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# Camouflage: the experiences of low-income business college students

Scarlett Ponton de Dutton

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UNIVERSITY OF NORTHERN COLORADO

Greeley, CO

The Graduate School

CAMOUFLAGE: THE EXPERIENCES OF LOW-INCOME  
BUSINESS COLLEGE STUDENTS

A Dissertation Submitted in Partial Fulfillment  
of the Requirements for the Degree of  
Doctor of Philosophy

Scarlett Pontón de Dutton

College of Education and Behavioral Sciences  
Department of Leadership, Policy and Development  
Higher Education and Student Affairs Leadership

August 2011

UNIVERSITY OF NORTHERN COLORADO

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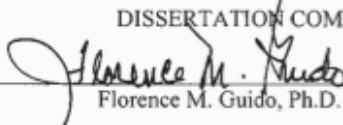
A Doctoral Dissertation

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COLLEGE STUDENTS

Scarlett Pontón de Dutton

DISSERTATION COMMITTEE

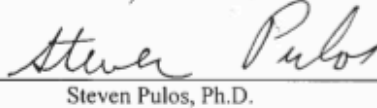
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## ABSTRACT

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This qualitative study shares the complex stories of two low-income business students who attend a flagship, public university as out-of-state students with the purpose of understanding, describing, giving voice to, and discovering insight from their experiences. Throughout U.S. Higher Education history, there is a pattern of limited participation of students from the lowest income quartile, which leads to little being known about the experiences of students from low-income cultures of origin. This culminates in the lack of voice that low-income students have in higher education as they navigate an environment of class privilege such as the specific university in this study. Additionally, this critical cultural study co-constructs the rich stories along with the participants in order to make societal change.

The two questions that guided but did not restrict the study were the following:

- (1) How do low-income students at a wealthy flagship institution make meaning of their experience?
- (2) How do low-income students at a wealthy flagship institution negotiate and make meaning of their academic, social, and extracurricular lives?

The two students who participated were selected using criterion sampling and participated in weekly individual in-depth interviews over an eight-month period. Using crystallization as the method for data analysis, the study viewed the data through multiple lenses and allowed for continual reflection and revision that supports the corroboration of the findings in themes and patterns through a process that completely involved the participants. Five dominant themes emerged and were decidedly represented as the five-day workweek. Specifically the themes represent the participants' feelings that postsecondary education should be considered a second job because that is how they felt they treated it. The themes are: Day One: Another Planet, Day Two: Wall Flower, Day Three: No Free lunch, Day Four: The Cost of Good Grades, and Day Five: No Going Back. Additionally, the themes re-emphasize that each participant worked incredibly hard every day, and it was not just limited to classroom learning or just doing well on exams. The attitude of tirelessly working on anything the participants tackled was evident in this study as well.

As a whole the stories in this critical cultural study represent a fraction the experiences of the two participants framed in a taboo and often overlooked topic of class. My hope is to bring a discussion about class and the low number of students from low-income backgrounds front and center to a discourse that increases the awareness that class does matter. As a result of increased awareness, change can begin. Recommendations are offered for researchers and professionals in student affairs to create the groundwork for better environments that support and encourage low-income students through their higher education journey.

## DEDICATION

To all students of life, past, present, and future, may our curiosity continue to move us  
all forward to place of happiness and freedom where we pursue our true passions.

To my professional family, without you I would not be able to laugh  
as much nor face the challenges that make me a better person.

To my family, all of it! Without whom

I could not experience the world

as beautifully as it can be!

You teach me how

to live a

reflective, balanced life!

Together

We

are

all

interconnected!

## ACKNOWLEDGMENT

First and foremost I would like to share my gratitude to my participants who gave so generously of their time and of themselves in the name of research. The time, energy, and support that they have given me throughout this process are immeasurable. The impact of their stories, insights, and perspectives have changed me as a person and helped bring openness and a deeper understanding to my approaches with everyone. Mil gracias mis amigos!

As I often described the process of my doctoral program to my very own Fellowship of the Ring journey, I would like to thank my entire fellowship. I am honored and humbled by the support that was afforded to me from every direction that I happened to reach out. Every person I encountered along the way added to this complicated and wonderful journey. It would be impossible to name all of my professors, advisors, colleagues, undergraduate students, graduate students in multiple disciplines, supervisors, administrative staff, faculty, trusted friends and mentors, and every human who has added to the giant woven tapestry that is the journey of education. While some served the role as Orcs who sometimes scared me and at others strengthened my resolve and helped me become a better warrior, and others gallantly personified as my very own Gandalf who rode in during the darkest hour to fight along the path with me. And my Hobbits! How I am nothing without my Hobbits! Charged with saving middle earth, I am honored that you share your lives

and your shire with me. I am in awe of everything you accomplish through your own battles and challenges that you share with me. I am privileged to fight along with you! With all these characters interconnected throughout my journey, I am grateful for all your energies that maintained my forward momentum. I am incredibly lucky to have crossed all of your paths along this journey. I am forever indebted to your generosity.

Most especially, I would like to thank my wonderful committee members who have shared great conversations, fascinating theories, insights, and perspectives with me over many years. I truly felt like I was in the company of accomplished and wise mentors who foster great scholarship with a sense of personal and honorable responsibility. I am grateful for all the incredible learning experiences they facilitated for me throughout the process.

In particular, I want to share my absolute gratitude to my committee chair, research advisor, mentor, and my own personal Sherpa, Flo Guido. Flo, you create your own reality and therefore you are! That means so much to me. As a woman of wisdom, your support and encouragement over the past years have meant the world to me. It seems I have spent half my adult life with you as you guided me in the spirit of a parent, sibling, and most importantly friend. Without your vision and patience, I would not be here today thanking you from the bottom of my heart for taking this journey along with me.

Finally, I would like to thank my family for everything. I love you *asta los palos de la luna*. This one is for you.



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## CHAPTER I

### INTRODUCTION

*El tiempo y la memoria juegan en nuestra historia.  
Time and memory are intertwined in our common history.  
(Celia Cruz, 2004, p. 53.)*

*Once upon a time, what seems so long ago, I began my quest in higher education as a low-income student from a working-class immigrant family with a thick urban accent that hid my native Castellano language. What an incredible attempt it was to obtain a college degree in the United States of North America. I remember not having any idea what I was getting into, as my family did not own property nor did anyone have the honor of attaining a college degree. My parents always said I needed to get a good education, but that was all the advice they could afford based on their personal experiences. My father completed eighth grade before he started working in a car repair shop in his neighborhood, and my mother completed high school before she decided to move to the land of opportunity so she could earn good money and have enough to send back to her parents who were still raising six other children.*

*With fifty dollars in my pocket, a head full of dreams, multiple well-wishes from my family and a few tears, I left my known world and began my journey to a wondrous land of higher education. The reason I chose the school I attended for my*

*undergraduate education was simple; I received a poster in the mail from a magical place that was absolutely magnificent. The campus was spacious and pristine, everything the urban corridors in the giant metropolis that I experienced as a child, was not. I could see a permanent blue sky, castle like buildings with domes, and ancient trees that symbolized royalty and authority; all with a giant welcome banner at the front gate. This impressive kingdom was my destination to get away from the known to the unknown and to get a good education and in the eyes of my father, “Just go be a doctor!”*

*I clearly remember the fear and excitement mixed with curiosity that permeated almost everyday of my undergraduate experience. I never once gave it a thought that it might be a similar feeling that others might have. I just thought if I pay attention, keep quiet, and really listen to everything, then I should be fine for today. The thought of four years at the perfect image of a college seemed like a dream to me that could never end. Four years could be an eternity, which is why I focused on just each and every day. I just needed to make it through the day enjoying both the excitement and fear by following what others were doing. The same fear and excitement I feel today as I share the stories of the study’s participants and my story and begin a conversation in what is considered a taboo topic in our society, social class.*

### Social Class Framework

Class is rarely discussed and difficult to talk about in the United States. It is especially difficult to discuss within the context of higher education (Dahlberg, 2003;

hooks, 2000; Perrucci & Wysong, 2003; Stuber, 2009). When trying to understand the concept of social class or socio-economic class in the U.S., the story and the definitions get messy. To define my terms in the following discussion, I will refer to low-income students or working class students interchangeably in order to remain consistent with the language used in the literature and by the participants. As a matter of clarification within a subject that is so nebulous and difficult to define, low-income students are those who qualify for a full Federal Pell Grant award. The requirements are specific on the eligibility to award the maximum amount of the Pell Grant (\$5,550) for the 2010-2011 academic year. The student's estimated annual family income for a family of four must be around \$40,000, while most full funding goes to families with incomes below \$20,000 (thepellgrant.com, 2010).

Class is a subject that is often hard to see even during these complicated economic times that contribute to the growing gap between the top one percent and the middle class (Ornstein, 2007). However, the dominant culture in the U.S. insists we live in an egalitarian society where the American Dream is within everyone's grasp and a college education is the path to make this dream a reality (hooks, 2000; Vinovskis, 1970). Paradoxically, rarely is it acceptable to ask someone's social class status or how much salary a person banks. The fear of offending anyone's sensibilities perpetuates the myth that we live in a classless society (hooks; Langston, 1991; Rothenberg, 2007; Weber, 2001; Wray & Newtiz, 1997).

Adding to the difficulty in addressing issues of social class privilege or simply class issues on campus, most college students are surprised to hear that only 27% of

adults in the United States age 25 or older have a college degree (U.S. Census, 2009). My participants' perceptions are that as much as 80% of the adult population already having a college degree (email communication with participants, September 12, 2010). The perception that a majority of the U.S. population attains a college degree supports the belief that everyone in the country is squarely positioned in the middle class and can compete for any favorable career within a level playing field (Dickert-Conlin & Rubenstein, 2007). Although the number of college graduates in the US has increased over the past 40 years, the rate of college graduates who come from the lowest income quartile has remained consistent at six percent for over 30 years (Choy & Bobbitt, 2000; Gladieux, 2004; Kahlenberg, 2004). The gateway to the "American Dream" is presumed to be a college degree (Dickert-Conlin & Rubenstein; Ornstein, 2007), as individuals with a college degree will earn over a million dollars more over a working lifetime than those with only a high school diploma (Kahlenberg; U.S. Census, 2004). Additionally, a college education tops the list as the single most important indicator of economic prosperity (Altbach, Berdahl, & Gumport, 1999; Brubacher & Rudy, 1997; Caple, 1998; Gladieux; hooks, 2000; Rudolph, 1990). With such a prominent role in sustaining the social structure in the US, higher education is not easily accessible to most low-income students.

There are many barriers creating unequal access to higher education. The most powerful barrier is socioeconomic status as it transcends all other factors including racial and ethnic identifiers (Kahlenberg, 2004; Ornstein, 2007). The U.S. Department of Education estimates only one-fifth of low-income students from the bottom



socioeconomic quartile are highly qualified for a college education compared to nearly three-fifths of high-income students (Heller, 2004). A person's socioeconomic class of origin is the best indicator that persists and supports the wide gap between low-income students and high-income students attending college that has persisted since the early 1970's (Gladieux, 2004). Additional barriers such as academic preparation, information, and encouragement are also significant non-financial factors in the participation formula (Lumina Foundation, 2003).

Ironically, barriers such as financial and family support as well as academic and informational preparation squarely contradict the idyllic core value of the American Dream; that working hard and playing by the rules results in a ticket to a better life (Dahlberg, 2003). Further, this ideology attributes inequality to personal traits, such that the economically privileged are perceived as more talented and harder working than those in subordinate positions who, by implication work less, and have less talent and, therefore deserve less (Mantsios, 2007; Rossides, 1976; Weber, 2001; Weis, 2004). A common expression of the belief that every individual has the ability to rise to the top is to pull "yourself up by your bootstraps" (Henslin, 1997; Waldner, 2003), which dismisses the realities of class and fails to acknowledge systemic roadblocks (Waldner) such as, limited access to higher education. The American Dream connects individual freedom with success while ignoring the reality that those living the Dream could not succeed or endure without the individual failures of others (Sandage, 2005). Distorted by privilege, it is easy to ignore the realities of class as a systemic force that turns the Dream into an hallucination (Waldner).

When the reality of the widening income gap in the US is combined with the unequal access to higher education for low-income students, there is a significant societal problem. The top one percent of US wage earners commanded 21.2 % of the nation's income in 2005, which is a net wealth 190 times that of the median household. Yet, the bottom 50% earned 12.8% of all income (U.S. tax data, 2007), clearly highlighting an economic failure of equality. Complicating the dialogue on social class, people in the U.S. are in a state of denial of how class works (Chancer & Watkins, 2006). To exacerbate the problem, people are told they live in a classless society, where everyone one is in the middle class (hooks, 2000; Mantsios, 2007; Weber, 2001), helping us avoid a conversation about the pervasiveness of inequality in human society (Rothenberg, 2007; Zinn, 2005).

Inequality in societies is not new, growing out of the roots of early modern societies and before the times of feudal barons and the caste system (Rossides, 1976). The under-representation of low-income students in higher education is indicative of the pervasiveness of inequality in the US today (Gladieux, 2004). Access to higher education is not simply limited to its cost (Kahlenberg, 2004). The many factors that contribute to creating inequality and social stratification in the US, especially the lack of class-consciousness, are also at play with regard to access to higher education (Rossides). The gap between individuals' belief in the power of hard work and determination to make a person successful and their ability to recognize the role of class privilege (Rothenberg, 2007; Weber, 2001; Weis, 2004) helps support the cultural myth that is the American Dream (hooks, 2000).

## Problem Statement

In the US, people are socialized to believe we all live in a society where everyone has an equal opportunity to succeed (Altbach, et al., 1999; Brubacher & Rudy, 1997; Caple, 1998; Gladieux, 2004; hooks, 2000; Kahlenberg, 2004; Rudolph, 1990). It is quite unacceptable to talk about social class or even recognize it as a distinct experience especially in higher education. Further, a college degree is perceived to be a guarantee of success in the US society, yet a pattern of increased cost and decreased financial support limits accessibility for those students who would benefit the most from post-secondary education (Kahlenberg). Additionally, parental socioeconomic status dictates students' participation in higher education. A strong link between economic inequality and representation of those economic classes in higher education demonstrates a consistent low participation rate from low-income students (Dickert-Conlin & Rubenstein, 2007; Gladieux).

The obvious consequence is that little is being written about low-income students' access to college (Steinberg, Peraino, & Haveman, 2009), and even less is known about the experiences of underrepresented low-income college students and how they make meaning of their post secondary education. The voices and experiences of low-income students are almost non-existent within a public university. If this continues, administrators in higher education and student affairs will not even recognize the face of low-income students nor will they be able to support them without having an understanding of their distinct experience.

## Purpose of the Study

This critical cultural study seeks to understand, describe, give voice to, and discovers insight from the experiences of low-income college students at a Tier 1 research and public flagship institution with a traditional college campus life. Through the use critical ethnography as a tool, an additional purpose of this study is to engage the participating students and make an effort to interpret the situation in order to make change while accepting subjectivity (Carspecken, 2001; Madison, 2005). Given that low-income students have historically been underrepresented in higher education as illustrated in the literature review, there is little written describing their experiences. Therefore, little light has been shed on the experience a student lives from a low-income culture of origin while trying to navigate an environment of clear and prominent class privilege such as the selected college campus in this study.

The purpose of this study is to paint a picture of low-income student experiences through a critical-cultural framework that additionally questions the reasoning behind perceptions. Additionally, co-constructing conversations with low-income students in this specific campus environment of privilege helped validate and confirm the findings as well as adding to the discourse of the literature (Gubrium & Holstein, 2003). By describing the experiences of this taboo and often overlooked topic – class - my hope is to bring it front and center to a discourse that increases the awareness that class does matter (Borrego, 2004; hooks, 2000; Schwartz, Donovan, & Guido-DiBrito, 2009). As a result of increased awareness, change can begin and a

better environment can be created that supports and encourages low-income students through their higher education journey.

The student affairs profession has a responsibility to support all students and enhance student growth (ACPA, 2009; NASPA, 2009). This inquiry aims to inform the profession of student affairs with the intent of creating positive change and support low-income students (Jones, Torres & Arminio, 2006; Rhoads, 1995). This study specifically addresses the gap in the literature by painting a picture of their experiences at campus that has a specific mission to provide educational opportunities to all of the state's constituents and educating the next generation of citizens and leaders.

### Research Questions

The research questions draw from qualitative complexities and approaches that insist that life is very much in flux (Bloland, 2005). Adding to this is the theoretical framework to guide the questions in a critical ethnography that honors the participants as sources of knowledge (Boutain, 1999) and places the researcher alongside the participants for the purpose of addressing power, cultural norms, and oppression that maintain privilege (Jones, Torres, & Arminio, 2006). In order to highlight the discourse of low-income students who attend college, this study is guided but not restricted by the following two questions:

- Q1           How do low-income students at a wealthy flagship institution make meaning of their experience?

- Q2           How do low-income students at a wealthy flagship institution negotiate and make meaning of their academic, social, and extracurricular lives?

### Significance of the Study

This inquiry contributes both to the literature and practice of supporting low-income students in higher education as well as opening the door to further conversations on the topic of class on higher education campuses. Throughout the literature review, both quantitative and qualitative approaches have been used to address issues of socioeconomic class of college students (Ostrove & Cole, 2003; Walpole, 2003; Zandy, 1996). Additionally, economic research on the topic looks at U.S. Census data that shows the more education an individual acquires, the greater the impact on personal wealth and other social benefits, such as overall production and increased civic participation (Dickert-Conlin & Rubenstein, 2007; Kahlenberg, 2004; Moretti, 2004). Another area of research points to the problem of limited access to higher education due to increasing costs and decreasing need based assistance (Bowen, Kurzweil & Tobin, 2005; Luna De La Rosa, 2006; National Center for Educational Statistics, 1997; Walpole). Taken as a whole, the current research demonstrates that the least bright wealthy student has a better chance of attaining a college education than a bright poor student (Kahlenburg).

The focus of this study is to highlight two traditionally invisible, low-income, students and create a conduit that gives voice to their stories (Jones, et al., 2006). Low-income students have been largely ignored and their stories are not heard in higher education creating a lack of understanding. Through exploring and seeking to

understand these students' experiences and sharing their stories and artistic expressions, this study sheds light on the barriers that low-income students face (Schwartz, et al., 2009), provides a means of critiquing culture (Thomas, 1993) and raises awareness of the inequalities inherent in the U.S. system of higher education (Creswell, 1998) through the questioning and analyzing unequal power structures (Lather, 1991). Through this process, this study will expand the knowledgebase and increase the awareness of the stories of successful low-income students graduating with a college degree.

Qualitative research allows for complex topics to be discussed within a continuum of possibilities (Ellingson, 2009). Critical frameworks focus on power relationships with the goal of increasing social justice. Putting these frameworks to work together, this study includes description of observable behavior as it is constructed in societies giving special attention to the interaction of individuals with systems of ideas (Bentz & Shapiro, 1998). As a co-constructor, I locate myself as the researcher within the conditions of the multiple perspectives reflected in the world today (Creswell, 1998) and compose a complex and vibrant story through a collaborative relationship with participants co-constructing meaning and understanding through interpretive and naturalistic methods (Denzin & Lincoln, 2005). The webbed relations of history, politics, culture, and life in general (Fine, 1994), created a volatile environment for the discourse of the messy subject that is social class in US society. Following the traditions of creating space within the dominant culture, this inquiry seeks to disrupt the accepted narratives and offend

societal norms (hooks, 2000; Lather, 1991) by listening to where the participants stand in this conversation.

### Context of the Research

Historically, low-income students are invisible on university campuses (hooks, 2000). The numbers reveal that flagship institutions that are also state funded universities tend to enroll less than six percent of its students from the bottom economic quartile (Postsecondary Educational Opportunity, 2007). An interesting juxtaposition when considering the mission of state institutions is to educate the state's residents and future leaders.

This specific college campus where the research was conducted, is a public, four-year, traditional university. The image of the university is complex and at times conflicting by its own description. It is a large campus that offers opportunities for small, individualized learning communities. While being the academic home to numerous Nobel Laureates, the university is often known for its laidback, outdoor, and party atmosphere. While the class size has continually increased throughout history, the cost of attendance has consistently outpaced inflation for the past ten years. The only two things that have declined over the past 20 years at this university are the amount of state funding and both the percentage and real numbers of Pell Grant recipients.

The specific setting or discipline of the two participants is the College of Business. Both of the participants have focused their undergraduate academic efforts in this Business School environment. It is a smaller college within the larger



university that charges up to 40% more in tuition than the College of Arts & Sciences. The admission criteria are significantly higher than the majority of the other colleges and schools at the university. The strengths of the college are in the areas of Accounting, Finance, and Entrepreneurship. Additionally, the participation of Pell Grant recipients specifically within the College of Business has declined at a higher rate than the rest of the university. However, the fundraising efforts have contributed to the college's consistent reputation for "having plenty of money to do what they want." (participant email communication, October, 2010)

Adding to the declining state and federal funding of higher education, the global economy is just now recovering slowly from a recession that has affected the very fabric of the U.S.'s belief in the American Dream. As a result of high unemployment and a decline in spending, state funding is at an all time low and that reduction in revenue is passed onto education spending. Coupled with the housing crisis and the stock market crash of 2008, colleges and universities across the country are preparing for large reductions in state support as well as reductions from their endowments (Cowen & Kisker, 2010). As we face this crisis on campus of what resources are downsized and which are eliminated, my concern goes to what little financial support is actually offered to our low-income students both monetary and through on campus support systems and services.

### Summary

Focusing on the underrepresented low-income population, this study tells a story about the incredibly generous participants who still do not have a clear voice on

university campuses and to paint a picture of their experiences at this flagship institution. As such, the dissertation is composed of seven chapters that guide the storyline of the study. Chapter two presents the Literature review or the discourse of low-income students in higher education and provides the foundation and context for a better understanding of this study and the legitimate lack of descriptions and stories throughout. The literature review highlights the historical lack of representation of low-income students throughout US higher education and also brings forward an ongoing discourse that questions an influential societal system designed to maintain the status quo and thereby shifts towards an analysis of unequal power relations (Lather, 1991).

Using a critical cultural perspective and the subsequent methods of inquiry, this study paints a vivid picture through a rich description of the experiences and meaning making that low-income students construct throughout their college experiences and continues throughout the next sections. Chapter three clarifies the methodological process and weaves the critical-cultural worldview together with the theoretical perspectives that inform and guide this inquiry. Consistent with the critical ethnographic methods of dialogic interviewing, intimate and highly personal informant relations, and a community review of the writing (Foley & Valenzuela, 2005), this study attempts to call for critical discussions addressing the invisibility of the experiences of low-income students and perhaps affects institutional or structural change. These methods address the needs to go beyond describing and interpreting culture; it seeks to change it (Thomas, 1993).

Continuing on, chapter four addresses the findings in a distinct approach. It introduces both the setting of the college campus for the study and begins to share the story of the two incredible participants who share their interplanetary experiences through a series of stories that makeup just a tiny part of their undergraduate experiences. Chapter five represents the rich stories of the participants through common themes and patterns that keep the meanings and conversations open and ongoing and complex in experiences. And finally in chapter seven, implications and recommendations are shared for our own journeys that will lead to a better understanding of how low-income students make meaning of their experiences and will result in a Student Affairs profession that provides the necessary support and acknowledgement of low-income college students to ultimately affect change a greater change in our society. This is my attempt to put a face together with a rich and full description of the experiences that are so easily overlooked or minimized due to the decreasing numbers of low-income students on this university campus.

## CHAPTER II

### REVIEW OF THE DISCOURSE ON SOCIAL CLASS AND HIGHER EDUCATION

*But, after all, nothing is true which compels us to exclude.  
Isolated beauty ends in grimaces, solitary justice in oppression.  
Anyone who seeks to serve the one to the exclusion of the other serves nobody,  
not even himself, and in the end is double the servant of injustice.*  
(Albert Camus, Summer, p 68)

In this chapter, I review the literature that informs the narrative of low-income students in higher education in the United States which exhibits a pattern of limited visibility and access until recently (Gladieux, 2004). As this critical cultural inquiry intends to better understand and give voice to the experience of low-income students at a state flagship university, the limited amount of relevant literature throughout higher education history presents a challenge in framing the topic. To further complicate the matter, social norms have largely tempered and ignored the discussion of social class in general and this contributes to its many issues resulting from ignorance (hooks, 2000; Weis, 2004).

The following discourse pieces together the limited documentation that illustrates the minimal participation of low-income students throughout higher education history. Further, it locates the role of the public university within the

context of higher education providing a clear path to achieving the “American Dream.” Lastly, this chapter highlights the increasing trend in illuminating the lack of discussion of social class in the current economic situation that is dividing U.S. society.

As a point of clarification, low-income students throughout this discourse are those students who identify in the research as needing financial assistance. After the institution of the Pell Grant program in 1972, its recipients are the general guideline used for identification of low-income students. The terminology transitions from “charity cases” (Bowen et al., 2005; Rudolph, 1990) to “deserving” students (Lumina Foundation, 2003) throughout the literature, however it typically focuses on students who come from the bottom quartile of the economic scale (Kahlenburg, 2004).

### Framing Social Class

In the US, people are advantaged and disadvantaged as much by their social class status as their ethnicity or gender (hooks, 2000; Perrucci & Wysong, 2003; Rothenberg, 2007). Class is considered one of the characteristics of bias in the cultural trilogy of discrimination, along with race and gender (Rothenberg, 2007). It is socially constructed parallel to race and gender, yet as a society we are reluctant to recognize class difference and this ignorance leads to reinforcement of the status quo (Langston, 1991; Kincheloe & Steinberg, 2007). Socioeconomic class is much more than an individual’s economic position in relation to the economy. Readily defined in the *New York Times*, socioeconomic status is a combination of income, education, wealth and occupation as influences in the destiny within a society that likes to think

of itself as a land of unbounded opportunity (Scott & Leonhardt, 2005). In fact, statistics strongly suggest the class position of one's family is the single most significant determinant to future success, as opposed to touted qualities such as intelligence, hard work, or personal determination (hooks; Kahlenberg, 2004; Mantsios, 2007; Perrucci & Wysong; Rothenberg, 2007).

Additionally, social class determines so much about an individual including values, norms, practices, and symbolic goods of everyday life such as the food people eat (Barker, 2000). The difference between classes can affect how everything is perceived. For example, low-income or working class people view work and food very differently than upper class people. Working and eating are not a matter of taste or personal satisfaction for low-income people; it is a matter of survival. Further, class is about more than the money an individual does not have; it is something people experience at every level of life. Class determines who friends are, where people live, in what stores to shop, and even healthcare (hooks, 2000; Langston, 1991). Class is an all-encompassing culture and a whole and distinctive way of life (Barker).

### *A History of Social Class in the United States*

With a vast range of meanings, class is a difficult word to pin down throughout history. Beginning in the sixteenth century, "classis" appeared as a Latin word used for the differences of property among citizens (Williams, 1976). In 1705, Daniel Defoe identified the payment of wages for labor as a main force in class

formation within early capitalism in the US (Morris, 1976). This distinction began to identify a plurality of classes that was not the traditional divisive hierarchy between employers and employed. The formation of classes in the US and the usage of the modern term “class” accelerated in the 18<sup>th</sup> century during the Industrial Revolution (Morris; Williams). Industrialization changed the meaning of the word “class” from typically defined as a form of determining who was the owner and who was the worker to a multiple layered hierarchical division of labor, privilege, and authority (Morris; Williams).

With the establishment of an understanding of class derived from wages, the craft system shared by a master craftsman and an apprentice was transformed to a relationship of the master employing more labor and demanding more from them (Wilenz, 1984). These changes in labor practices began to encompass a wider demographic and the master craftsmen became the solid middle class status or rank. By 1815, merchant capitalists made up of the new middle class and pushed for the greatest productivity for the lowest cost. Through the development of early printing and clothing factories, the masters and apprentices lost their independence as the primary value, which became the mechanized and standardized production process as it expanded (Ornstein, 2007). This focused the need for labor to be less about skill and more about low cost, and rapid output, which eventually affected the economic importance of many factors including education. This system solidified the middle as one of the new class cultures (Wilenz).

As the US grew and established its social rules and economic framework for the middle class, individual workers lost more control over their means of earning a living, leading to the formation of labor unions and organizations (Roediger, 1991). This mobilization was a sign of a growing class-consciousness in the country. The larger industrialism became, the bigger confrontations became, often resulting in the use of armed forces to clearly enforce the class divisions between the employer and employee (Roediger).

Another great influence on the class system and the strengthening of the middle class was immigration movements to the US and migration within the US during the late 19th Century and beginnings of the 20th Century. With a rapidly expanding labor force, the middle class not only managed the factories and corporations, but they also taught in the expanding universities and colleges, administered the growing state bureaucracies, and founded settlement houses to address the poverty of the largely immigrant and working-class urban population. Their approach to social problems was relatively moralistic and paternal (Brody, 1993). Later in the 20<sup>th</sup> century, as wages increased, the reality of class division began to be debated among the intellectual middle class (Cohen, 1990).

In the 1980s, class was defined not simply as ownership of property, but by a person's type of labor and ability to control it. Authority and the nature of a person's work became central in the capital accumulation process and determination of working or middle class status. Location of authority became more evident in the late 20th Century when the globalization of industry under a bigger capitalist movement



that changed class formation by taking away the security and control over a person's labor. The determination of control that people have over their work is still unfinished due to continued globalization and rapidly changing technology (Vanneman & Cannon, 1987).

### *Higher Education and Class*

The value of postsecondary education is well established in U.S. society (Bowen et al., 2005; Lumina Foundation, 2007). Universities play a dominant role in the development and dissemination of knowledge, transferring of scientific and technological research to businesses and governments (Bloland, 2005), and crucial in the continued influence on the global economy (Carnoy & Rhoten, 2002). To the individual, a college degree opens the doors of opportunity significantly wider and allows for a higher earning potential and career opportunities that are compounded in our information age and global economy (Altbach, Berdahl, & Gumport, 1999; Brubacher & Rudy, 1997; Caple, 1998; Gladieux, 2004; hooks, 2000; Rudolph, 1990).

All economic indicators point to class standing as a significant indicator of long term survival as it impacts life-style, material well being, and most importantly mental and physical health (Mantsios, 2007). Higher education plays the primary role in affecting the social strata of the US; it is perceived as the "great equalizer" that promotes social and economic mobility (Perfetto, 1999; Scott & Leonhardt, 2005). Perceived as a gatekeeper to the American Dream, higher education inherently

controls social mobility through the policies and procedures that determine access to and success within the educational system (Bourdieu & Passeron, 2000).

