A Qualitative Study of How Cultural Capital Affects Low-Income Undergraduate Students’ Decisions to Participate in Highly Ranked Research Institutions in the State of Texas

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Abstract

The purpose of this basic qualitative study was to understand how cultural capital affected low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions in the State of Texas. To fulfill this purpose, four research questions were formulated as the foundation for this investigation: a/ What are low-income undergraduate students’ aspirations? b/ How does inherited cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions? c/ How does acquired cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions? d/ How do low-income undergraduate students determine affordability of highly ranked research institutions? Data included 12 semi-structured, in-depth interviews, observations, field notes, and documents. Data was analyzed using general inductive analysis, constant comparison, and included multiple coding strategies. Participants represented a range and variations in demographics including age, gender, race/ethnicity, type of high school attended, type of highly ranked research institution enrolled, and quantity in keeping with the proportion of race/ethnicity identified in Texas’ Closing the Gap Plan. Findings show low-income undergraduate students’ aspirations in terms of desiring a high-status career, jumping from low-income class to high/upper-income class living, and being altruistic. Inherited cultural capital affects low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions in terms of escape generational poverty, and family values higher education. Acquired cultural capital affects low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions in terms of trusted community relationships encourage vision of success, academics activities create competitive advantage, and self-directed exploration.
activities enhance knowledge for decision-making. Low-income students determine affordability in terms of career objective justifies costs of attendance, and scholarship offerings ease financial burden and make students feel valued. From these findings, three salient conclusions were drawn. First, low-socioeconomics is not an insurmountable barrier to low-income students’ participation in higher education at highly ranked research institutions if they inherit the cultural value of higher education. Second, range of acquired cultural capital supported students’ decision to participate in high education at highly ranked research institutions. Third, low-income students used an investment strategy to determine the affordability of their aspirations.

*Keywords:* cultural capital, affordability, low-income students, higher education, aspirations
DEDICATION

For the love of my children,

Lauren Ashley and Jordan Tyler

and Lauren’s fiancée Marcus Kiel

and Jordan’s girlfriend Sarah Adele

~

For my loving husband

who is so supportive of me,

George Louis Walker

~

For my loving mother

who has exemplified a pillar of strength

throughout all adversaries, and who I love dearly

Derue Erwin
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CHAPTER ONE: THE PROBLEM

Introduction

A 2006 commissioned report by the United States Department of Education recommended higher education as the route for new generations of Americans to achieve social mobility, and to increase global competitiveness (United States Department of Education [Spellings Report], 2006). The report (2006) further noted too many Americans are not getting the education they need and the consequences are most severe for students from low-income families and race/ethnicity minorities. Higher education participation’s demand is unprecedented (Carnevale & Rose, 2011) and its attainment plays an important role in the United States. Participation is students who enroll and persist until a degree is attained at a higher education institution (HEI). It provides the United States (US) a highly educated and skilled workforce. Moreover, higher education participation allows the US to create a globally competitive economy, promote economic prosperity, and tighten the socioeconomic gap among its citizens (Leslie & Brinkman, 1988). As the US’ underlying economy struggles to increase the nation’s global competitiveness, participation in higher education has become critical (Carnevale & Rose, 2011; Lumina, 2009; Obama, 2009). But, students’ limited inherited cultural capital (Bourdieu, 1974/1984, 1986) and constant tuition price increases, i.e., affordability, undermine many students’ participation decisions (Fossey, 1998; Heller, 1997; Leslie & Brinkman, 1987). Tuition price has risen precipitously, and its increases have far exceeded the growth of inflation, per capita personal income, consumer prices, and prescription health care, and health insurance (Webber & Boehmer, 2008; Wellman, 2006, 2010). After adjusting for consumer price
indexing, public four-year higher education institutions’ tuition price increased 130% since 1988 (Wellman, 2010, p. 27). Low-income students also face many other constraints including unemployment and increasing inequality in income that limit their financial resources (Finney & Kelly, 2010; Mumper & Freeman, 2010; Paulsen & Toutkoushian, 2008). However, with the potentials of upward mobility and economic security as benefits to higher education attainment (Brint, 2006), some low-income students are motivated to make decisions to participate in highly ranked research institutions (HRRIs) in spite of any limitations in their inherited cultural capital, higher and increasing tuition price, and perceptions of affordability.

Inherited cultural capital, tuition price and affordability have not totally dissuaded participation at HRRIs for those low-income students who have aspirations for and expectations of upward mobility in social class and status, better employment opportunities, and economic prosperity (Cooper, 2009; Rasmussen, 2006; Shin & Milton, 2006; Tierney & Venegas, 2006). Low-income students make decisions to participate to the extent that they incur student loan debt and disregard limitations inherited in their cultural capital (MacLeod, 2009). Limitations in their inherited culture capital include low-income students growing up not understanding the value of higher education, lacking knowledge about higher education including it costs and financial aid options, and perceiving it unaffordable (Cooper, 2009; Harper & Griffin, 2011; Hoxby & Avery, 2012; McDonough & Calderone, 2006; Perna, 2006). Other limitations include family history and traditions of going to work or military directly from high school, but instead they prepare and plan to make participation decisions (Hossler, Schmit, & Vesper, 1999).

Therefore, some low-income students decide to participate in higher education at higher priced HRRIs and incur student loan debt to finance it. Low-income students are noted by Harper and Griffin (2011), Heller (1997), and Kim (2004) as being more sensitive to higher
tuition price and student loan debt than students who come from middle- and high-income families, but low-income students also bear a larger financial burden when they participate (Project on Student Debt, 2012). Comparatively, low-income students’ burden of net price, defined as total price of attendance less grant aid, at public four-year institutions is at 48% of their family’s income, whereas, it is 26% for low-middle/moderate-income students, 19% for middle-income students, and 11% for high-income students (Advisory Committee on Student Financial Aid Assistance [ACSFA], 2010, p.54). The percentage is calculated by dividing public higher education net tuition price by family income (ACSFA, 2010). Low-income students come from families whose income is under $30,000 per year, low-middle/moderate-income students’ family income is under $74,999 per year, middle-income students’ family income is $75,000 to $99,000, and high-income students’ family income is $100,000 and above (United States Census Bureau [Census Bureau], 2012). Two-thirds of the 2011 graduates had student loan debt averaging $26,000 per borrower with low-income students borrowing more than their wealthier counterparts to finance their decisions to participate (Project on Student Debt, 2012, par. 1). For low-income students, tuition price that represents nearly half of their family’s income including their willingness to borrow is a substantial barrier to their participation in higher education compared to middle and higher income students. Policymakers are concerned with low-income students’ participation, and want to implement policies to create a level playing field by eliminating barriers and inequalities between “poor and wealthy students” (ACSFA, 2010, p. v.), and meeting the demand for higher education participation and global competitiveness (ACSFA, 2006).
Higher Education Demand and Classification

Participation in higher education is in critical demand. Race/ethnicity minorities serving as a proxy for low-income students are needed because they are underrepresented in many four-year HEIs and particularly those classified as HRRIs (Griffith & Rothstein, 2009; Hoxby & Avery, 2012; Leonhardt, 2013). Low-income students participate in higher education institutions designed and classified by their academic credentials: mission, admission standards and competition, disciplines/programs, ranking, and tuition price (Altbach, Berdahl, & Gumport, 2005; McDonough, 1994; Mullins & Honeyman, 2008).

Higher Education Demand

To enhance the United States’ global competitiveness in the nation’s economy and to those of other developed nations, 20 million postsecondary (higher education) educated workers are needed by 2025 (Carnevale & Rose, 2011, p. 10). The State of Texas aligns with the nation’s demand with a goal to increase student participation in higher education. Texas has set a target of increasing participation by 630,000 students by 2015, which represents a 6% increase over the year 2000 baseline of 1,019,517 students (Texas Higher Education Coordinating Board [THECB], 2010, p. 4). The THECB (2012b) plan is to increase participation by students’ race/ethnicity: 65,000 for African Americans, 439,000 for Hispanics, and 102,000 for Whites (p.15). The participation rate for African Americans is on target (THECB, 2012b, p. 15), although they have the lowest representation in highly ranked research institutions in Texas (THECB, 2012a), but Hispanics and Whites are running at a deficit of 14% and 16%, respectively, as of fiscal year 2011 (THECB, 2012b, p. 15). This means that 39,699 and 14,996 additional Hispanic and White students, respectively, are needed to participate to achieve the goal (p. 15).
Increasing participation of low-income students will help meet the demand (Carnevale & Rose, 2011; THECB, 2010), and tighten the socioeconomic inequality (Leslie & Brinkman, 1988) and low levels of mobility in the US (Hoxby & Avery, 2012). Low-income students’ participation in institutions classified as highly ranked research institutions is equivalent to leveling the playing field and inequalities between students’ socioeconomic status (Nurnberg, Schapiro, & Zimmerman, 2012) because these institutions are classified and measured by their exceptional student body in which all students must meet higher admission standards (Hamilton, 2011; Center for Measuring University Performance [MUP], 2012).

**Higher Education Institution Classification**

Mullins and Honeyman (2008) noted higher education institutions (HEIs) are distinguished by their institution’s mission and admission standards. At higher education’s inception, tuition price was set higher at certain types of institutions to restrict enrollment (Altbach et al., 2005; McBain, 2010; Mullins & Honeyman, 2008). Enrollment was restricted to eliminate those who were unqualified academically and of “lesser income” (Mullins & Honeyman 2008, p. 289). Thus, institutions are designed and classified by their academic credentials, admission standards, and demand. Two-year institutions offer certificates and associate degrees, and are designed to educate the masses with their open-admission philosophy and low total price of attendance (Carnegie Foundation, 2012). Four-year institutions offer bachelors, masters, and/or doctorate’s degrees to those students meeting the higher admission standards (Carnegie Foundation, 2012). Research institutions are classified by the level of research conducted and external funding (Carnegie Foundation, 2012; MUP, 2012).

