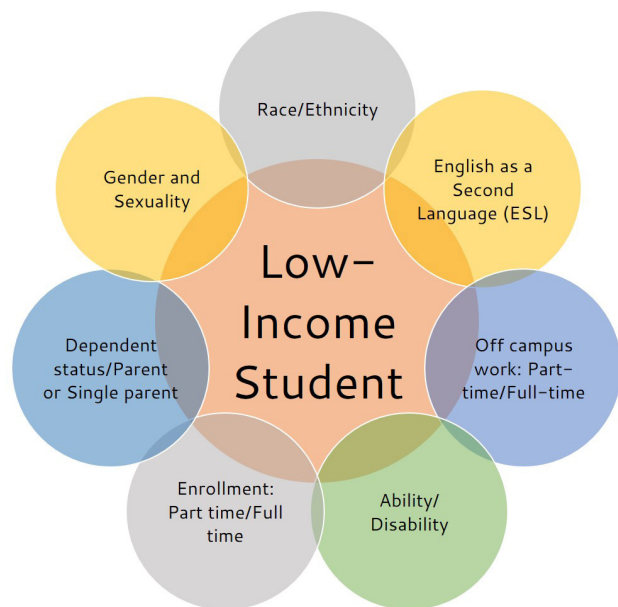
Figure 3: Facets of Low-Income Students' Intersectional Identities

This section highlights portraits of intersecting low-income student identities. This is not intended to be an exhaustive list of possible identities and factors, but rather a framework for thinking about student experiences. In order to better understand and respond to student experiences at the intersections, practitioners can employ cross tabulated data analysis or student focus groups to reveal more nuanced interventions for specific low-income students based on campus context. Portraits of low-income students of color, low-wage students, and low-income students by dependency are provided below.

Low-Income Students of Color

Remnants of exclusionary practices continue to affect students of color across all institutional types. Because income and race intersect to create disparate outcomes for community college students, income alone should not be assumed to characterize the experience of students of color, as even after adjusting for income, disparities exist between racial and ethnic groups in terms of college access and success (Carnevale & Strohl, 2013). Practices such as redlining or discriminatory housing practices contribute to widespread wealth disparities for communities of color (Shapiro, Meschede, & Osoro, 2013), with students of color being more likely to be economically disadvantaged than their White peers (Kurlaendar, 2006). As noted above, homeownership not only contributes to family wealth, it also has implications for the quality of elementary and secondary education, which is largely supported by property taxes. This, in turn, leads low-income students of color to be less prepared for college coursework and financial aid literacy (McDonough & Calderone, 2006).

Low-income students of color may also face psychosocially damaging interactions in the form of racial micro-aggressions[2] which can ultimately impact retention and completion (Strayhorn, 2012; Minikel-Lacocque, 2012). Micro-aggressions have a significant impact on students' sense of belonging, belief in their innate ability, and integration on campus, which can lead to diminished academic self-efficacy and an internalization of others' low or negative expectations (Strayhorn, 2012). Moreover, deficit thinking is perhaps most pronounced for low-income students of color and influences how students experience their education (Yosso, 2005). Student focus groups may help reveal areas for improvement related to deficit thinking and racial micro-aggressions that impact the outcomes of low-income students of color.

Low-Wage Workers

Perhaps one of the greatest promises of higher education is upward social and economic mobility and the benefits that accompany this mobility. Unfortunately, low-wage workers who are also college students face challenges when trying to climb the ladder of opportunity. Low-wage students are also part of a larger group that is sometimes called the working poor. This is a group of citizens that is concentrated primarily in low-skill service and retail jobs and that receives or has received financial assistance through welfare programs (Matus-Grossman & Gooden, 2001). The number of hours employed off campus per week has a significant bearing on students' likelihood of completing college and on their time-to-degree completion (Choitz & Reimherr, 2013; Goldrick-Rab & Kelchen, 2013). The more hours, the less likelihood college completion will occur.

Low-wage students' continuous enrollment often depends on whether their school and work schedules are flexible. For many students, limited flexibility results in the need to enroll in college on a part-time basis, which has implications not only for time-to-degree but also for financial aid eligibility. Part-time enrollment

[2] Microaggressions are often defined as the insidious, hard to identify, subtle race-based injuries that are a common form of modern-day racism and can be perpetrated even by well-meaning individuals. See Solórzano, D. G., Ceja, M., & Yosso, T. (2000). Critical race theory, racial microaggressions, and campus racial climate: The experiences of African American college students. *Journal of Negro Education*, 69(1/2), 60–73.

on its own has a significant impact on likelihood to complete college, as does a well-matched financial aid package (Choitz & Reimherr, 2013; Engler & Tinto, 2008). Without meaningful advising, low-wage students may have aspirations of attaining an associate's degree or beyond, but only have sufficient time and financial resources to receive a certificate (McSwain & Davis, 2007). Although a short-term industry-recognized certificate may be an ideal outcome to set students on a career pathway, it is important that students understand how their credential stacks to higher wage jobs to secure upward social mobility.[3] Students who lack support and secure only a short-term or no credential reap very limited, if any, benefit from a college education (Carnevale & Strohl, 2013).