*Higher Education: Gateway to the American Dream?*

The “American Dream” is by far the most popular social narrative in the United States, and it is passed down from generation to generation like scripture (Weiner, 2007). People around the planet, and especially from the United States of America are told the dominant storyline of the American Dream, capitalism, is based on a meritocratic system that rewards intelligence and hard work (Kincheloe & Steinberg, 2007). The Dream is anchored in the belief that the U.S. Constitution was written by the people, for the people (<http://www.usconstitution.net/>), whereas, the documented reality is that only 55 privileged white men with class interests crafted this prolific document while everyone else in the fledgling republic was busy trying to survive in their new world (Zinn, 2005).

Despite these incorrect misconceptions, the Constitution grounds the concept of the American Dream in meritocracy. Every citizen of the US is free to live in the society and reap the rewards of a healthy and wealthy life, if they are willing to “pursue happiness” through effort, ambition, intelligence, and hard work (hooks, 2000; Langston, 1991; Mantsios, 2007; Ostrove & Cole, 2003). To make this dream believable, everyone in the US is socialized to avoid acknowledging class stratification and reluctant to discuss the issue of class on any occasion. The fear of offending anyone’s sensibilities perpetuates the myth that we live in a classless

society (hooks, 2000; Keller, 2005; Langston, 1991; Rothenberg, 2007; Weber, 2001; Wray, 1997).

An obvious contradiction to this perception is the reality of income inequality (Gerald & Haycock, 2006; U.S. Census, 2004; Weber, 2001). In examining the procedures and processes that are key contributors of the wealth gap, a college education tops the list as the single most important indicator of economic opportunities (Altbach et al., 1999; Brubacher & Rudy, 1997; Caple, 1998; Gladieux, 2004; hooks, 2000; Rudolph, 1990). In an age when higher education is experiencing increasing interest and criticism from Congressional representatives and the media, to review the participation of low-income students through higher education history in the US and to reflect on the significance of this trend currently and what it means for the future are paramount.

The fact that this nation is beginning to acknowledge a financial gap that is wider now than it has ever been in US history (Faux, 2006) may indicate a step in the direction toward societal change. The obvious economic indicators of the widening income gap paint a different picture of the reality of the nation's wealth and clearly place the American Dream out of reach for a growing number of people. The median household income declined three percent from 2000 to 2004, the percentage of households in the middle income range shrank one and a half percent, and the average credit card debt per household is at its all time high of \$9,312 (U.S. Census, 2004). While income has declined, the inflation rate has steadily increased at an average of three percent annually over the past 10 years (inflationdata.com, 2007). The top

income earners, however, share a different economic reality. In 2004, the top one percent of this nation's earners commanded 16% of the nation's income, up from eight percent in 1980, and corporate chief executive officers earned about 300 times as much as the average worker (U.S. Census).

The income gap issue did not go unnoticed in the launch of the 2008 election campaigns. The political rhetoric around the dissatisfaction with income inequality seemed to allow space in the national discussion for socio-economic class, making it almost acceptable to admit that we do not live in a classless meritocracy (Selingo & Brainard, 2006). Politicians, however, are quick to deflect attention from themselves and attribute the problem to the role that higher education plays in this continued divide in wealth (Steinberg, 2007). Even then Presidential Candidate Barack Obama expressed concern when he mentioned better schools would help close the wealth divide (Davidson, 2007, Ydstie, 2007). As the Federal Reserve chairman indicated, this inequality could threaten the U.S. economy's strength (Davidson, 2007).

As members of US society, we are taught that the most popular metanarrative in the United States is the ideology of the American Dream. It is passed down through the generations like scripture and it is based on the dominant story of capitalism with a system of rewards based on intelligence and hard work (Kincheloe & Steinberg, 2007; Weber, 2001; Weiner, 2007). Higher education is acknowledged as the gatekeeper to social mobility, which lies at the center of the Dream and is literally the gateway to achieving this Dream. However, more often than not, the educational system has historically served to sort and select the students with financial and family

privilege (Bourdieu & Passeron, 2000; Grant, 1999; Tierney & Jun, 2001). Most specifically, postsecondary education has been described as a funnel that furthers cumulative economic disadvantages and is more likely to reproduce the existing inequalities in the U.S. society (Aronson, 2008).

### *Access to the American Dream*

By looking at demographics, federal and state funding patterns, and financial cost, it appears it simply takes money to gain access into higher education and the world of global success (Cremin, 1997; Kahlenberg, 2004). However, the current trend in funding for higher education is to reduce the amount of state and federal support and pass the increased cost on to students. Though there have been a few examples throughout US history of students from modest means attaining a baccalaureate degree (Rudolph, 1990), the reality of a low-income student who dares to dream the impossible dream and pursue a college education is limited by many more factors than just a lack of cash (Borrego, 2004; Ryan & Sackrey, 1984).

Shifting the blame of income inequality and the disappearing of the American Dream puts more pressure on higher education, as a college education has been perceived as the universal remedy to achieving social mobility since colonial times (Gerald & Haycock, 2006; Gladieux, 2004; Moss, 2003; Ostrove & Cole, 1997; Rochlin, 1997; Walpole, 2003) and the popular acceptance of a degree as the passkey to success dates back almost 100 years (Bowen et al., 2005; Karabel, 1972). Universities are the loci of academic credentials and bestow academic capital that in

turn can be leveraged into cultural, social, and economic capital (Bourdieu & Passeron, 2000).

The numbers show there is a gap in higher education serving the roles of allowing social mobility yet there is a clear disparity between lowest and highest income students enrolled in college and receiving degrees which has not changed in the past 25 years (hooks, 2000; Kahlenberg, 2004). Currently, low-income students attend four-year institutions at a lower rate (20%) than high-income students (66%), and the drop out rate is significantly higher (21% for low-income versus four percent for high-income). The problems continue after matriculation in a program, as low-income students also persist at lower rates. Upon graduation, six percent from the poorest quartile compared to 41% from the highest quartile receive a bachelor's degree within five years of beginning postsecondary education (Kahlenberg).

The demographics demonstrate a college education is a vehicle that makes the American Dream possible for those who already live it. The state of higher education access appears to allow the least bright "rich kid" as much of a chance of going to college and succeeding as the smartest "poor kid" (Gladieux, 2004). This reality does not accurately reflect the concept of merit-based success as US residents are led to believe by the tenets of the American Dream. The literature illustrates a postsecondary system that overwhelmingly serves to reproduce existing class inequalities, working-class and first-generation college students have the potential to break through class barriers when they persist (Aronson, 2008).

College students themselves believe the American Dream ideology as being defined by their personal character traits, such as motivation and determination. They are not aware of how their socioeconomic privilege determines their individual success, and they especially emphasize their personal character and that of their families as an attribute to their college achievement (Seider, 2008). Critical studies have specifically rejected the metanarrative taught in the US in juxtaposition to the documented gaps between the wealthy and the poor (Kahlenberg, 2004). The counter narrative understands smart poor students have just as much a chance to attain a college education as unintelligent rich students (Gladieux, 2004).

#### Overview of Low-income Student Participation in Higher Education: An Historical Perspective

This review of literature calls attention to the lack of participation of low-income US students in higher education over its 370 year history that persists to this day. Over time, the increased cost of tuition and decrease in federal and state funding opportunities collaborated to further limit access to those who would benefit the most from a college education today (Ornstein, 2007). However, despite current debates on economic accessibility, since its inception, higher education was created as a system to serve the privileged class (Cremin, 1997; Thelin, 2004)

With further detail, the following reviews the historical participation of low-income students in higher education, beginning with restricted access due to cost and financial aid, to more recent participation of students who receive Pell Grants. Finally, the review of recent studies that begin to address social class in higher

education helps inform the research design in the perspective of a critical ethnography that aims to share the experiences of underrepresented low-income students and create change to improve the process for these students.

United States history is recorded and taught from the perspective of the privileged (Zinn, 2005) and issues of class are unfamiliar partly due to the social constraints and taboos about the personal aspects of class identity (hooks, 2000; Yeskel & Leondar-Wright, 1997). This understanding underlies the few and rare examples of those from modest means who managed to gain access to the system of higher education in the US (Rudolph, 1990). Throughout the history of higher education, low-income students existed in very small numbers until the middle of the 20th century (Walpole, 2003). Modest income and charity cases are nominally mentioned and difficult to locate as research was focused on mainstream students (Rudolph; Walpole). The documented history avoids the mere mention of social class and the inequalities of access which reflects the attitude in US society that does not discuss such issues (hooks). This pattern of silence indicates that those students who were able to afford the tuition would have access to higher education and those who could not afford to pay simply went without postsecondary education.

*Colonial Higher Education:  
Roots of the Working Class*

At its inception, colonial establishment of higher education in the United States is attributed to a surprising number of highly educated men, approximately 130, moving from the academic halls of Oxford and Cambridge to the newly



established British colonies that had an estimated population of 25,000 (Cremin, 1997). Among the 17th Century educated men transplanted to the colonies during the Great Migration of Puritans were the founders of the Massachusetts colony who were interested in advancing higher learning and continue it to posterity in the new world (Schlesinger, 2005). The excitement to create a new society propagated the founding of Harvard College in 1636. Patterned after the English model of focusing on grammar, rhetoric, and logic, Harvard exercised beneficent influence on itself and society through the stated purpose of educating ministers (Cremin). At this formative time in U.S. history, enrollment in the first institutions was anywhere between 20 to 50 resident scholars with a median age of 17 (Hofstadter & Smith, 1961). No mention is made of students with limited financial resources (Hofstadter & Smith). The majority of the students hailed from New England Puritan backgrounds and offspring of magistrates, professionals, and landed families.

The earliest mention of a low-income student was a listing in 1673 of graduates from Harvard College (Cremin, 1997). Almost 40 years after opening its doors to train ministers, the first son of an indentured servant attended and graduated. This documents the beginning the history of the working class in US higher education (Cremin).

In their attempt to propagate religion, the targeted student population was not reflected consistently in the charters and mission statements of the new colleges. The college charters in the early 18th Century suggest conflicting purposes to their seemingly focused educational goals. Some overtly welcomed low-income students

such as the College of William and Mary, who endorsed, in their 1727 charter, serving two sorts of scholars, both the wealthy and the poor. They enrolled students who managed themselves, including the cost of their schooling, and the other scholars who remained at the college's charge (Hofstadter & Smith, 1961; Wright, 1997). This arrangement seemed to provide both wealthy young men and those from a lower working class with advanced education (Wright). In contrast, the statute for Yale College in 1745 was forthright in its selective admissions policy. It simply stated that the College would not admit anyone who did not have the funds to pay their quarterly bills (Hofstadter & Smith).

Whether or not a college stated a specific practice of instituting financial admission requirements, it was almost guaranteed that the socio-economic makeup of the student body consisted of members from the elite (Bowen, et al., 2005). This contradicts the perception that during the early colonial times not one single social group had a monopoly on access to higher education. In fact, any poor, young and ambitious man could elevate himself into the professional classes by going to college (Brubacher & Rudy, 1997). However, there is no mention of those students who could not afford the cost of admission (Hofstadter & Smith, 1961). A consistent pattern persists throughout the 370 years of US higher education. The opportunity to attend college was a privilege afforded to the wealthy and wellborn (Kahlenberg, 2004).

As the establishment of higher education progressed, a change in its purpose began to evolve. The emergence of interdenominational sponsorship prompted the evolution away from religious orthodoxy toward a more secular curriculum and

purpose (Herbst, 1999). College administrators seemed to respond to the growing influence from the local business environment that supported their community and eventually their livelihood (Rudolph, 1990).

As the transition began to a more secular and professional purpose in the middle of the 18th Century, tension emerged between religious and secular minded institutions. This conflict influenced the distinction between church and state controlled colleges (Hofstadter & Smith, 1961). Governance was distinguished between denominational private institutions and secular and inclusive public institutions (Rudolph, 1990). This shaping of the colleges and the governorship to accommodate young men of diverse denominations without discrimination also shaped the public's view of the college as a civil institution for the training of leadership (Herbst, 1999).

College enrollment at the time of the American Revolution increased dramatically. Eight more colleges were established in the 13 colonies, which enrolled approximately 750 students and could claim 3,000 living graduates (Rudolph, 1990). By the beginning of the 19th Century, the number of institutions increased to over 18 established colleges enrolling over 1,150 students (Bowen et al., 2005). Some of the students, though it is not clear how many or what percentage of the student body, came from humble beginnings and continued on the path to ministry (Geiger, 1999). However, the majority of middle and low-income families did not send their sons to colonial colleges (Rudolph).

As enrollment increased, it did not keep pace with the population as far as attracting proportionally more students. In 1775, the colleges enrolled about one percent of the college age population, which was from 17 to 25 year old males, however in 1800, enrollment only totaled .75% of the same demographic. Higher education did not recover its enrollment until 1820, when it returned to the one percent enrollment of the same traditional college age male population (Rudolph, 1990). Most notably at this time, an estimated 20% of the students enrolled relied on charity funds or had to teach to cover the cost of their education (Geiger, 1999). Throughout this period of growth, there continues to be evidence of low-income students that were part of the fabric of higher education (Rudolph, 1990). Promising scholars from modest incomes understood the educational opportunities Thomas Jefferson spoke of and viewed college education as a steppingstone to professional careers in medicine, education, and law (Bowen, Kurweil, & Tobin, 2005).

A combination of the westward expansion in the first half of the 19th Century and the great revival fostered numerous new hilltop colleges throughout the newly acquired western United States. As varied as the religious sects were, the common facet among all these fledgling colleges was a lack of funding (Cremin, 1997). These new colleges and the pioneering spirit increased enrollment by 80% between the 1820's and 1830's (Geiger, 1999). Most importantly, the intent of these denominational schools was to provide both collegiate and theological education for those who were poor and with moderate circumstances, not the rich (Brubacher & Rudy, 1997; Geiger).

Through all the expansion, college attendance continued to increase for the most part until the Civil War (Geiger, 1999). The pattern of enrolling men from the upper classes persisted as well as the perception that the college experience was exclusive to a “gentleman” and was used to distinguish one class from another (Spring, 1998). In the 1850’s, women and African Americans affected enrollment and broadened the base of college students. More than 40 institutions were chartered to offer college degrees for women just as two institutions began providing college education for free African Americans (Geiger).

Enrollment began to decline around 1861 and, for the first time, higher education was faced with the choice of adapting to the changing society or perishing altogether. The citizens of the United States hailed from largely agricultural areas and with the onset of the Civil War, they were interested in the sciences, specifically agricultural and military sciences (Caple, 1998). Across the pond, the movement in German higher education included state supported institutions with significant funding in return for research useful to governmental purposes of national development and industrialization. The German university became the center for national research. Colleges in the US, fearing the decline in student enrollment and the decline in income it meant, supported the idea of the German model (Altbach et al., 1999). Higher education began to focus its research efforts on areas such as industry and agriculture as a service to the government, which in turn provided financial support (Altbach). This evolution began the history of federal financial funding for higher education.

### *Morrill Land Grant Act of 1862*

The Morrill Federal Land Grant Act of 1862 directly supported and funded this curricular transition from the classical education model to a more practical approach and attempted to bring higher education to the masses. Passed during the Civil War, the Morrill Act did the most to improve societal attitudes toward attending college and inspired the shift to a more practical curriculum that literally took college to the farmers (Caple, 1998; Geiger, 1999). Congressman Justin Morrill speculated that his own inability to attend college probably motivated his support for land grant colleges and expanded educational opportunity to those from working class families like himself (Parker, 1924).

Fifty years after the Land Grant legislation, 600 colleges and universities were founded in the existing 48 states of the US (Caple, 1998). The intended results however were not immediately seen. Promoted as the people's colleges, the establishment of land-grant colleges seemed to be the way to improve access to students from lesser wealth. However, when the land-grant colleges opened their doors the evident problem was not having a supply of students who were interested or academically prepared (Johnson, 1997). Despite all these initial problems, the creation of the state schools with federal funding propagated rapid and revolutionary changes in elementary and high school education (Brubacher & Rudy, 1997; Caple). These changes forced the issue of elementary and high school education and began a trend of spreading the educational good (Johnson, 1997). Land grant colleges were not intended to be institutions of narrow privilege. Providing the structure of

elementary and high school allowed the poor students an opportunity to demonstrate appropriate admission requirements through persistence, ambition and talent (Rudolph, 1990).

The time for great change continued from 1861 to 1875 as Vassar College established the collegiate rights for women in 1861 (Rudolf, 1990), while several other collegiate institutions also opened with the intent to equal the best men's colleges (Geiger, 1999). However, amidst these great changes and opportunities for women, the financing of a college education remained a constant financial barrier for those families with limited economic means. Families firmly situated in the upper and middle classes sent their daughters to college (Rudolf).

In 1890, the average family income in the US was \$830 while the family income of female college graduates that same year averaged \$2,042 (Solomon, 1985). In a rare mention of working class students, deans, and administrators did not discourage the students of Wellesley and Smith from working their way through college however, they were certainly outnumbered by the predominance of wealthy collegians (Solomon).

Throughout the 20th Century, the historical context of the US reflects an inability to address socioeconomic class in higher education. Evidence suggests that social norms have socialized its citizens not to discuss issues of class (hooks, 2000), especially in written history. The early history of higher education in the US reflects that norm in making any information on modest income to charity case individuals very difficult to locate (Rudolph, 1990). As the narrative transitions to the 20th

Century, specific involvement of the federal government in supporting opportunities to create access and improve the chances of attaining a college education and effect social mobility is more apparent.

### Twentieth Century Higher Education

As the history of low-income college students in the US continues, their role persists at a minimal level until the middle of the 20th Century (Walpole, 2003).

Access to higher education continues to reflect society's changing and constraining forces that effect social institutions embedded within the wider society (Altbach, Berdahl, & Gumport, 1999). As US society was dramatically altered through global, political, civil rights, and economic events, access to higher education began to exercise self control (Bowen, Kurzweil & Tobin, 2005). It began to limit access not only through increasing costs but now colleges began to implement an admissions application process in reaction to the increasing population and a rise of a credential driven society (Bowen, Kurzweil, & Tobin, 2005; Zinn, 2005). As society began to realize the importance of a degree, the federal government took an active role in funding colleges through federal legislation while state support for public higher education began to decline (Gladiuex, 2004).

A major societal change at the turn of the 20th Century was the awareness of higher education becoming more of a democratized ideal with the inclusion of female, black, and working class students (Rudolf, 1990). With increasing numbers and general student enrollments, the college experience began to take the shape of a channel for social mobility (Kahlenberg, 2004). A result of a societal economic shift



from an agricultural based economy to an industrial economy was an awareness of the monetary rewards of success and the penalties of failure. As this economic gap increased, the salary difference of college graduates was evidence enough for parents to encourage and aspire to the continuation of their children's education (Handlin & Handlin, 1982).

In light of increasing cost and decreasing financial aid over the past twenty years (Kahlenberg, 2004), educational leaders became the gatekeepers not only to college degrees but to the professions that directly affect the nation's economic, social, and cultural changes. The rise in acceptance of the college degree in the 1920's gave greater importance to admissions standards to ensure character and fitness of those who were to participate (Bowen, Kurzweil & Tobin, 2005). In the wake of World War I, the societal issues that coincided with the establishment of academic rigor to control access to higher education reflect the national changes in immigration laws that also limited access to the US (Zinn, 2005).

While World War I increased the enrollment of female students in higher education, it was not until World War II that the federal government influenced higher education access once again through a legislative mandate. The Servicemen's Readjustment Act of 1944, also known as the GI Bill, was passed to help returning soldiers integrate back into US life. This program of educational entitlement created great conflict within higher education circles because it brought to light the elitist nature of higher education and the fear of public institutions losing out to more

expensive private institutions of higher education by taking cost out of the equation (Bowen, Kurzweil, & Tobin, 2005).

The unprecedented and unanticipated numbers of veterans taking advantage of the GI Bill had a dramatic affect on higher education. The surge overcrowded institutions, rebuilt treasuries, and boosted the country's morale. The demand also facilitated many institutions to become increasingly selective, which in turn pushed a demand on two-year colleges (Geiger, 1999). The sheer numbers of students entering higher education was staggering. In 1940, enrollment reached 1.5 million and by 1947 enrollment jumped to 2.3 million, with over one million of those students identified as veterans (Hofstadter & Smith, 1961). This federal assistance program not only increased attendance in general, it helped transform higher education from an elite activity to a truly universal activity by sending thousands, if not millions of people, to college who would not otherwise had the opportunity (Gladieux & King, 1999).

The success of the GI Bill inspired more proposals for scholarship assistance such as the National Defense Education Act of 1958, which provided low interest loans for college students with debt cancellation if graduates became teachers (Rudolph, 1990) and directed funding for the construction of buildings and residence halls to accommodate increasing enrollments (Geiger, 1999). During the Civil Rights movement in the 1960's, President Johnson passed the Higher Education Acts of 1963 and 1965, which were explicit federal commitments to equalize college access to needy students. Congress also enacted Work Study, Pell Grants, and State Grant

programs that at the time provided college eligible poor students with financial access to higher education that continued to the 1980's (Gladieux & King, 1999).

### *Federal Pell Grant Program 1972*

The Federal Pell Grant plays a significant role in providing economic access to higher education, as the largest single source of need based grant assistance in the US, serving one in three students or 5 million students each year (Cook & King, 2007). As enlightened policy, the Federal Pell Grant Program was designed to help the neediest undergraduate students. For many, Federal Pell Grants provided a foundation of financial aid, to which aid for other federal and non-federal sources could be added. The program provided grants ranging from \$400-\$4,050 to over 5.1 million students in 2006-2007, with all awards totaling almost 13 billion dollars (thepellgrant.com, 2010).

Pell Grant eligibility seems to be a better indicator of status as a lower-income student than any other marker used by institutions to designate who is financial aid eligible. Some institutions identify the "assistance eligible" as students who receive unsubsidized loans, privately originated loans, and merit scholarships, which are not necessarily based on family income (thepellgrant.com). However, the national median income of all dependent Pell Grant recipients at four-year institutions in 1999-2000 was \$23,340, which is dramatically lower than \$52,413, the median income of students who received any form of financial aid nationally (Heller, 2004). Likewise in 1999-2000, the most recent academic year for which national data are available, 20% of dependent undergraduate students in public and private four-year institutions

received Pell Grants. If community colleges are included in the formula, 18% of all dependent undergraduates received Pell Grants (Heller, 2004).

Beyond Pell Grants, in general, federal support of financial assistance to access higher education solidified the perception that the avenue for social mobility in U.S. society included postsecondary education (Freedland, 1997; Hofstadter & Smith, 1961). The federal government's national involvement in creating opportunities for marginalized populations began in 1965. In the early 1970, the federal government put into effect Affirmative Action addressing the under-representation of women and minorities on college campuses (Brubacher & Rudy, 1997). Furthering support, the Higher Education Act of 1972 created the national policy that clearly supported college students who could not afford the cost of education. These students were entitled to get some financial help from the federal government, which emerged as the principal financier of higher education programs (Brubacher & Rudy).

### *The Public University*

Throughout U.S. history, the mission of the public universities has been simply to educate the people of their designated regions (state school website, 2009). Today, the combination of diminishing state funds and declining federal aid mean public universities are finding it difficult successfully fulfill their mission of providing education to low-income individuals in their state due to shortsighted policies that focus on selectivity rather than accessibility (Fischer, 2006). In addition, due to the economic situation over the past ten years, for nearly half of all college qualified low-income and moderate-income high school graduates the promise of a

college education is an empty one, because these students are unable to afford a four-year college (Garcia, 2002).

### *Funding and Cost*

Throughout the formative years of higher education in the US, access to this key step toward success generally necessitated money (Cremin, 1997). Those who could afford it would have access to it; those who could not afford to pay for it simply went without. Currently, in 21st Century, colleges and universities are generally seen as instruments of middle and upper-class reproductions (Aronson, 2008; Bourdieu & Wacquant, 2005). In recent years, financial aid such as merit-based scholarships are being taken away from students with the most need (Gladieux, 2004). While the numbers of low-income students has increased over the past 30 years, the percentage of those from the lowest income quartile has remained the same. Oddly, there is an increasingly consistent pattern of perceiving a degree as a luxury item like a personal good rather than a good for society (Lynch & O’Riordan, 1998; Mortenson, 2000).

Based simply on cost, tuition rates have increased at about twice the national inflation rate since 1958 (Gladieux, 2004). The average annual tuition inflation rate was between six percent and nine percent, ranging from 1.2 times general inflation to 2.1 times general inflation. On average, tuition tends to increase about eight percent per year. With an eight percent college inflation rate, the cost of college doubles every nine years (<http://www.finaid.org/>).

As an example, in 1972 the annual tuition for an undergraduate in-state student at a public institution in the Rocky Mountain region was \$440 with \$138 in fees

(Median income for that year: 40K – U.S. Census, 2009 – adjusted to 2006 dollars).

Thirty-five years later, for the 2007-2008 academic year, the annual undergraduate tuition at the same institution was \$5,418 with \$1,217 in fees (Median income in 2006: 48K-U.S. Census, 2009). In those 35 years, tuition was 1200% higher, but the national median income increased by only 16%

(<http://www.colorado.edu/pba/budget/tuitionfees/history.html>). And adults with college degrees will earn on average twice as much as high school graduates and those with advanced degrees earn four times more (U.S. Census, 2009).

### *Financial Aid*

The statistics show that even with the institution of the Higher Education Act in 1965, access to college is unequal. Simply stated, the least bright, wealthy student has a much better chance of attending and succeeding in college compared to the smartest poor student (Gladieux, 2004). As researchers have found, students from a limited economic background are less likely to attend college, if they do attend, they are more likely to enroll in less selective or two year institutions, and persist at a lower rate and drop out at a higher rate (Astin, 1975; Gladieux 2004; Schmit, & Vesper, 1999; Kahlenberg, 2004; Tinto, 1987). In combination, these factors create the perfect storm to limit access to both a college degree and the opportunity for a better quality of life. Specifically, students from the bottom income quartile attend four-year institutions at a third the rate (20%) than students from the highest income quartile (66%); drop out at a rate five times higher (21% versus 4%), and persist at a

much lower rate (6% versus 41% attain baccalaureate degrees) (Choy & Bobbitt, 2000; Kahlenberg, 2004).

In sum, the combination of increased cost to the student and decrease in both state and federal funding has contributed significantly to the limited access and low visibility of students in higher education who originate from lower economic strata. This disparity of enrollment of low-income students is not a result of recent or new policies in admissions, it is a pattern that can be traced throughout US history.

#### Literature on Low-income College Students

To help locate the intended participants of this inquiry through criterion sampling, I used the government parameters for Pell Grant awards. In this manner, I specifically sought out students who have been awarded the entire Pell grant award. Because colleges are not required to collect or report data pertaining to social class (Heller, 2004), the only way to find low-income students is to look at the specific Pell Grant recipients over the past 20 years. This criterion shows a pattern of participation, where low-income students attend, and how they persist in their education. It is evident that access to higher education causes concern in a society that is continually faced with the paradox of living in an espoused egalitarian society that is limited by its own class structure (Davidson, 2007; Weber, 2001; Zinn, 2005). Financial need for the Pell Grant is determined by the U.S. Department of Education through an involved process that allocates awards only to students who demonstrate a family income which is four people or more of \$40,000 or less (Fischer, 2006; [thepellgrant.com](http://thepellgrant.com), 2010).

Once low-income students gained access to higher education, recent studies have focused mostly on their persistence and completion based on monetary needs (Lumina Foundation, 2003), race, gender, and at times painful experiences (Aries & Seider, 2005; Borrego, 2004; Ostrove & Cole, 2003). Discussion of social class in terms of student and identity development has been largely ignored (Weeks & Lupfer, 2004). The recommendation for future research is to include other students whose life experiences shape them in different ways (Evans, Forney, Guido, Patton, & Renn, 2010; Pascarella, 2006). It is quite difficult to isolate race and gender from the category of social class, the mere mention of class in general demographic terms appears in a vast collection of literature (Rothenberg, 2007; Weber, 2001). Yet in the few studies that attempted to separate the importance of class from other social categories found that social class membership is important both independently and in conjunction with race and gender (Constantine, 2002; Croteau, Talbot, Lance & Evans, 2002; Poast, 2002). The present research suggests the influential social class component needs further investigation (Schwartz et al., 2009; Weeks & Lupfer, 2004). Through the complex patterns of identity, social class weaves itself through the fabric of our society in areas extending far beyond the ivy towers.

The experience of the low-income student is described as being caught between two cultures, neither of which the individual can participate in fully (Borrego, 2004). Other studies detail an experience that is at times painful and which sometimes results in significant personal cost in terms of self-image (Aries & Seider, 2005; Ostrove & Cole, 2003). Completion of a doctoral degree was also described



further as being the only survivor of a ten-car accident. The survivor does not know how survival occurred or why, yet the higher education campus environment indicates that the one survivor does not belong and that student should not have endured (Vander Putten, 2001).

By sharing experiences and reading about low-income and working class student experiences, we create a shared story in which working class culture is acknowledged and honored. These shared stories weave a net that inspires, supports, and guides others through difficult decisions, where eventually the system capitulates and allows some members of the subordinate classes to succeed (Rochlin, 1997). Inherently, the working class stories personify the real function of a Bachelor's degree as a great social divider between the working and the middle classes (Ryan & Sackrey, 1984).

*Low-income White Males  
in Higher Education*

A paradox in itself, white males are perceived to have privilege even in the discourse of social class. This perception of white male privilege makes it difficult to find any literature related to their college experience. Typically Blacks or Latinos are the direct link to low-income studies in the education research. This lack of discussion on low-income white males in higher education makes them the truly invisible citizens as they are clearly missing from the discourse in the US (Moss, 2003). Little is known about the impact and outcomes of college for these low-income students (Walpole, 2003), however there has been a recent attempt to unpack the privilege of

Whiteness within the socioeconomic context of education that being white still has the economic benefits within the job market upon completion of a college degree (Allen, 2009).

### *Low-income Latinas in Higher Education*

Latinos make up 16% of the US population and growing (U.S. Census, 2010). Historically we lag behind in education compared to other identified minority groups. Only 10% of Latinos aged 25-29 had earned a bachelor's degree or higher compared to 34% of whites and 18% of African Americans (Llagas & Snyder, 2003). Some barriers specifically delineated such as high school drop out rates, lack of academic college preparation in addition to cultural and social capital limit the knowledge that is necessary to access and succeed in higher education (Nora & Crisp, 2009). Additionally, enrollment and retention rates are significantly lower than comparison groups of white students (Rendon, 2003; Torres, 2004).

Latinas are further marginalized within the research of higher education, however what little is discussed in research journals highlights an understanding that if outside sources or mentors of individual academic support in addition to support from their mothers, they are likely to enroll, matriculate, and graduate from college (Rodriguez et al., 2000). The narratives from low income Latinas are clearly lacking.