Highly ranked research institutions, nationally competitive research universities, and Tier 1 are used interchangeably (Hamilton, 2011) to depict the highest level of research conducted by
a HEI. They are also known as highly selective institutions (Hoxby & Avery, 2012). They are four-year research universities, private or public, and they achieve the classification of HRRIs because they rank within the top 25 in at least one of nine quality indicators/measures with faculty research as the primary indicator and have more than $20 million in annual federal research expenditures (MUP, 2012). Other indicators/measures include endowments and annual giving, and the median SAT scores in students’ competitiveness for admission (MUP, 2012). Additionally, HRRIs are ranked by the *U. S. News and World Reports* according to their research production commitment annually ("U.S. News and World Reports," 2011). HRRIs for the purpose of this study are those listed on the Top 100 National Universities that appear on the *2011 U. S. News and World Reports* because this list is most recognizable by the public and students in their participation decision-making. Higher education institutions document this *U.S. News and World Reports*’ ranking in most of their advertisement and recruitment materials in print and other media.

Low-income students who decide to participate in higher education are mostly relegated to community college because of the open-door admission policy, lower prices, and alignment with their inherited culture capital (McDonough & Calderone, 2006; Mullin & Honeyman, 2008). Less than 35% of the high-achieving high school seniors who come from the lowest income distribution quartile attend any one of the country’s 238 most highly selective colleges, and for the highest-income quartile the rate is approximately 78% (Hoxby & Avery, 2012, p. x). Conversely, middle- and high-income students are most likely to participate at HRRIs than any other type of HEI because of the stricter admission standards, higher price, quality, and alignment with their inherited cultural capital (Lillis & Tian, 2008; Nora, 2004; Shin & Milton, 2006).
In conclusion, higher education participation is in demand. Highly ranked research institutions are distinguished by their national brand and ranking, faculty research production, and expected student body. A small number of low-income students make the financial sacrifice to participate at highly ranked research institution. It will be informative to know how low-income students made the decision to participate, and determine affordability at highly ranked research institutions.

**Affordability**

Higher and increasing tuition prices create an affordability dilemma for low-income students which influence their participation decision-making (Casse & Manno, 1998; Finney & Kelly, 2010; Heller, 1997, 1999; Kim, 2004, 2010; Wellman, 2006). Affordability is not just the ability to pay the net price (National Commission on Cost of Higher Education [NCCHE], 2003; Wellman, 2006) as used in quantitative research, but how low-income students conceptualize affordability in their decisions to participate in higher education (McDonough & Calderone, 2006). McDonough and Calderone (2006) investigated affordability through the perspective that students’ decisions to participate are equivalent to any other consumer purchasing decisions and noted:

> Affordability is a personal assessment of whether an object is within the financial grasps of the individual…based on an individual’s already developed and highly specified personalized assessment of their need, cost-benefit tolerance, understanding of value…[and] competing demands in the wake of their financial scarcity. (pp. 1715-1716)

Their (2006) conceptualization of affordability is useful for this proposed study. As such, affordability will be defined as students’ willingness to pay for higher education based on their
personal assessment. This assessment may yield benefits exceed students’ financial burden. Students’ whose inherited cultural capital is limited, i.e., not aligned with the value of higher education, could deem HRRIs unaffordable by comparing its higher price to their immediate financial obligations such as food, housing, insurance, and transportation (McDonough & Calderon, 2006; Paulsen & Toutkoushian, 2008) or imminent need for employment. With acquired cultural capital, low-income students make a personal assessment and conclude that the benefits of participation exceed the financial burden of net price including student loan debt and earnings foregone while in college (Archer & Hutchins, 2000; Lillis & Tian, 2008). Acquired cultural capital extends inherited cultural capital by parents and/or students gaining and accumulating new or additional knowledge and information regarding higher education, costs/prices, and benefits.

**Social Upward Mobility**

Students may decide to participate in higher education at highly ranked research institutions to maximize the return on their participation, i.e., economic prosperity, and upward mobility (Archer & Hutchings, 2000; Cooper, 2009; Hossler et al., 1999; McDonough 1997; Moore, McNeill, & Halliday, 2011; Paulsen, 1998; Perna, 2006b, 2008). Low-income students’ participation at HRRIs provides them greater academic resources and much better opportunity to graduate than attending a lower-tier HEI (Harper & Griffin, 2011; Hoxby & Avery, 2012). Randall Collins (1971, 1977) advocates that higher education allows students to acquire practical skills and academic knowledge that give them the advantages in the labor markets, gain membership in status groups, and give them credentials to gain access in larger organizations. As such, students move upward in the various strata and income classes of society. Low-income students acquire academic credentials as resources that have a lasting impact on their careers,
livelihoods, lifestyles and of society as a whole (Cooper, 2009; Hossler et al., 1999). The maximum return on their participation investment includes higher lifetime earnings, longer working lives, more career mobility, and a higher quality of life (Campbell & Siegel, 1967; Hossler et al., 1999; Leslie & Brinkman, 1988; Paulsen, 1998; Perna, 2000, 2006a, 2008).

Low-income students participating at HRRIs come from further distances to compete with their wealthier collegiates who understood early on that HRRIs yield better if not the best employment opportunities in a knowledge-driven labor market (Archer & Hutchings, 2000; Brint, 2006; Moore, McNeill, & Halliday, 2011; Perna, 2006b, 2008; Rasmussen, 2006; Tierney & Venegas, 2006). Their earnings premium may be larger because they came from such low-income backgrounds (Griffith & Rothstein, 2009). Graduating from such HRRIs allow them to negotiate better wages in the competitive labor markets (Brint, 2006) because of the institutions’ ranking and national reputation for producing top-notched graduates. They are better academically prepared and empowered to respond to global challenges in the workforce. Also, they are even more diverse socially and culturally through their exposure and interactions with collegiates of different cultural capital in the classroom experiences and memberships in various organizations at their institution (Coleman, 1988; Hossler et al., 1999; Nora, 2004). They are able to view the world from another person’s perspective that is beneficial to future employers in addition to allowing them to enjoy a much more enriched career and life (MacLeod, 2009; McDonough, 1994).

In conclusion of the introduction, higher education demand and classification, affordability, and social upward mobility sections; participation in higher education is vital to propelling a highly educated and skilled workforce for global competitiveness, and tightening the socioeconomic gaps through low-income students’ upward mobility. Low-income students’
decision-making influenced by their cultural capital compels the use of Bourdieu’s theories of cultural capital as the conceptual framework to inform this study.

**Conceptual Framework**

This study’s goal is to understand how cultural capital influences students’ decision to participate in higher education and determine its affordability. The preferred conceptual framework that will inform how this phenomenon will be studied are the theories of cultural capital architected by the French sociologist Pierre Bourdieu (1974/1984, 1977, 1986).

Sociological explanations of human behaviors and actions have drawn heavily from his work (Crossley, 2008; Maton, 2008; Perna, 2006b; Swartz, 1997; Winkle-Wagner, 2010). Bourdieu’s (1974/1984, 1977) theory of cultural capital is known primarily for its explanations of inequalities in the dualist society derived out of a Marxist class dichotomy (dominant-subordinate). But, Bourdieu moved away from Marx’s narrowly materialist concepts of power and inequalities between the dominant and dominated dichotomy when that dichotomous structure became more obscured by the growth of the middle-class and public-sector employment with the emergence of high-salary occupations and accessibility of higher education (Bourdieu, 1985; Crossley, 2008).

The emergence of the US capitalist economy gave rise to the mobilization of individuals in society (Leslie & Brinkman, 1988), and thus, Bourdieu (1974/1984, 1985) operationalizing his concepts of cultural capital. He (1974/1984, 1985) operationalized cultural capital by introducing habitus, social capital, and economic capital as resources for the mobilization of individuals from their inherited cultural capital position into another social status and class formation with distinctions valued in society (Bourdieu, 1974/1984, 1985; Crossley, 2008).
Bourdieu’s culture capital theory transitioned in the US to explain differences, inequalities and privileges, in social classes, groups, and structures (Lamont & Lareau, 1988; Winkle-Wagner, 2010a). Bourdieu formed class as status groups, which functions as social identities. Bourdieu operationalized social class and linked it to socioeconomic status in which the terms became synonymous (Swartz, 1997). This was Bourdieu’s way of organizing people’s status into a hierarchical division of upper class, middle class, and lower class (Brint, 2006; Crossley, 2008). Each social class’ position is granted differential access to cultural capital, social capital, and economic capital. “Social class is based on the distribution of wealth, income, prestige, and power in society” (Brint, 2006, p.4) resulting into income class stratified as low-income, middle-income, and high-income (Census Bureau, 2012). In the US, the middle-class is the dominant class, and is desired along with its preferred and acceptable cultural capital (Crossley, 2008; Swartz, 1997).

Bourdieu (1986) explained how cultural, social, and economic capitals transform individuals to produce effective power and resource in one’s actions and decision-making. Bourdieu (1986) proposed that these forms of capital are linked and normally do not operate independently. Bourdieu (1977, 1986) developed habitus as a vehicle for transforming those capitals in individuals’ decision-making. However, habitus can operate independently. One’s decision-making rooted in their inherited cultural capital can be transformed to acquired cultural capital through the gaining of additional knowledge and other resources from social capital and/or driven by one’s habitus, independently or interchangeingly as demonstrated in Figure 1.

Figure 1, Students’ Cultural Capital Higher Education Participation Decision-making Model, designed by this study’s researcher, depicts how low-income students can make decisions to participate in higher education influenced by Bourdieu’s (1977, 1986) theories of cultural
capital. It demonstrates students can use various forms of cultural capital to make decisions to participate or not participate. This researcher’s model is similar to Perna’s (2006a) proposed conceptual student choice model in that it is “non-linear” (p. 117). Yet, this model is different from Perna’s proposed model in that Perna assumes a four-layer construct of habitus; school and community context; higher education context; and social, economic, and policy context that shapes students’ choice of college. Figure 1, Students’ Cultural Capital Higher Education Participation Decision-making Model, identifies four cultural capitals; inherited cultural capital, habitus, social capital, and/or acquired cultural capital in which students may use to make decisions to participate or not participate in higher education. Thus, Figure 1 is the visual illustration of the focus of this study: understanding how low-income students make decisions to participate in higher education at highly ranked research institutions influenced by their cultural capitals.