Low-wage students' balancing act between work, school, and family can be offset, in part, by community colleges' academic, financial, and other support services (McSwain & Davis, 2007). However, low-wage students may be unaware of community college support programs and services, or they may be concerned that using these services carries a negative stigma (Matus-Grossman & Gooden, 2001). Strategic inquiry into how low-wage students—whose attendance patterns and presence on campus is unique among low-income student populations—come to learn about and access these services is important to improving their outcomes.

Dependent vs. Independent Low-Income Students

The low-income student population can be broken down into three categories: dependent, independent, and independent with dependents, each of which is accompanied by a different set of identities, experiences, and challenges (Corrigan, 2003). Dependent students are typically traditional-aged students, and they receive most or all of their financial support for college from their parents. However, for some low-income dependent students, the assumption of parental income support can produce a challenge if parents are not actually providing even limited financial support. One contingency receiving some attention recently is for LGBTQ students whose parents have decided to cease assisting with any college costs as a result of a student's sexual or gender identity.[4] These students, and a number of dependent students in other circumstances, may be experiencing greater financial hardships than are being addressed by the FAFSA criteria and exemptions.

Conversely, independent students are providers of their own income, are typically non-traditional aged, and many have dependents of their own (Choy, 2000; Corrigan, 2003). More so than low-income dependent students, low-income independent students are likely to be restricted geographically due to familial and employment responsibilities (Choy, 2000; Corrigan, 2003). Only 41 percent of these students attend college full-time (Gault et al, 2014). Low-income independent students are often a part of the low-wage student subgroup pursuing college to reap immediate economic benefits as evidenced by their enrollment in short-term certificate programs (Corrigan, 2003). Independent students with dependents are more likely to be low income, Black, or Latin@, and face a number of unique challenges as student parents.[5] Despite being more likely to work full-time than other groups (U.S. Department of Education, 2014), this group is also more likely to place a high value on their identity as a student in addition to their other life roles (e.g. parent, employee, spouse) (Choy, 2000). This strong identification with the institution and with being a student could be leveraged to better engage students socially and academically.

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[3] One tool to consider when thinking about the pathway and ideal entry or exit points for low wage earning students is the Center for Law and Social Policy's (CLASP) Alliance for Quality Career Pathways (AQCP) framework, which attempts to help institutions examine their multiple entry and exit points that lead to incrementally improved workforce outcomes for all student groups.

[4] See, for example *When students are disowned over sexuality or gender, some colleges lend them a hand* at http://chronicle.com/article/When-Students-Are-Disowned/230401/.

[5] See, for example *A Portrait of Single Student Parents: Financial and Academic Barriers to a Postsecondary Degree* at occrl.illinois.edu/files/Projects/ptr/Single%20Parent%20Insight%20Brief.pdf.

Conclusion and Implications

Community colleges need to understand and ensure that diverse low-income students have greater access not only to the institution, but to resources proven to support students' persistence to completion. Using data to assess student outcomes and identify solutions to producing equitable outcomes for all student groups is critically important for the students and ultimately for the democratic and economic health of our nation (Bowen, Chingo, & McPherson, 2009). Rather than so-called silver bullet programs or practices, campus change agents should focus on the creation of conditions fine-tuned to students' specific needs, which vary institution to institution. These conditions may include increasing cohesion in curriculum and support services within a program of study, connecting the students' learning meaningfully to their work and the community, improving cooperation and functional networks among program faculty and staff, and creating consistency in messaging and culturally competent support of students' cultures and needs (Haberler & Levin, 2014). Creating these conditions relies on deep knowledge of and engagement with the cultures and needs of the student body among all faculty and staff.

A deeper dive into the intersections of low-income student identities and how these identities play out in their educational experiences in the community college, as well as engaging in inquiry practices that increase faculty and staff knowledge of the entire student body, including understanding low-income students, are critically important strategies. This is where the Pathways to Results (PTR) initiative and related tools are useful (Pickel & Bragg, forthcoming).[6] PTR aids practitioners in gathering student data in terms of outcomes and student voices to examine program performance disaggregated by subgroup. The analysis of these data lays the foundation on which community colleges can deconstruct policies, practices, and processes to identify barriers; and ultimately restructure these components to better support all student subgroups. When teams choose to focus their attention on low-income students, as they should, it is important that they look deeper into who these students are. A more solution-oriented analysis would involve breaking the data down in ways that enable analysis of low-income student identities (low-income and gender, low-income and employment status, low-income and educational status, etc.) so that student outcomes can be understood on this deeper level. By engaging students in focus groups to gather qualitative data, community colleges may be able to identify factors that both challenge and support their success. Improving practices that can be leveraged to create strategic and coordinated interventions is the ultimate goal.

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[6] To learn more and to access the suite of Pathways to Results modules and resources, visit occrl.illinois.edu/projects/pathways.

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