### Summary

Social class is a topic most people would rather avoid. In polite society, most people perceive themselves to be in the middle class (Mantsios, 2007). However class is a unique identity marker that can be defined as a culture or a distinctive way of life

(Barker, 2000). With a growing income gap and the current economic situation in the US, it seems that access to higher education depends more on your class of origin rather than your intelligence, ambition, and drive (Ornstein, 2007). The discourse on low-income students highlights the lack of participation of low-income students in higher education throughout US history and highlights the trend that those born to privilege and wealth always have a better chance at higher education.

Throughout the centuries the physical barriers of increased cost and decreased financial support has created a higher education system where very few low-income students can be found or even feel comfortable in self identifying (Schwartz, Donovan, & Guido-DiBrito, 2009). There are a few outstanding articles focused on the actual experience of low-income college students, however it is done in retrospect through the lens of current faculty who came from a lower socioeconomic culture of origin (Adair & Dahlberg, 2003; Ryan & Sackrey, 1984; Tokarczyk & Fay, 1993). The literature is also just beginning to shed some light on the experiences of low-income undergraduates after they have succeeded in academic (Callahan, 2008).

The focus of my study on a group of traditionally invisible, low-income, students will attempt to create a pathway that gives voice to their stories (Jones, Torres & Arminio, 2006) and paint a picture of their experiences. Throughout the literature, the existence of the underrepresented population of low-income students is consistently “camouflaged.” The Department of Education requires by law, institutions of higher education to report enrollment data on race and ethnicity however, there is no such report requirement regarding enrollment based on income

or socioeconomic standing (Heller, 2004). Therefore the presence of low-income students on college campuses is camouflaged and hard to find, as they exist in plain sight but remain unseen.

## CHAPTER III

### METHODOLOGY

*I want to stay as close to the edge as I can without going over.  
Out on the edge you see all kinds of things you can't see from the center.*  
(Kurt Vonnegut, 1952, pg. 72.)

In order to provide a consistent story that honors the participants and clearly portrays my role as researcher and how that affects the painted picture, this chapter provides an overview of the theoretical perspective and methodology that frames this study. Paradigms are underlying beliefs and worldviews that are essential to who we are and how we perceive and think about scholarship and practice; therefore as a researcher I acknowledge the influence of my epistemological underpinnings on myself and my research (Guido, Chávez, & Lincoln, 2010; Jones, Torres, & Arminio, 2006). However there can be difficulty in deciphering the multiple worldviews that lie in the different paradigms that are available even though I know that mine is a collection and collaboration of my experiences and how I make sense of the world. Apparently, it is a common problem as individuals do struggle with understanding the wide variety of worldviews outlined in the literature (Denzin & Lincoln, 2003; Jones, et al.).

One of the difficulties lies in understanding the core differences of these paradigms and fundamental beliefs (Creswell, 2007; Guido, Chávez, & Lincoln, 2010). Ontology, epistemology, and methodology are all critical in describing, explaining, and rationalizing the choice of methods that maintain the consistency in the research (Kaplan, 1963). In this complicated world, I often travel a complex journey that interacts with multiple worldviews. I am constantly challenged to understand and make sense of this multiplicity as I re-interpret and make sense of several worlds within higher education. It has been my experience that as a survival skill, I move between worldviews as frequently as most professionals in higher education move through different arenas of their lives (Guido, Chávez, & Lincoln, 2010). In higher education, student affairs professionals serve multiple roles in a single day and most especially when combining the assumptions and beliefs of a coexisting universe of academic affairs at the university. The whole package of the epistemology, ontological, and methodological premise may be seen as the paradigm (Denzin & Lincoln, 2000).

The following section outlines Critical Cultural framework as the central research paradigm as follows (Figure 1):

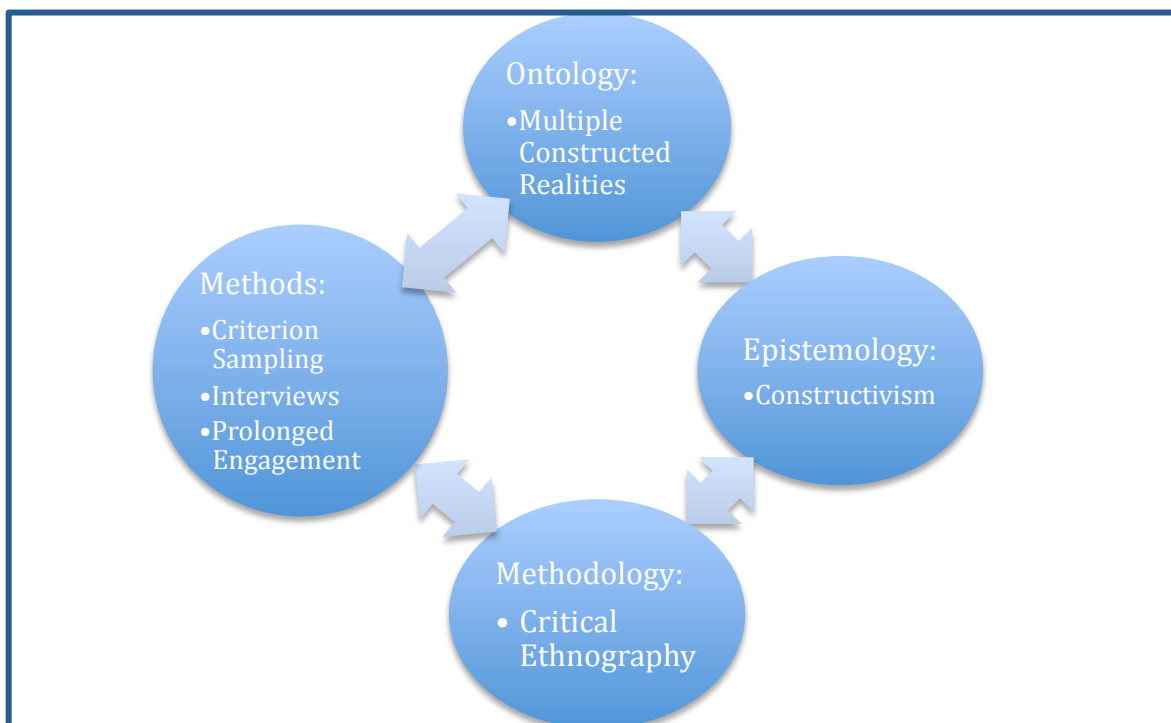


Figure 1, Paradigm: Critical Cultural

#### Paradigm: Critical Cultural

Paradigm is defined as the basic belief system or worldview that fundamentally guides me as the researcher in the negotiating of the subsequently interwoven ontology and epistemology (Guba & Lincoln, 1994). The critical cultural worldview is distinctive in its multidimensional perspective that combines or blends both critical and cultural theory. Designed to transform social institutions (Guido, et al., 2010), this approach was both appealing and appropriate in this study of socioeconomic forces and how it frames and shapes meaning making for the participants (Oldfield, 2007) who self identified as low-income and recipients of the full Pell Grant award.

The basic tenets of the critical cultural paradigm defines the nature of the world as a co-constructing new knowledge and perhaps creating positive change and more space in the dialogue involving low-income college students (Guido et al., 2010; Rhoads & Black, 1995). This blended basic belief of critical-cultural theory supported the purpose of understanding how low-income college students make meaning of their experiences and negotiate their situated accounts (Jones et al., 2005). Additionally, the juxtaposition of the critical and cultural worldview allowed the necessary space to support the critique and acknowledgement of the multiple systems that create and limit the inclusion of underrepresented populations (hooks, 2004; Rhoads & Black, 1995), helps to question the invisibility of low-income students specifically at flagship institutions; and moves our profession toward a perspective of raising consciousness and invoking societal change of all embracing ways of life (Thomas, 1993).

Critical theories critique institutions and organizations as socially constructed structures (Bloland, 2005), while cultural frameworks look at the study of culture through frames of a larger historical process (Johnson, Chambers, Raghuram, & Ticknell, 2004). As a result of these perspectives, my responsibility as researcher throughout the study was to acknowledge multiple perspectives in order both to describe, interpret, and paint a vibrant picture with a healthy dose of critical analysis and critique (Guido et al., 2010). Most importantly, critical joins cultural in raising questions about how culture and power are related and takes on the goal of



challenging the forms of exclusion in the creation of knowledge (Giroux & Shannon, 1997).

### Epistemology: Constructivism

As a study of being, a constructivist form of reality allows the researcher a way to think about the world and how to gain and interpret knowledge through the understanding that humans co-construct meaning as they engage in and interpret their world (Denzin & Lincoln, 2005; Guido, Chavez, & Lincoln, 2010). This epistemology understands that people, even when in relation to the same phenomenon, will construct meaning in different ways (Crotty, 1998). As a qualitative researcher, this way of knowing and understanding of the nature of knowledge and what counts as knowledge (Schnelker, 2006) locates me, the researcher, as observer participant in the world. This way of knowing acknowledges multiple, socially constructed perspectives and realities (Denzin & Lincoln, 2005). And knowledge is created and constructed through the meaning people make for themselves and the sense that is made of their experiences.

Additionally, the interpretive practices that make the world visible to humans and transforms the world into a connection of representations that may include notes, interviews, conversations, photographs, recordings, and personal notations (Denzin & Lincoln, 2000). These meanings and values can differ for different individuals. Therefore the role of the researcher is far more sensitive to the social and cultural construction of social matters (Schwandt, 2000) and has an interest in understanding

the meaning the participants make for themselves and allows and honors multiple realities.

I am fully aware that I am a product of my experiences with people and we construct our own meanings in different ways in relation to the same phenomenon (Guido, et. al). With this understanding, it was crucial for constructivism to guide the framework of this study. This constructivist stance involves an interpretive role and naturalistic attitude toward the world that is observed in natural settings and attempts to make sense of phenomena in terms of the meanings people bring to them (Denzin & Lincoln, 2005). My aim in this study was to understand students' experiences as low-income, both from their perspective and from the interpretive relationship between the researcher and the participants (Lather, 1991; Lincoln & Guba, 2000). My intent is not to find the objective or overall "reality" of low-income students. Instead meaning was constructed together with the constant retelling of stories and reinterpreting what the participants and I explored through stories, photos, and journals. These stories are unique and multidimensional and will add value to the literature and increase awareness within the student affairs profession (Crotty, 1998).

The constructivist perspective supported the study by allowing meaning to be created by participants, the researcher, and the reader throughout the complex and multifaceted research process (Creswell, 1994; Denzin & Lincoln, 2005). Additionally, constructivist epistemology is consistent with the all-encompassing paradigm of Critical Cultural as it supports the co-construction of low-income students' interpretations of their experiences at a university and will further honor the

knowledge within each individual (Crotty 1998; Denzin & Lincoln). Most importantly, constructionism supports and is consistent with all the subsequent methods drawing from the theoretical perspectives employed in this study.

#### Methodology: Critical Ethnography

Consistent with the constructivist perspective that understands that meaning is constructed collaboratively by participants, the researcher, and the reader throughout the research process (Denzin & Lincoln, 2005), critical ethnography emerges from a long tradition in the social sciences that examines culture, knowledge, and action (Thomas, 1993). Culture was the cornerstone of this study and continued to be the purpose of this ethnographic inquiry (Merriam & Associates, 2002). Additionally, this critical ethnographic study intends to tell the story and paint a picture of low-income students' experiences as they negotiate their way through college (Merriam, 1998). The procedures consistent with critical ethnography align with the goals of working towards a better society that include increasing access and support of low-income students in higher education (Schnelker, 2006; Thomas, 1993). This critical-cultural study highlights the basic requirements of a critical ethnographer as one who maintains a critical worldview that addresses, describes, and scrutinizes hidden agendas (Thomas, 1993) that affect low-income college students.

While not all critical ethnographers are politically active, I see my researcher position more as deeply committed to looking at experiences that work on the divide between the powerful and the powerless (Foley, & Valenzuela, 2005). This divide is evident in US society through the benefits of a college education which provides a

successful life (Altbach, et al., 1999; Brubacher & Rudy, 1997; Caple, 1998; Gladieux, 2004; hooks, 2000; Kahlenberg, 2004; Rudolph, 1990). As part of this methodology, the methods employed are woven together to focus on the perspective that this research seeks to promote a more egalitarian society while fighting for institutional changes and positive reforms (Foley, & Valenzuela, 2005). Consistent with the purpose of this study, critical ethnography further takes into account more than just the cultural interpretations, it attempts to undermine the existing oppressive systems (Merriam & Associates, 2002).

The reality of the American Dream is recently under scrutiny by U.S. society in light of current economic and political events that have greatly affected the stability and control of its story. Leaders in higher education and economists are questioning the fact that fewer students are represented in higher education and the numbers of those who attain a college degree are also diminishing (Bowen et al., 2005; Kahlenberg, 2004). This trend in addressing economic inequality and the lack of low-income students represented on college campuses allows the discussion to begin on such a taboo subject as social class (hooks, 2000) and lends itself to furthering social action with a sense of agency that is to create action (Carspecken, 2002).

The roots of ethnography are founded in anthropology and focus on studying culture. The following are essential characteristics deemed essential to ethnographic working principles by David M. Smith that seemed to predict and expect a more specific type of ethnography. These principles were consistent with the guiding

framework of critical ethnography and the methodology employed in this critical cultural study:

1. Hold in abeyance preconceived notions as to what's happening, or not happening, means to participants.
2. Let the important questions to be addressed as well as the answers emerge from the context.
3. Do not view participants as subjects but as co-learners with the investigator, each using the other to reach shared and ever-deepening understandings.
4. Take seriously the uniqueness of each setting and set of events.
5. Take as of primary importance relationships rather than *relata*.
6. Assume that people inevitably act to make sense of the world they are experiencing.
7. Assume that patterned behavior reflects the presence of underlying power relations.
8. Recognize that genuine understanding can only come through genuine participant observation.
9. Understand that ultimately the power to solve their problems, or even determine what they are rests with participants in an activity.
10. Change takes place when we hear another's "story"; it resonates with our own experience and we feel free to take from it for our particular uses. (2002, pg. 174)

Critical ethnography adds the element of educational legitimacy (Noblit et al., 2004) and implications for social action (Thomas, 1993). It does not oppose conventional ethnography, instead it offers an alternate, more direct style of thinking about knowledge, society, and politics based on the premise that a researcher can be both scientific and critical, critiquing culture and the role of research within it

(Merriam & Associates, 2002; Thomas, 1993). Critical ethnography is currently described as a very loosely defined variety of research, that started as a type of educational research and has transformed into an understanding without any consensus on what it is, how it should be conducted, how its conclusions should be supported, or even how different it is from other forms of qualitative research (Carspecken, 2001). However, there is consensus of what “critical” means and critical ethnography encourages debate and discussion on its meaning. In telling a story with a political purpose to create action, this inquiry attempts to use this study to create social change and a sense of agency. Additionally, when painting a rich picture of the experiences of low-income students this critical ethnography takes these events and expands a conversation that has the potential to expose the broader social processes of control, power imbalance and the mechanisms that impose the status quo through education (Bourdieu & Passeron, 2000).

### Methods

Maintaining congruence with critical ethnography, the following is a description of how I conducted this study. First and foremost, application was made to the Institutional Review Board for approval. Upon approval, I immediately embarked upon the specifics of the study as follows. The methods employed remain consistent and true to the underlying constructivist paradigm. The techniques in which I collect the data (Merriam, 1998; Thomas, 1993) such as criterion sampling, prolonged exposure, rich thick descriptions, journaling, and unstructured interviews interlace the many complex perceptions and stories that make up the world constantly

in flux that creates individual experiences (Jones, Torres, & Arminio, 2006; Noblit et al., 2004). Remaining consistent with critical and postmodern perspectives, it is not sufficient to study the world without also attempting to change it. The following methods of selecting a setting, participant selection, data collection, reflection, and analysis will direct attention to stories that are not quite right with our society (Thomas).

*Participant Selection:  
Criterion Sampling*

Criterion sampling, or selecting participants that meet some predetermined decisive factor of importance (Patton, 2002) was the best method to employ in order to locate my participants. This method of participant selection looks for people who speak from a specific location of low-income social class that can only be expressed through experience that is historically and culturally situated (Foley, & Valenzuela, 2005). In particular the participants first self identified as coming from a low-income background and then after initial conversations with me about college funding and socio-economic status, the participants also verified that they were receiving the full amount of the PELL Grant. As a recipient of a PELL Grant, there is federal documentation that shows a family of four income that is near \$40,000 a year for the student's immediate family (thepellgrant.com, 2010). As part of determining the eligibility of a participant for this study, this was the clearest indicator that the student was of significantly limited financial means.

From a diverse pool of willing students, two participants were chosen first for their funding status and second for the amount of time they were able to share with me as part of the study. I did not specifically set out to find a participant from each of the two dominant genders in our society, as I did not want to limit my initial pool of participants. At first, I was focused on at least one student who was a senior who had experienced all four years at the university and that participants have had at least one year of academic advising interactions with me as an establishment of trust. My main concern in perhaps finding an eligible student was in not pressuring that student into participating. This is certainly a something I was completely up front with and having at least a yearlong interaction with the student, I was hoping to have a level of comfort and trust in being able to not volunteer in the study.

As much as I tried to use the recommendations from my colleagues in the student affairs division as well as contacts with my academic advisees for a direct source of participants, I ultimately was fortunate to find two willing participants from my initial pool of students well known to me. Our shared level of trust and understanding helped increase the value of our work together in the process of introspection and memory work throughout the research process. The participants also turned down the opportunity to be reassigned to another academic advisor for any personal issues or concerns that they would prefer to keep on a less personal level. The criterion sampling focused on the strengths I have established with the student population as having a reputation for a student-centered philosophy that establishes street credit with all of the student body and created a comfortable



environment in which my participants and all students can self identify as low-income.

### *Description of the Setting*

*The setting of the flagship institution literally can move mountains! It is one of the top ten most beautiful campuses in the United States and just receiving a poster in the mail moved me as an urban dweller to pack my bags against my parent's wishes and move to a place so majestic and lush, it is the ideal college campus I had dreamed up in my mind. I can sit in the amphitheater high above the city and look down upon the campus as if it were my kingdom. The castle like buildings in Gothic, Neo-gothic, and Tuscan architecture styles are framed by century old trees taller than some of the buildings and lush green lawns that clearly are maintained by a tenacious staff of master gardeners. The overflowing fountains and miles and miles of bike paths that weave around the entire 786 acre campus are the telltale signs of abundance. In the students' spare time they enjoy a leisurely bike rides or strolls through campus. The spacious walkways and voluminous trees and very few buildings are taller than the three story limit set by the city. The immensity of the space and gloriously designed buildings impart a sense of belonging to anyone who enjoys beautiful space, grandeur, and nature.*

*The institution enrolls approximately 30,000 students with a slight majority from within the state, approximately 55%. The favorite perceived pastime for both students and employees includes any type of outdoor activity according to the common stereotype of the city. There is a sense of excitement and a love for the*

*outdoors felt in every corner of the campus. While there are many well known traditions, the most extravagant are those that celebrate commencements and other academic achievements as well as celebrations that are tied to the football team and its ability to win the adoration of its fans even through continual disappointing seasons.*

*The university was founded the same year as the state itself, and it enjoys the title of the flagship institution that is enhanced with four Nobel laureates in residence. The first building on campus, known as Old Main, opened its doors in 1876 with a president and 15 students in the college and 50 students in the preparatory school between the ages of 12-23, and there were 38 men and 27 women. It did not take long for the university to establish itself as both an athletic and research focused institution. The University enjoys a comfortable identity of being a comprehensive university with five Colleges and three Schools, and possessing a global reputation for teaching, research, and service.*

*Currently, the student population is made up of in-state students with a median family income of \$65,002 and the out-of-state family median income of \$92,728 (<http://www.colorado.edu/pba/records/income.htm>, 2000). The university has been awarded the best buy recognition for in-state tuition (Peterson's guide to Colleges, 2009), yet it has one of the highest out of state tuitions in the country for a public institution (University website, 2009). The university prides itself in providing excellence through its teaching, research, creative work, and service.*

### *Data Collection Strategies*

Critical ethnography allows the opportunity to participate and practice extensive fieldwork through interviews and participant observation while remaining consistent with epistemological and methodological framework (Merriam, 1998; Thomas, 1993). Fieldwork or how the researcher acts takes time and demands a mental set that provides the breadth and depth necessary to support qualitative methods that seek to understand human interactions (Wolcott, 1995). The following is further discussion of the strategies employed in concert with the framework of the study.

### *Participant Observation*

Along with the interviews, participant observation is the all encompassing strategy (Wolcott, 1995) I used that included walking around campus with the participants, sharing in student group activities, and other campus related activities such as career fairs and celebratory events on campus with the participants. Although there are comparisons drawn between participant observation and interviewing (Atkinson & Coffey, 2002), combining both complex methods in my research is consistent with the tradition of combining perspectives (Guido, Chávez, & Lincoln, 2010) and breaking away from the norm. Additionally, participant observation allowed the power relations that are evident in my positional authority diminish a bit more as well as helped me develop highly personal relations that supports the methodology of critical ethnography (Foley, & Valenzuela, 2005).

Participant observation allows the researcher to participate firsthand in the happenings or actions of the setting and helps me to narrate and represent the story being told by the students. Additionally, interviewing focuses on the recollection of memories of past events through what is stated or shared (Atkinson & Coffey, 2002). There seems to be an ironic contrast between what people do and what people say they do (Atkinson & Coffey). I intentionally observed the students in both their student environment and the campus wide environments at multiple different events. Speaking with others involved in the events also allowed me an additional level of trust from the participating students. This additional trust and shared activities helped us co-construct stories that valued our shared introspection and memory work, which is a main tenet of critical ethnography as well (Foley, & Valenzuela, 2005).

#### *Intensive Interviews*

As part of a series of intensive interviews spanning six months, I met weekly for a minimum of an hour with each participant. I also attended numerous campus activities in order to learn more about the lived experience of the participants. We attended the beginning of the semester welcome, career fairs, resume workshops, professional speaking events, and networking socials, student group celebrations, and fund-raising sporting events. All of the events were free to students and provided exceptional food for our efforts of simply attending. The style of interviewing was definitely more dialogic which carries more of a continual conversation that is informed by the previous conversations and is consistent with critical ethnographic practices (Foley & Valenzuela, 2005).

I was lucky enough to host one of the participants at my home for Thanksgiving because she was not planning to go home for the week. Both participants were given journals to document their thoughts, feelings, and any other observations that they would like to share with me. One participant did in fact return a completely filled out journal that I promised to return to him as soon as I am done. So he may see it next week if all goes well today. Luckily, both participants were fantastic at communicating over email. I sent weekly follow up questions and continually asked for verification and clarification of our transcribed conversations that extended the interview process (Merriam, 1998).

### *Sample Questions*

My goal as the inquirer is to be the instrument employed in the study (Crotty, 1998). Each interview session was planned with a general guide for questions, but no specific check list was developed due to the co-constructivist nature of this inquiry. Additionally, this constructivist study will follow an emergent pattern that evolves from the context and experiences with the participants. The additional dialogic style of interviewing relied on the previous conversations that were continually emerging from the ongoing discussions rather than the set of listed questions below. The following are examples of questions that were planned as just the beginning of our conversations throughout the prolonged exposure of the study. The main tenets and spirit of these questions were always kept on the forefront of our conversations as we maintained an unstructured guide to the inquiry:

What did social class mean to you?  
What role did money play in your life?  
What did you think were some of the symbols that identified your social class?  
And those of other social classes?  
Tell me a story that illustrates your class-consciousness.  
Describe your everyday concerns.  
Help me understand your experiences that revolve around considerations of money.  
Paint me a picture of an experience you may have had with colleagues from other social classes.  
Tell me how you got here (to this university)  
How did students of a different social class treat you?  
Tell me about how you and your family spent your leisure time.

As an overall guide to the unstructured inquiry, as each participant began by telling a story, open ended questions listed above probed the tacit knowledge and helped outline any follow up questions.

#### *Photo Elicitation*

Photography has been commonly used in as a legitimate technique of data collection in qualitative research (Denzin & Lincoln, 1994). As part of this study that is focused on low-income students who are underrepresented on college campuses, visual representations were used to visibly show something that might be difficult to describe within the context of a wealthy university campus (Daniels, 2008). A specific informed consent form was drafted with the approval of the Institutional Review Board to additionally protect the participants and any visibly recognizable person in any photo used in association with this study. The form can be found in the appendix of this manuscript. Further, by employing photo-elicitation as a method in this critical cultural study, the additional descriptions from a separate source were

used to enhance the interviews, telling of stories (Guido, & Birnbaum, 2011), and co-constructing the richer picture of the participants' experiences.

#### *Data Analysis: Crystallization*

Crystallization is an expansion upon triangulation in which I, as the researcher, attempted to understand a discourse through multiple methods and sources. This practice is used throughout the study as a strategy to improve the validity of the analysis and the evaluation of the findings. Viewing the observational data through multiple lenses and genres supports the corroboration of the findings as it problematizes the multiple truths it presents throughout the entire research process (Denzin & Lincoln, 2005; Mathison, 1988). Taking the concept of observation through multiple points, postmodernists add the frame of ruptured time and allow for continual reflection and revision of the study in order to create space for the depth of the study in its questioning of complex relationships (Taylor, 2004). Additionally and most exciting for me, crystallization is informed by constructivism and postmodernism in the understanding that the truth can be co-constructed and celebrated as multiple points of view and multiple and partial truths (Ellington, 2009).

Crystals grow, change, and reflect creating different patterns similar to a storytelling from many points of view (Richardson & St. Pierre, 2005). Much like the truth, there is no "correct" telling of a story; rather there are multiple perspectives through the use of multiple voices (Rodriguez, 2004) as if combining fiction with field notes (Wolf, 1992). Crystallization as a practice was the best strategy to employ as both my participants and I wrestled with such a complex topic as social class and

how they maneuvered their lives through college. There was so much complexity in working through the analysis that the flexibility and movement provided through this strategy of crystallization allowed for the necessary way of producing knowledge across multiple points and perspectives (Ellingson, 2009). This allowed the subtlety of the stories shared through the multiple strategies of co-constructing themes and patterns, journaling that captures evocative moments, and photography that helped convey the participants experiences on campus.

#### Rigor of the Study: Trustworthiness

To ensure trustworthiness throughout the process of this study, four collaborative criteria were continually kept in perspective that are outlined by Lincoln & Guba (1985) as part of naturalistic inquiry. The criteria employed revolve around the considerations of credibility, transferability, dependability, and confirmability. These criteria also have counterparts within the positivist paradigm that are internal validity, external validity, reliability, and objectivity (Lincoln & Guba, 1985). Additionally, the question of validity within critical ethnography added the layer of whether the findings are sufficiently authentic that social policy could be constructed based on them. And to address an issue of fairness is the issue of balance in critical ethnography. As the findings are co-constructed the balance was how the stakeholders' voices were maintained in order to represent them equally in the text addressed the important issue of fairness and balance (Guba, & Lincoln, 2005).

Several techniques will be employed in order to maintain the integrity of the inquiry including prolonged engagement with the participants of the study within



their environment and persistent observation (Crotty, 1998), member checks of all the documented interviews and findings and interpretations that emerged, as well as external checks performed with peers and professionals in student affairs (Jones, et al., 2006). As part of prolonged engagement, the participants and I spent over six months together participating in weekly conversations and participating in additional campus events in the evenings and weekends. During this time, together we co-constructed and reviewed the themes and patterns that emerged from our conversations. Specific to critical ethnographic procedures, much energy was exerted to ensure that all the voices who volunteered to be in the study were represented in a fair and balanced manner in the text. Further, each of the participants and I worked together to reestablish the common themes from additional transcribed conversations based on follow-up questions and the photos, poetry, and journaling provided toward the end of our study. This collaboration helped me re-present the stories of the two participants in as close to the partial truth that can be told in the process.

Finally as part of external checks, I was lucky enough to work with one of my long time mentors on campus and a colleague who is outside of the college of business who were able to independently support the movement of the findings. These external checks involved reviewing notes and transcriptions, sharing insights and observations, and simply maintaining a position of being a sounding board for all of my thoughts (Maykut & Morehouse, 1994). This process allowed me the privilege of walking through the multiple data sources with others in the same area of expertise

and provided another opportunity to share conversations for added insights and stories within the student affairs profession.

To address transferability in qualitative research, rich and thick descriptions are provided of every detail of this inquiry (Rossman & Rallis, 1998). Having plenty of descriptions from multiple genres supports the many truths of the students' experiences. Dependability is concerned with stability over time. This can be best supported through the maintaining of an audit trail of the study. To this end, I have kept both an electronic and handwritten journals including charts of the step-by-step procedures, the general topic of discussion for each interview that followed from the previous discussions, and the process of data analysis on how everything was collected, recorded, analyzed and interpreted (Guba & Lincoln, 1989, Saldaña, 2009).

In sum, to ensure trustworthiness throughout the process of this study, multiple avenues have addressed the concerns and issues of ongoing validation of the process, emerging themes, and providing multiple truths. Co-constructing the findings over a prolonged engagement of more than six months, and utilizing external checks helps provide the path to consensus that supports this study (Jones, et al., 2006). Additionally, the rich and thick descriptions portrayed through multiple artistic expressions provided a path to invite further dialogue with the participants as well as with colleagues who served as external checks in the process.

### Role of Researcher: Researcher Positionality

On a personal note, as a college student I was part of the first generation of the postmodern era, whereas current college students are the true generation of the postmodern epoch (Sacks, 1996). There is a quantum break between the past and future generations; a break between the modern and the postmodern worlds. As a result, there still seems to be a culture war that exists to this day between the baby boomer generation and the members of Generation X. As part of the postmodern generation, the feelings of being torn apart between the traditions of the past and the profound uncertainty of the future (Sacks, 1996) are only amplified by who I am and my individual role as a researcher.

The role of bricoleur fits my uncertainty in this study as well as with my journey (Denzin & Lincoln, 2005). My focus as bricoleur researcher was one my positions within the web of reality and is firmly grounded in complexity (Kincheloe, 2005). The bricoleur is a multitasker at heart and is skilled at performing a large number of diverse tasks ranging from interviewing to intensive self-reflection (Denzin & Lincoln, 2000; Denzin & Lincoln, 2005; Kincheloe, 2005). Self-reflection is a central principal of the crystallization process as well and I maintained an orientation of conscious self-awareness (Ellingson, 2009) as best as I could through addictive journaling. Additionally, this approach includes the understanding of many interpretive paradigms, making it appropriate to employ this inquiry that blends critical-cultural epistemology and constructivist theory to negotiate the research journey.