Figure 1 depicts linked forms of capital in which students may make decisions to participate in higher education at highly ranked research institutions influenced by cultural capital. Inherited cultural capital is students’ foundation for decision-making. Students may make participation decisions directly from their inherited cultural capital or they acquire additional cultural knowledge, i.e., acquired cultural capital. Habitus (Bourdieu, 1977) and social capital (Bourdieu, 1986) as noted in Figure 1 can act independently or through acquired cultural capital. Habitus and social capital can act combined or interchangingly through acquired cultural capital to make decisions to participate or not participate in higher education, and particularly highly ranked research institutions as in this study.
**Inherited Cultural Capital**

Cultural capital is the general cultural background, knowledge, disposition, ability, language, competence, and skills that one possesses that are passed from one generation to the next (Bourdieu, 1974/1984, 1977). Students’ inherit cultural capital from the social origin of their parents, family, and parents’ education (Bourdieu, 1974/1984; Bourdieu & Passeron, 1977), thus it is labeled inherited cultural capital. Bourdieu (1977, 1986) posits that inherited cultural capital cannot be separated from the person that holds it. Inherited cultural capital is embedded in one’s thinking and actions derived from their mores, norms, and rules in their social structure
and class position (Winkle-Wagner, 2010a). Bourdieu (1974/1984) noted that decisions for action are shaped and defined by the limited sets of choices found within the immediate domain of the individual as conceived and understood through status group’s interaction and habitus. Bourdieu and Passeron (1977) noted that students from middle-class backgrounds are more likely and those of lower working-class backgrounds are less likely to attend universities based on internalized limited opportunity embedded in their inherited cultural capital. They asserted that inherited cultural capital is based on the innumerable stimuli during students’ upbringing that shape the outlooks, beliefs, and practices in ways that it influences their higher education decision-making. As an example, students of parents and other family members who attained higher education are most likely to participate (Perna & Titus, 2005; Toutkoushian, 2001) verses those that do not. Low-income students do not tend to participate unless they have aspirations, more information, or think it is affordable (Kim, 2004, 2010). Thus, one’s inherited cultural capital can be transformed through acquisition of more knowledge and this formulates acquired cultural capital.

**Habitus**

Bourdieu (1977) coined habitus as the cultural theory of action. Habitus is a common set of subjective, internalized, class-based perceptions that shape one’s thoughts, expectations, attitudes, aspirations, and actions (Bourdieu, 1974/1984, 1977). Habitus is not static, but dynamic (Bourdieu, 1977) – “one does not see a habitus, but rather the effects of a habitus” (Maton, 2008, p. 62). Bourdieu (1977, 1984) noted that individuals are practical strategists linked to social structures through the concept of habitus, which makes it possible for individuals to achieve infinitely diversified tasks through the analogical transfers of schemes permitting solutions to their embedded inherited cultural capital and social structural inequalities. Habitus
“describes an individual’s acquired, reflexive propensity to exercise subjective thoughts and actions in response to objective social systems” (Williams, 2012, p. 18).

Bourdieu (1977) also described habitus as the transposable disposition for individuals to take objective chances of opportunities for upward mobility common to members of a social class or status group. He (1977) asserts habitus can present actions of deviation from those inherited cultural and social perpetuating intergenerational class inequalities. Low-income students who have aspirations and expectations of higher education make decisions to participate by succeeding from the limitations in their inherited cultural and social capital (Bourdieu, 1977, 1986; McLeod, 2009). McDonough & Calderone (2006) demonstrated that low-income students’ aspirations of higher education resulted in them taking a personal assessment of the value and benefits of higher education. Habitus’ preference and taste represent choice/type of institution; low-income students make decisions to participate at highly ranked research institutions verses other lower-tier, lower priced types of institutions.

Social Capital

Bourdieu (1986) and Coleman (1988) are credited with developing the social capital as a concept and/or theory of action. Bourdieu (1986) defines social capital as follows:

The aggregate of the actual and potential resources which are linked to the possession of a durable network…institutionalized relationships…membership in a group – which provides each of its members with the backing of the collectively-owned capital, a ‘credential’ which entitles them to credit. (p. 51)

Bourdieu (1986) and Coleman (1988) noted social capital as a function that consists of specific aspects of social structure, characterized by certain cultural markers, which facilitates certain actions of persons within the structure. Coleman (1988) noted that “social capital is productive,
making possible the achievement of certain ends that in its absence would not be possible” (p. 97). Social capital may take the form of information-sharing channels and networks, as well as social norms, values, and expected behaviors (Coleman, 1988). Social capital influences one’s decision-making, actions, strategies, and practices because it is built on relationships of individuals in the network and benefits and resources derived (Bourdieu, 1986; Coleman, 1988).

As an example, students join organizations including social, academic, community, and/or peer and gain valuable resources such as information about higher education preparation and admission requirements, financial aid, and any other information. Low-income students’ memberships in networks that are college-preparation oriented are valuable to gaining resources. As an example, low-income students joining such programs as TRIO/Upward Bound is a resource for low-income students in which they can learn about and prepare for higher education, and one that can produce aspirations of higher education. Social capital is like a fraternity in which trustworthiness is built, and resources are profitable to its members (Bourdieu, 1986; Coleman, 1988). Gaining those resources allows low-income students to make decisions to participate in higher education, independently or through acquired cultural capital. Social capital, thus, products credentials in acquired cultural capital.

**Acquired Cultural Capital**

Bourdieu (1986) asserted that individuals can become reflective of their limited inherited cultural capital, and then respond by acquiring more of the kind of capital that is valued in a particular setting. For this study it is coined “acquired cultural capital”, and defined as inherited cultural capital transformed by habitus and/or social capital. Acquired cultural capital is inherited cultural capital altered by one’s aspirations and expectations of higher education participation, and/or additional knowledge and resources gained through relationships,
memberships and networking. Acquired cultural capital is objective and rational decision-making. Objective and rational decision-making pertaining to higher education participation capitulate benefits of higher education are greater than its cost (price) of attendance. It deems higher education affordable based on one’s personal assessment. Based on additional knowledge and resources from interactions with other knowledgeable individuals, low-income students profit from such information by making decisions to participate in higher education.

Tierney and Venegas (2006) demonstrated low-income students’ acquired cultural capital in their study of the role of peer groups that increase awareness about going to college. Low-income students joining “fictive kin groups” (Tierney & Venegas, 2006, p. 1687) expanded their network, and that interactivity and connectivity provide resources about college, its application processes and how to finance it. Thus, those students prepared themselves academically and financially to be eligible for admission into higher education institutions.

Summary

Theories of cultural capital are ideal for the examination of how low-income students’ make decisions to participate at highly ranked research institutions. This conceptual framework will facilitate an understanding of how cultural capital influence low-income students’ decision-making. As noted in Figure 1, students make higher education participation decisions influenced by their inherited cultural capital, habitus, social capital, and/or acquired cultural capital. Moreover, theories of cultural capital will help guide an exploration of students’ participation decision-making. Thus, this section proffers the problem statement, purpose statement, and research questions for this study.
Problem Statement

Given that the State of Texas aims to increase participation in higher education (THECB, 2010) to ensure global competitiveness and tighten the socioeconomic gap, an appeal for more low-income students is needed. A few low-income students are participating at several highly ranked research institutions in Texas and incurring student loan debt (Texas Higher Education Data, 2012). One aspect of their participation decisions is affordability of higher education at highly ranked research institutions while another include their aspirations. Low-income students may make decisions to participate by either disregarding the limitations of their inherited cultural capital that may deem higher education is not for them and/or unaffordable or extending their inherited cultural capital to acquired cultural capital through habitus and/or social capital (Bourdieu, 1986; Hossler et al., 1999). Therefore, a study is needed to investigate cultural capital’s influence on low-income students’ decisions to participate in higher education at highly ranked research institutions, and how they determine its affordability.

Many low-income students may not have had any exposure to HRRIs or met someone who attended those institutions (Harper & Griffin, 2011; Hoxby & Avery, 2012). They may come from families, high schools, and communities that may not be exposed to a strong college-going culture like their higher income counterparts. With social capital, low-income may join organizations and/or networks of individuals who share higher education attainment information, and from those memberships they may build up an aspiration for higher education at HRRIs. Through those organizations and networks, low-income students have access to various individuals’ knowledgeable of the culture of participating at HRRIs as well as those who can expose them to other profitable resources to influence their participation decision-making (Coleman, 1988; Harper & Griffin, 2011; Nora, 2004). Low-income students may be provided
such resources as understanding the benefits of attending HRRIs and its costs and financial aid options. Additionally, resources may include aspirations, expectations, preferences/tastes, and/or attitudes for participation at higher education at highly ranked research institutions.

Low-income students’ decisions to participate may be driven by their aspirations and expectations for a higher level of upward mobility in society and betterment of their life. Their aspirations may include a higher paying career path and moving into a higher social status and class. Through acquired culture capital, they may learn that low-income students who participate at HRRIs have access to more resources, and much higher chances of graduating than if they attend lower tier institutions (Harper & Griffin, 2011; Hoxby & Avery, 2012). In their participation decision-making process, low-income students may research which career fields are in demand in the global workforce, the corresponding academic programs, and the employment placement rates of various HEIs. They may research salaries of a given profession, and potentials for lifetime earnings and moving into a higher social class/status in determining affordable of HRRIs. They may not know whether they can afford it, initially, but deem HRRIs affordable and a better investment by calculating potential salaries being greater than what they will pay for participation including student loan debt, thus, resulting in their decision to participate at highly ranked research institutions.

Few, if any, studies investigate cultural capital and low-income students’ decisions to participate in higher education. The gap is that there is little or no understanding as to how low-income students make decisions to participate at highly ranked research institutions and how they determine affordability. This study’s goal is to provide an understanding of this phenomenon of low-income students’ cultural capital participation decision-making. Also, few studies have explored this phenomenon using a qualitative approach, thus, much remains to be
known about such students and their cultural capital in making decisions to participate in higher education at the higher priced institutions classified as highly ranked research institutions.

**Purpose of the Study and Research Questions**

The purpose of this proposed qualitative study is to understand how cultural capital affects low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions in the State of Texas. The following research questions will inform this study:

1. What are low-income undergraduate students’ aspirations?
2. How does inherited cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions?
3. How does acquired cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions?
4. How do low-income undergraduate students determine affordability of highly ranked research institutions?

**Significance of Research Problem**

This problem is significant in the State of Texas where the goal is to increase participations in African American, Hispanic and White populations serving as a proxy for low-income students (THECB, 2010). By studying this problem, policymakers will get to know what made a difference in low-income students’ cultural capital in their making decisions to participate in higher education at highly ranked research institutions. Recognizing that many low-income students may come from disadvantaged high schools and communities that may not be well-resourced (Harper & Griffin, 2011); conversely, they possess little understanding of highly ranked research institutions and its costs and financial aid options. By revealing the
findings of this study, efforts concerning the affects cultural capital have on low-income students decision-making could be instructive and go a long way in recommending changes in policies on recruitment, admission, financial aid, and student financial advisement and counseling to ensure knowledge building, and affordability of highly ranked research institutions, and endeavors to close socioeconomic gap in society. It is likely that participation of low-income students will increase if they have wide access to the same information and knowledge about the benefits of higher education at HRRIs, and financial resource options early in the K-12 years as their higher income/class/status counterparts in order for them to avoid incurring the financial burden of student loan debt. Transferability of the findings of this study will allow more to be done in public policy to eliminate the burden of net price and reduce loan debt for low-income students and a populations of individuals who are historically underrepresented in higher education at highly ranked research institutions.

Positionality Statement

As a higher education administrator having served in the capacity of Vice Chancellor/President of Finance and Administration, Chief Financial Officer, and Chief Operating Officer, I bring relative experience in managing the enrollment services including college outreach, recruitment, and student financial advisement and counseling services in financial aid and admission. As a Chief Financial Officer, I assisted in establishing policies that ensure the demand for participation while also setting tuition price to keep institutions financial stable, which could affect students’ perceptions of affordability and prohibit some students from participating. My experience at the various types of higher education institutions makes me aware of the culture capital influence on low-income students’ decision-making. I am also keenly aware of low-income students’ cultural capital issues from an administrator’s perspective.
As the primary researcher for this proposed study, I want to understand low-income students’
cultural capital reality in order to increase their participation. I want to make sense of the low-
inecome students’ experiences in making decisions to participate in higher education at highly
ranked research institutions. Recognizing that an interpretative study is shaped by the
researcher’s own gender, race/ethnicity, and culture, I intend to exercise a researcher’s due
diligence in collecting data without my biases influencing the findings of the study. I will strive
for accuracy and implement any methodological controls necessary to reduce my biases. Those
biases that cannot be control will be documented throughout this study.
Definition of Terms

1. Affordability: This term is defined for this study as students’ willingness to pay for higher education participation based on their personal assessment.

2. Acquired Cultural Capital: This term is defined for this study as inherited cultural capital transformed by one’s habitus, i.e., aspirations and expectations of higher education participation, and/or additional knowledge and resources gained through social capital.

3. Costs of Education: This term is the expense institutions of higher education incur to deliver education to students, and is the amount of money an institution may spend to provide education and all the related services to a student (Casse & Manno, 1998; NCCHE, 1998; Wellman, 2006).

4. Cultural Capital: This term is the general cultural background, knowledge, disposition, ability, language, and skills that one possesses that are passed from one generation to the next (Bourdieu, 1974/1984). For this study it is “inherited” cultural capital because it is inherited directly from their parents, family and parents’ education (Bourdieu, 1974/1984; Bourdieu & Passeron, 1977).

5. Grant Aid: This term comprises scholarship or gifts that students do not have to repay (NCCHE, 1998; Wellman, 2006).

6. Habitus: This term is a common set of subjective, internalized, class-based perceptions that shape an individual’s thoughts, expectations, attitudes, and aspirations that is used as a vehicle for action (Bourdieu, 1974/1984, 1977).

7. Higher Education Institutions (HEIs): This term refers to two-year institutions and four-year colleges and universities. Higher education is used interchangeably with postsecondary education.
8. Highly Ranked Research Institutions (HRRIs): This term for the purpose of this study refers to four-year universities used interchangeably with Tier 1, nationally competitive research university, and highly selective institutions (MUP, 2012), and those ranked in the Top 100 National Universities categories that appear on the 2011 U.S. News and World Reports.

9. Income Classification: This term is the classification of citizens by family income; low-income is household income under $30,000 per year; moderate-income (low-middle) is $35,000 to $74,999; middle-income (high middle) is $75,000 to $99,000; and high income is $100,000 and above for family of four individual (United States Census Bureau [Census Bureau], 2012).

10. Low-Income Student: This term for the purpose of this study is the student who is a recipient of or eligible to receive federal financial aid, i.e. Pell Grant and subsidized Federal Loans, issued by the U.S. Department of Education criteria in the financial aid award package. Low-income students qualify for Pell Grant and may incur student loan debt to pay for the total price of attendance (TPA). Students are awarded a financial aid package that include all sources of aid awarded and accepted including federal, institution, and private grants and loans.

11. Net Tuition Price: This term is tuition price less grant aid paid by student.

12. Net Price: This term is total price of attendance (TPA) less grant aid.

13. Participation: This term is students’ enrollment and persistence (staying enrolled) until graduation from a higher education/postsecondary institution. For this study, it includes those who are considered undergraduates, but does not include those who are enrolled for master’s and doctorate’s degree attainment.
14. Pell Grant: This term is the funding designated in the Higher Education Act of 1965 that provide grant (free) aid to poor and low-income undergraduate students with the greatest demonstrated financial need while attending higher education institutions in the United States. The 2011-2012 maximum award of Pell Grant was $5,500 and the minimum was $555 (Federal Student Aid, 2012). Pell Grant is awarded annually to undergraduate who qualify.

15. Social Capital: This term is social organizations and/or networks one accesses to build relationships, connections, and trustworthiness in which one can receive resources, i.e. knowledge, benefits as a result of their access. It is one’s membership in a group(s) and/or network(s) that yield profitable resources to decision-making.

16. Student: This term is any individual who enrolls in a postsecondary (higher education) institution, or was enrolled any institution, i.e., k-12, prior to postsecondary or wants to pursue higher education.

17. Temporary Aid for Needy Family (TANF) Program: This term is a block grant to help move recipients into work and turn welfare into a program of temporary assistance. Funded by the U.S. Department of Health and Human Services, and are targeted to provide financial benefits to needy families including free lunch program for children in K-12 public school districts (TANF, n.d.).

18. TRIO/Upward Bound: This term is the name of the federally funded education program in the United States that provide certain categories of high school students better opportunities for attending college. The Upward Bound serves high school students from low-income families; and high school students from families in which neither parent holds a bachelor’s degree. The categories of the greatest concern and need are those of
low-income and parents who did not attend college, and those living in a rural areas (TRIO/Upward Bound, n.d.).

19. Tuition Price: This term is the portion of the higher education costs that institutions charge students to pay for attendance (Casse & Manno, 1998; NCCHE, 1998; Wellman, 2006).

20. Total Price of Attendance (TPA): This term is the total costs of education that students are charged to attend higher education institution including and not limited to tuition, fees, room, board, books, and transportation including any other extraneous student activities (Casse & Manno, 1998; NCCHE, 1998; Wellman, 2006).

21. Value of Higher Education: This term is the benefit, life-long investment, and promise of a better life and earning capability resulting in upward mobility in society and social class (Casse & Manno, 1998) based on achieving academic credentials that are beneficial to one’s human capital (Becker, 1962; Bourdieu, 1986). Value and benefits of higher education are often used interchangeably.
CHAPTER TWO: THE LITERATURE

Purpose Statement and Research Questions

The purpose of this qualitative study is to understand how cultural capital affects low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions in the State of Texas. The following research questions will inform this study:

1. What are low-income undergraduate students’ aspirations?
2. How does inherited cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions?
3. How does acquired cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions?
4. How do low-income undergraduate students determine affordability of highly ranked research institutions?

Introduction

Highly educated and skilled citizens are imperative to keeping the US economy competitive (Obama, 2009) and closing the socioeconomic gap. Low-income and race/ethnicity minorities are needed to meet the participation demand goals, locally and nationally, and tighten the socioeconomic gap. A significant opportunity exists for policy makers and other stakeholders to capitalize on this qualitative study of how low-income students make decisions to participate at highly ranked research institutions, and determine its affordability; and use this study to effect participation and affordability policy recommendations. This chapter reviews literature that notes students’ decision-making processes and how they are influenced. Among the literature, the role of cultural capital theories including habitus, social capital, and economic
capital is reviewed to gain an understanding of how low-income students make decisions. Few qualitative studies of low-income undergraduate students who participate at highly ranked research institution have been published, thus, a review of the literature is essential to better understand this phenomenon of low-income students and their cultural capital.