As I find myself constantly moving through different worlds in my life, the bricoleur works between and within competing and overlapping perspectives and paradigms (Denzin & Lincoln, 2005). Consistent with the methodology of critical ethnography, contextualizing my positionality makes it accessible, transparent, and vulnerable to judgment and evaluation in the research process. Our intuition, senses and emotions are powerfully woven into the process and inseparable from it (Madison, 2005).

My goal was to act as an interpreter throughout this inquiry (Schnelker, 2006). The representation of this study derives from research journals, field notes, transcripts of interviews, transcripts of follow-up conversations, and even fiction (Clough, 2002) and artistic expressions through poetry and photos. Representing others is always going to be a complicated and contentious process while engaging with the worlds and meanings of others (Madison, 2005). Additionally, a bricolage of images and ideas paints a fairly colorful and rich interpretation of a truth in a nonlinear, fragmented form (Markham, 2005). The result is a bricolage, montage, or reflexive collage made of fluid interconnected images and representations connected together in concert with postmodernism (Denzin & Lincoln, 2005) that reflects the multiple truths of the experiences of low-income students in college.

*On a further personal note that is consistent with transferability and in full disclosure, I can now easily claim my culture of origin to be low-income/working class. Within my family and culture the term used to reflect the honor of working with one's hands is "working class", however in terms of this narrative I will use low-*

*income and working class interchangeably. I can clearly remember my first understanding of class roles when, as a young child, I realized that there were people in the world who had much more materially than my family. In my second grade class, I had a great friend, Angela, whose father was the Ambassador from Ghana to the US. She was always picked up after school in a “long black car of death,” as I used to call it. Her home was an amazing apartment on the top floor of an upscale building with doormen and a swimming pool. I often confused the building with the United Nations building where we went on school field trips to visit Angela’s father. The irony was that my uncle was one of the doormen. It was awkward to say the least, but, as I was told, everyone had a role in this world.*

*I was also aware there were people in the world who had a lot less than me. Every summer my older brother and I were sent to Colombia to spend summer vacation with our cousins, aunts, uncles, and grandparents. Our parents worked all year to save money to send us back home for the summer, so we would not forget who we were and where we came from. Being Colombian is very important to my family. And it is even more important to me. Every year we would take two suitcases, one with our personal things and the second one filled with our old clothes, shoes, and toys that we no longer needed or wanted to give to the families in the small town of my maternal ancestry, Jenesano, Colombia. Jenesano is a mountain village made up of farming and ranching families who lived life the old fashioned way, living off the land, grew what they needed, traded for the rest and wasted nothing. Every year it was always a shock to reacquaint myself with the lack of electricity, TV’s and even*

phones. The lack of running water during the summer was not a problem as a child. I would always go swimming in the rivers with my cousins who were part of the wealthier class in town. AS I grew into my teenage years, I began to understand that the reason there wasn't any electricity or hot water was not because it was a fun camping experience, it was because the town itself did not have money to pay for electricity for public streets. They didn't have enough money to pave any of the streets or have a local school. The utility companies saw that it was not worth their time to provide services to such a small, poor community. that was not a very safe investment for them. How altruistic of them!

I added to the prestige of the small town simply by showing up in my new Keds and clean polos and shorts and super light skin. My mom made sure I looked the part of her daughter and the cousin from New York. She knew the importance of maintaining the right image, which helped me play the part of the "Gringa" with my extended family. My knowledge of English, clean clothes, and the fact that I traveled by plane made me the center of attention, envy, and jokes for being a Gringa. At this point in my life I realized I lived in two worlds and did not like either; yet I was marked by my working class culture in both. I just couldn't win.

Back in New York City, no one ever saw that I knew what extreme poverty looks, feels or tastes like. Poverty where children beg on the streets outside of the town Cathedral while holding their infant sibling because their mother died in childbirth; where most families do not have running water let alone clean drinking water; and where people die of lack of medicine so commonly that the best doctor

*they had in the town was also the local priest. I was indeed the wealthy outsider. During my summertime visits, I knew I was lucky. And when I returned to New York City to start the school year without having practiced a word of English, it was always a rough transition. At least at the Parochial School my brothers and I attended, we were all forced to wear uniforms which hid our class differences. My friend Angela looked just like me in a plaid jumper, and I looked just like her and everyone else. Through the authority of the nuns and priests, this was the way to concentrate on your education, and not on what you do not have.*

*As I embarked in my studies in higher education, I had a friend who actually asked me a few years ago if I was “done being so cheap.” I never bought the best coffeemaker nor the most convenient one, I always waited for a sale or would later find whatever I needed at a garage sale. He didn’t know why I would not just purchase what I needed or wanted like he did, he just thought I was cheap. It never crossed his mind that there might be more to it. I now know it is connected to being raised in a working class culture. Technically, I wasn’t really working class at that time in my life. Living in DC, working for a law firm, attending law school on their dime, and also working on the sale of a salon franchise, where I was earning my stripes as a businessperson, I had just purchased a condo. By using my wealthy friends as leverage, my friends thought I was one of them, I passed for a white, wealthy, college-educated woman, though it never occurred to me I was “passing” as one of them. I was still living within my working class understanding of the world. My attitudes, values, behaviors, and ideas are steeped in such a class-consciousness, that*

*no matter how much money, prestige, or security I had or will have, I will always be true to that understanding of reality. My working class culture is so entrenched in my way of being, that in answer to my old and dear friend, no, I am not “done being cheap.” I will still buy my textbooks used, frequent garage sales, and wait for a sale on those cool new technological toys. I can pass yet again with who I am now in our economic environment as having a value-chic way of life as I am now referred to as a “green” consumer for repairing, recycling, and reusing consumer goods. Again, this is me blending into the majority culture as best I can. And now with the all powerful internet, I can virtually have, see, know, understand almost everything on this planet. I don’t have to buy the latest and greatest car (the Tesla), tv, or even quantum physics. I can just look it up online, read all about it, or take a free online class. See how other people react to it through their candid and public feedback and I am comfortable understanding it all without having to spend a dime to acquire it. The information allows me the vocabulary and code words to belong to the club of those who do have all these material things. Yet again, I am blending into the majority culture as best I can.*

*All this blending struck me suddenly when I was in my first semester of my doctoral program a decade later and reflected on my personal identity development after being forced to reflect on myself. I allowed myself the time to do so in the name of getting my graduate work done. I initially thought this reflection was just a waste of time; just give me a project to work on or a paper to write instead of reflecting! That’s what a pool does! But then when I quieted my mind, I realized I was invisible!*



*I knew I blended in to most situations, and it did not bother me as I saw this as an advantage to getting things done in a white, male, wealth dominated society. During this shock of self-awareness, I realized for the first time, I am being perceived as passing for the majority race and that made me as a Latina invisible and that was a shock that rocked my core. I couldn't explain it to my advisor at the time why I was so choked up and emotional. The only words I could put together was that I was invisible as an underrepresented person, an invisible minority. I am pretty sure my advisor had no idea what in the world I was referring to by the look on his face, but clearly he was more than happy to move on and discuss other things going on in the chaos of that first year of coursework.*

*As I reflect on my thoughts as a child, I cannot possibly know really what I was thinking as I did not journal as a child, as a matter of fact, I did not talk much. I do remember it was much easier to fly under the radar of anyone in authority. Keeping an eye on everything, and I just wanted to blend in and not stand out in any way shape or form, whether it was for doing great things or for getting in trouble. I did not want to be noticed either way. I was aware that as soon as someone was put in the spotlight, then that person had to share personal information and there was no way my family would have allowed it. I was always taught to never talk to others about my family to those who were not part of it. Luckily, I had the outward appearance that facilitated blending in with almost every group. I was average height, weight, and coloring – brown hair, brown eyes, white skin – clean clothing that I made sure fit in with the environment I happened to be in at the time.*

*Throughout my many travels to Eastern and Western Europe, Turkey, Northern Africa, and especially to South America, I always passed as a local. I always found it amusing when asked if I was Turkish, French, or even Moroccan while traveling in each respective country. Especially now as I actually write this. I never said I was not whatever they saw me as because I was keenly aware of the advantages that passing as the majority culture brought me. Complacency is approval.*

*Which brings me back to the place where, as a researcher, I am deeply connected to the working class culture, in addition to a myriad of other identities that all work together to anchor who I am in relationship to my research. As much as I do not want to be invisible any longer, in line with being completely honest and open about who I am challenging other people's wrongful assumptions of who I am is the last taboo for me and much more for my family. This is my attempt to give voice, honor the experiences of low-income/working class students in higher education, and invoking positive societal change. The realization that struck me when I met with my advisor, was that I did not want to be invisible any longer. I want people to know that I was raised in a working class immigrant family from Bogota, Colombia in New York City. My father was an electrician by trade and an artist at heart. My mother, always the backbone of the family, worked as a domestic for wealthy families on the upper eastside of Manhattan; families that lived just a block away from ours, but they existed in a completely different universe. We enjoyed what we had, the multitude of friends and supportive family.*

*My parents relied on the expertise of our teachers in elementary school.*

*Without the assistance of my seventh and eighth grade teachers, I would not have gotten the scholarship to attend an elite all-girls high school that was known as the best college prep school in the state of New York. It had the highest percentage of students admitted to Ivy League schools and the highest scores on the state Regent's Diploma exam, which everyone completed by their junior year. It also had one of the highest price tags in the city. Luckily, somehow, someone decided to award me the full ride scholarship. My parents were proud, as was my entire extended family. I, however, reacted like deer in headlights. Through all the work and effort my teachers put in for me to excel, I distinctly understood they wanted me to fit the image they had of a white, wealthy, middle class young adult on the brink of success.*

*With the fancy uniforms, I looked just like all the other students who arrived to school in town cars while I jumped off the subway amid taunts from the public high school kids. I was "encouraged," as it says on my high school report cards, to go through speech therapy to work on my "diction and improve my foreign language skills." I learned how to talk like all the other students in the world at school, while having to revert to my first language that defined me in my other world at home. The academic piece was not at all hard. Reading, writing, math—they were all things I could do while pretending to be like my high school friends. The hard part was the transition. Remembering what role to play when, for never should the two worlds meet.*

*My world at home was centered around education, yet it still required money to exist. I worked as a babysitter as soon as I was old enough to be trusted. At ten, I helped my mother on the weekends cleaning and entertaining the children of the elite she was babysitting. At thirteen, I was working as an assistant docent at the many local museums in exchange for free art supplies and lessons on the weekends. In the evenings during the week, I worked at the corner pharmacy as cashier to help pay for the hidden costs of attending an elite high school. I could not imagine not working to help the family. And my homework was always completed by midnight, which gave me plenty of time to read comic books and listen to music. My school friends did not know why I was always so tired, they just assumed I had a busy social life. I knew enough not to let anyone see my working class self. This was a pattern I continued throughout my undergraduate education. As I continued to blend in, the rewards were unbelievable; a successful business in Europe from which I still receive dividends, a career in the field for which I have incredible passion, and I am now on the brink of becoming a doctor, just as my father would have wanted. This is my understanding of a working class, low-income culture that I bring with me into this research journey and that I have shared with both of my incredible participants at the onset of our adventures together.*

#### *Researcher Positionality*

As a novice researcher, I understand that my positionality, or what is happening between my participants and me (Jones, Torres, & Arminio, 2006), was very much influenced by my role as researcher, instructor, advisor, and general

influence or nuisance on the campus. Fieldwork is a personal experience and I am constantly aware of my visible and perceived (Fine, 1994) privilege in passing for a white woman who is firmly planted in the upper-middle class (hooks, 2000). As a critical ethnographer, the research takes a clear position in intervening and serves as an advocate for marginalized voices and offers alternatives (Fine, 1994), and the role is similar to Habermas' critical theory model in which social life is represented and analyzed for the political purpose of overcoming social oppression, particularly forms that reflect advanced capitalism (1971). Additional assets I considered further from a constructivist perspective was the intimate knowledge of the context of researching in my own backyard and the history of my tenure at this flagship institution over the past eleven years.

Upon reflection, I insisted on the anonymity of my students as they participated in the numerous interviews and additional shared activities that were used in this study. As a result, there seemed to be a distinct advantage of trust between us. I hesitated at first to get things done as favors for my students, though it did cross my mind as appropriate repayment for their volunteering. However, with the knowledge base that I have and historical institutional knowledge, there was never an issue that I could not refer to someone else on campus who would then follow up and take care of the situation for the student. This positional and historical authority that is obvious to others worked to enhance the experiences of the participants in the normal way that I function as a student advocate.

Positionality also involved being explicit about the groups and interests I serve as well as my biography as a researcher (Noblit, Flores, & Murillo, 2004), I frequently disclosed to everyone my 30 second pitch of a personal story. I am a Latina with immigrant parents, I own the fact that English is my second language, and my culture of origin is working-poor roots. Based on my continual personal angst and crisis of identity that others construct by the image they see of me, sometimes I sensed that the participants forgot my background because of what they saw immediately in front of them. I intentionally spoke Spanish much more often than normally, and every time it would solicit recognition by the participants for the first few months. I also made consistent use of my research journal and consulted with my supportive group of advisors and colleagues to help address these issues.

Awareness of the my own issues with race, class, and gender in addition to my positional authority on campus as well as in the position of being a researcher and my participants being perceived as the researched was a constant. As I engaged with my participants, I worked consistently to overcome these perceived barriers and moved these issues into conversations to help the participants and I co-construct the research and stories being shared (Noblit et al., Torres & Baxter Magolda, 2002).

#### *Reflexivity: Researcher's Journal*

Reflexivity is a delicate balance that assumes examining both the peoples or society in question and the role of the researcher. It was an imperative part of this study to help with connecting the research and judgment throughout the study (Riley & McCarthy, 2003). A traditional technique that we used to help in the process of

rethinking, reconstructing, and reconsidering the events and stories of the participants observed was journaling. Specifically, each participant and I kept a research journal that was used throughout the process of co-creating the multiple stories in this study and the additional benefit of journaling is the ability to accept the identity of participants and involve the participant in their own voice. (Noblit, Flores, & Murillo, 2004).

Class is part of the trilogy of cultural forms that are interrelated in the US (Weis, 2004). While socioeconomic class is an essential thread that is woven through all other identities, sometimes it overwhelms the tapestry when economic identity permeates all areas of social life (Weber, 2001). In focusing on socio-economic class, my intent was not to ignore all other characteristics of identity development (Evans et al., 1998) but to choose the overarching characteristic that identifies me and in which I have the most personal investment. I am personally compelled to focus on this identity, though not at the exclusion of others. In the process of journaling my thoughts, observations, and assumptions, I worked closely with my mentors and colleagues in the student affairs profession to process the clouded issues and concerns that presented themselves throughout this process. Journaling not only jogged my memory through the inquiry process; it also provided a web of circular thoughts that permeated all throughout the study. In retrospect, it helped clarify decisions made and foreshadowed concerns that arose throughout the process (Merriam & Associates, 2002).

## Summary

This chapter describes the strategy that guides and directs the entire study from research design to methods and all research decisions throughout. This is the paradigm, epistemology, and methodology through which everything rests (Guido, Chávez, & Lincoln, 2010; Jones, Torres, & Arminio, 2006). This research is qualitative, framed within a Critical Cultural paradigm, with a Multiple Constructed nature of reality and a Constructivist epistemology that employs the Methodology of Critical Ethnographic practices. The procedures utilized throughout the study such as participant selection, data collection and analysis, and every step along the research journey aligns with the framework set forth in this chapter.

As this study paints a picture of low-income students' experiences in higher education that does not merely scratch the surface of their ways of living but rather delves beneath the accepted societal norms, and describes vibrant and complicated stories where the students do the talking. This is consistent when viewed through the critical cultural lens, constructivist theoretical perspective, and a critical ethnography methodology. Adding to a body of knowledge and creating positive change, this study adds to the literature of low-income students in higher education and questions the status quo with intent to invoke change. I also look forward to continuing this conversation with my colleagues within the Student Affairs profession to create better understanding and support for students who are otherwise invisible on our campuses today and continue the critical cultural tradition of this study.



The methodology outlined in this chapter and helps produce an understanding and most importantly create space in which to hear the experiences of low-income students through their storytelling and artistic expressions, adds to the overall understanding of a whole and distinctive way of life. This study has the additionally intends to open conversations about the experiences of low-income students increase awareness on campus. With this conversation starter, my hope is to connect the voice of these invisible students on campus to the more powerful others who are administrators and help co-create a welcoming and supportive environment by emphasizing effective programs, policies, and procedures that support the success of low-income students on college campuses. And without further ado, the following chapters represent of the multiple voices and stories brought together to create a vibrant picture of low-income students in higher education.

## CHAPTER IV

### FINDINGS: CONTEXT AND PARTICIPANTS

*The campus is SO pretty, I can't stand it!*  
*I think that there are gnomes that come out at night*  
*who clean and fix everything so that when the sun rises,*  
*everything is beautiful for the students!*  
*Like magic.*  
(Samantha, participant.)

Ethnography lends itself to explaining and understanding people's lives informed by the context in which it occurs (Moerman, 1996). In order to enrich the understanding of life as a low-income student on this specific university campus, the physical characteristics and demographic specifics through university provided documents and students' perspectives are outlined. A multidimensional picture of campus provides the readers a better ability to understand the culture and climate of the environment in which our participants contextualize their stories and can make transferability judgments. The first part of this chapter will narrate the story of the university as told through the historical documentation that is maintained by the university itself. The second part of this chapter will begin to introduce the incredibly generous participants of this study through their own stories of introduction.

Chapter IV begins with the long-range history that describes the documented details of the University's evolution over the past 135 years. The chapter then continues with the physical description of the campus that was collected through a combination of newspaper reports and historical, university approved textbooks. Additionally, to fully animate the life of the campus, highlights of student life, traditions, economic cost, and faculty and staff demographics are humorously described through multiple journal perspectives. Finally, a discussion of diversity and inclusion is portrayed through the perspective of the participants to round out the representation of the current context of this study.

The second section of Chapter IV introduces my two participants and helps share an understanding of their backgrounds. The two participants were selected specifically because they fit the criteria of being recipients of the full Pell Grant award and luckily they were both introduced to me through my connection to the Business School. The participants share not only their stories of choosing to attend this specific university, they also describe the journey that they are currently experiencing. They have been the most supportive and involved participants who exhibited incredible curiosity throughout the entire research process in which they played a significant role.

#### Historical Overview of the University

In 1876, this truly magical campus was created by the sheer will of the people of the city and state that wanted a "first class" university. The citizens of the town not only donated the original 52 acres of the campus, they also raised the first cash

donation to begin building the university's first structure. The distinguished members of the town declared that the university was created and authorized to promote and encourage the diffusion of knowledge in all branches of learning (Horner, 2005). From these modest beginnings 135 years ago, the university continues its legacy today of being a breathtaking campus with a quality experience for all students in all academic disciplines (Davis, 2007) and strives to serve the people of the state and enhance humankind (University website, 2011). Even as it laid the foundations of an institution destined to exercise influence on the future of the state, nation, and world, the university was ready to offer the cultural benefits of higher education to the youth of the pioneer West. (County News, 1877). As a student at that time described the transformation, "the university started as a poor farmhouse and transformed itself into Camelot" (University website, 2011).

As the university grew along with the nation, history has been kind to it. The Spanish-American and World War I War years did not adversely affect the university's growth. The university continued to evolve without incident neither on campus nor in the city. The local metropolis' newspaper in the 19<sup>th</sup> century describes the city during this time as a charming little village, the county seat, and one of its earliest settled places in the Territory. Its pioneers, who thought that they would never want much more of the outside world, went to sleep a dozen years ago, and have dozed along with occasional snore or grunt until a few months since (Local Urban News, 1871).

In 1877, the first student body moved into a four story red brick building built on the donated 52 acres that were enclosed by a wire fence to keep out the roaming cattle and horses (Davis, 2008). Among the small group of 44 scholars, 12 of them were women, and there was even one young woman who had transferred from one semester at Vassar. Higher education was so new and society at the time engaged in conversations that revolved around who really attended these new schools. Typically, the documented perception was that the sons of well-to-do families were willing to forego four years of earning certain income for the chance of attaining a higher social standing derived from the new experience of higher education (Horner, 2005).

To better appreciate the university environment, the following discusses the growth and major shifts of the university over the next 135 years. It describes the humble beginnings to its current world-class stature. What remained the same throughout the university's history was and continues to be the campus beauty, traditions, and spirit. Then and today, the awesome beauty is described as an emotional attachment to the tall towers and spires that are silhouetted against the natural surroundings of the city, the gleaming glaciers contrasting against the fresh blue skies. And the landmarks: red tiled roofs, flags snapping in the wind, gracious quadrangles, and streams of students pouring life into the campus (Davis, 2007).

*First Graduating Class –  
Commencement 1882*

When six of the ten original students who began in the first fall of 1877 graduated, it signaled the beginning of the endless cycle of higher education at this

institution (Davis, 1965). The university created a demand for college prepared students which in turn created multiple avenues for education including military training which began on campus in 1883 when students could become members of the Cadet Corps, a medical school that was opened in 1884, and a preparatory school which became the local high school a few years later.

### Building the Structure

As women were part of the university since the doors opened, it was necessary to create separate living space on campus for them. In 1884, when the first women's dormitory was opened as the women's cottage, discussion began to create space on campus for men as well. However, the library was next in the planning because the President could not justify a university without books, and a few years later the first library was built in 1886. Not to be outdone, the first state of the art men's dormitory was added to campus in 1890 boasting steam heating, electric lighting, and a supply of both hot and cold running water. As the buildings expanded, the campus improved with the use of modern innovations. The once barren land was plowed, 700 trees planted, sidewalks laid, and lawns manicured, and fences continued to keep the cattle out (Davis, 1965).

The years framing the 1900's continued the pace of steady campus development with spirit, determination, and pride. This evolution symbolized the growth of the curriculum as it changed from a purely classical education to a more scientific one (Allen, Foster, Andrade, Mitterling, & Scamehorn, 1976). From 1892 to 1902, the buildings added were a college of engineering, a chemistry building, and a

law school. The visible structures helped move the direction of the university to reflect the change of providing both a classical and professional education to the state. Continuing on through to 1914, buildings were springing up all over campus. Some buildings were donated, older buildings were refitted, and finally a school of pharmacy was established. To solidify and firmly establish the thriving and respected institution in the state, a new and still current university seal was presented to the university community and approved.

### *Persisting Concerns of the University*

Tracing back the issues the university still has today to the same concerns it had in the beginning shows how continually history repeats itself. As the university grew, there were three main areas of concern that persist today: funding, athletics, and state competition for prominence. Funding has always been a concern as early as the first days when the university was just an idea. Throughout its existence and to this day, officials, friends of the university, and students alike frequently voice dismay over the lack of monetary support provided by the state. On several occasions, funding patterns in the university's history reveal the institution was on the verge of closing due to lack of funding. In 1903, local newspapers praised the University's president when it proclaimed that no other university in the country had done so much with so little money, a common saying among the decision makers on campus today. However, this legacy has forced the University to become resourceful in finding other

means of funding through private foundations and federal sources (Allen, et al., 1976).

Throughout the university's history, athletics has provided great fodder for conversations throughout the state long and as colorful as the University. Even at the onset of higher education in the state, there were periods of bitter disputes with a private institution within the same state that led to hostile attitudes from all parties. These attitudes play out in their athletic relations even to this day. None have gone as far as back in 1908 when athletic competitions and games were actually suspended for six years between those two institutions. Finally, this public quarrel made both institutions take notice of their embarrassing actions and move toward cooperation (Allen, et al., 1976).

Last, statewide competition for educational prominence existed as soon as there were two institutions within the state. Once another college was established, the language of competition led to ridicule. Today we see the continual mocking efforts among several school within the state especially between the flagship institution, the State Normal School, Agricultural College, and private schools. Framed as friendly competition, the university continues to mock efforts of other institutions by claiming they are all competing for the position of a "second-rate" university within the state (Allen, et al. 1976).

### *Changing Times*

As a response to the global change and World War in 1917, the University campus began its own temporary transformation into a military organization. The



University responded to every need and the students followed suit with great energy. As part of the Reserve Corps in 1917, students were called to battle and they showed up to support the country. To demonstrate this, the campus became an armed camp and staging ground for World War II efforts. Even the curriculum was affected, as added courses were even more technical along the lines of airplane construction, wireless technology, and military mapping.

As the need for trained officers continued to grow, universities nation wide were used as army training corps, which created a lively campus as men began to enlist. The student response on this University campus was spirited and supportive and it seemed that everyone wanted to join the war effort. Voluntary curtailment of social activities on campus expanded as a show of support of the war efforts. Students spoke of suspending athletic activities, and the Greek societies halted their pledging and rushing during the time of war. Affecting the physical campus, the University constructed barracks to accommodate an additional 400 men when the flu epidemic of 1918 forced the campus to close for a month. As the war drew to a close, 19 men lost their lives to the epidemic. Finally, the Armistice was signed in December and the University entered a new era as it attempted to return to normalcy (Davis, 1965; Allen, et al., 1976).

The significant changes up until this point in history reflect the enormous organizational foundation necessary to grow an institution of higher learning. The leadership created the foundation of a solid curriculum, steady expansion of the campus, and increasing enrollments and staffing. From here forward, the leadership

moved its focus to building quality in the educational process and immediately focused on improving the graduate program by soliciting grants and funding to build the current library. A secondary measure in the subsequent years, several professional schools were established on campus, such as a Business, Journalism, and a Summer school that offered classes in the evening to professionals already working fulltime (Allen et. al, 1976).

### *Traditions*

The university has many traditions that are all encompassing of not only the student body but of the community of learners and scholars and even the city. All of these traditions can be traced back to the first few years of the university's existence. At the beginning of every academic year in late august, students new and old alike are making sure they have tickets to the rival football game during Labor Day weekend and the rest of the season's games. Multiple parades over several days, pre-partying, and mascots are part of the transition to college life. The chaos that surrounds the beginning of a new college year, another year to celebrate a brand new season with all the hope and anticipation of starting over and dreams of success. Not unlike the expectations every new student has as they beginning their college journey.

During convocation every year, students are inducted into the spirit of the university through songs, band music, and reminiscing about the history and the academic family history of Nobel laureates, genius scholars, and Rhoades scholars. Another side of the university's family is outstanding artists, writers, filmmakers, and presidential candidates to round out the talent at this institution. This proud history is

one that now belongs to everyone who is lucky enough to be admitted into hallowed halls.

The Senior Class gift has changed and evolved over the years but is still a tradition carried on since 1894, back then it was a tradition of planting the senior tree in order to add more foliage to campus. Over the years the senior gift has included park benches, fountains, and newly remodeled university structures. The thought behind the gift is to leave a lasting legacy upon the physical campus. The graduating senior class takes this tradition seriously and it is considered an honor to me nominated to sit on the committee and contribute to the longevity and history of the university.

#### *Student Life Then*

The first signs of student life were documented when the first college yearbook appeared in 1893. Many student focused activities were focused and one of the oldest campus activities such as the debate club, which held weekly meetings since 1900 were highlighted. Other popular student activities included a drama club, which provided entertainment for the community since 1902, and a dozen or so Greek societies that also became popular at the time. As a testament to the university's growing academic reputation, Phi Beta Kappa established a local chapter in 1904. Additional information about student life was found in the first student newspaper that began publishing in 1892 with a focus on both activities and athletics (Allen, et al. 1976).

In light of all the flourishing student activities and athletics, the President consistently lectured the students to avoid superficial distractions. However, specific examples were not described. Other additional requirements of college student responsibilities were not only attendance in class but chapel attendance was mandatory and women were to be carefully chaperoned. The later was supported by the creation of the position of the Dean of Women in 1901. As an all-encompassing role, the Dean of Women was in charge of the intellectual, social, religious, and physical welfare of the women students and supervising women's dormitories with strict instructions to conclude all social functions at 11:30pm. A few years later, by 1906, the population of women on campus grew to 280 from the meager beginnings of six in almost 30 years (Allen, et al. 1976).

As expected with this strict discipline, there was much documentation of youthful rebellion. Harmless antics in retrospect, the President is described as overreacting to such pranks as moving uncomfortable classroom benches and chairs outdoors as a form of protest and streaking during snowstorms, which is still a common occurrence today. In response to the expulsions for those students who were caught in the act of rebellion, more students went on strike to protest punishments that were perceived to be too harsh. The President repealed the punishment when the students threatened to enroll in another rival college, setting the tone for students to affect change on their own college campus (Allen, et al. 1976).

Moving through the decades, in the 1920's and early 30's student life typified the stereotypes of following national styles with enthusiasm and a total lack of

concern for their studies. The student newspaper often charged the fraternities with excess booze and sponsoring sex orgies, not unique to this institution. According to the yearbooks and newspaper accounts, was more of a reflection of what was going on in the US society. As the realities of the Depression set in on campus, the collegians were thought to become more sober and studious in their attempts to stay in college as long as possible to avoid uncertainties of the marketplace. The local newspapers were filled with helpful advice on how to save money and faculty, staff, and students drew closer together to help each other in this time of economic need. Sharing clothing, setting aside money to help create jobs for students on campus, and increasing the availability of loans to students helped students with expenses. In order for some extracurricular activity, the students turned to the least expensive activities on campus, athletics and Greek life. It was thought that due to the ideal location of the university away from major cities and urban life, student life was not radically altered by the Depression (Allen, et al., 1976).

### *Athletics in Student Life*

Athletics have always been the center of higher education's entertainment and this university is no exception. Traditions were built around the shared activities of competition, athleticism, and celebrations. At first, the administration believed that organized athletics would stimulate and improve student morale, enhance the public image of the university, and stimulate financial support. As the athletic teams began their inaugural seasons, a baseball team started in 1889 and the first full football season was played in 1890, administrators began to rethink this role. Historically,

athletics in student life sometimes overshadowed other activities on campus from the very early years. With this heightened awareness, the university continues to maintain a balance between athletics and the role of the university as an institution of learning.

### The Modern Campus

The campus remained relatively quiet and content from the 1930's until a turnpike was built in the 1950's to connect this modest city to a major metropolitan area. Traveling to the large city in under an hour marked the beginning of the discovery of the campus by the rest of the state and later the world. At this remarkable time, the university doubled in size and continued to grow in prestige (Davis, 2007). Most colleges and universities also transformed over the next few decades due to unprecedented enrollments. In order to cope with the numbers, classrooms needed to be built which prompted a need for more student housing. Both fell behind the pace of the increasing student body. The structure of the entire University began to change as administrative re-organization began to take top priority. New positions were created to handle the overwhelming growth. What resulted is a not too different structure than you see today at any large, state-funded, research institution.