**Scope and Organization of this Review**

To lay the foundation to understand how cultural capital affects low-income students’ decisions to participate in higher education at highly ranked research institutions, the literature reviewed on this phenomenon included several interrelated bodies of literature: students’ response to price including rate of return, students’ perceptions of affordability, and students’ decision-making processes. Most of the studies found and reviewed that identified the phenomenon of this proposed study were student demand studies and students’ college choice models. Within these studies, the use of the theoretical/conceptual lens of cultural capital including habitus, social capital, and human capital as a tenet of economic capital is examined. Additionally, the methodology used by researchers is reviewed in order for this researcher to understand how other researchers approached their studies.

The literature reviewed is primarily located in multiple databases available through Northeastern University’s library system, specifically the Education Research. Those databases include *PsychInfo, Sociological Collections, ERIC (EBSCOHost), Academic Search Premier, Premier Education Databases, ProQuest Dissertations and Theses, Education Research Complete, JSTOR,* and *Google Scholar.* I conducted advanced and Boolean searches using a combination of smart text, full text, peer review, scholarly, and search within the full text of the article options. I used a combination of keywords: affordability, culture capital, habitus, economic capital, social capital, socioeconomic, upward social mobility, low-income,
accessibility, enrollment, persistence, tuition price, financial aid, higher education, postsecondary education, selective institution, “elite” institution, nationally research universities, college cost, higher education cost, and postsecondary education cost. These keywords were combined and used in the context of students’ decision-making. Also, various other data sources were used including local and national electronic newspapers: Houston Chronicle, New York Times, Chronicle of Higher Education, and Inside Higher Education.

From the review of the literature, a discovery argument will begin with the growth and purpose of higher education. The argument will continue with student demand studies on how students respond to tuition price, and higher education as an investment. This will be followed by studies on students’ perceptions of affordability. Next, the argument will close with studies on students’ higher education decision-making processes and factors that influence students’ decisions to participate in higher education. Finally, the chapter closes with a summary, and limitations and conclusions found in the literature, and will identify and introduce the research study designed to help fill the gaps in the literature review.

**Growth and Purpose of Higher Education**

This nation’s economic condition spurred the growth, purpose, and public policies on higher education participation and affordability (Spellings Report, 2006). Higher education is relevant and essential to the nation’s economy, its global competitiveness, and its citizens’ seeking upward mobility in social status and class.

**Growth of Higher Education**

Higher education began with the founding of Harvard in 1636 followed by other American colonial colleges to educate affluent white men of the clergy (Altbach, et al., 2005). But as the country moved forward and grew, there was a national consciousness about the nation
and its citizens that lead to a wide interest in the types of higher education institutions, thus, leading to signing of the Morrill Land-Grant Act of 1862 by President Abraham Lincoln (Altbach et al., 2005; Mullins & Honeyman, 2008). This legislation established a utilitarian education system to settle the differences in economic and social status among US citizens (Altbach et al., 2005; Mullins & Honeyman, 2008).

At the inception of higher education, the standard university epitomized elite status, which was characterized by selective admissions, full-time, residential students by cultural ideas of liberal learning and character formation, and by destinations in high-status professions (Altbach et al., 2005). To claim elite status, the “collegiate ideal was determined by the peer society of students, extracurricular activities, and expectations of subsequent careers in the business world” (Altbach et al., 2005, p. 59). Today’s highly ranked research institutions, national research university, and Tier 1 universities exemplify the same standards as those initially established elite universities (MUP, 2012). Conversely, to extend education opportunities to the masses, states expanded the higher education system to include lower-tier 4-year institutions, and 2-year, public community colleges using its close proximity to the citizens it served and open-door philosophy (Altbach et al., 2005; Mullins & Honeyman, 2008; Tollefson, 2009). The nation’s higher education system offers various types of institutions to meet diverse needs of the nation, and students’ decisions to participate aligns with their acquired cultural capital (Harper & Griffin, 2011; McDonough & Calderone, 2006; Perna, 2006, 2008). There are over 4,300 higher education institutions in the US (American Council of Education [ACE], 2007, p. 7). In Texas, there are several higher education institutions classified as highly ranked research institutions (MUP, 2012; "U.S. News and World Reports," 2011) and listed on the Top 100 National University list that appear on the 2011 U. S. News and World Reports.
Purpose of Higher Education

The purpose of establishing a higher education system was to meet the diverse needs of the nation and to close socioeconomic gaps among citizens. The needed growth in the economy propels the demand for higher education. The growth of higher education in the US is the foundation to promote education opportunities, promote growth and economic productivity, develop an educated citizenry, and create knowledge and stimulate learning among the citizens (Altbach et al., 2005; Leslie & Brinkman, 1988; Paulsen & St. John, 2002) to keep the US from experiencing another economic depression (Galambos, 2009), and to enhance the US’ global competitiveness (Carnevale & Rose, 2011; Obama, 2009).

It is with the hope of this researcher that this study will reveal answers to how low-income students make decisions to participate in higher education at highly ranked research institutions to get more students to participate, and specifically those who are classified as low-income and race/ethnicity minority without incurring significant student loan debt.

Student Demand Studies

Researchers have investigated many factors that affect students’ higher education participation decision-making under a wide variety of theories and models. Researchers in student demand studies have focused on investigating the correlations between students’ decisions and economic factors of tuition price, investment value, and benefits (Becker, 1962; Campbell & Siegel, 1967; Jackson & Weathersby, 1975; Leslie & Brinkman, 1987). The relationship between students’ decisions and tuition price has been an important research interest (Jackson & Weathersby, 1975; Lillis & Tian, 2008; Leslie & Brinkman, 1987; Spellings Report, 2006), second only to studies on decisions and the rate of return on investment in higher education (Leslie & Brinkman, 1987; Paulsen & Toutkoushian, 2008). Students’ response to
price literature documents increase in tuition price has a negative relationship to students’ participation (Heller, 1997, 1999; Leslie & Brinkman, 1987; Kim, 2004). Low-income and race/ethnicity minority student are most sensitive to higher tuition prices (Heller, 1997; Kim, 2010). In human capital literature, students’ decisions to invest in higher education are based on them comparing the expected benefits to the expected costs of higher education (Becker, 1962; Paulsen, 2001; Paulsen & Toutkoushian, 2008).

**Students’ Response to Price**

Economists adopted household as the unit of analysis to investigate students’ decision-making processes (Becker, 1962; Leslie & Brinkman, 1987) in student demand studies. With families/ household’s budget/financial constraints, income and preferences of how to allocate those limited resources is a concern in students’ participation decision-making. Therefore, when the students and families consider higher education as a consumption purchase, tuition price becomes one of the obvious indicators of whether to participate or not. Research evidenced the relationship between tuition and students’ decision to participate in higher education follows the law of demand in the demand theory. Demand theory posits that prices of goods and services are inversely related to demand of goods and services, *ceteris paribus* (Leslie & Brinkman, 1987; Paulsen & Toutkoushian, 2008). Student demand studies note that as tuition price increases, enrollment declines and vice versa (Heller, 1997, 1999; Leslie & Brinkman, 1987, 1988). In order words, students tend to not participate when tuition price is high and/or increases.

Leslie and Brinkman (1987) examined 25 empirical studies published between 1967 and 1982 on the relationship of higher education tuitions price and enrollment decisions using five cross-sectional and 20 time-series analyses. They presented their summary by emphasizing price as the major indicator. Leslie and Brinkman’s (1987) meta-analysis resulted in the established
student price response coefficient (SPRC). The SPRC measures the percentage change in enrollment per $100 change in price for higher education participation of 18 to 24 year olds (Leslie & Brinkman, 1987; p. 187). Leslie and Brinkman’s (1987) SPRC concluded that for every $100 increase in tuition price, there is a corresponding .6 percentage point decline in participation rate of college-age population of age 18-24 year old, resulting in a decline in enrollment of 1.8 percent, *ceteris paribus*, among nation studies (pp. 184-185). Leslie and Brinkman’s (1987) SPRC became the best quantitative estimates for predicting students’ enrollment decision-making behavior and most noted in student demand studies.

Other subsequent studies also confirmed negative correlations of tuition price increases and students’ participation (Heller, 1997; Hemelt & Marcotte, 2011). Critics noted that studies conducted in the 1970s do not include the transformation from elite higher education to the mass education movement and offering of a financial aid program to the poor and low-income population. Leslie and Brinkman (1987) responded that variables other than tuition price provide greater influence on students’ participation decisions. Those variables included students’ socioeconomic background including race/ethnicity and income, and institutions’ characteristics including type of institution and financial aid opportunities (Heller, 1997; 1999; Hemelt & Marcotte, 2011; Kim, 2004, 2010; Lillis & Tian, 2008).

Heller (1997) extended Leslie and Brinkman’s study by including subsequent quantitative studies conducted later between 1987 and 1997 to reflect the diverse development of higher education, and focused more on how students’ socioeconomic background including race/ethnicity and income, institution type, and financial aid influence on students’ decisions to participate in higher education. Heller’s (1997) study confirmed students’ sensitivity to tuition price increases, and that financial aid did not necessarily change the SPRC to a positive
coefficient, which would reverse the negative relationship between price and students’ participation. Heller’s study filled a methodological gap using a wide variety of cross-sectional and time-series methodologies and data collected from longitudinal and static surveys including families’ income information on each individual surveyed in the data set to conduct a quantitative study on different individuals’ response to tuition price and enrollment in higher education. Heller’s (1997) findings concluded that increases in tuition price indeed lead to students deciding not to participate, and that low-income students are more sensitive to changes in tuition price and financial aid than are students from middle- and upper-income families. Additionally, black students are more sensitive to changes in tuition and aid than white students, but Hispanics are mixed (Heller, 1997; Kim, 2004, 2010). Controversially, increases in price have lead to restricting participation to those who can afford to attend certain types of institutions (St. John, 1994; Mullins & Honeyman, 2008).

Thus, it is concluded that price and student’s socioeconomic background are influential factors in students’ decisions to participate in higher education. Hence, Heller’ (1997) study demonstrated that tuition price effect exists, but students’ racial/ethnicity and socioeconomic background, i.e. cultural capital, are factors in their participation decision-making and need to be better understood to increase low-income students’ participation.

**Students’ Response as Investment**

When students and families consider higher education as an investment, benefits and value of higher education become the indicators of whether students decide to participate or not (Becker, 1962). Human capital theory posits that students engage in rational behaviors (Becker, 1962; Paulsen & Toutkoushian, 2008), and make decisions to invest in higher education based on expected lifetime benefits exceeding expected higher education costs (Becker, 1962, Paulsen,

   From a monetary perspective, students who aspire and participate in higher education expects to increase their earning exponentially and move into a higher social status over those who have a high school education (Carnevale & Rose, 2011; Paulsen, 1998; Paulsen & Toutkoushian, 2008). Moore, McNeill, and Halliday’s (2011) study demonstrated value that students place on university-level education outweighs the effects of higher tuition price and student loan debt. Six out of ten or 60 percent (p. 64) of the 448 students in their study were more interested attitudinally in the value derived from attending a university and were willing to take out student loan debt to finance their participation after tuition increased to the maximum allowable level in 2012 in the United Kingdom.

   In nonmonetary benefits, students enjoy fulfilling work environments, better health, and longer life; and society gets a return on their participation in higher education as long term benefits (Leslie & Brinkman, 1988; Paulsen, 2001; Paulsen & Toutkoushian, 2008; Perna, 2006). While in college, as a short-term benefit, they enjoy the learning experiences, involvement in extracurricular activities, and participation in social and cultural events, which enhances their
social status and memberships in larger organizations after degree attainment (MacLeod, 2009; Nora, 2004; Paulsen 2001; Paulsen & Toutkoushian, 2008). Archer and Hutchings’ (2000) ethnographic study showed that working-class families are more concerned with bettering themselves and thus, want to widen their participation in higher education for personal benefits such as developing critical thinking skills for better jobs opportunities that offer social upward mobility and other memberships to keep from “being stuck” in the same job and social class the rest of their life.

In summary, these empirical studies demonstrated the effects of the economic factors on students’ participation decision-making. Moreover, higher and increased tuition price negatively correlates to students’ participation in higher education. However, unless low-income and race/ethnicity minority students determine their investment in higher education yields benefits that exceeds costs, monetary and non-monetary, they may decide not to participate or underinvest. How low-income students make decisions that higher education is for them is also based on their perceptions of affordability, and cultural and social capital (McDonough & Calderone 2006; Perna 2008). Thus, students’ decision-making process relative to affordability lead to a further review of empirical studies using qualitative methodological approaches and sociological theoretical lens such as cultural and social capitals and other sociological factors on students’ enrollment decisions as Leslie and Brinkman (1987) suggested.

**Perceptions of Affordability**

Perceptions of affordability affect influence students’ decision to participate in higher education (Finney & Kelly, 2010). Researchers have developed a few studies on how perceptions of affordability affect students’ decision to participate. Perceptions of affordability are determined by one’s cultural capital including habitus and social capital (Lillis & Tian, 2008;
Luna De La Rosa, 2006; McDonough & Calderone, 2006) and one of the major factors in students’ decisions to participate in higher education and at a certain type of institution (Luna De La Rosa, 2006; McDonough, 1997; McDonough & Calderone, 2006; Kim 2004; Perna, 2000, 2006b, 2008). Willingness to borrow is another factor in students’ decision-making process to participate (Perna, 2008). In addition to their inherited cultural capital, students decide to participate based on obtained information about higher education, its costs, and benefits; and who is responsible for delineating such information. Thus, this illustrates students’ acquired cultural capital, and social capital. Cooper (2009) noted that “low-income and minority students often gain access to information and services through weak ties, because necessary information and resources may not be readily available in relations characterized by strong ties” (p. 620).

Many other studies concur with Heller’s (1997) earlier study that noted inadequate knowledge and information about student financial aid and costs of college are limitations in inherited cultural capital and primary explanations for differences in students’ behavioral responses to affordability and participation (McDonough & Calderone, 2006). Perna (2006a) noted that first-generation college students, which consist of large percentage of Black, Hispanic, and low-income students, are particularly disadvantaged about characteristics of higher education if they are unable to obtain relevant information from their immediate family (cultural capital), high school, or community (social capital).

**Cultural Capitals’ Affect on Perceptions of Affordability**

McDonough and Calderone (2006) using a grounded theory research study on the perceptions of affordability presented several factors of cultural capital that affect students’ decisions to participate in higher education. McDonough and Calderone’s (2006) investigated the perceptions of affordability by interviewing high school counselors, and low-income African
American and Latino students and families after McDonough (1997) documented that cultural capital and social class, i.e. structure of high schools, impacted students’ opportunity for higher education. McDonough and Calderone (2006) conceptualized affordability in students’ decision-making by equating it to other consumers’ purchases in which buyers make an assessment of the product by understanding its value/satisfaction to them weighted against their debt tolerance and other personal financial constraints. They posed questions of knowledge of costs of college, financial aid systems, and estimation of college affordability; assumptions of families’ financial concerns and willingness to assume debt; and dissemination of financial aid information. They interviewed 63 college counselors in 20 Southern California high schools in three urban and rural counties that focused on the knowledge and attitudes of 230 college-bound African American and Latino high school juniors and seniors, 87 parents, and 78 focus groups. Examining students’ habitus, McDonough and Calderone (2006) developed four themes in this study: counselors, counseling, and information distribution strategies; meaning and impact of affordability; relative meaning of money; and perceptions of African American and Latino parent loan concerns to conclude students and their parents need to understand financial aid opportunities and the value of higher education in order for them to determine affordability and make decisions on which type of institution to participate.

Counselors, counseling, and information distribution strategies theme asserted a mixture of proactive distribution to limited distribution of information based the type of high school student attended. Counselors at private schools were more proactive than those at public schools, and had more knowledge and awareness of the issues of financial aid and college costs, which they passed on to their students. On the college affordability theme, most parents were concerned about affordability of higher education. Counselors at private school had no problem
explaining the financial aid process to students and parents because the parents of students at private schools were accustomed to soliciting financial aid including borrowing money to pay for private school tuition or parents had income to pay. Parents of students at public schools did not understand that financial aid was designed to offset higher education costs and equalize opportunity across private and public higher education institutions. These parents lacked an understanding of financial aid, and thus, counselors at public schools pushed community college as the only affordable option. On the meaning and relativity of money theme, the term affordability varied based on the families’ historical patterns of investments compared to other family financial needs. Counselors had difficulties in determining how to explain affordability without knowing the students’ financial position and incomplete information about students’ family income and ability to pay. This was an unanticipated finding. On the perceptions of African American and Latino parent loan concern theme, they noted that parents are resistant to loans for two reasons; parents perceived college financing as a responsibility of the parents, and equated loans with “huge and often insurmountable debt” (McDonough & Calderone, 2006, p. 1714). Because of parents’ aversions to loans, counselors offered community college as the propelling affordable option for students’ higher education participation.

McDonough and Calderone (2006) concluded in this study that students’ decisions to attend four-year colleges is based not only on the students’ and families’ socioeconomic status, and perceptions of affordability, but also on the counselor’s dissemination of information and detailed discussions on higher education, affordability, college costs, and financial aid opportunity. Some counselors do not fully disseminate information about higher education to low-income and race/ethnicity students because counselors perceive that these students could not afford it based on their socioeconomic background and their aversion to incurring student loan
debt. As such, this affects the decisions of low-income and race/ethnicity minority students to attend four-year higher education institutions, and more so those considered elite or selective.

Contrarily, Berkner and Chavez (1997), Cabrera and La Nasa (2000), and Hearn (1984, 1988, 1991) contend that socioeconomic status, cultural and social capital, family income, and financial aid do not influence low-income students’ decisions to attend highly ranked and/or elite prestigious institutions. However, other studies (Luna De La Rosa, 2006; Perna, 2000, 2006a; Rowan-Kenyon, Bell, & Perna, 2008; Terenzini, Cabrera, & Bernal, 2001) clearly postulate and contend that cultural and social capital influence low-income students’ participation decisions and perceptions of affordability. They note that high school counselors are often the only contact many low-income and race/ethnicity minority students and parents have and depend on to advice them, and especially those students who come from parents/families with no higher education participation and/or aspirations.

Willingness to Borrow

Students’ and families’ willingness to borrow is yet another critical cultural capital aspect in students’ participation decisions (Callender & Jackson, 2005; Kim, 2004; Perna, 2008; Project on Student Debt, 2006, 2011). Loans have become common for financing higher education and they have increased faster than grants since 2002 (Perna, 2008). In 2006, the Project on Student Debt national poll found that the “majority of adults believed not only that college students graduate with more loan debt (86%) than in the past but they have too much student loan debt” (p. 2). Seventy-one percent of the respondents in their national study believed that borrowing to pay for college prices was reasonable given the benefits of higher education, but 24% of adults believed that students should not take on student loan debt (Project on Student Debt, 2006, p. 2).
Perna’s (2008) study focused on 596 students in 15 public high schools in five demographically, and economically devised states of California, Florida, George, Maryland, and Pennsylvania and their families’ perceptions of funding their higher education through loans, and the forces that shaped those perceptions since loans have become a mechanism to finance increasing price of, and higher-priced higher education. Earlier studies (Fossey, 1998; Heller, 1999; Kim, 2004; Perna, 2006b) indicated that student loan debt limits higher education opportunities for many low-income students. Perna’s (2008) study used multi-level conceptual model to draw on multiple theoretical perspectives. The model assumes that students’ higher education participation decisions are based on students’ willingness to borrow shaped in four nested contextual layers: layer 1 – student and family context, which include demographic characteristics, cultural capital including habitus, social capital, and human capital (Bourdieu, 1974/1984, 1977, 1986); layer 2 – school and community context, which include availability of resources, types of resources, and structural supports and barriers (McDonough & Calderone, 2006); layer 3 – higher education institution context as a source of information (Chapman, 1981; Hacker & Dreifus, 2010); and layer 4- social, economic, and policy context, which include the demographic characteristics of the population, characteristics of the local labor market, and policies and structures that discourage or encourage college enrollment (Perna, 2006a; Titus, 2006, 2009).