Today, the campus design resonates with a Tuscan fairytale architectural style highlighted by flagstone buildings, red tiled roofs, winding walkways and grassy areas with lush trees and ponds, and even ducks, deer, raccoons, and sometimes even elk welcoming everyone who walks through campus. The campus is steeped in nostalgia while at the same time growing with new buildings and technologies. Newly added academic buildings are filled with smart classrooms and refurbished century

old buildings are transformed on the inside by adding cutting edge technology and minimizing the environmental impact of its use. The constant construction on this massive campus is reminiscent of the university's mission of achieving excellence.

As a continued description of the campus today, the campus is 600 acres of imposing buildings framed with enormous trees, lush lawns, and well-manicured gardens. In the country's smartest city named by Forbes (University website, 2011), the university provides incredible research opportunities and offers over 85 majors at the bachelor's level, 70 at the master's, and 50 at the doctoral level. The campus is framed by a Castle on the north side and a basketball arena to the south; administrative buildings to the west and the football stadium to the east. All reflecting the balance of power on the campus. "You're too busy looking at the beauty of the campus and what surrounds it, that it's difficult to actually pay attention to the little things that also make up the details of everyday life, like grades." (conversation with Samantha) It seems to work well for the students and alumni, the motto of working hard and playing hard persists among all in the campus community.

### *Leadership*

The current university president is its 21<sup>st</sup> leaders and is in his third year in this role. He is the first president not to hold an advanced degree, however he is a graduate of the university, a successful businessman, philanthropist, and political leader. Since the university is part of a four campus system, the leadership for the campus lies within the office of the Chancellor. The current Chancellor has been leading the campus for the past two years in this current position and previous to that has served

as provost for eight years, and has worked at the university for over 37. Over his many years on campus, he became well steeped in the traditions and history of the institution (University website, 1877).

Looking at the organizational chart of the campus, the current Chancellor has served in multiple roles and knows most decision makers on campus. At the university there is a pattern of hiring from within for many of the top positions as well. When I ask students what their perception of the chancellor is, they simply ask me “what is that?” and “what do they do?” The president is the default party that is blamed for most decisions and every tuition increase, simply because that is all students know about campus leadership and administrators. Students are even less aware of the key decision makers of their undergraduate experience. One student has heard about the Dean of Students only because of her work experience on campus. Other than that she has had no interactions or understanding the role that this person plays in shaping the undergraduate experience.

The leaders on campus have created and are supporting a clear strategic plan for the 21<sup>st</sup> century. It is communicated through a campus wide vision statement that is referred to in every budget and planning meeting I have attended over the past two years. Every committee refers to it and aligns decisions to the top initiatives of this Vision. When reviewing proposals for anything that involves money it is taken seriously. The university has its own website, publications, and even a standing committee to implement the goal to “promote the confluence of superb teaching,



research, scholarship, creative works, and service that distinguishes a flagship university” (University website, 2011).

### *Economic Cost*

The cost of college has outpaced inflation since the 1980’s in the United States (Gladieux, 2004). For this specific University, tuition was free to students in 1893 with an annual cost of \$165 for room and board. The first recorded mention of tuition for students was \$15 a year in 1915 for residents and \$25 for non-residents. Additional fees were \$6 for all students and on average room and board went up to between \$238-\$586 per year (Davis, 1965). Currently, the University charges in-state students in the Arts and Sciences College \$21,000 a year and \$25,000 a year for the Business School, including tuition, fees, books, and room and board. Out of state student cost is estimated at \$42,000 and \$45,000 respectively. Nationally, this cost reflects an average cost for instate, public, universities, but one of the highest for non-residents for a public university. This University is well known in the state for its minimal support from the state, which accounts for one of the highest out of state tuitions in the country (University website, 2011).

To understand the financial background of the student population at the university, a one time report in 2000 declared that of almost 20,000 students only 31% or just a little over 6,000 students applied for need-based financial assistance by submitting a Free Application for Student Aid (FAFSA) form. Of these students, the median family income of in-state students was \$62,000 and for out-of-state was

\$92,000. It is presumed of the rest of the population who did not apply for need-based aid have higher incomes (University website, 2009).

In 2008, the leadership of the university took steps to improve financial aid in preparation of the slumping economy and the rising cost of tuition. There was a plan to increase the annual total gift or grant aid to undergraduates by \$25 million by fiscal year 2015, which would roughly double the aid from fiscal year 2009 levels.

However, the focus was to increase both need-based and merit aid, which does not directly assist low-income students. The plan drew upon both institutional and private sources to fund these increases in aid. Addressing low-income students as a line item, the need-based financial aid policy intended to provide access to low-income students and considers not only tuition, fees, books and supplies, but a student's total cost of attendance, which also includes housing, transportation, medical, and personal expenses. All of these plans still depend on developing alternative funding sources for aid to support students in such programs (University website, 2011).

### *Student Demographics*

The university opened its doors in 1877 with 44 students, and after a slow start, and through many years of growth, the current enrollment is at just slightly above 30,000, which includes 5,000 graduate students and 25,000 undergraduates. Forty-six percent of the population is female, and 65% of the students are in-state residents. Specifically the make up of the enrolled undergraduate population is 85% Caucasian and 15% minority. The numbers breakdown more specifically into the

follow four groups of students: six percent Asian American, two percent African American, six percent Latino, and one percent American Indian students.

In terms of measuring enrollment of low-income undergraduate students, 11.5% of undergraduate students received some amount of the Pell Grant award for the fall 2008 semester. This is a decrease of almost three percentage points since 1991 from 14.1% which was the first documentation of Pell grant recipients at the university. Consistent with the percentage decrease the actual numbers of students receiving a Pell Grant awards have decreased from 3,733 in 1991 to 3,424 in 2008 (private communication, 2009).

Specifically looking at the rates of Pell grant recipients within the Business School, the numbers reflect the same decreasing pattern between the years of 1991 and 2008. In 1991, 14.1% of the business students were awarded some amount of the Pell Grant, which was a total number of 405 students. In 2008, the percentage went down to 10.7 and represents only 335 students (private communication, 2009). Over the 17 years of data, both the numbers and percentages of students receiving some form of Pell Grant awards have gone down consistently year-by-year both in the Business school and campus wide.

The following are additional standards to describe the student undergraduate population. The one-year freshmen retention rate for the 2008 cohort was 80% for minority students and 83% for white students. The 6-Year Graduation Rate for the 2003 cohort was 59% for minority students and 69% for white students. The enrollment of undergraduate first-generation students was 21% resident

undergraduates in the fall 2009 semester. The enrollment of students with disabilities was 5% of undergraduates that are registered with the office of disability services in the fall 2009 semester (University Website, 2011).

### *Faculty Staff Demographics*

The university has grown from a staff of one faculty member in 1877 to over 6,000 faculty and staff that are currently employed on campus today. Half of the employees are staff, the other are faculty, which includes both research and instructional positions. The specific breakdowns for staff in the fall of 2009 was 27% minority and 54% female, for faculty the Assistant Professors' breakdown was 26% minority and 44% female, for tenure-track and tenured faculty the numbers were 18% minority and 32% female, and for Executive Officers the numbers breakdown as 13% minority and 22% female (University Website, 2010). There is an interesting pattern of a decreasing percentage of minorities and women in positions that assume greater influence on the university campus.

### *Student Life Now*

As the campus grew and times changed for students (1963-69), students began to influence the doctrine of *in loco parentis* where the university was not needed to act as the parent for those enrolled on campus (Thelin, 2004). Rules were relaxed in housing on campus and off, and the student government began an active relationship with decisions that affected students' lives. In 1963, the position of vice president for student affairs was created by a new president in response to the social changes going on across the campuses in the country. A Women's Center was established on campus

in 1964. During this time a rule was passed allowing sophomores both male and female to live where they wanted. Women would not have any curfews, symbolizing the repeal of *in loco parentis*.

In 1966, students put pressure on administrators to admit more members of minority groups and to state clearly antidiscrimination clauses in university publications and policy and procedure guides. There was campus unrest and well-attended, highly publicized riots when it came to controversial speakers, but it was mostly a blip on the radar screen compared to other U.S. universities experiencing upheaval. The era between 1956 and 1963 marked a pivotal point in the university's narrative that from then on distinguished it as one of the nation's most prestigious research universities that also provided a rich and entertaining student life (Davis, 2007).

Student life is better understood when steeped in a rich description of the environment, difficulties, and restrictions as narrated by the students in the physical description. Historically, student life on this university campus as we know it today began evolving back in the late 1960's when college students nationally rejected anything and everything representing the traditional campus order (Astin, et al., 1997). Administrators and faculty at that time saw themselves at odds with the students rather than a single community of scholars.

As a rejection of the old order, students began taking on many roles on the active campus such as fraternities, sororities, and multiple other activities such as films, music, art, theater, and parties. Thirteen percent of the first year men join

fraternities and 25% of first year women join sororities at this university. The social events and party atmosphere for a large percentage of the undergraduates is provided by the generosity of the Greek system that is conveniently located across the street from campus and the students living on campus. This adds to the environment described by my participants as one where “some students go to parties that start on Friday afternoon and go on until Monday morning!” Additionally, there are, “other students see it as a four to five year vacation.”

This university is a traditional undergraduate campus because only seven percent of the undergraduate population is over the age of 25 (University Website, 2011). On this campus, the student life is known for playing hard and working hard, depending on whom you ask. While this campus is just a half hour driving distance to a major metropolis, students tend to stay in the city on the weekend, and head to the mountains during ski and snowboard season. The majority of students live within a two-mile radius of campus with an extensive local bus system that helps keep everyone out of their cars. The crowded living area around campus, entirely composed of college students, lends itself to continual parties, noise violations, and a plethora of underage drinking. The university tries to provide as many organized non-alcohol and drug free events that the budget will allow to provide alternatives to students who are simply not interested and do not want to be pressured into the party scene. Creating a safe environment for the college students who live near campus is a constant struggle, while allowing them to take care of themselves and exercise their personal freedoms as young adults.

The campus is so large that there are many typical college students and there are also the multitudes of cliques of student types. As I walked through campus with each of my student participants, each was quick to point out the different cliques that are not usually found within the Business School. These range from the poets, Goths, potheads, and boarders to athletes, enginerds, and trustifarians. To clarify, Enginerds are the students who I am told major in the Engineering School and study 18 to 20 hours a day. While trustifarians are the students who are sent to college with such a huge trust fund that instead of getting an education, they play Bob Marley music in public to collect change instead of going to classes. With their change, they jump into their Mercedes SUV and go to Vegas for the weekend, pay for their papers to be written for them, and claim that “C’s get you degrees.” Apparently, you can find almost every type of person on this college campus, if you are willing to look hard enough. The more obvious students with great wealth and privilege seem to take up the most space on campus.

### *Campus Climate*

The student population comes from every state in the nation and about 100 countries. Many ethnic, religious, and social backgrounds are represented, fostering a multicultural community that enriches the educational experience of each student (University publication, 2009). The climate as it is described through the survey administered to students, staff, and faculty on the campus is a noticeable disconnect between the responses to the campus surveys and the descriptions from the student participants. According to the campus survey, students indicate that the campus

climate is “welcoming, friendly, and accepting of diversity.” When study participants and I learned results of this study we went directly to the campus demographics showing Latinos make up only six percent of the students on campus where the state is composed of 20% Latinos in last year’s census (U.S. Census, 2010). Participants noted that this state university is not educating the appropriate percentage of our state’s population.

The overall reports indicate the climate outside the classroom is slightly more negative than inside the classroom. Participants say this is relative. The report continues to clarify that the International students perceive the campus climate the most favorably and African Americans least. Favorably, African American undergraduate students also report less favorable conditions both on campus and in the community. For example, in the local community, African Americans note the less favorable conditions in respect to shopping or eating at restaurants, and renting apartments. Both African Americans and Latino students rate the community low in valuing diversity. A perceived level of homophobia and racism both inside and outside the classroom exists, but the tendency is most pronounced outside the classroom, indicating that there is an unfortunate pattern of derogatory remarks made by students (Campus Climate Report, 2007). Participants agreed with the statements in the sense that they already knew about the described incidents outside the classroom and they had heard several accounts of that type of behavior. Further, participants were glad that the incidents were made public or at least somewhat brought to the attention of administrators through this survey.



## *Diversity and Inclusion*

The campus has released a vision for campus diversity and inclusive excellence extolling the virtues of a diverse campus. Consistently it delivers the message that all campus community members benefit from an inclusive campus culture that incorporating diverse ideas, thoughts, and perspectives. Generally on a diverse campus students are better prepared for the workplace and encourages civic engagement. The report is fairly detailed in the university's plans for implementing and evaluating the new strategies to encourage a more inclusive and diverse community of faculty, staff, and students (Report on Diversity, 2009). However, due to some staffing changes over the past few years, there has not been much information or specific programs forthcoming that support these strategies.

### Introducing the Participants

*...The most beautiful reason for the university is to enlarge the thinking of ordinary people and to give them a chance to dream, something you cannot buy with money. My dream was to be a writer, you had your dream, they all had theirs. They came here from small towns, from blue-collar families and families like mine with very little money and where you were always keenly aware of what everything cost. They came to campus and they dreamed of a larger life and then they scattered to the four corners of the world...*  
(Garrison Keillor, Lewis & Hearn, 2003 pg 26.)

Participants in this study are such a fountain of information to me. Originally, I wondered, as did my dissertation committee, if I would be able to find anyone willing to talk candidly and honestly about not having money and privilege in middle of a wealthy, higher education institution. Even I do not like to address the advantages

that are highly valued in our society and how coming from a low-income culture of origin has affected my journey through the entire collegiate experience. I am grateful for the gift of two participants who were willing to spend extended amounts of time with me discussing their lives and details of their identity. Socioeconomic class is perceived to be the topic that is taboo at the dinner table. It is simply not discussed in polite company and best left unmentioned. In spite of all those doubts, both participants were genuinely excited to participate and enthusiastically wanted to spend more time than we planned talking, thinking, and continually reflecting on our shared experiences within the stories contextualized in socioeconomic class.

I am also keenly aware especially after discussing my research with colleagues in the Student Affairs profession, that I enjoy a level of trust with my participants that is rarely offered to outsiders. After a while, reassured by their anonymity through the use of alias for each participant and changing other personal names and some other specifics, and the understanding that the audience is fairly limited for long, detailed, research documents, my participants took the time and interest in sharing incredible stories of struggle and triumph throughout their undergraduate experiences. The additional and personal stories described through the multiple sources of journal writings and photography enhances this picture all the more. These multiple avenues of sharing experiences provide a more human picture of historically marginalized or ignored experiences of low-income college students.

To show my gratitude for this gift, my goal is to re-present the participants' stories in the most honest manner with their collaboration in order to convey a more

complete story. As the following are narratives that are co-created by both the participants and me as the researcher, our hope is to present a richer fuller picture that highlights the multiple truths presented in a complex world. Our focus was on making meaning that is constructed through the exchange of language between people and understanding that we are continually in the process of negotiating that meaning and understanding. This is performed as the participants describe themselves through their own multiple frames of identity that unfolded and reconnected in the following series of descriptions that grew from the semi-structured interviews that we reviewed to create the vivid descriptions that describe and help articulate their multiple lived truths (Ellingson, 2009).

The following includes numerous quotes and journal entries from the participants that enrich and add flavor to the experiences shared through their narratives. The narrative have been co-constructed with the continual guidance and clarification from both participants as these descriptions come to life. In this process, my goal continues to be the sharing of a more complete picture of the experiences of the low-income students in this study as they journey through higher education, specifically in a community of learners focused on an academic pursuit that is typically composed of white, wealthy, men and women who are well versed in the inner workings and culture of the business world.

From the beginning of our work together and throughout the entire collection of stories, my conversations with both participants were informal in structure and relaxed by nature. We usually had our discussions evolve over coffee and bagels, or

other commonly liked food. We did meet quite often in the early afternoons when the cafes on campus were relatively empty and semi-private. On the weekends the cafeterias were quiet and empty which facilitated long conversations with minimal interruptions. Both participants were continually open and generous with their time, stories, and details as they shared that they never imagined that they would be the subjects of a research project.

The remaining part of this chapter is divided into sections, the first section is the participants' description of the university, the second section is composed of two more subsections, one for each participant as they became better acquainted with me the more colorful and less structured our conversations became. We begin the chapter with the participants' description of the university where they have each spent over four years living, study, and constantly working. The following section then represents each participant with a unique story told as they described their specific demographics, description of their family, and experiences growing up and moving to college. I am taking the narrative liberty of introducing each participant situated within the familiarity of our regular afternoon conversations. Representing my participants in this manner enables me as the researcher to describe the collaborative nature of that is in the spirit of narrative ethnography (Chase, 2005). Each introduction begins in the early afternoon of a newly constructed dining facility that also serves as a center for a majority of student services offices and ends just before the dinner rush.

### *Participants' Description of Campus*

The campus is a feast of youth and energy; everyone dressed in jeans, famous label jackets, backpacks heavy with laptops, and a phone in every student's hand as they text and walk. There is a rather peaceful quietness to the campus that is different from years past. It seems to be a result from the prolific use of ear buds that pump music directly into each student's head instead of the large boom boxes I have seen in the yearbooks of decades ago. Even the residence halls are quieter due to all the individually portable music. Students hurry from one building to another during passing period like a rushing river during the spring runoff. As they pass the fountains and outdoor social space, the upper class students head for the hidden underground parking lots that conceal the average mode of transportation, the SUV. This is the typical mode of transportation of students as they emerge from campus.

One afternoon Samantha was headed to the bookstore to purchase some of her textbooks and she asked me to join her. This was the perfect opportunity for me to learn a bit more about the participant of this study as I ask her to help me describe the campus. As we walked outside, we both put on our sunglasses, because as she always told me, "the sun seems to shine especially bright on this campus!" This is a frequent joke that she shares with me and she continues,

And I like it! It makes it extremely easy for me to blend with all the cool college kids! Snap on the trendy sunglasses and boom, you're in! Sometimes all I notice is these lifestyle-obsessed students. What they wear, how they look, and most importantly what others think of them. They are materialistic and are constantly buying stuff! At least that's what it seems like. They shop

because they're bored, they shop because they are stressed, they just shop! It's hard to fit in with that.

As we walk through the center of campus, Samantha continues describing what she sees and starts pointing out the distinct places students go to focus on their academic life versus social life. She speaks as if there is a specific structure to where and when things happen on this campus.

Everyone studies in the Library and student union. And when it is playtime, you can find everyone on the Hill or downtown on the Mall. Unless there's a party in a dorm, but those are so rare these days and typically only freshmen do that! But no seriously, isn't this city the perfect college town? It is to me. The whole area right next to campus is where all the best restaurants for college students in town are, as well as some of the more popular bars and shops. Then downtown, there are the higher end retail outlets, bars and restaurants. It's also one of the best places in the world for people watching – there is an amazing variety of people with different backgrounds and appearances doing the craziest things! And I am not talking about the street performers! Look there's that old guy arguing with a Philosophy major! Look at his jacket! It even has elbow pads, he must be!" the parade of people on campus is just so entertaining especially when it is warm and every one is out playing frisbee and sunbathing and smoking on the fields as if classes weren't happening! Have you seen what they do to the trees? The balance thing on a string? It's as if everyone has unlimited free time! And money of course! And nobody ever studies!

She delivers all this information and descriptions very plainly and matter of factly, I felt like I was on a campus tour with a guide who would soon be fired from that group for not representing the school the way it is supposed to be described to a prospective student. Samantha shared distinctly different description from the information that the university controls on their website and publications.

Summarizing her overall description of the university campus, Samantha continues,

Really the way I describe this campus to my family is that the campus itself is absolutely beautiful, have you seen the poster? Look at the majestic expensive

buildings! They all look like they were built two centuries ago, like they have always been here. Wide, strong, and classical buildings they look like they are straight out of Italy. It's funny I heard all the buildings had to be in the same style by order of the president! But it works, I know the reason I came here is because I saw this picture perfect campus. It was the image of a paradise campus, and I thought, maybe I could be part of that, or at least be a part of that perfect dream.

On a different afternoon, Dennis and I had met for coffee on the other side of campus in close proximity to his classes for the afternoon. I took this time early in our conversations to ask him to describe the university to me. At the time we were admiring the rock climbers that were preparing to boulder across the face of a rocky old building nearby. He then tells me the story of why he will miss the college town in which he has spent over five years,

There is no shortage of things to do if you love the outdoors here, there is a myriad of hiking, swimming in the reservoir, mountain biking, and rock climbing opportunities - and everything else you can think! There's even a sailing team here, and we are no where near an ocean! The town itself is obsessed with fitness, and the college kids are no exception. Everybody's obsessed with working out, even the multitude of kids who smoke pot and cigarettes like fiends. I hear that this state has the lowest rate of obesity! In the time I've been here, I can honestly not recall ever seeing an obese person. And such a person would stick out like a sore thumb in this campus. Of course working out costs money, hardly anyone uses the rec center which is free, everyone goes to all the fitness clubs and all. I think the membership is a couple hundred a month. If I didn't have to work so much I'd work out more. But I walk a lot since I don't have a car! There's my exercise! At least that's one thing I don't have to worry about, I fit in by at least looking somewhat fit.

Dennis didn't sound proud or concerned; he just delivers this description of the lifestyle he enjoys with a serious tone. He then goes on to tell me more about what he will miss once he has graduated. His focus is definitely the people themselves in

combination with the outdoor, laidback atmosphere that is supported in the community. The following is additional description of the campus:

If you want a school with a huge variety of people, this school is for you. In-state /Out-of-state is split 53%/47%. On my floor in the dorm, only 4 out of the 12 kids were from Colorado. About half of out of state people come from California. And boy do they make their presence known! Then the rest come from Illinois, New York and Texas in roughly that order, I think. The other half comes from a fairly even mix of states, usually states that don't have many mountains. I, for one, love the kids here, but if you come from a modest background, you may find you have much different values about money than your peers, as the majority of kids are rich --you have to be rich to afford out-of-state, anyways. There's a bunch of out-of-staters who like to smoke pot too. I don't know if you have noticed! And if you have objections to people smoking pot, you might not want to come here. The party life is hopping with no shortage of parties, though you might have trouble getting in if you're A. a freshman and B. male. Greek influence is pretty average. Drinking is also fairly average. The party life is usually strongest at the beginning and end of the year. Come winter time, the campus becomes more of a -- Get stoned, play videogames, and snowboard-- school than a party school since nobody wants to go outside and has to wake up early to go skiing and snowboarding on. The mountains here are also awesome if you like to ski or snowboard. The best are at least 90 minutes away, though. Just about everyone I know goes to the mountain with their circle of friends on the weekends... which costs money.

Dennis continually smiles to punctuate any reference to California or any other state outside of his current location. Even though his percentages are a bit off, only 10% of the out-of-state students are from California, he is not too far off in his perceptions of the balance of residents and non-residents on campus. In his description of extracurricular student life, again Dennis states his observations factually and at first does not offer any personal stories about his participation in any of the activities.



*A Walk to the Campus  
Dining Facility*

*I am so glad others see me differently than I see myself.*  
– Zach, non-participant

Immediately after a long and fascinating curriculum planning meeting, I hurried out of the air-conditioned building that I refer to as “The Ranch” because it is my home by day and it is only appropriate to refer to the place of hard labor as a ranch. When I walked out squinting in to the blinding sunlight and blistering heat, a colleague of mine whom I have known for our fourteen years, Dr. Caleb shares his mantra. “You know, when I was in college here I only had one job, and that was to study. These students need to learn to do what they are told. Students have no place in making curriculum decisions. They are not faculty! And I didn’t work hard and research for all these years just to be called an Administrator. I am faculty, I am not an Administrator. That term offends me as a faculty member. These students need to show some respect.” I try to hide my rolling eyes behind my struggle to put my sunglasses on and chuckle a little, “Now, come on. Dr. Caleb wasn’t that when they first opened the university and there weren’t any rules to follow? You can’t question what’s not there? And didn’t you mention that they hadn’t invented the printing press back then, right? So how would they have books to study from?”

Dr. Caleb gives me an awkward smile, knowing that I had just checked his bad temper with yet another joke. “Very funny Scarlett, you know what I mean, there comes a point when the students need to understand that they have a job and they should focus on it and stop trying to make waves, just focus on studying instead of

complaining about studying. They are only around for four to five years. Faculty are around..." "Forever!" I interject. Dr. Caleb continues, "No not forever, but a lot longer than the students and they can not stick us with a mess for us to deal with after they leave." Finally Dr. Caleb notices that I am in a rush to get away. So I end out conversation over my shoulder with a quick, "Tell you what Dr. C., we'll have a chance to talk more about our students at tomorrow's meeting. I'll just ask a few more what they think about the grading policy. And let you know. You know I like to go straight to the source of information, our students! Gotta run!" I feel a bit of a warm rush probably because it is so hot outside for a September afternoon or maybe it is because I am now in a full sprint to get to my designated meeting place to start my conversations with my first participant, Samantha.

Suddenly, I hear my name being called from just ahead, "Scarlett!! Over here! I have a question for you!" Yells a tall, athletic, and smiling figure just ahead of me. It is Zach, one of the most outgoing student I have met in many years. "I just talked with my Dad, he came up last night to take me and my friends out to dinner." He continues as he puts his iPad, reusable coffee cup, and car keys into the passenger side of his new auto that is conveniently parked just outside the Business building. "Hi Zach, how are you?" Is my normal greeting formality with pretty much everyone before launching into any discussion. "How is your Dad?" I continue with more formalities, "Where did you go for dinner, how was it? What did you eat?" I have a consistent way of shot gunning questions to student, and it tend to get the point across, that it is always important to show respect by honor each person with a proper

greeting. “Oh, sorry, right.” Zach responds. “Dad’s good, he took us out because he was in town and we went to that new place that just opened downtown. We had a great time! But the bad news is, my Dad says I can’t be in your study because I am not a financial aid case. You know I really want to help and be in your research, but he insists that I can’t apply for financial aid or loans or anything.”

I replied without showing any surprise, because I was expecting that exact answer from him, “No worries Zach,” I reassure him, “I truly appreciate your looking into it, but I think I have enough participants. You were very generous to offer, but if you haven’t even filled out a FAFSA form, then it is totally ok. You’ll have to sit this one out.” As Zach is reaching into his still air-conditioned car again to retrieve his other laptop for his next class, he asks, “What’s a Fast-form?” Again I restate, “No worries, listen, I am really late to a meeting, I have to run, but I will catch up with you tomorrow!” As I run towards the giant new building with shinny copper accents just glistening with sunlight, I can only wonder why Zach is so persistent in wanting to be a participant in my research after I have told him many times that I want to hear the stories of low-income students, and his answer was always, “oh, you’re not going to find any, you should just interview me.” He assured me this was a joke, but I kept wondering if it really was.

As I ran at full speed across the green lush lawn and avoided the perfectly manicured flowerbeds and newly planted trees around the new building, I could help but keep thinking, Why does Zach want to part of all this research? I mentioned profusely that student participants had to be a Pell grant recipient. Then again he told

me he had no idea what that was, so he was going to ask his parents. He was so eager to help, that he really did inquire about his financial status from his parents and found out that he did not receive any kind of financial aid and was visibly disappointed that he could not be considered for the study. In the end, he still continued to follow up with my research and was fascinated to hear how differently both the participants and I viewed the world. He continues to be very open to hearing more and my final thought about Zach was I sure hope he sent his application to a graduate program that will nourish his curiosity in class studies in the near future. Zach reminds me of all those students who are willing to take on the complex societal constructs and try to make sense of them simply by increasing his awareness. That is something we all need in higher education. We need all kinds of people, even those who are not eligible for specific research projects. Finally, I walked through the enormous, heavy, glass doors that opened in to the most electrifying space on campus, the new dining facility.

### *Meet the Participants*

The air-conditioning in the building was on full blast as the breeze cooled me off from my sprint. The building is amazing indeed, cavernous halls, smells of mouthwatering food, and video screens larger than most movie theaters announcing events for the day. It is an amazing physical structure; the bottom two floors house a state of the art dining facility while the top two floors provide space for the many student affairs offices. There are many seating areas that are decorated with luxurious couches and fashionable chairs with coffee tables. There is even a concierge desk and

people there to staff it. Reminds me of a fancy hotel on the west coast, all that is missing is someone to pick up my luggage and the outdoor heated pool. As I am looking around I see a warm familiar face smiling at me. As I approach, she is just laughing at me. It is Samantha, gesturing at her watch and laughing.

“Scarlett, it is just so Latin of you to be late!” she laughs some more as we hug. Her comfort level with me is definitely based in our many years we have spent together in the Business School. I retort back, “Why are you on time then? Aren’t we neighbors?” Always quick and worldly, she corrects me, “Well, Mexico and Colombia are not exactly bordering countries, you know!” We sit down and get comfortable in a corner of the building where there are few students and a beautiful view through floor to ceiling windows, that let in the light, but have so many layers of panes that none of the heat gets in from outside. It is the perfect balance of sunshine and coolness for our conversation. And we begin with a simple, “So tell me, how did you get to our university?”

#### Samantha: Her Story

*Shhhhhh, Scarlett! We’re not supposed to talk about this!*  
Samantha’s opening line.

As we begin our afternoon conversation we shared snacks and iced coffees to prepare us for the long afternoon ahead. Samantha begins her story, “I was born in Mexico, and my family immigrated to the US when I was four years old to a border town. It is actually the second fastest growing city in the state. It is all about international trade. You know all those treaties involving NAFTA? That was huge in

our city. It changed the economy big time! That was something I was thinking about recently when I realized that this is my last semester as a college student. My game plan is to walk through the commencement ceremonies in December. So, I wish I had been able to use stories from my hometown in some of the classroom discussions about economic indicators and budgeting and tax law when some students in the class start talking about things that never affect them like moving jobs to another country just because it lowers cost and increases profits. No one ever talks about how it affects the working people there. My Mom lost her job because of that agreement and so did lots of people in the city, but we survived, we adapted and found other ways to pay the bills.”

As Samantha was shifting in her chair and seemed visibly energized by this topic, we were interrupted. A friend of hers, Debbie, who is also in the Accounting program walked by and asked “Sam! You’re graduating in December, right?” Debbie asked. Samantha reassured her that she would be walking in the program since she and planning on completing her last class online to earn her Bachelor of Science degree in Business, with an emphasis in Management, a secondary specialization in Accounting, and a minor in Italian. “That’s right! You are tri-lingual!” Debbie insisted as Samantha was a bit modest about the whole thing and shrugged off the conversation with, “Yes, but I am 22 now, that’s an average of seven years to learn a language. I better get started on another one otherwise I’ll loose my edge!”

Samantha recently turned 22 years old and self identifies as a proud Mexicana who just happens to speak both English and Italian as her second and third languages.

She has a contagious laugh packaged in a great personality and a sharp sense of humor. She has a great intellect that she likes to diminish and is a strong woman who respects authority and her elders “because it’s just in my upbringing!” As Debbie heads into the multi-station, incredibly extravagant dining hall that exudes excess, overconsumption, and waste, I ask Samantha to share a bit more about her upbringing.