The implications of Perna’s (2008) study suggest the need for additional financial aid counseling especially for students attending low- and middle-resource schools. Future study implications include the need to explore students’ perceptions of loans as college-related behaviors in addition to academic preparation for college, decision to enroll in college, and choice of institutions; and to explore ways that students’ perceptions of loans are shaped by their
knowledge of different costs factors of participating in college and the effective means of delivering information about college and affordability to different groups (e.g. race/ethnicity and socioeconomic) of students (Perna, 2008).

Several other findings disagree with suggestions that loans are deterrent to low-income students’ decisions to participate in higher education (Callender & Jackson, 2005; Moore et al., 2011). Moore et al. (2011) study demonstrated that willingness to borrow is positively related to college enrollment in 60% (p.64) of the low-income population studied because students believe that university-level education improves job prospects. Callender and Jackson (2005) surveyed 2,000 prospective higher education students in Britain and found that students’ likelihood of applying to a university increased with their tolerance for debt after controlling students’ educational achievement, social class, ethnicity, age, and mother’s educational attainment.

The summary of this section on the perceptions of affordability and willingness to borrow included the examination of literature that demonstrates that students’ perceptions of higher education and affordability in based on students’ socioeconomic status which depicts the attitudinal factors of their economic, cultural, and social capital. Furthermore, these same factors affect students’ decision-making processing in higher education participation and the type of institutions to attend.

Students’ Decisions to Participate Processes

Many American families have come to believe that some level of higher education is important from a social and economic perspective. Becker (1962) believed that investment in higher education is an investment in one’s human capital. In spite of this belief, participation among low-income students continue to be low; however, there are those who wants to move up in social class and status; and thus, make the decision to participate in higher education and
specifically at highly ranked research institutions. Students’ decisions to participate in higher education are influenced by their cultural capital and tenets in habitus and social capital and different factors’ thereof including one’s family and parents, peers, community, schools, social organization and networks, and local policy.

Concepts of cultural capital spurred theoretical interest in students’ higher education participation decision-making and the relations between one’s home, family, background, community, and school in a number of studies (Hossler, Braxton, & Coopersmith, 1987; Hossler & Stage, 1992). Other researchers (Hossler & Gallagher, 1987; Hossler, Schmit, & Vesper, 1999; Perna, 2006a, Perna & Titus, 2005, Stage & Hossler, 1989) investigated the influence of cultural capital using a three-stage model of students’ college choice.

**Students’ College Choice Model**

Researchers, who developed the students’ college choice models, assert that students’ decision-making process unfolds in stages with specific factors influencing each stage of the process (Chapman, 1981; Hossler et al., 1987; Hossler & Gallagher, 1987; Hossler & Stage, 1992; Hossler et al., 1999; Litten, 1982; Stage & Hossler, 1989). Hossler and Gallagher’s (1987) college choice model, noted as the most cited and leading model (Hossler, Braxton, and Coopersmith, 1989), took advantage of combining the economic model and status-attainment model so that researchers “could choose variables from either domain and concentrate on the sociological aspect of college choice as a process while also maintaining the decision-making perspective of economics” (Hossler et al., 1999, p. 145). Hossler and Gallagher’s model is considered developmental in that each stage is associated with particular “cognitive and affective outcomes” (Cabrera & La Nasa, 2000, p. 5) that lead students’ ultimately to higher education participation. The term “student college choice has been used to describe a range of
postsecondary educational decisions including the decision of students to continue their education at the postsecondary level and the decision to enroll in specific postsecondary institution” (Hossler & Stage, 1992, p. 426). Hossler, Schmit and Vesper (1999) noted that there is no single path through these decisions; “for some students, decisions about college seem simple, linear, and predictable, for others, the process in idiosyncratic and unpredictable” (p. 2). As noted in Figure 1 of this study, low-income student take various paths to make decisions to participate in higher education at highly ranked research institutions.

Hossler and Gallagher (1987) notes students’ decision-making process takes place in three stages in the Hossler and Gallagher Model:

- Predisposition – students’ decisions or aspirations to continue their formal education after high school instead of taking alternative paths, such as work or military.
- Search – the process of considering types of postsecondary educational institutions to which to apply including learning about specific institutions and their characteristics.
- Choice - the selection of an institution to attend after the completion of application process. (p. 207).

The Hossler and Gallagher Model is primarily sociological in that students’ background characteristics are correlated with the predisposition stage; the point in which students choose to go to college. The background characteristics are cumulative and yet vary only in their level of influence during the stages of decision-making. Accordingly, the background characteristics of the students include sociological factors noted in cultural capital (Bourdieu, 1974/1984, 1977) as parents, parents’ education and income, and social capital (Bourdieu, 1986; Coleman, 1988) as in networking and relationship building that exists or established in a close-knit group as in family, friends, community, peer group, and other social organizations (Hossler et al., 1989; Hossler &
Gallagher, 1987; Hossler et al., 1999; McDonough, 1997; Perna, 2006a). Other factors within the Hossler and Gallagher Model affects the process during the predisposition stages including not only family background and socioeconomic status (SES), but also student academic achievement, and the high school context source (Hossler & Gallagher, 1987; Hu & Hossler, 1989; Perna, 2006a). In the search stage, factors that are influential include not only family background, SES, academic achievement, but also the perceptions and information regarding affordability, and college counseling (Hossler & Gallagher, 1987; Hu & Hossler, 1989; Kim, DesJardins, & McCall, 2009; Perna, 2006a). In the choice stage, factors such as SES, family background, race/ethnicity, academic preparation, college costs and financial aid, and institutional ranking influence students’ decision to participate at an institution of their choice (Cabrera & La Nasa, 2000; Hu & Hossler, 2000; Litten, 1982, McDonough, 1994, 1997; Nora, 2004). Although the factors are cumulative, the most common factors affecting students’ decision-making at every stage are family background and their socioeconomic status, college costs and affordability (Bergerson, 2009; Hossler et al, 1999), which is the focus of this study.

Other researchers in subsequent studies also used the Hossler- Gallagher Model (Hossler et al., 1989; Hossler & Stage, 1992; Perna, 2006a). Hossler and Stage’ (1992) model focused on the predisposition stage, which includes students’ motivation for participating. This stage also includes socioeconomic status, ethnicity, gender, parental educational expectations and encouragement, high school quality and curriculum track, and student involvement in high school activities as critical factors. They concluded that parents’ education and expectations exert the strongest influences on the high school students’ decisions to participate in higher education and their postsecondary plans. They suggested that attempts to foster and influence students’ higher education aspirations should begin early and with parents and students included
in the process. They noted that over 70 percent of their study’s sample population established higher education plans by the ninth grade, but by the time race/ethnicity minority reached high school graduation they were not likely to enroll in 4-year institutions.

**Perna’s Model of Students’ College Choice**

Perna (2006a) developed a multi-level conceptual model of students’ college choice and situated students’ decision-making process within four layers. This model is non-linear, which is in contrast to the Hossler-Gallagher Model. This multi-level non-linear conceptual model draws on sociological concepts of habitus, cultural and social capital, and organizational context; and the economic model of human capital investment in examining college choice by students. Perna (2006a) assumes that students’ make decisions to participate at a specific type of higher education institution based on four contextual layers: (1) student and family context including one’s habitus; (2) school and community context; (3) the higher education context; (4) the broader social, economic, and policy context.

In layer 1, Perna (2006) used Bourdieu’ (1974/1984, 1977) students’ habitus. Habitus acts as a lens to improve one’s cultural and social class/status by acting upon their expectations of and aspirations for higher education (Bourdieu, 1986). Students, thus, “make decisions based on what feels comfortable for them” (Perna, 2006a, p.142) after reflecting on differences in expectations, preferences, tastes, of aspirations, and certainty about higher education investments, and by measuring where they are compared to others who inherited cultural capital that understand the benefits and value of higher education. McDonough and Calderone (2006) note that students’ habitus allows them to take a personal assessment of affordability, which influence their decisions to participate. This personal assessment includes them analyzing their needs, cost-benefit tolerance, and understanding of higher education value.
Additionally, in layer 1, students’ decisions are influenced also by family socioeconomic status, parental involvement, peers, and high school teachers and counselors. Parents’ educational attainment is used as a proxy for both cultural knowledge and values of higher education (McDonough, 1997; Perna & Titus, 2004, 2005; Rowan-Kenyon, Bell, & Perna, 2008), and as Hossler, Schmit, and Vesper (1999) and others researchers (Perna, 2000; Perna & Titus, 2005; Rowan-Kenyon, Bell, & Perna, 2008) noted; parental influence is the highest predictors of students’ decisions to enroll in college. Hossler et al., (1999) noted that parental encouragement and parental support are different in that “encouragement is defined as conversations between students and their parents about parental expectations and aspirations, and support is defined as more behaviorally as saving for college, visiting higher education campuses with students, and participating in financial aid workshop” (p. 24). McDonough (1997) and Perna and Titus (2005) noted that parental involvement include building social capital to communicate the norms, trust, authority, and social controls required for students’ educational attainment. Perna and Titus (2005) concluded that the likelihood of students enrolling into a four-year college is positively related to school-level measures of parental involvement and support in the frequency of parent-initiated contact with the school about academics, parental education, and parental expectations for their children’s education.

In layer 2, she focus on “organizational habitus” (McDonough, 1977), which recognizes ways in which social structures and resources facilitate or impede students’ decision-making. Other researchers (McDonough & Calderone, 2006; Luna De La Rosa, 2006; Stanton-Salazar, 1997) suggests that aspects of school context may restrict low-income and race/ethnicity minority students’ decisions to participate. But, supportive teachers, counselors, and peer group who inspire students to higher education increase students’ predisposition toward participation
(Tierney & Venegas, 2006). Perna (2006a) noted that institutional agents such as teachers, counselors, and middle-class peers provide access to resources and opportunities including information about college and help with college admission requirement. However, McDonough and Calderone (2006) assert that some institutional structures limit the ability of working-class minority students to develop trusting relationship with those institutional agents.