“Well, I was an overachieving high school student with a high gpa, a 3.96 I think, and very active in band. I was in three bands, marching, mariachi, and her orchestra. My instrument was the flute. How I loved that flute!” I could see the love in her eyes as she reminisced about her high school days. “I played that thing every day! I would totally do that for a living if it would ever be perceived as a well paid, secure profession that guaranteed my family would not be ashamed of me. They would kill me if I switched over to music as my major and started playing the flute seriously in college. They told me they would disown me! I know I would never be able to major in music. That would be a complete waste of money, majoring in music! Are you kidding? My parents would kill me, no they would guilt me first and then kill me! I think I see it that way too because my parents did such a good job instilling in me this need to find a career that will provide me with financial security so that I would not have to have the struggles that they had growing up or even as adults. I had such a different life in high school because of my flute. Back in high school, I used to carry my flute around everywhere. Man, if I could just play the flute everyday, I would be sooo happy! Did I tell you about the saddest day of my life? Well, it is so

very clear in my mind...” Samantha begins to trail off as her eyes begin to well up with tears. I say nothing and there is a moment of sad silence between us before she continued.

“The saddest day still to this day, was when I had to return my borrowed flute to my music teacher. Those things are sooo expensive that my parents couldn’t afford to get me one. A good flute is in the thousands of dollars, so naturally my family could never afford one, but my music teacher was able to find one for me to borrow for four years and it was my friend... That’s right, the flute was my friend. It was always there for me and it made great music. But right after our last recital of senior year, I had to give it back and I haven’t been able to have another since. I didn’t realize you had to be rich to be a musician! That’s kind of funny! So I have to make money first before I can do what makes me happy. It doesn’t matter if I am good at it, right but I am good! As long as it makes me happy. Not like Accounting, that just makes me money.”

On that note, I continued asking, “how did you decide to go to college and how did you decide on business anyway?” She answered very slowly, “I never questioned if I was going to college, all of my friends were planning to go. My friends were the top achievers in my class along with me but they all planned to stay close to home at the state school. I just don’t know why they decided that, but I could not think that way. I knew I didn’t want to stay at home or anywhere within driving distance of my family. I just did not know where to go, but I was convinced that I wanted to go away. I simply did not like ANY of the schools in the state.



And I really didn't know who to talk to about it, so I just went to my music teacher and showed him all the out of state brochures I was receiving with application fee waiver forms. I didn't realize those things existed and I even got automatic pre-acceptance letters from all kinds of schools, it was a bit overwhelming at the time. So when I went to my music teacher for advice, he mentioned that there was a famous flute player in a particular state and that's when I realized I could go to that state to college and get a lesson or two from that instructor! I then realized that I could go OUT of the STATE!! What a crazy idea! That's when I applied to this university. Then I got a few scholarships in the mail and all of a sudden I was on my way here to get my degree in Accounting, I think it was because I liked math, accounting...math, it all seemed legit. Kidding, I did have an accounting type bookkeeping class in high school and it wasn't too hard so I thought, I'll always be able to find an accounting job, that way I will always be financially stable. So I declared Business – Accounting and haven't change that in almost five years.”

At this time the lounging areas of the building is almost empty and the numerous computers around the periphery of the room are glowing a welcoming light. There is an abundance of printers, copiers, and other school supplies available to all students who need it. On the lower level there is a bakery that is just getting ready to close for the day and they are offering free leftovers of the day. As always, we are privy to the advantage of being at the right place at the right time to enjoy free food. Grabbing these additional snacks and heading back to our normal seating place, we can see the enormous outdoor courtyard filled with students drinking coffee,

eating snacks, playing frisbee golf and sunbathing during the leisurely warm afternoon. Samantha's thoughts go to her family and their plans to travel here to celebrate her graduation. I ask her to tell me a bit about her family and she continues.

“My parents are both part of large families, my father is the second eldest of nine children and my mother is the second eldest of eleven. Crazy I know, but everyone had large families back then. They both earned a sixth grade education and then began working to support each of their families as 12 year olds. Education is totally different outside the US. Since you have to pay for education in Mexico, my parents got the most their families could afford before they were sent out to bring home some bacon and not eat it all! There were lots of babies to feed. I mean, look, my Mom was raising babies before she knew how to read, imagine! She never talks much about it, she just tells me how easy I have it! I know that both of my parents are hardworking and super supportive of us children. They moved to the United States when I was young enough to not have clear memories of the old world. All I understood was that they simply wanted a better life for their family of five. That's me, my parents, and two siblings.

I have an older brother, Ernie, who is really old, he's 12 years older than me. And my sister, Frances, is only eight years older, but I am still considerably younger. This gap in years is definitely a factor in my relationships with them. My siblings were in Mexico until they were much older and experienced a few more difficult economic situations with my parents that they actually remember before moving to the US. They told me, and I think I remember that our house in Mexico had a dirt

floor and there were always weird things crawling around. I don't really remember it, but Ernie and Frances tell me it's true, so I remember it that way, so it must be true, right? And I know that we had domestic help in Mexico, because labor is so cheap there, so I had a nanny taking care of me and cooking for me because my Mom had to work all the time. So did my Dad. He worked even on the weekends, except Sunday. Until we moved to the U.S., then this became the land where you can take a day off! That's when I started going to school and Esther took care of me after school while my Mom worked all the time and my Dad worked all the time too. Nothing really different for me except that we now had cement floors with some tiles and carpeting in our house in the U.S. and no nanny. I guess that is what made my sister hate me." She punctuates this with laughter. "Trust me," I add, "I have siblings too!"

Relieved at the comic relief Samantha continues, "I think as we grew up in our adopted country, our relationships were stressed even more. I was forced to grow up way too fast. My sister was just so much – I saw my mom cry like every day for her. And my dad was always angry or crying or something. My brother hated my sister for like ever because of it. So, I kind of had to grow up in this like don't-make- them-cry, take-care-of-her kind of situation. I always try to be the negotiator and neutral in any discussion or decision since I am the youngest. I know a lot of our stress within the family was money related and I tried to just keep my head down and maintain the peace as much as I could for a little kid. Up until this year, I've just not tried to rock the boat. I just wanted to take care of my family even though I am the youngest, just call me the peacemaker and diplomat of the family.

The thing we all have in common is how we were taught the importance of education. It's hard to see through what my brother and sister have done, but it absolutely the only thing I knew from the beginning, study, study, study! It totally comes from my parents. They insisted that I study and work on my grades instead of getting a job in high school. My brother tried attending college within an hour's drive of home and it didn't work out, he never told me anything about it so instead he enlisted. He is now part of this country's armed services and is happily married with two children and living within an hour's drive of our parents. My sister was awesome in college, she had a successful first semester at the local campus of the state school but thought it just was not for her, and get this, she then dropped out so instead of enlisting herself, she married an enlisted guy. She is also happily married with two children and she would rather live next door to her parents but as luck would have it she was forced to move because her husband is now stationed on the east coast waiting for the bigger move. So they both tried higher education but it didn't quite stick with them. I am my parent's last hope for a college degree. Good thing they had me, right! And it's a good thing I like to talk unlike my brother and sister, they are pretty introverted or shy or something, but they don't even speak Spanish in public.

I very much enjoy talking about my heritage and to challenge others' stereotypes about Spanish speakers. You know that, right? Almost everyday in class I have to hold my tongue when someone says something offensive about people from other countries. Really! Every day! Which makes it weird for me when I am at a loss for the correct word or expression in class. When I am talking with you, I easily

revert to my first language and am totally comfortable speaking with you in Spanish and using colloquial, familiar terms between us. BUT not at first, remember when we first met when I was a sophomore. That was over three years ago. Esther, my advisor at the time, introduced us when she was leaving for law school and she encouraged me to join that student group you advise. I would never have guessed you were Latina or spoke Spanish until I heard you speak to someone else and I was like, sweet! I can talk to her! And look at us now!” We both laugh as I look at the time.

It is getting to be early afternoon, almost time for Samantha to head over to her campus job, and it’s time for a needed walk. As we head out the door, it is warm and breezy outside and the air is filled with freshness. Especially since the construction crew has already left for the day and turned off all the noise making machinery. It seems the campus is always under construction and new things are constantly being constructed in the name of expansion and progress. The mounds of bicycles in the bike racks all glisten with newness in the afternoon sunlight, there are brand new cars in every parking lot, and each building is slowly being cleaned up by a hard working, uniformed, custodial staff. We both notice that the color of the working staff’s uniforms is the same as the buildings. “Do you think it is because they want to blend in while they are cleaning up the buildings?” Samantha asks me. I just remain quiet for a minute, and Samantha continues, “Of course not, why would the staff get to choose the color of their uniforms? Someone else wants them to blend into the scenery... That’s not fair.”

“Speaking of not fair,” Samantha continues, “I have midterms coming up already! It’s hard to believe this is my last semester, remember when I started this trip convinced I wanted to become a CPA (Certified Public Accountant)? My family doesn’t know what that is but the rest of the world highly reveres this certification and is what the Business school does best is prepare us for the CPA exam. I think we have one of the highest passing rates in the nation. But at first I wanted to do the five year program which the strongest academic students apply to this specific track and the faculty provide full support, individual attention, and you name it to place as high as possible on those certification exams and it reflects directly on the school and the program which is held in the highest regard by the rest of the state.

I was really interested in that five-year program when I first learned about it. And to convince myself even further, this program enhances the job placement opportunities of the students within the top four accounting firms. Every student who graduates from this specific CPA program has at least two solid offers and has secured future employment months before their graduation. It seemed unreal. And it sure was as I struggled with the academics in Accounting due to my working three jobs and everyone else just has to take classes and study and total flexibility with their schedules. I don’t have that luxury, I have to be certain that my schedule is set in stone so that I can get a schedule to work at two part-time bookkeeping gigs, and then my nights and weekends I am working my third job. If I had all the time in the world to do all my projects and assignments, I’d be getting A’s in all my classes too. And if I had money to pay people to tutor me or from what I hear, do your homework for

you then teach it to you for 40 bucks an hour – that's more than what I make in two or three hours, then I'd have a 4.0 too!

But I am more than happy with my Accounting degree and minor in Italian, I know that I have worked hard over the past years and I earned these degrees and I have even paid for them so I can't wait to get the diploma and hang it up! But if I didn't have to work all the time, I would have more time to participate in many more student groups and even more fun activities and cultural events too. But even with my limited time I did join several student groups, residence hall activities, and I even served as a representative in the Hall Council in addition to always having at least two jobs. Which is funny because the majority of the friends don't know what a job is, and they see no point in getting one! I can't believe that, they all chose majors that don't get you jobs like art, theatre, and philosophy and my friends clearly do not have to worry about job prospects because their parents pay for EVERYTHING! I mean, my one friend who is a philosophy major just applied and started grad school in Philosophy just because he didn't know what to do with his parent's money. Sometimes he spends it on his friends, he'll take us all out to dinner at a great restaurant. Not like Olive Garden or anything, but like the real restaurants downtown where you can sit outside and salads are a-la-cart which is code for extra cash and you get tiny servings so you have to order more! But he spends money like he doesn't care that his parents probably work really hard for. If he were my kid, I'd kill him. But he's my friend and I am benefitting from him. I keep thinking, why are all my friends non-business majors, and I can't figure that one out because most of the people who

are still my friends I met during my first semester living on campus, so maybe I just lived with lots of non-business kids.

Speaking of non-business, I told my parents already... that I am not moving back home. You know I do not try to rock the boat at home at all right, well, when I told my parents that I accepted that job here, you know, the one where I would only have to work one job, not three, to live? Well, that changed everything with my parents. I haven't talk to them in like three days and I usually talk to my Mom everyday. I explained to them that staying here allowed me to follow through on better job opportunities and the CPA exam is state specific and all the course work I have done over the past three years in Accounting has prepared me to pass the exam in this state, not the home state. But I could tell they were clearly disappointed. We never talked about my future plans, but maybe they assumed I would go back when I graduated, so when I told them that I was planning on staying here and not returning home, they went off the deep end.

Which is like the weird mixed message I get from my parents all the time. You know, it was always like grades, grades, grades so you can do something with your life, go out and do something, and then when the time came for me to do something, they are like whoa, you're going out and doing something?? Please!" And we both laugh like children at this insight.

Suddenly we arrive at her place of work and she is greeted by her friends. Samantha is relaxed and friendly in introducing me as a colleague of hers. She is clearly respected by her peers and is a successful young adult with clear



responsibilities at work. As she transforms into a managing role, I wish her well and head back to the ranch for an evening of transcription and reflection of our afternoon together.

I continue thinking about Samantha as the first of her family both immediate and extended to not only attend more than a semester of college but to actually be in the position to accomplish the goal of attaining a college degree. She will be the first person in her family to earn a college degree. She never speaks of the pressure literally but she does joke that “I don’t want to ruin it for the cousins, you know... then they won’t be eligible for all those great first generation scholarships, right?”

Samantha is looking forward to receiving her diploma after this spring graduation certification. Even though she is no longer on campus taking classes or participating in student groups, she shared with me that having that diploma in hand is the greatest symbol that she can possibly show her parents that they did their job as good parents. They told her to focus on her studies and she has done just that indeed. With the mixed messages she so carefully decoded from her parents, she remains happy and true to her personal goals of finding a profession that will provide her with a steady and reliable source of income. Something her parents did not have. As this semester ends, I look forward to the graduation ceremonies with great pride and joy for Samantha as she achieves the goals that mean so much to her, her family, and especially to her advisor, attaining her college degree.

## Dennis: His Story

*This is great, as long as my parents don't find out I am saying this!*  
– Dennis' mantra

On a cold day in mid fall, Dennis and I meet in a warm and well-lit coffee shop on campus that is mostly empty on Saturday afternoons. The shop looks brand new with state of the art equipment and computers for everyone. The price of coffee and snacks however is the highest on campus due to its compost, recycle, and reuse theme, which accounts for the added cost. I am looking forward to the extended afternoon we can spend together talking with Dennis about his plans for the future and catch up after many email communications. He is currently enrolled in his last year as a Business student with an area of emphasis in Finance “the major that makes the most money – hey that’s how I chose my major!” Easily mistaken for a high school student, he is currently 22 years old and is deciding between several job offers. His youthful optimism and energy lends to his honest personality that he guards until he knows you well.

As we sit down in a quiet corner of the newly opened coffee shop, we both remark at the random laptops just left alone on tables without a person attached to them. “Wow, if I spent \$1,400 on a laptop I would not leave out like that for it to walk away.” I couldn’t agree more with the amount of theft on college campuses. This put us in a retrospective mood and remembered back to Dennis’ first year on campus five years ago.

As Dennis recalls, we met in a random encounter on an elevator. As part of my program with first year students, I spend a significant amount of time in the residence halls. He is a friendly, kind, and a somewhat shy, first year student with giant brown eyes, and dark hair. He wore the common college uniform, jeans, flip-flops, and a t-shirt. Originally from the east coast, Dennis decided to move out west because he thought there was more space out here and the air had to be fresher. Maybe he could learn to ride horses or something cowboy like was his intent, at least that is the story he told his friends. His parents are what he described as “American” immigrants from many countries and from many generations ago. He describes himself as “a white guy with no money, the perfect person to meet in college!”

Dennis definitely has a reverence in his voice when he talks about his parents, which is very seldom. He is happy to talk about himself and how he views the world, but he is very protective about what he shares about his parents and family. He did share that they have been married for over 25 years and have moved around the east coast several times during Dennis formative years within the same 150 mile radius. He did not share anything about their socio-economic status or financial information, and he never shared what his parents do for a living. “Get to studying! was my mom and dad’s favorite thing to say. And sometimes when I was disappointing them as most teenagers do at times, they would say something that really affected, Get to studying so you don’t end up like us!”

In all of our conversations he focused mainly on himself and seldom acknowledged that his family did not have a lot of advantages or material things

growing up. He had two common phrases, the one mentioned above, “Get to Studying!” attributed to his parents and “Substance over materialism” which he did not really attribute to anyone, but he liked to repeat it in reference to his philosophy of life. That helps explain his interesting way of describing his family as not needing all the new technology, family vacations, and material things that everyone else had and flaunted in high school. And as Dennis said, “Flaunting is so not cool!”

I recently learned that Dennis has siblings; an older brother and a younger sister. However, he is the only one with college experience. His older brother is just a year older and is described as the complete opposite of Dennis, blond hair, “what’s left of it is blonde,” light eyes, and a wizard car mechanic. He dropped out of high school as a junior and has not gotten his GED yet. “But he talks about it every once in a while.” He is married with two children and is hoping to open his own mechanic shop when his brother moves back home. He communicates frequently with his brother over Facebook, “It’s just easier to make statements over Facebook as updates, than having to actually have a conversation. That way there are no questions, no back and forth, just me saying –working at the sandwich shop, dropped some olives – haha olive droppings! They think they know what’s going on in my life and I think I know what’s going on in theirs it’s perfect! I see a lot of photos of my nieces and lots of videos of them running around with their dogs, it’s hilarious!” I saw some of the photos and they are pretty funny!

His sister is five years younger and just finishing up her last year in high school. She is somewhat a mystery to him because she seems very shy and not

interested in going to college. He did not spend a lot of time with her when he was at home because of their age and gender difference. They are barely Facebook friends because the status updates are not shared with him. “But she is awesome, I hope that she decides to move out here and get instate tuition and then go through this college thing, what do you call it – a journey! Yeah right! It’s more like a blind man’s stumbling Olympics for those who don’t know but I’d be happy to be her one eye at least.”

Growing up on the east coast and moving every couple of years meant that Dennis had to change schools several times and by the third new school he gave up trying to make friends because he knew he would have to leave them soon any way. He spent a great amount of time in his room reading, thinking, and drawing. He loved reading all the library books he checked out weekly from his local library and he liked the Harry Potter’s so much he had saved up what little money he had to buy them at garage sales that he frequented with his mother. “What a great story, a little kid who has not parents, no money, no friends, finds out that he is a wizard! And fights evil, and gets this great life and a flying car, and gets to go to this GREAT School! Yes, he has his battles, but who doesn’t right? At least he has magic on his side.”

The benefit he enjoyed with moving so often was that he did not have many things to pack. And he was able to start over with new people every year at school; no one knew him or his brother. They were the center of attention for at least the first week of school, but then the novelty would wear off and it was back to spending time by himself, reading. His brother had sports to participate in but Dennis simply

enjoyed reading. “Was it an escape? I guess I never thought about it that way, I just enjoyed reading. The books don’t call you names or tease you. It’s hard being the outsider all the time. And I had to get to that studying! It’s funny how I still say that to myself especially during finals!”

By the time his family seemed to settle in one area for a few years, Dennis was able to attend the same high school for all four years. He found that he was actually really good at school, because he read all the assignments before class. He was getting all A’s in all his classes and his teachers began to take notice of his academic aptitude. He was registered for AP and college bound classes without even being aware. He did notice that the classes were smaller and cleaner than previous years, but he did not realize he was headed for a college experience. Until one day at the end of his junior year, his Art Teacher asked him where he was going to college and as Dennis describes the moment, “All I remember thinking, I really don’t want to stay here as a junior in high school, then when I realized I could go to a school not only out of this town, I could go out of STATE!”

Dennis began getting lots of offers to apply to local colleges as part of state funding programs, where top performing seniors are given application fee waivers to state schools and several private colleges as well. So he would simply fill out a common application for several state schools and see the acceptance emails come flooding in. Then the same Art teacher asked him about financial aid to help pay for college. He was not sure why she asked him this or if she just asked all the students the same question, but he had no idea how expensive college was until he started

reading all the material he got in the mail. Then he decided that he would go to the out of state school where he would have to pay the least amount. And that is how he chose his current school. With the final financial aid package and scholarships, his payment was as close to zero as he find at an out of state school.

Over the past five years Dennis has participated in very few student group activities because of his tight work schedule and his determination to do well in all his classes. Finance, as it turns out, relies on a majority of experiential or applicable knowledge tools. For example, students understand stocks and investments and the intangible theoretical explanation for how it works only after actually investing money and seeing the results. This concept was so foreign to Dennis that the majority of his energy was spent trying to catch up and learn what everyone else in his class had experienced since birth. He is graduating with a spectacular 3.75 gpa and plans to bump it up a bit with this current semester in progress and the next, last semester of courses of his undergraduate experience.

Dennis certainly mentions that his weekends are filled with a balance of work and studying at the Library. He spends his precious free time hiking with his friends that he met while working in the Dining Halls on campus his first year. The majority of his friends are grad students, dining hall staff, or non-traditional students who have transferred to the university from a community college and are current Anthropology, Film, and Engineering majors. He makes no mention of their socio-economic status or their personal circumstances. We do discuss our mutual interest in running consistently. He is an avid 10pm runner so that at the end of the day he can clear his

head and run hard. He tries to fit in a run several times a week and tells me it is the least expensive way to stay healthy. And to his statement I add, until you get injured!

The following is the story of our first interaction as Dennis remembers it in his journal:

*How we met five years ago: One day Scarlett had to move chairs from the first floor to the third and needed some help. I was waiting for the elevator and this woman I didn't know asked for assistance in the process. Since I was a business student and she was part of this living and learning community with a crazy advisor, as I had heard, that existed in the same building that I lived in, I asked if she knew when tuition was due for the semester.*

*As it turns out it was the third week of the fall semester and she thought tuition was due the very next week. But she was not sure of the exact date at the time so she asked me to follow her very quickly to check online very quickly so she could also show me the website for future reference. As we walked to her office space on the third floor of the residence hall, Scarlett must have sensed my strange reaction about the urgency of when the bill was due.*

*You mean I have to pay for the whole semester by next week? was the only thing that came to my mind after reading over the website. Just asking that question sent me into a panic and I had a sense of defeat and failure wash over me. My understanding was nonexistent about the process of paying for college outside of what the counselors told me in High School. And there was this woman just smiling at me like it wasn't the first time she had seen this reaction from someone and then she*



*started offering me food, snacks I remember lots of baskets of pretzels, and a jar of chocolate stuff that she kept talking about to either distract herself or me, I couldn't tell. But whatever she did at the time stopped me from running away. You just kept talking to me for like an hour. I can't really remember about what anymore, but I think I laughed a lot instead of crying! I never forgot that, she's been Gandalf ever since. Or is it Saruman? I just can't tell sometimes, she keep me guessing which you can't find that everywhere, she can move walls no matter what, just like a wizard, good or bad."* – From Dennis' journal.

As an advisor to the residential program in that particular hall, it was random luck that our paths crossed that day. That was the day Dennis began sharing with me that he had a financial aid package that he need to talk to someone about. I pointed him in the direction of where the financial aid office location and told him he should plan to wait for a while and that it is normal for the office to be crowded at the beginning of the semester. However, he ran off and returned almost immediately. The front desk person at financial aid office told Dennis that there was nothing they could do; he was told to just get a bank loan. So the conversation began between us, that has lasted over five years and has helped me understand so much more about the experience of low-income students on campus and how systemically the culture of higher education reacts to low-income students.

And today, as our afternoon draws to a close and our coffee cups are empty, I look forward to the end of the academic year when the commencement exercises begin. I hope that Dennis can finally stop worrying about his classes, grades, and

working two jobs to pay for everything. As these stressors leave his life, he is also looking forward to beginning a job in his chosen industry of corporate finance. He just needs to decide which offer to take in the next few months. The companies expect a final decision by the end of the semester. “So I will get free trips to visit these corporate headquarters in two different states, so I’ll need to visit you for some help on that. They keep sending me all kinds of emails on how to get reimbursed, but you know I don’t have a credit card with that big of a limit to buy both tickets. If there’s anyone who can figure that out, it you!” I smile and know that this is yet another complication that Dennis will handle with ease. Even though he will be moving again, he is looking forward to only having to work 40 to 50 hours a week for a while; he has not had such a light weekly schedule since high school. And he is so organized that he is already putting a note in his calendar to email me next week and set up our next session as he tells me he has to run off and start studying for the next week. Out he goes into the cold, crisp autumn afternoon.

### Summary

This first half of this chapter focuses on enriching the understanding of the context of the campus where the data were collected for this study. The campus has a long history dating back 135 years. The long history as told by the university through documentation and websites coupled with students’ descriptions add to the multidimensional picture of today’s campus. This helps to contextualize the stories shared throughout this study. As beautiful and wonderful as this campus is described

by everyone everywhere, it clearly reflects a pattern of excess in everything that describes the university.

The excess is seen in the extreme detail of maintaining the grounds and buildings of the campus with constant construction and finicky policies on use of the grounds. The traditions of mascots, athletic competition, and state prominence are fiercely guarded and celebrations are also excessive in both commencement and graduation activities. Student life follows the example set by the University and practice excessive revelry in their participation in athletics, partying, and other extracurricular activities.

However, in all the descriptive narrative maintained by the University, very little attention is given to low-income students. The first mention of a cost to attend was in 1893 when a fee of \$15 a year for residents and \$25 for non-residents was charged. Before that mention, tuition was free to all students who had the academic preparation to continue with their post-secondary education (Davis, 1969). The university has not provided any further reference to economic disadvantage for the majority of its 135 year history. The prevalent perception persists, students come to this university to work hard and play hard in the local outdoor recreational activities.

Within the context of a 30,000 student University, the participants have described the multiple groups of students that can be found as one walks across campus. The participants begin to share their descriptions in this chapter and will continue in the next chapter that describes further the emergent themes. The participants' descriptions demonstrate an awareness of the amount of wealth that is

visible throughout the campus and symbolized by the new buildings, gardening, and cars parked in the underground parking lots. Additionally, participants humorously describe an awareness of the majority of the students being white, wealthy and confident while attending a traditional undergraduate college campus. This understanding helps frame the context of how the university portrays itself and moves us into the next part of the chapter where the reader hears from the participants.

This second part of Chapter IV describes only a small part of who the participants are in relation to their initial campus experiences and self described demographic information. We focused the first month of our interviews on two simple, guiding questions. How did you get here and tell me about your culture of origin. These questions highlighted their unique stories represented in different narratives as they focused on their journey to and through college. As my two participants moved closer to degree completion, the more they wanted to talk about how they arrived on these front steps of the campus and who and what they found when they arrived.

In their own words, class is not something we should be talking about, nor should we share these conversations with their parents. However, both of these students came from out of state to get away from their hometowns in search of something. The following chapter will address in more detail the common themes and patterns that filtered out of the many months of conversations, journaling, and artistic expressions through poetry and art.

## CHAPTER V

### FINDINGS: THEMES AND PATTERNS

Framed in a society where everyone has an equal opportunity to succeed and a college degree is the best guarantee of that success, a pattern of increased cost and decreased financial support limits accessibility for those students who would benefit the most from post secondary education (Altbach, et al., 1999; Brubacher & Rudy, 1997; Caple, 1998; Gladieux, 2004; hooks, 2000; Kahlenberg, 2004; Rudolph, 1990). With a consistently low participation rate from low-income students in higher education (Dickert-Conlin & Rubenstein, 2007; Gladieux), little is written about low-income students' access to college (Steinberg, Peraino, & Haveman, 2009), and even less is known about the experiences of underrepresented low-income college students and how they make meaning of their post secondary education. With the percentage of low-income students decreasing on a college campus, their voice is difficult to hear and a clear picture of their experience is hard to find.

As part of this critical cultural study, my participants who self identify as low-income students help paint a picture that describes, gives voice to, and shares insights from their experiences at a Tier 1 research and flagship institution with a traditional college campus life. The previous chapter introduced the university and the two

participants to allow the reader to understand and start to piece together a partial picture of where the participants came. In order to continue with the rich and complicated descriptions and stretching what it means to be human to the reader (Moerman, 1996), the following chapter is a collaborative co-construction of findings in the re-presentation of key findings or themes and patterns from the participants' conversations, emails, journals, and photographs.

### The Start of a Workweek

This chapter is guided with the voices and experiences of the participants into five emergent themes described as the five days of the workweek. Part of the research process involves the interaction of the participants as an active collaborator as well as my active participation in interpreting their stories (Denzin & Lincoln, 2000; Jones, Torres, & Arminio, 2006) The themes came about through a coding process that began with making collaborative decisions of what exactly is crucial in making sense of the research problem (Saldaña, 2009) of expanding the conversation about low-income students on college campuses. The process of reducing the load of information collected through multiple sources (Ellingson, 2009) continued as a collaboration of my participants and I as we faced a mountain of stories, emails, photos, and transcriptions.

We found multiple tools for getting a handle over all this information and create a system of organizing and finding a way around all this rich information. The more we reviewed documents, clarified stories, and admired photos the easier it was to conceptualize themes that naturally grew out of the multiple sources. This process

immersed in critical-cultural perspectives provided the focus and shape to the study (Ellingson, 2009; Saldaña, 2009). The themes clearly focus on the strength and determination of the participants to preserve in the direction they have chosen and clearly show a complexity of feelings and the multiple roles each participant plays within each day.

Specific methods used as tools to handle and manage the information as a continuous flow began with an onceover of all the data in the original form, digital recordings of interviews, and photographs taken by the participants. The transcriptions were then reviewed with the participants and additional clarifications and addition were made to the transcripts to add more details for a more complete picture. Poems and journal entries were compared and positioned within the common patterns of commonly identified term that filtered from the rich sources of data. Once the list of over a dozen terms were identified, that list was clarified and described even further with more personal stories from the participants to add more dimensions to fewer categories (Saldaña, 2009).

As an active participant researcher, in my attempt to understand and then interpret the experiences of the participants (Creswell, 1998; Denzin & Lincoln, 2000), I add the additional coding filter of including the participants further in the analysis process and re-presentation consistent with the critical cultural and post modern approach (Saldaña, 2009). The analysis and interpretation, that is findings of themes and patterns, reflect the structured approach to the study that includes the

critical-cultural, constructivist framework detailed throughout this research (Merriam,1998).

As a team, the participants and I carefully read through everything and then the original dozen or so categories and subcategories. Afterwards, we manually coded themes and terms that encompassed a strong essence of what came up as a pattern (Saldaña, 2009). They reviewed as much of the data as I did through the second cycle. We coded on hard copy printouts of the transcripts and transferred codes onto giant post-it notes on the walls of the study room. The organizational skills required for such a specific coding process was quite daunting and quite frankly tedious, however my two participants were far more linear in their processes that they were a great influence to keep me on task. I am now very comfortable labeling and dating all of my materials in addition to using only one journal at a time.

The process of coding specifically falls under the term of descriptive coding. It summarizes in a word or short phrase the basic topic of a passage. We began each coding session with the question of “what is going on here?” (Saldaña, 2009) We then bolded the words or phrases that felt like they need to be emphasized as the strong pattern. This type of coding leads to a categorized inventory or index that we later reassembled or represented in a categorized narrative (Saldaña, 2009) in the form of the five days of the working week. This reinterpretation of the themes into the five workdays was at first a joke by the participants that transformed into the structure through which the themes are presented as follows. While immersed in the data, Samantha’s original reinterpretation when I explained the analysis and interpretation



process to her at first was, “This freaks me out like a Frankenstein or something! We pull things apart and then put them back together and hope it looks human? Good luck!” With that confidence, the following are the five themes that emerged and are organized into five days of the week.

#### Day One: Another Planet

*College is for rich people, they act like they belong here.* - Samantha

Throughout the seven month period of time that my participants and I partnered up to discuss how they each constructed meaning and experience of their undergraduate years, we maintained a dialogue of complex subjectivity, memory, and hope that are inseparable from shared experiences, social history, and political possibility (Madison, 2005). Through their stories, both participants described in many different ways and examples of their culture and way of living to be so divergent and distinct from the majority of students that they felt like they were on another planet. To clarify, this was not described in a negative way as in other research findings where the central theme of the experience of first-generation college students was one of disequilibrium, which was described as the discomfort, dissonance, and conflict (Jehangir, 2010). The difference was noted in a humorous and almost exaggerated manner by both of the participants.

The many examples shared over seven months illustrate and tell a complex story where each participant is aware of the different backgrounds, languages or code, and ways of being that the rest of the college students have in a descriptive and

enjoyable manner. The descriptions are clear in pointing out that they are so different that it feels like they come from “another planet” or the majority student lives on “another planet.” The general feeling from both participants is one of amusement and disbelief from a very centered understanding of who they are and what their goals were in being in the same space and environment as these majority students.

The feeling that the majority students are so different in everything that they do, that they are thought to come from another planet entirely. Both Samantha and Dennis are keenly aware that the rest of the students have experienced a different life and it was so vastly different that it may have occurred on another planet. It is interesting to note that at times the participants assess that there is another, better place that the wealthier students reside or call home and are simply passing through this university like a natural rite of passage.

Samantha’s arm sweeps in a giant circle, motioning to the entire campus while standing on a fourth floor balcony and explains to me, “It’s their culture, they act like this is their natural place to be. Like buying skin colored band-aids – they know it is made just for them and they don’t even have to think about it.” She is describing to me that the mannerism and ways of being for the majority students are very relaxed and entitled. The majority students need to exert no effort to participate and engage in the college experience. They know what to expect and act accordingly. Samantha’s voice is strong in her awareness that she sees the behavior being modeled by the majority students.

Similarly, Dennis describes a feeling of being on another planet as a daily occurrence. While standing in the middle of campus with me, we watch as all 30,000 students walk from one classroom building to the next. As all the people walk by us, Dennis makes mention of his sense of awareness when he is caught in the tide of people. He tells me:

You know when I walk around campus I can't help but realize that I am constantly stressed. I am not at ease walking around. I'm not sure if it's because I always feel like I can't find my way or I feel like I am going to fall down or drop something. But I watch other people a lot on campus and they walk around so naturally, like they are just gliding along and whatever happens, happens – I don't get that. How did they learn that? It's like they come from some other place! That sense of self or complete lack of awareness of others – whichever it is - projects a sense of belonging, like this is just a normal walk in the park for them. I have to try so hard, to not look lost to not fall down. I guess that's just it, I don't want to fall down. I'm exhausted!

Again, Dennis reflects the theme that the majority culture on campus has a way of being and acting that demonstrates that they are entitled to it. Additionally they must have learned it somewhere else, so that when they arrive on this planet that they share, they know exactly what to do. Both participants describe the effort and work they have to exert everyday as they navigate their way on campus. Below is a description similar to Dennis' where Samantha has to put significant amounts of planning and preparation in her everyday activities, such as just walking into a classroom. These are examples of things that the majority students just take for granted.

"It's funny," Samantha begins to tell me about her perception of being on campus is much like interacting with people from another planet,

This is where crazy happens! I feel like there is another planet where people learn and see everything even how to walk into a classroom. So here I spend time in the classroom before class starts – figuring out the best place to sit which means I have to get there early. But sometimes the class before mine gets out late and I have to hustle to get into my corner of the room but if I don't have time to assess the situation I feel out of place for the whole class. Or worse, if I am running late – I cannot go into a class that has already started. I know everyone does it! But I can't ever imagine doing that. I see people do it all the time, just walk in and sit down in their rightful place! Like the class was waiting for them. How do they not feel like they are being disrespectful to the professor? It's as if they just landed here from another planet and assume everyone else is here doing nothing until they arrive, like frozen in time! Then of course they go back to their planet just as smoothly as they got here.

Both Dennis and Samantha describe the behavior of the majority students as something completely foreign to their experiences and ways of being. The behavior is so different from how they negotiate their college experiences that it seems to them that the other students are living in an extraordinary environment that does not exist where they do. Therefore, in their descriptions, the majority students must come from on another planet. It is so far and physically removed and defies their explanations that it is outside of the atmosphere in which they live.

Through their storytelling, the participants are keenly aware of how different the rest of the students on campus visibly behave. The stories detail walking and traveling through campus in a very different and relaxed manner with perceived little thought being given to classroom seating or even a complete disregard for time. Both Samantha and Dennis feel that they are aware of almost everything everyone does around them. This constant awareness translates into feelings of exhaustion. "I feel like I am always on the clock, looking, watching, and waiting for others." Samantha

describes at the end of a long day. “It’s hard work, hard work, being able to walk around and not fall down.” Dennis shares as he heads out across campus to his next class.

#### Day Two: Wall Flower

*I try really hard to just blend in.  
I don’t want any attention.  
I just keep quiet and keep my eyes open  
and try not to say anything that  
would give away my poor status.* - Dennis

During all the years that both Samantha and Dennis experienced the college life, they have done everything they could control to just blend in. It seems to grow naturally out of their awareness of others. Whether it was working on mimicking speech patterns and voice inflection with or without an accent, or paying attention to what to wear and fit into the business professional culture, both participants went to great effort to be just a “fly on the wall” as is Dennis’ term during events or the “wall flower” at anything on campus according to Samantha. Flower or Fly, both participants want to blend in as they share with us the following experiences.

Samantha’s following story illustrates how aware she has always been about fitting in, or blending into whatever environment she is surrounded. She describes that she masks her voice by working on her non-accent as a means to get her foot in the door of a job interview. And then she shares a response during a dialogue we had that addressed her ability to speak three languages and how that fits her goal to be the wallflower she wants to be. Her response,

I don't know, I think it has something to do with my accent. Over the phone I sound really white and normal, so no one expects to see a person like me showing up at the door for an interview – and that is the first time they can see me and see that I am brown and am not in the typical collegiate get up driving a giant 4wheel drive... My ability to change my accent or word choice from less educated to more educated and classy helps me sound like everyone else on campus. I do think there is a poor accent. When I am in my hometown, my accent changes depending on what someone around me says. But when I am on campus, I focus all the time on how I say everything or mostly I say nothing. I just want to be a wall flower, pretty to look at but says nothing.

As a further note, to Samantha's story above, she is most often silent when she is first in an unfamiliar situation. Following up with the comment that she mostly says nothing in the hopes of wanting to be a wallflower, I asked her if she was an introvert in general or just in her classes. She felt that is depended on the instructor and size of the class that would determine her level of extroversion. "I am totally an extrovert with my friends and of course with your family. I have to be, I give tours and usher strangers around!" One of Samantha's on campus jobs was as an usher for the large auditorium on campus that hosted classical concerts, operas, and other theatrical performances from around the world. She would interact with the wealthier class who found the time and money to spend going to evening concerts in the name of artistic culture. "I really liked the uniforms we had to wear, white shirts and black skirts. I just looked like everyone else there! Ha! Ha!!" And we shared a huge laugh.

However, when it comes to academics and classroom norms, she shared, "I got better towards the end of my program. But you still would never catch me raising my hand or speaking out of turn like the rest of them." Samantha did not feel that she needed to speak up in class in order to do well with her grades. She would rather not

bring attention to herself in class, instead she was used to and more comfortable focusing on her homework, test taking, and visiting the professors during office hours to do well in her classes. This is definitely another illustration of Samantha being a wallflower through her college experience.

Though she was very calculating in analyzing every syllabus for each of her classes, she was very certain to be aware of how class participation was graded and she made sure it was not reliant on “just raising your hand, flapping your gums, and calling attention to yourself even when what they say is so not relevant to the class.” She made sure she could still get full credit through online conversation or attending office hours instead of just saying something in the classroom. Samantha was not impressed with the students who did just that, as she continues, “lots of students do that just to get participation points, but I think that takes away from the content of the class when you just say something just to hear the sound of your voice.” She definitely wanted to remain within the realm of full points for participation while still remaining a wallflower in class. She managed to negotiate that quite successfully throughout her undergraduate experience.

Additionally, Dennis shares his desire to be a fly on the wall every time there was a professional development event that he knew will benefit him. These events would be workshops on interview preparation, possible internship opportunities, or even career fairs. He preferred to just not be noticed and be able to walk in and learn new things about his chosen profession of finance without having to worry about his clothes, shoes, leather briefcase or even haircut that he did not have up to the

standards of the rest of the finance students. In an attempt to just take it all in and learn more about getting a job in finance, he shares his desire to be the discreet fly on the wall as follows:

I know that finance is the most popular major, and it provides a great income as a profession. But I am not really sure what a finance person does all day. I've always been good at math and the instructors are really smart in the department, almost too smart. The students in Finance really know how to look the part – that's for sure! I went to my first career fair as a freshman and didn't realize that you were supposed to dress in business attire, even as a freshman. I didn't even know what business *attire* was! So when I saw what everyone else was wearing, I panicked! I also saw that those high profile students just got there with their freshly cut hair and suits with those creases in the legs, I just didn't know what to do. No one told me to wear a suit, or get cleaned up or anything – Soooooo - I just left! I had to. I was in the jeans and shirt I had been wearing all day! Did everyone else have a locker they kept their clothing in all day? And a place to shower? How did they do that quick change from class all day to this? I kept thinking I HAVE to leave, but I wanted to hear what internships are available and what I would need to do to get one from those companies, but how could I walk in with my jeans and backpack? No one else had a backpack on! I didn't want people to notice me when I knew I was not dressed for the part. I just wanted to be that fly on the wall so I can take it all in and not worry about how people saw me. But after that one time I knew well enough that I need to plan to bring the right clothing and plan to get one of those \$6 haircuts near campus. I just had to plan better. Or I could get a job with the catering company! They had great food at that event! Then I literally would be that fly on the wall in a white catering uniform.

Feeling that he had to leave and not be noticed, Dennis clearly wanted to stay and be a fly on the wall to observe the modeled behavior of the other students who seemed to know what they were doing. His other reference to the staff working the event and how he would rather be one of them illustrated that he really wanted to be there to learn from the opportunity that this event presented. The majority of his



learning and negotiating his undergraduate experience stems from his ability to observe others and learn from them.

Learning from the experiences of showing up unprepared Samantha and Dennis employ an instrument of constantly being aware of how others on campus do everything. Their keen awareness through their ability to stay on the sidelines as either wallflowers or flies, as they describe their behaviors, benefits them as they successfully negotiate their experiences. Most importantly, when they pay attention to what people wear and how they wear their accessories. Samantha shares,

I pay close attention to what people wear and especially the purses that the students carry their books in. Have you noticed that Business students use big purses instead of backpacks? Only Arts & Sciences students use backpacks. As far as girls. Guys in the business school tend to not carry much more than a portfolio. So when I figured out that in Business girls carry their books in fancy purses, I bought a very similar looking giant purse at Old Navy – it's trendy and all – kind of like the ones rich girls use. The rich girls carry Chanel purses for their books, that's crazy, I saw one on ebay – that's the best place to get bargains and the local thrift stores. The rich people donate a lot of great clothing. That's how I can afford to blend in, I can't shop where they do. But I do ebay! The only problem is the waiting for the shipping! And then I have the same item that everyone else is carrying around. What did people do before the internet exactly?

Continuing along the same theme of blending in as a wallflower, both participants shared several stories that relied on their not sticking out or calling attention to themselves by dressing the right way for professional and academic events. When the attire was indirectly referred to as a professional or business casual, they both noticed that others would start asking what was appropriate to wear. Both Dennis and Samantha referred to the dress code for business students in the same

way. The similarity in explaining the business suit expectation was incredible. First Samantha explains the attire to me as the following,

A business suit that means *Business* is expensive! The cheap ones just make you look like a teenager. And by cheap, I mean inexpensive or something that I could afford, but can't wear to say the 'meet the firms night.' They would see the ruffles, because all cheap suits for young women have ruffles, and they would know that I am poor. I would rather not go to something than wear a cheap suit and not get any offers and damage my image. That would be worse than simply not going. And the color of the suit is super important, navy blue or black is really the only acceptable colors. Which is great except the material also gives it away. If it makes too much noise when you walk, then it is a cheap suit. I try to stay still at all these events. Have you noticed? Really, stop laughing, I do! It's part of my wallflower image. Then you have to worry about all the accessories! I didn't know what an accessory was until I went to Macy's to try to find a suit my freshman year, and the lady was asking me if I had matching shoes! Shoes? Are you kidding I had to buy shoes too? I actually borrowed some from my great roommate who really has too many shoes! I was told not to wear much jewelry, which was fine by me. Since I didn't have any!

Samantha learned by watching and being aware of other's behaviors how to be a better wallflower and blend into the background and not get noticed. The majority students knew how to dress for professional events so much so that they even asked for specific advice on colors and styles to wear for certain events. Her description of the business suit can serve as distinctive metaphor class stratification within the US. Samantha continued, "the more money you spend on a suit, the less noise you make to stand out. I need a better suit to not stand out."

Dennis then explains the business suit in terms of an expectation of business students "to be professionals at all times. That includes dressing the part!" When Dennis did not know that students were supposed to dress in business attire for exams and presentations, it presented a problem. During the first week of finals in his first

year, first semester, Dennis noticed that he was not in the same attire as his colleagues. He shared the following story that illustrates why he simply left the building and did not do well on his exams during that pivotal first semester,

You know it midterm season in the business building, you know how? During mid-terms there are a lot of presentations going on in all the classes, and the rich students or the students who's parents are in Business already know to wear a suit for that and they wear the professional suits that look like they naturally belong on a person, all polished and comfortable....that's it, COMFORTABLE!! Those are the people with money. They wear suits just as comfortably as I wear my sweats. But then you can tell that there are uncomfortable suits too, the ones that make noise when you walk down the hall. I don't know what it is but a cheap suit doesn't look the same as the expensive ones. I look at suits when they are on sale, and I still can't afford the nice comfortable ones. But a few years ago, I lucked out at an estate sale over the summer and I bought a bunch of super soft and comfortable suits that I had someone fix up for me. And I still use them today. They are some high end brand, but hey they don't squeak when I walk.

The descriptions of the business suit by both participants illustrated an incredible theme that emerged from the need to be a fly on the wall and a wallflower. By doing so, this was a way to accomplish their goal of just blending in with the environment that surrounded them. In order to learn more about their chosen professions of finance and accounting respectively, Dennis and Samantha continued their vigilance and awareness of the dominant culture. They both shared their keen ability to distinguish cultural markers such as the wearing of correct clothing and additionally the deciphering of the specific type of clothing that added to the significance of the cultural marker.

The differentiation of a cheap suit from an expensive one was imperative to their blending in with their surroundings. If they did not have the appropriate attire or

if the attire “squeaked,” it may have given away their wallflower position within the context of a professional event. That attention is something neither of them wanted at any time throughout their undergraduate experience. Samantha and Dennis were both well versed in what it takes to just be a fly on the wall and used their ability and insight to observe the students’ culture to their advantage. Additionally, they both stressed that they would prefer to not be the subject of any attention whether it is for not having the right clothing on, arriving late to class, or simply sitting in the wrong seat in a classroom. There is a feeling of additional effort throughout the process of playing the role of a fly on the wall as Dennis describes and a wallflower as Samantha desires to remain.

### Day Three: No Free Lunch

Both Samantha and Dennis have an amazing way of looking at the world through a series of calculations. They actively live a “cost based accounting” decision-making model for everything in life. This is best described as a way to always cover the cost of any expense a person may have based on the income a person generates. As an illustration, Samantha calculates everyday things in a drop of a hat or as she motions to her newly acquired accessory,

I can tell you exactly how long it takes in hours to pay for this purse, yes it’s \$125 purse and it takes me almost 10 ½ hours to pay for it, but I know I’m worth it! So I don’t run up my electricity bill on the weekends, so I can plan to pay less for that and pay off this purse. I only have my computer on at home in my apartment now. And I live by myself, so no one else is running around leaving lights on or anything. And for another example, I have food at home that I bought at the grocery store for \$20. If I make the sandwiches I planned and bring them for lunch for four days and I go home and cook my dinner for those four days too – then I am ahead by almost \$50, because lunch is so

expensive at least \$7 for each lunch and then I could easily spend \$10 on dinner. But I just have to stay focused, which is easy to do when my wallet has no cash and I can't rely on my credit cards like everyone else! Yes, I didn't buy the matching wallet to my purse because that would have been like \$30 more dollars or more than two more hours of work this week!

Samantha's story illustrates the additional energy and stress that goes into living a college life on limited resources. There is no careless spending in Samantha's world. Every decision she makes is tied to her bi-weekly paycheck. And if at the end of the month it does not cover all her living expenses, she does not have a backup plan. Her ongoing, daily calculations are her one and only plan for living.

In a similar fashion Dennis also demonstrates a similar ongoing analysis of his personal finances. He constantly performs mental calculations as a method of assuring payment of his tuition. He shares his constant cost accounting as part of his life,

I can tell you exactly how much a pack of cigarettes costs and how long I have to work to cover the cost for a carton – which is why I only buy a pack at a time – I know it's cheaper to buy the carton, I just don't have the money.... Just like it is cheaper for me to have the university charge me late fees so that I can pay my tuition in a monthly setup rather than once a semester like everyone else. I am not sure if the university knows that they are essentially lending me money throughout the semester. It must not be a normal thing, like a payment plan or anything. But I figured it out! I'm not going to mention any names here so that people don't get in trouble for finding loopholes in the system. You know how it is! So I get all these late charges which ends up blocking me from registering when everyone else does, which means I never get a good schedule which affects when I work, which affects everything. But I am able to pay off the semester in time to get that registration stop lifted before I get a late registration fee. It's so funny how the university likes to nickel and dime the folks who have no money, at least that's how I see it! You would think that all those stops would actually stop be - but then again, I am finishing in May!

In this story, Dennis has managed to figure out a way to get a loan directly from the university. He and I discussed this at great length and we figured out that the university charges \$50 late fees every four weeks. He gets three of these late fees per semester and in essence pays off his tuition in addition to the one percent finance charge by borrowing an unofficial loan from the university. That is the lowest finance charge I have ever heard of for a private or federally subsidized loan for a college education. The only tradeoff that we could figure out was the constant delay in registration for the following semester, however with each additional semester Dennis is able to talk his way into the classes he needs to graduate in a more efficient manner.

Continuing along the theme of opportunity costs, Samantha shares several times throughout our many conversations, “money is huge in my life everyday!” Even spending time with her friends is a source of mathematical delight for her. As another example of her innate ability to manage her money, she continues,

Sometimes I spend my money on going to restaurants and hanging out with my friends instead of paying my rent, well not instead. I am just short a few hundred... sometimes! Not all the time. But I learned my lesson once that it only happened that once. I didn't realize that turning 21 would affect my money management so much. All my friends were turning 21 over a two-month time period, including me. So we all go out to dinner, buy the birthday girl a few drinks, pay for the taxi home. And all of a sudden I am \$300 short on the rent! I was so stressed out! So I had to ask, you know the property managers, if I could pay half at the beginning of the month and then the other half on the 15<sup>th</sup> of the month when I get paid again from my two jobs. I just have to stay on top of accounting for my work hours. Now with the added expenses of drinks, that really kicks up the cost of hanging out with friends. They are expensive, but I will now calculate more accurately and only go out during happy hour. Problem solved. Plus, no one celebrates 22<sup>nd</sup> or 23<sup>rd</sup> birthdays the same way, right?

The examples and stories shared by Samantha and Dennis are numerous throughout the entire body of transcripts of calculating on the go how much work time must be accrued in order to afford a purchase. No matter how small the purchase might seem to be to us, like a candy bar or a cup of coffee. I can now see both of them calculating the constant tradeoffs for themselves and others when figuring out the opportunity costs of just about everything in everyday life. This even carries through to others in their lives. Dennis even shared with me how he also calculates his parents' opportunity costs in the things they choose to do.

My parents are funny. When they send me \$50 at the beginning of each semester – this is funny - they tell me to spend the money on books but \$50 won't even cover ONE book for one of my classes! It makes me laugh to think that they went to the trouble of helping me out and I really appreciate it. And I do thank them for the money because I know how much food they could buy for themselves with that money or they could go out to a really good dinner or two. But they are sacrificing that for me. Its not that I am keeping a list of all of these things, but I will pay them back a hundred times over once I get into that finance world. It'll be a little harder to calculate costs at a higher salary, but I'll get used to it!

Another great story shared that illustrates an all too common experience in college and in everyday life is also viewed as a cost accounting exercise for Samantha. Even invitations to spend time with friends on weekends are not a common opportunity that can be taken by students on a limited budget. The ongoing internal dialogue was shared as,

I can remember always hearing my parents argue over wasting money. Not that I think soft toilet paper isn't worth the additional dollars, but I just can't see the tradeoff right now. But next year I'll buy the more expensive paper! For now, I know I don't waste money, not on silly fancy laptops or Ipods or clothes or skiing like everyone else. I mean really not only would I miss a day of work if I went skiing with everyone else – which is \$88 out of my pocket,

but I would spend just as much on a lift ticket. Then splitting the gas money and forget it if we go to a restaurant! Jeesh! I always get screwed when they split the check at Beau Jos'. Just because we are all there and one person orders the super expensive pie, and I just get the cheapo cheese one I get stuck paying my fair share –  $\frac{1}{4}$  of the bill regardless of what I order!! Drives me nuts! I mean really if my pizza costs \$6 and I just get water, why is my fair share of the bill – split four ways is like \$15 plus tax and tip! How does that happen! I just can't see spending that much money! I just am not a money waster. Ask anyone! I'm the one with the calculator at the restaurants!

This incredible ongoing and overwhelming attention and awareness of cost is a unique experience for low-income students. Both participants are constantly focusing on costs as a trade-off to paying the rent or buying books spend the energy. The calculations are even projected outward to parents and friends as seen in the descriptions above. Additionally the opportunity costs are also calculated in lost wages as students are typically not salaried but rather they earn hourly wages that are paid when those hours are worked. This feeling of not getting a free lunch is clearly described and demonstrated through these specific stories.

#### Day Four: The Cost of Good Grades

*The academics are not hard, it's everything else you have to balance.*  
- Samantha, participant.

Throughout our dialogues both Samantha and Dennis shared multiple stories about the hidden costs of college life. This particular theme relates to the additional cost of both time and lost wages that is required of low-income college students in order to attain academic excellence. Part of a well rounded and academically strong resume, a business student must participate in many activities that take up the most precious resource to Dennis and Samantha, time. To illustrate the hidden cost of



participating in extracurricular activities or even engaging with any campus activity costs money. Dennis explains how campus activities work,

I didn't realize I had to pay \$150 to join the finance club! I mean yikes! The Business fraternities that provide all the professional opportunities, they have a membership fee as well, something like \$200 a semester! That's a lot of money, until I heard you had to pay to participate in club sports too – something like \$60 per team you join per semester. That's why I run! I don't need a club sport to do that. Even when someone asks to play racquetball or something, if I reserve the court, I have to put \$5 down. If it becomes a habit, then I can't buy a lunch. Everything that you want to do on campus cost money, everything! Did you know you have to pay to rent a locker at the rec center too. Why is that? And I have to pay to make certain reservations for extra material from the library. And I heard our tuition is going up and with the new rec center, our fees are going up too.

All these opportunities that our profession of student affairs encourages so strongly to our student to get involved, cost money. The research shows, that an involved student is a successful one (Astin, 1977, 1984, 1985, 1993). That very well may be, but it will also cost money to become that involved student. That would not be such a problem if the dialogue did not correlate into addressing the cost of getting good grades.

Along with the ongoing cost based accounting as described in the previous theme of day three: No Free Lunch, there is a clear pattern that indicates that there is an additional cost to being able to spend the extra time necessary to attain strong grades. The following description is how Dennis illustrates the cost of getting his high grades as a low-income college student,

If I choose to study 8 more hours in a week I have to give up working those 8 hours which is almost \$100 less for me that week. I can't afford to not work. I take those commitments seriously because I can't pick up the phone and ask the parents for more money this month. And to take time off from work to go

to a faculty's office hours is really hard for me, but if I have to get clarification on some concepts I have to weigh out the cost to me. If I have to take time off, I seriously have to consider what I am doing. I try to catch my professor before or after class to minimize the impact on my work schedule. I have to have my work hours set in stone, number one to keep my boss happy, he needs to rely on me and secondly I need to keep the hours for income. I am paid hourly so if I don't work, I don't get paid I can't pay my rent or my tuition! So it won't matter if I get an A or A- in the class if I don't have a place to live.

The story of low-income college students includes a time trade off for academic excellence with a price that may be too high to pay. If getting a higher grade requires spending more time at the library or waiting to meet with a professor to clarify a concept, it may jeopardize everything related to a student's life. It affects the salary paid to cover the cost of a roof over one's head and the food on the table. As Dennis describes in a casual manner, he has no one to ask for help. He cannot borrow money from his family. He can only rely on his own ability to work and pay his bills while balancing his academic abilities.

Another cost discussed was the limitations encountered by student who do not have the additional money to pay for extra credits and time to take full advantage of the academic opportunities on campus. Opportunities that are considered part of the undergraduate experience for example are studying abroad, international internships which are unpaid, or adding a minor or certificate program that requires additional summer coursework which adds cost to an already expensive endeavor. In the following illustration, Samantha was considered dropping her Italian minor simply because of the additional cost of which she was not informed about earlier on in her

degree program. She was unaware that the minor required a study abroad at additional cost.

At one time, I even decided against the Italian minor for a while because it cost too much to take the additional three or four sequenced courses. And I would have to study abroad to Italy, which only makes sense for the minor. They offer all the required courses in a simple summer program at a cheap low cost deal of \$8000 plus expenses! It was part of the plan originally, but then I found out that it was just too expensive. And my scholarships won't really cover the additional costs! Can you believe it costs more than out-of-state tuition? And what's worse, I can't work while I am there! So I have to spend money and there is no way to re-coup that cost.

This theme that describes a tradeoff of time and money for the goal of attaining strong grades is prominent throughout the discussions in this study. In order to academically succeed or take full advantage of the undergraduate opportunities such as clubs, extra curricular or even study abroad experiences, low-income college students need to give up time away from earning a living to pay for the very educational experience that demands their participation. Every decision Dennis or Samantha makes to spend time in office hours, at a resume critique, or visiting a writing workshop takes time away from their hourly jobs that support them through school. Even the choice to enhance an academic area with an additional minor required an additional cost from students that may bankrupt the entire process of attaining a degree.

#### Day Five: No Going Back

*Sometimes I really don't think this is the right place for me,  
but it's too late to go back home.  
Who said you can't go home again?  
I believe that! - Dennis, participant.*

The final and perhaps the most surprising theme that I did not notice until both Dennis and Samantha pointed out separately that even I do not live in my culture of origin. The following are both stories of how each participant shared their story of not going back to their hometown. They each volunteered their stories at one of our last sessions once we had understood that the study was coming to an end and our time to tell stories was short. I was honestly surprised to hear that they did not feel a desire or need to return to their past.

#### *Samantha's Moving Forward*

Samantha began by telling me that it never crossed her mind to go where her parents live, “why would I go back?” I was quiet for a while watching her look out the massive window that overlooked a soccer field located just outside our business building on a strangely warm day at the end of the fall semester. Samantha was very thoughtful and precise when she spoke of her parents and her plans to stay in this area after graduation. “They didn’t want me to come here to begin with, and now I have to tell them that I am not going to move back to their home.” It was about a week before her graduation in December and Samantha still had not told her family that she had made all the networking connections here and needed to stay to continue on her career path to be a CPA. “Better yet,” Samantha continues,

I know when I was planning to go to college, I actually didn’t know where I wanted to go. I just knew I didn’t want to stay where I was. I knew I wanted to go out of state, and there were only two things that mattered about the places I liked to go to college. That they were far, far away and as long as my mother cannot drive to it. And that it wasn’t where I was in high school. I so did not like it there! There was nothing I liked about the place or the people! I just could not wait to just leave!

Now that she has made a home and a career opportunity here, she continues to tell me,

I really didn't like my life there. Everything about it I didn't like. And what made it worse was my realization that I did not want to ever go back. It had to do with me, and where I am now, it was the money, it was the leaving, it was everything. So I can't go back. I don't want to go back! I really didn't like my life there and I am so used to coming and going as I please. I don't have to answer to anybody here. I like that. I can't see going back.

At this point, so close to graduation, Samantha is on the precipice of living her own life in her chosen field of Accounting with a job acceptance in hand and a start date of January 5<sup>th</sup>, Samantha looks me right in the eyes and says simply, "why go back now? Everything my parents wanted for me is here. They didn't realize they taught me to fend for myself and get ahead which also included getting away from them." This made us both quiet and I could not help but see the tears welling up in her eyes as Samantha reached for her cup of coffee.

#### *Dennis' Moving Forward*

Dennis is more matter of fact about his transition and plans for his career. As he always does, he delivered his story with a dry sense of irony and calm. As we sit together in the empty cafeteria at the end of the lunch rush, Dennis notices the smell of cleanser in the air that reminds him of home. In high school, his mother was obsessed with keeping all of the family's clothing smelling clean even if it was well worn. Dennis remembers that everything in the kitchen was always sprayed down with a cheap cleanser much like the one being used in the dining hall this afternoon to minimize the appearance of bugs.

All of this frames his thoughts of not really wanting to stay where he was in high school, however he also did not know if he could afford his plan to attend college as an 18 year old. He knew that he did not know much. At the time that did not matter to him; he had decided to start over in college, without his friends and family. He knew that there was much more out there for him to see, do, and most importantly smell. As Dennis clearly put it,

I know I didn't like it there in high school. I needed to see if I could find somewhere else to start over and reinvent myself. Start over without the familiar people and places that seemed to limit me. I wanted to be a new me. I think I have accomplished that, so there is no place to go now but forward and follow the career ladder. On ward and upward, isn't that what you say? Don't turn around, success is up there. That is ahead of me not behind me. Plus, I'll make lots of money with finance. I am told it makes bank!

At the end of this semester Dennis will begin a new path in corporate America. He has accepted a position as an analyst that will require him to relocate again. He is excited and nervous about sharing this with his family. His start date is three months after graduation, so he has to stay in Boulder to work his current jobs to make a living. Dennis tells me, that most industry jobs in finance and accounting assume "that the newly hired graduate want to and has the money to travel through Europe for a few months just for fun. I mean really, who has the money for that after spending \$160,000 on a college degree?" The biggest difference for Dennis this summer is that he will not have to focus on taking classes and getting A's in them. He has the luxury to just work two jobs to make end meet.

In this last theme of not going back and feeling a sense of forward movement, both participants feel a sense of freedom. They clearly have their career plans in line

and those plans do not include a going back to their hometown. This theme of moving forward and not going back is a unique experience for the both Dennis and Samantha and is not consistent with the pattern of college graduates returning to live in their parent's basements. Their future lies ahead of them and are very future focused. The feeling of constant forward movement in pursuit of a secure career path is illustrated through the stories shared with a sense of great expectations.

### Summary

This chapter lists and illustrates the themes that emerged from a collaborative representation of all the stories by both the participants and myself. The five distinct themes illustrate a very unique experience that low-income students live on a traditional college campus. As the participants navigate their way through their journey and retell their stories, the themes of being on another planet, playing the role of a wallflower, opportunity costs in everyday life, the sheer tradeoffs and the cost of grades, and not going back permeate the entirety of this critical cultural study.

These five themes and patterns uncover the ways in which low-income students make meaning of their college experience. The students are very aware of their environment and literally calculate every decision they make whether it be the purchase of a sandwich at lunch time or whether it is to arrive at a class just a few minutes late. This sense of blending in by minimizing their differences and actively working on looking like the majority student in the business school was a sharp learning curve for both participants. However, now that both are finishing up their last week of classes they are both well versed in how to blend in on campus.

Finally the theme of not returning to their culture or location of origin is of paramount importance to both participants. They each have accepted job offers before their actual graduation in cities far from their hometowns. Moving forward with their career goals surpasses any expressed need or desire of the participants to return home. They seemed to have crossed that bridge of no return when they first left for college as entering first year students at the university and have never turned their course back.

These five themes and patterns add to the picture of low-income student experiences through a critical-cultural framework. By describing the fascinating experiences of the participants in collaboration with them my hope is to bring a discussion of low-income student experiences front and center of a discourse and increase the awareness that class does matter in higher education (Borrego, 2004; hooks, 2000; Schwartz, Donovan, & Guido-DiBrito, 2009). Additionally, these stories bring to light many issues that emerged from a collaborative co-construction of findings from the participants' conversations, emails, journals, and photographs. The representation of the themes and patterns as five days of the workweek underscore the fact that the participants constantly felt that they were working at all times of the day no matter where they were situated. The themes highlight the strengths and determination that the participants demonstrated through their stories that tell a complicated story of feelings and experiences that make up their everyday lives through a fully engaged lived experience at a predominantly wealthy, white, traditional college campus.



## CHAPTER VI

### IMPLICATIONS AND RECOMMENDATIONS

This chapter details the implications, conclusions and recommendations that emerge from this study. This demonstrates the continuity of critical ethnography that focuses on painting a clearer more vibrant picture of low-income college students while making a contribution toward changing conditions toward greater equity (Madison, 2005). The chapter includes a summary of the study, implications and recommendations for practitioners, and recommendations for further study for scholars.

In summary, this critical cultural study takes place at a public, flagship, Tier 1 Research University that is predominantly composed of wealthy, white, traditionally aged students at a residential campus. Framed within the problem that in the US, people are socialized to believe that we live in a classless society (Altbach, Berdahl, & Gumport. 1999; Gladieux, 2004; hooks, 2000) and a college degree is thought to be the ticket to success and single most important indicator of economic prosperity (Caple, 1998; Gladieux; Kahlenberg, 2004), the numbers, both real and percentage, indicate that there is a severe lack of participation of low-income students in higher education (Dickert-Conlin & Rubenstein, 2007; Gladieux; Orenstein, 2007).

Consequently, there is little known about the experiences of low-income students and how they navigate their journey through higher education.

Additionally, the purpose of this study framed within a Critical Cultural worldview, it is not enough to just describe the experiences of low-income student at this particular university what is necessary is to critique, activate a sense of agency, and create positive change (Guido, et al., 2010; Jones, Torres, & Arminio, 2006). The methods employed from criterion selection process for participant selection to the co constructing of the data follow the description set forth through critical ethnography. This methodology supports the constructivist perspectives by the sheer nature of constructing meaning collaboratively (Denzin & Lincoln, 2005) and works toward the goal of creating a better society (Thomas, 1993).

#### Summary of the Findings

To continue the conversation of low-income college students, the five themes taken within the rich description of the university campus emerged throughout the study from a collaborative review of multiple sources of information. The participants themselves took on the role of constructing the themes and arranged them in a pattern of a five-day workweek. They simply felt that it made sense that a postsecondary education should be considered a job because that is how they feel they treated it. Something that each participant worked at every day, but it was not just limited to classroom learning or just doing well on exams as we can see from the emergent themes. After the themes emerged, collectively we thought the best way to represent them as a workweek, without a value judgment.

*Themes: Five Days  
of the Workweek*

In the co-constructing process of the data, the participants and I developed a workweek presentation of the themes. Both participants agreed independently that since they are working all the time, the presentation of the themes should as well. On day one, low-income students operate with the understanding that majority students on campus must exist on another planet. As Dennis tries to explain their natural fit on campus as opposed to his mis-fit on campus, “That sense of self or complete lack of awareness of others – whichever it is - projects a sense of belonging.”

Continuing on the workweek, day two describes the sense of need to blend in as a “Wallflower” as a survival technique. “I don’t want any attention.” Dennis tells me, “I just keep quiet and keep my eyes open and try not to say anything that would give away my poor status.” This feeling is evident in multiple stories and journal entries shared by both participants, and is all part of a days work as low-income students on a college campus.

On days three and four, the job entails thinking about money both opportunity costs and the cost of good grades. “Money is huge in my life everyday” Samantha shares. And having a major in Accounting and Finance only comes naturally to both participants since they practice calculation on the go when making almost every decision. This added dimension of figuring the cost of time over the value of how that time is spent frames every interaction the participants shared.

Rounding out the work week is day five, where the participant are upwardly mobile and upon graduation neither of them are planning to return to their hometown. Dennis knows that “there is no place to go now but forward and follow the career ladder. That is ahead of me not behind me.” And Samantha knows that “Everything my parents wanted for me is here. Why go back now?” Indeed they both are certain that there is no going back.

Summarizing the common themes only exacerbate the sense by participants of not being seen or valued on the campus. They employ the best tools they can find by being aware of differences while blending in, calculating the cost of everything and knowing it is a trade off to a traditional undergraduate experience and good grades, and plan on continuing to move forward and away from their culture of origin. The participants work hard with the university environment and campus that they chose and adapt to it, like an additional job. The participants repeatedly emphasized the importance of understanding that they did not want to be seen as students who complained about what they had to do to live through the college experience. They were very clear that they enjoyed every moment of their undergraduate experience and are successful because of the choices they made. They are insistent that they had a strong work ethic before they arrived at the university and that same commitment to work and earning a degree continued throughout their undergraduate studies with an incredible maturity that they expected of themselves. The work they put into everything they wanted to accomplish had the express purpose of continually getting the most out of their college experience. Not just a piece of paper after four years.

## Implications and Recommendations for Practitioners

When examining all the stories through the multiple venues of data, the findings lead to the next logical step of implications are recommendations for those of us out in the Student Affairs profession and in leadership positions in higher education. Through much conversation with Samantha and Dennis, the implications include starting a conversation about the small numbers of low-income students as well as looking into all the hidden costs of participating in a full and enriching undergraduate experience. By just sharing stories about low-income students and how few of them we have, is incredibly important to first increase awareness in order to understand the systemic socioeconomic discrimination that is practiced currently and secondly when a critical mass moves from awareness to action it may begin to question the current policies and practices. And questioning why such experiences happen such as the following story can lead to positive change.

As a result of increased awareness leading to positive change, a better environment can be created that supports and encourages low-income students through their higher education journey. The student affairs profession has a responsibility to support all students and enhance student growth (ACPA, 2009; NASPA, 2009); and this inquiry aims to inform the profession of Student Affairs with the intent of creating that positive change and support for low-income students (Jones, Torres & Arminio, 2006; Rhoads, 1995). In this spirit, I share the following two stories. The first highlights the lack of space on campus for the possibility of

differing world views and pose questions at the end the to student affairs professionals. And the second describes my process in collecting the real numbers of how many students actually receive Pell Grants at the university. This process took almost two years and ten years off my life expectancy.

### *Clashing Worldviews*

The most difficult interaction I had that pains me to this day was a time when I failed to answer a question with a question. In that instance I feel that I failed my student. I was so floored by the way people frame their existence that they leave no room for the possibility that there really may be another way to make meaning of the same event or phenomena. This was such a physical realization to me during that conversation that for once, I was left speechless.

*A few years ago, I was visiting with a trusted colleague who I believed would help me in a situation with one of my students. This trusted colleague self identifies as a champion of students and is in a position of student advocacy in title. I went to this person to seek advice and direction in order to better help a student in need. My student was from a low-income culture of origin, and a first year student. After I explained the situation specifically that my student could not pay his tuition bill that was already two months overdue. The way his financial aid package was presented to him did not clarify that the family contribution part had to be paid by his family. Even though his family, composed of a single mother who was currently unemployed, had no means with which to pay \$14,000. I was certain this was a mistake in the financial*

*aid process. Perhaps they had entered the family's income with a decimal in the wrong place.*

*I had originally encouraged the student to visit and revisit the Financial Aid office so that they could re-evaluate his paperwork. However, no one seemed interested in this student and the only assistance he had received from the Office of Financial Aid was to just go out and get a private loan. In light of his personal, family situation, he was told to simply just go out and find a bank that would loan him money and was handed a brochure listing the websites of several large local banks. Even he was financially savvy enough to know that a bank would never loan \$14,000 to an eighteen year old who has no assets, no real job history, and not even a car for collateral.*

*This Administrator, who again is in a role to advocate for students, plainly said to me, "What did the student think was going to happen when the bill arrived? Was the student not planning on paying the bill?" All I heard at that moment through that statement was the historical system of classism in higher education. I could not believe that this person could not or would not allow space for the possibility that a student may just not know something based on lack of experience and lack of understanding. How would a student know what one does not know? I could have asked is, how is this the student's fault? Or is it possible that this information was not shared with the student? It's easy for me to come up with clever responses now after processing this interaction and with the space of several years. But at that time, in that moment, I was in shock that those words were in the air at a time of need. And to*

*make matters worse the student advocate Administrator chose to immediately blame the student.*

*All I could muster for an answer was just a look of disbelief. My silence must have been perceived as permission to continue and I was told, that he would be prevented from registering further and he'll have to just pay back the tuition to the university for a fee. Because you know he cannot continue if he cannot pay his bill. And then this person whom I thought to be a voice of reason walked away in a hurry to go to a meeting.*

That sinking feeling I feel in my stomach has not gone very far away when I think about low-income students and the lack of information that the university provides them. As a profession, Student Affairs does not have the understanding specific to low-income students. The low-income students that do arrive on campus do not know where to go to find resources, jobs, or time management help. They are also at a loss on how to thrive on a university campus that continually makes many and multiple demands on them. As the participants describe, they rely on their survival instincts to meet the demand of higher education.

Some of those demands are having the awareness and ability to obtain all the material markers to blend in with the rest of the student who simply seem to know how to negotiate all the challenges and overcome barriers that are a natural part of transitioning to a new environment. Secondly, time is precious to low-income student in planning their daily, weekly, and semester long schedules. The constant negotiation



of where and how to spend their time in relation to being able to afford to participate in the college experience is a huge demand on the participants.

*Finding the Numbers of Low-income Students at the University*

The process of obtaining numbers from this university proved itself to be a test of determination and reliance on influential gatekeepers. It seems that information management is crucial to the management of the university's image. As I began my proposal for this study many years ago, I went in search of the statistical data on the number of who students receive Pell Grants on this university campus. After many attempts to get this information over email requests, those seemed to be ignored. When I arrived at the financial aid office, which is also difficult to find, I thought I could not be ignored in person. I was wrong. I experienced first hand the typical tactics of avoidance. I was told that that proper person to contact was not in the office at the moment and was going on vacation, leave of absence, or maternity leave and would get back to me upon that person's return.

Undaunted and a semester later, I conveniently found myself at an event where a retired administrator was in attendance. Through this coincidence, I began my pattern of badgering and following up with the contact person at the department of institutional research. The best answer at that time that I received was, since the federal government does not require us to report those numbers, so why would the university ask for them. Again undaunted and motivated by my advisor, I continued to press on over a year explaining that I would not propose my research topic without

at least a few numbers. Several months later with the additional help of the same retired administrator, I was able to get minimal numbers but enough information to realize that this university has below average numbers of low-income students based on the number of Pell Grant recipients. Most alarming to me was the fact that no one is paying attention to the decreasing trend. The numbers both by percentage and real numbers have decreased over the 20 year period that they provided. And I am the only one on campus with these numbers and this awareness.

### *Questions for Higher Education Professionals*

As part of a critical ethnography, I attempt to disrupt the status quo and ask what can we do as a profession of student affairs to probe the possibilities of change (Madison, 2005). In order to continue providing space for stories and conversations addressing low-income students, my goal is to also increase awareness within the student affairs profession in the hopes of creating space for support services that address the needs of low-income students. Questioning To increase awareness, I would first begin by posing the following questions to the reader, higher education leaders, and student affairs practitioners and scholars,

1. Who is paying attention to low-income students on your campus now?
2. Are you aware of who they are?
3. Who is going to advocate for low-income students before they disappear?
4. Will they eventually all disappear on your campus?
5. What else are we not sharing with our students?

### *Practical Recommendations*

Awareness can bring about action through advocacy for student support services targeted to low-income students. As practical and more immediate recommendations, our role as student advocates in student affairs can begin by evaluating the processes by which we currently disseminate information and rethink how more helpful financial aid workshops and packages that speak from the perspective of low-income families. Additionally, creating targeted space on campus to support students who have to work full time will be a visual representation of valuing low-income students.

Instead of always expecting low-income students to adapt to the environment of the current college campus, we can strive to adapt to the living and working patterns of low-income students throughout the entire campus. It is a really large campus that should not have just one location for living necessities. This can take the form of providing access to free lockers, secure refrigerators, microwaves and other food essentials at low cost on campus. Allocating space for relaxation such as napping rooms or showers for those students who do not have time to travel to their homes during the day. This adaptations of providing simple comfort of cheap and convenient comforts of living may support the needs of working students who tend to carry the most belongings with them all day, do not tend to have cars, and work around their class schedule in order to survive their experience in higher education.

As input from Dennis and Samantha, colleges can certainly benefit and support low-income students by providing simple alternatives to things that do cost

money on campus. Their examples spanned the nature of having tuition payment plans set up with 12 month plans in mind so that the amount can be spread out over the entire year. Having a personally assigned financial aid counselor to whomever wants one. This provides a way to develop a relationship with a professional about a topic that is very personal in nature. And to simply provide reduced cost meals on campus that could be “invisible” to other students such as through the use of the student ID card to purchase and redeem meals.

In summary, if by simply sharing these recommendations raises the awareness that there are students who really do live paycheck to paycheck in our college community, then that is a great start to positive change. The second level would be to not have to defend the existence of low-income students as described through the story of clashing worldviews. If a student advocate is not open to other realities on the college campus that would create an even more unwelcoming environment. With the combination of questioning the profession of student affairs and implementing the recommendations from Samantha, Dennis, and me, it is possible to see small changes on campus that may create a ripple effect in creating policy and procedural decisions that are more inclusive and supportive of our low-income students.

#### Further Research

As I revisit the literature review for the experience of low-income college student, it is evident that there are very few stories told about students who are immersed in the experience. In conversations with my peers and participants, it was evident that social class seems to be a last concern in discussions of equity and

inclusion. It always seems like a surprise to people that money really does change everything. While there is an emerging field of faculty who have successfully maneuvered through the Ivory Tower despite their working class culture of origin (Ryan, & Sackey, 1984), there is still very little know about currently enrolled low-income students at traditional universities.

However, much can be learned through the lived experiences of the students currently living the college experience as everything changes over time, including how stories are retold. If time were not a limiting factor, I would like to look into following a student throughout all four or five years of the undergraduate experience. Additionally, providing space for stories of the experiences of different disciplines across the country and at more urban campuses would enrich the fabric of the tapestry that can be woven about the rich stories of low-income students.

## EPILOGUE

### The Camouflaged Stories

As a close to the study, this epilogue will address my meaning making process and insights to how I have been transformed by this process. A process that reinforced my self-awareness that I will always be a student at heart and will continue to seek out stories and value every precious one by sharing the stories and adding those colors to a rich and vibrant painting. The unique piece of this study is the continued and constant co-construction of everything presented throughout this story by both participants. I am forever indebted to both Samantha and Dennis for everything they have done to help produce this body of stories. Their insights, awareness, and agency in everything they have done with and for this study is more than I could ever have dreamed. As this story is intertwined with mine, so are our shared experiences and memories. As Alumni of the same institution, I know we will continue to share in each others' stories for a lifetime.

I am honored to have spent the past ten months with my participants engaging in enlightening and candid conversations. Each participant shared incredible stories, journal writing, and insights about their worlds in such a relaxed and confident manner. I am convinced that they are proud of their accomplishments and know that

they are better off for having experienced what they have and worked so hard continuously over the past several years. They worked so hard and are such honorable, wise, and incredibly worldly people. I am ultimately impressed with the clarity that they described where they situate themselves. They are not in a deficit position as every other research article and book likes to emphasize. They are proud of their hard work and understand that they are better off for having those experiences. A sense of ownership of everything that they accomplished that is derived in honor and satisfaction.

### *Connecting Camouflaged Information*

As my own personal reflection on the process, there are distinct patterns that camouflage the information and more importantly stories about low-income students. For example, the literature shows that the stories and experiences of low-income students are hidden or omitted and therefore unknown throughout higher education history in the US. Even the university descriptions of campus make few references to socio-economic issues outside of the Depression Era. Additionally, as I learned in the process of finding numbers described above, low-income students are not a demographic that is required by federal mandate, therefore that information is not maintained nor published on the university website or in the official publications.

Generally, the existence of low-income students is not in the framework of any of the students, faculty, or staff on campus. Additionally, the number of low-income students who are enrolled is continually decreasing and has decreased over the past twenty years. This fact of a disappearing population is also hidden. And finally,

increasing cost of college and the additional hidden costs that are passed on to the student really add up to a bigger barrier for low-income students. Tuition alone is increasing at a rate of eight percent per year. Room and board tends to increase at the rate of inflation, which is two to three percent a year. Combined with decreasing need-based aid, the results are a bit worrisome. The reality of this picture depicted through the connection of multiple sources is that low-income students are on the path to disappear entirely off university campuses. That alarms me, panics me, and I physically feel a disturbance in my body that low-income students in higher education are hard to find both in the literature and on campus, yet no one addresses this.

#### *Choosing the Title: Camouflaged*

“Really, how do you even spell that?” Samantha laughed! The word camouflaged appeared before the three of us as we kept looking through the transcripts for something that was right in front of us! When we looked it up the definition looks like this:

- concealment of things
- concealing devices
- protective coloration in animals
- disguise
- to hide something
- to disguise something

A person wears camouflage in preparation to sneak up on others, to hide, or to go to battle. I like the word because it keeps its meaning hidden. The nice jungle colors are earth tones, so that’s natural. It helps to blend in, but it is also threatening, shows that



you are creeping up on someone to challenge them, or just take them out without their knowing.

Camouflage is pretty it reminds me of blending in with nature. Almost effortless. Where as the short version, Camo clothing is easy to confuse as cameo, I would like to have a little necklace cameo its very old fashioned and traditional in the western societies.

### Personal Reflections

I cannot even begin to describe how grateful I am and will always be to my participants who have taken so much time out of their lives that could have been used to work and earn money or just focus more on their studies. Instead they agreed to spend what little free time they had with me and this process of gathering data and reliving experiences that were genuinely shared in an atmosphere of genuine and openness in listening and valuing their experiences. I am continually amazed by their generosity and heartfelt thought that they have shared with me and then returned multiple times to clarify and add details to each collaborative identified theme.

I have spent over eight months with my participants and feel like we have laughed a lot, and joked as an ironic way of dealing with a difficult subject. Once we got past the levels of building trust and we began speaking in code, I am proud that we consider each other family. I will truly miss the constant stories both in the classroom and from off campus events that give me just a tiny bit of a glimpse of current undergraduate student life as the students know it. What I will not miss is the apprehension I had every single day of this process of writing and rewriting where I

was afraid of misrepresenting a story or detail of an event somehow I felt like this is not my story to tell, it is the participants', and I want to honor that by having them review everything that was written here. I am sure they got tired of hearing my famous question of, "are you sure that is what you want it to say?"

I cannot help but be a different person than I was a year ago when I moved ahead and began to seriously follow up with students who had self-identified as receiving financial aid and need to balance a work schedule with their classes. Combined with the numerical information that low-income students are simply not even counted or acknowledged on the campus makes me rethink better ways to question the systems that exist in an effective manner. Every decision I make, whether it is to start or grow a new student support program, or if it is to offer academic events at particular times and locations I am constantly thinking about the Samanthas and Dennises of the university and hope that I am making decisions that support and interconnect with their worlds.

I was equally impacted by the interactions I experienced with administrators, student affairs professionals, and other faculty that I interacted with throughout the study as my participants. Every time I discussed the topic in response to the question, "are you finished yet?" the reaction was not one of curiosity or interest to learn more, it was more of a maneuver to change the subject. A faculty member whom I admire greatly actually told me that I was on the cutting edge of diversity with this research topic. It was that person's understanding that low-income was the new diversity now that everything was done for GLTB students now low-income students were the up

and coming conversation piece with in diversity in higher education. This is just one of the several examples that made me think and rethink about the limited framework from which the majority of the decision makers operate.

### *Professional Application*

The more I experience and learn the more I know how not to be as a practitioner. I think that is the bottom line. I am constantly badgering current leaders in both Academic and Student Affairs if they have actually met our students. I find an incredible lack of awareness of others especially when making decision for talented, multifaceted, incredibly impressionable, undergraduate students simply because it is too hard, too complicated, takes too long, or my favorite answer, the students just need to do what they are told. I am a collaborative person and will continue to employ the facets of constructing supportive programs and learning environments with the students as opposed to for the students.

As a practitioner, my hope is to balance that with also being a scholar. Having that balance allows me the flexibility to move between worlds. With multiple perspectives and varied experiences through research engagement and practice, I can only strive to better support and challenge our students. If I continue to critically question and raise awareness of subjects of limited visibility, I will remain true to the few low-incomes students who are currently part of our university community.

### *My Meaning Making*

Throughout this entire process of research, I am now convinced that the most important part of the research was connecting with people. The participants,

gatekeepers, colleagues, and everyone involved played a major supporting role in this journey. Some know how large their role was and others do not realize what an impact they had on this work. I gained valuable historical perspectives through what is told as part of the story and what is omitted. I learned that creating space for a voice that is not readily acknowledged is not as easy as I thought. Through the many hurdles and barriers that I faced, I was able to rely on my connection with people in order to forge ahead and add to the discourse with the voices of low-income students.

Additionally, the whole process of co-constructing the themes and patterns was incredibly complicated and more time consuming than I ever thought possible. I was amazingly astounded by the trust and respect from my participants, who allowed me to infringe on their time way beyond what I would ever volunteer myself. I also continually shared with the study participants that I also felt like a first year undergrad as a novice researcher and at times more often than not, I did not even know what to do next. Multiple times I felt more like a participant in the research rather than the researcher. I am honored that I was trusted with these stories and am eager to add them to the greater painting.

As I grew throughout the process, I am now less afraid to make mistakes. I think that it is something that I learned in my culture of origin, if you make a mistake you are easily identified. I am now comfortable speaking the minds of students and am not afraid to question those who do dismiss or overlook the voice of students. I also know that I am in the right place, advocating for students. By having more strength in my own voice, I can advocate more loudly and specifically address socio-

economic class. My personal growth gives me hope. Hope that the next step is to continue raising awareness about the lack of low-income student participants in higher education both in the profession and within scholarship to move everyone toward a better society.

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APPENDIX A  
INFORMED CONSENT FORM



Consent Form For Human Participants in Research  
UNIVERSITY OF NORTHERN COLORADO

Project Title: Camouflaged: Low-Income Students Make Meaning  
of their College Experiences.

Researcher: Scarlett Pontón de Dutton, Higher Education and Student Affairs  
Phone: 303-956-2067  
E-mail: ponton@colorado.edu

Research Advisor: Dr. Florence Guido  
Higher Education Student Affairs Leadership, 970.351.2308

The purpose of this study is to describe how Low-Income students make meaning of their college experiences. The literature emerging from class studies and higher education history suggest that low-income students are underrepresented on college campuses. Thus, the stories and experiences of low-income students are minimal at best in the literature. This constructivist study proposes to add to the literature and refocus attention to the importance of class awareness on college campuses. This study will interpret the student's experiences and paint a picture of their college experiences that will increase awareness that class does matter.

Participation will require in depth interviews that will be scheduled once a week for a period of five weeks at a mutually agreed upon time and location on campus. The total time commitment by each participant will be a maximum of one hour per week. Additionally there will be two more scheduled meetings to clarify our conversations and discussions for a maximum of two additional hours. Your total time commitment will be seven hours over an eight-week period. The discussions will revolve around your experiences at our University and how you perceive them.

The nature of the interviews will be semi-structured conversations ensuing from posed questions around socio-economic class and will be audio recorded and then

transcribed. A copy of the transcription will be e-mailed to you for verification, further discussion, and approval.

As part of the research process, you will be given a digital camera to specifically take photographs on or around campus. I will share with you additional details at our first meeting. You will also be provided with copies of the photographs you have taken at no cost.

Any written documentation and photographs will be made available to you before they are presented to committee members or other professionals.

At the end of the research process, I will be happy to share all your data with you at your request. I will take every precaution in order to protect your anonymity. You will have the opportunity to choose a pseudonym. Only I will know the name connected to you and when data is reported, your name will not be used. Data collected and analyzed for this study will be kept in a locked drawer in my office, which is only accessible by the researcher.

Potential risks in this project are minimal. In the unlikely event of undue stress from the recollection or reflection on unfavorable experiences, I will contact the appropriate counseling support staff. At the beginning of our first meeting, I will provide contact information for all the support services available to you on campus.

Participation is voluntary. You may decide not to participate in this study and if you begin participation you may still decide to stop and withdraw at any time. Your decision will be respected and will not result in loss of benefits to which you are otherwise entitled. Having read the above and having had an opportunity to ask any questions, please sign below if you would like to participate in this research. A copy of this form will be given to you to retain for future reference. If you have any concerns about your selection or treatment as a research participant, please contact the Office of Sponsored Programs, Kepner Hall, University of Northern Colorado Greeley, CO 80639; 970-351-2161.

---

Subject's Signature

Date

---

Researcher's Signature

Date

APPENDIX B

INFORMED CONSENT FOR PHOTO PARTICIPATION



Informed Consent for Photo Participation in Research  
UNIVERSITY OF NORTHERN COLORADO

Project Title: Camouflaged: Low-Income students make meaning  
of their college experiences

Researcher: Scarlett Pontón de Dutton, Higher Education Student Affairs  
Leadership

Phone: 303-956-2067

Email: [ponton@colorado.edu](mailto:ponton@colorado.edu)

Research Advisor: Dr. Florence Guido  
Higher Education Student Affairs Leadership, 970.351.2308

As a doctoral candidate at the University of Northern Colorado working on my dissertation project I am truly grateful for your participation in this study. I am especially thankful for your time and contribution to this important research. Please remember that your participation is strictly voluntary. If you volunteer for this research, your photograph may be used in a research presentation or publication.

The visual images taken of you by other participants represent their perceptions of community at the University. If you agree to have your photograph used in this study, you will receive an electronic copy within 2-3 weeks. If you do not desire to have your photograph used in presentation or publication of this research, the digital image will be destroyed.

The results of your participation in this research are confidential. Your name will not appear in any professional report of this research, or be attached to the photographs taken of you for use in presentation or publication, unless you specifically indicate a desire to do so (see below).

Please feel free to discuss with me in person or via email if you have any questions or concerns about this research and please retain a copy of this letter for your records.

Thank you for your time in assisting with this research project.

\_\_\_\_\_  
Participant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Researcher's Signature

\_\_\_\_\_  
Date

If you give permission for us to use photographs taken of you with a disposable camera in professional presentations and publications, please initial here:

\_\_\_\_\_  
Initials

If you give permission for us to use your name associated with this picture in professional presentation and publication, please initial and print your name below.

\_\_\_\_\_  
Initials

\_\_\_\_\_  
Print Name as you wish it to appear in publication

Participation in all aspects of this research is voluntary. You may decide not to participate after the study begins and may withdraw without penalty at any time. Your decision will be respected and will not result in loss of benefits to which you are otherwise entitled. Having carefully read the above and having had an opportunity to ask any questions, please sign below if you would like to participate in this research. A copy of this form will be given to you to retain for future reference. If you have any concerns about your selection or treatment as a research participant, please contact Sponsored Programs and Academic Research Center, Kepner Hall, University of Northern Colorado, Greeley, CO 80639; 970-351-1907.



APPENDIX C  
IRB APPROVAL FORM

UNIVERSITY of  
NORTHERN COLORADO  
Institutional Review Board (IRB)



May 6, 2010

TO: Megan Babkes Stellino  
School of Sport and Exercise Science

FROM: The Office of Sponsored Programs

RE: Exempt Review of *Camouflaged: Low-income students Make Meaning of their College Experiences*, submitted by Scarlett Ponton de Dutton (Research Advisor: Florence Guido)

The above proposal is being submitted to you for exemption review. When approved, return the proposal to Sherry May in the Office of Sponsored Programs.

I recommend approval.

  
Signature of Co-Chair

7/1/2010  
Date

The above referenced prospectus has been reviewed for compliance with HHS guidelines for ethical principles in human subjects research. The decision of the Institutional Review Board is that the project is exempt from further review.

IT IS THE ADVISOR'S RESPONSIBILITY TO NOTIFY THE STUDENT OF THIS STATUS.

Comments:

extensive email sent 5/25, 6/6, 6/11  
see attached reviews and additional materials

25 Kepner Hall ~ Campus Box #143  
Greeley, Colorado 80639  
Ph: 970.351.1907 ~ Fax: 970.351.1934