Perna (2006a) asserts aspects of school context shape college choice in that the percentage of students whose educational aspirations matched their occupational aspirations was higher in high schools that assisted students with planning their high school curricular choices, urged students to consider their career aspirations when making high school curricular choices, and ensured the availability of high school staff who were knowledgeable about curricular requirements. Peers also transmit necessary social capital for students’ participation in higher education (Hossler et al., 1999; Perna & Titus, 2005; Tierney & Venegas, 2006). These studies demonstrated that students are more likely to plan and attend selective four-year institutions when their friends plan to attend college (Hossler et al., 1999, Perna & Titus, 2005).

McDonough (1997) noted that students having friends with high educational aspirations may be especially effective in raising those aspirations of low-socioeconomic status students. Hossler and Stage’s (1992) and Tierney and Venegas (2006) study noted that students may also acquire information about college through their involvement with peers in other activities.

In layer 3, Perna (2006) noted that higher education institutions play a part in shaping students’ decision-making/college choice by being the source of information to students and their families about the enrollment opportunities. McDonough (1997) noted that institutions may convey this information passively through their location and geographic proximity to students’ home; whereas Chapman (1981) noted that institutions may actively convey information through
targeted marketing and recruiting efforts. Attributes and characteristics of the institutions also influence students’ college choice (Hacker & Dreifus, 2010; Nora, 2004; Perna, 2006a) when they are consistent with students’ personal and social identities and/or social identity desired, and needs for personal acceptance and institutional support (Perna, 2006a). Also, higher education institutions’ ability to select which students to accept for the number of available enrollment slots is influential because students tend to select institutions through a self-selection and college-choice behavior of other students’ SAT scores similar to their own (Lillis & Tian, 2008; Perna, 2006a; Shin & Milton, 2006). Expected competition for enrollment slots especially at elite institutions influences students’ decision-making (McDonough, 1997).

In layer 4, Perna (2006a) assumes that students’ decision-making college choice is shaped by social, economic and policy context. Social context includes the demographic characteristics of the population of citizens, and economic context is considered the characteristics of local labor market. The policy context is depicted to be the policies and structures that may discourage or encourage students’ decisions to participate in higher education. Perna (2006a) asserts that students’ decision-making is “influenced, directly and indirectly through the other contextual layers, by changes in social forces (e.g. demographic changes, economic conditions and unemployment rate), and public policies (e.g. establishment of new need-based [financial aid] grant program)” (p. 119). Policies include students’ knowledge about admissions, academic preparation required to be admitted, and knowledge of financial aid including affordability. In the economic and policy context, other researchers (Heller, 1999, Titus, 2006, 2009) noted that public college enrollment rates were positively associated with the percentage of the population that held at least a bachelor’s degree, direct state appropriation to fund public institutions and financial aid to students; and negatively associated with state poverty
rate, and low-income students, and proportion of the African Americans and Hispanics in the population (Heller, 1997).

These models depict the various influences on students’ decision-making for participation in higher education. For selective type institutions’ participation, Berkner and Chavez (1997) and Cabrera and La Nasa (2000) contend that students’ socioeconomic status does not appear to be a major constraint for low-income students deciding to attend selective type institutions, which are more expensive than low-tier institutions. They note that family income and financial aid do not influence low-income students’ decisions to participate in highly ranked or “elite” prestigious institutions. Hill and Gordon (2010) note that low-income students tend to pay their own way to highly selective institutions because they are not heavily recruited by such institutions. This aligns with other researchers’ assumptions (Harper & Griffin, 2011; Hoxby & Avery, 2012) that low-income students decide to participate at these type schools because of the benefits to be derived, better chances of graduation, and upward mobility in society.

In conclusion of this section, students’ decisions to participate processes may ultimately be based on their comparison of the benefits and costs of enrolling (participating); but these various models include participation decisions made through individuals’ habitus, and directly and/or indirectly by their cultural and social capital., i.e., family, school, and community context, higher education context, and social, economic, and policy context. Perna (2006a) concluded that her model would likely generate a more comprehensive understanding of students’ decision-making process by researchers. This researcher posits that incorporating the perspective of students and their aspirations, the type of K-12 student attended, the type of higher education institution they attend, and public policy, i.e., demand for increases in participation will provide additional knowledge of how low-income students make decisions to participate at highly ranked
research institutions. Thus, Pena (2006a) model would be especially useful for understanding differences across students’ groups, i.e., income and race/ethnicity, and the influence on their decision to participate in higher education and at a specific type of institution, as noted in Figure 1 model.

**Summary**

In conclusion of this chapter, students’ decision to participate increases the nation and Texas opportunity to enhance global competitiveness and tighten the socioeconomic gaps among citizens. Investment in higher education is an investment in human capital promotes one’s social upward mobility, movement into a higher social status and class, and economic prosperity to the US and state economies without regards to perceptions of affordability. With the assumptions of multiple paths for low-income students to make participation decisions to highly ranked research institution, it was essential to review the literature under the major topics of students’ response to price, perceptions of affordability, and decision-making processes. Students’ cultural capital and its tenets in habitus and social capital affects their decisions to participate in higher education; however, little or no research has been conducted in investigating students’ responses to how cultural capital affects their decisions to participate at highly ranked research institutions, which this study proposes. The knowledge attained from this literature review is instructive for developing the research method and plan for this proposed study. In Chapter 3, I will provide a description of the methods I have chosen to use in this proposed study.

**Limitations and Conclusions**

Several limitations in the reviewed literature on students’ participation decision-making and determining affordability present opportunities for further research. First, the existing
research on this phenomenon and those particular student demand studies was primarily conducted using quantitative methodologies. In other words, the research conducted used statistical descriptions to develop findings. A paucity of research exists using the qualitative methodologies of this phenomenon, and conducting such a study on the campus of the students as participants in the study are characteristics of qualitative methodology research. Knowing and understanding low-income undergraduate students’ decision-making process using a qualitative method will be invaluable to higher education institutions administrator and policy-makers because they will hear from the students’ perspective and their reality. This methodology will be helpful in establishing policies from the potential recommendations of this study because the participants are future taxpayers although their identity will remain confidential throughout the study and in any future publications. However, this study will effect changes in policy regarding meeting the demand for participation specifically for those students classified as low-income. Based on this literature review, this researcher will provide a description of the research method that best fits this proposed study in Chapter 3.
CHAPTER THREE: RESEARCH METHODS

The purpose of this proposed qualitative study was to understand how cultural capital affects low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions in the State of Texas. The following research questions informed this study:

1. What are low-income undergraduate students’ aspirations?
2. How does inherited cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions?
3. How does acquired cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions?
4. How do low-income undergraduate students determine affordability of highly ranked research institutions?

Chapter three will discuss the research methods used by the researcher in this study, and is organized in the following order: research methodology, research design, role of researcher, participants, sampling including the sampling matrix, recruitment and access, data collection, data storage and destruction, data analysis, limitations of the study, trustworthiness, and closes with the IRB Approval and Protection of Human Subjects.

Research Methodology

Research methodology is a way of thinking about and studying social phenomena (Strauss & Corbin, 1998). The theoretical framework of this study was cultural capital, and the problem was how cultural capital influences students’ decision-making to participate in highly ranked research institutions. Interpretivism was the best fit for this study because it arose out of the cultural anthropology (Butin, 2010; Creswell, 2007; 2009). Creswell (2009) noted that
“[individuals] are born into a world of meaning bestowed upon them by their culture” (p. 8).

Therefore, it was important to understand the basic principles of interpretivism in order to inform the qualitative methodology chosen for this study.

**Interpretivism**

Interpretivism allows researcher to present the perspectives of the world as ongoing story told and refashioned by the particular individuals, groups, and cultures involved (Butin, 2010; Creswell, 2007; 2009). It provides researchers a strategy to interpreting and understanding the meanings and actions of individuals in the context of their subjective perspective (Williams, 2000). Researchers’ assumption in interpretivism is that “reality is intersubjective in that it is socially constructed… [and] can be described and represented through diverse perspectives” (Butin, 2010, p. 59). Moreover, the assumption is that one’s perspective is formed by their cultural norms that operate in their lives and through interactions with others socially (Creswell, 2009).

Sociologists assert that individuals make decisions based on the cultural capital embedded in them (Winkle-Wagner, 2010a). Interpretivism allowed me to examine and understand how low-income students make decisions to participate at highly ranked research institutions, and determine affordability based on the influence of their cultural capitals: inherited and acquired, including habitus and social capital as noted in Figure 1. This researcher’s goal was to make sense of how participants make decisions through their perspective. Interpretivism is thus fundamental in a qualitative research methodology.

**Qualitative Research**

Merriam (2009) notes interpretivism typically underpins qualitative research. Qualitative research allows the researchers to interpret what they see, hear, and understand (Creswell, 2007;
Qualitative research provides researchers an exploratory and understanding approach to conduct the research (Creswell, 2007, 2008, 2009; Gay, Mills, & Airasian, 2009) rather than an explanatory approach which focuses on findings that predicts a right answer or determines cause and effect among a population as in quantitative research (Merriam, 2009). Qualitative research is best suited for a study when the problem is not “well understood in the literature or previously unexamined in a particular fashion” (Butin, 2010, p. 80). I found few studies that used qualitative research in students’ decision-making for higher education participation. Qualitative research is emergent, meaning that the research plan is not tightly prescribed, and that the process may change after researchers enter the field and begin to collect data (Creswell, 2007, 2009). It allows researchers to be creative and innovative (Butin, 2009; Creswell, 2009). Researchers immerse themselves in the study and their interpretations cannot be separated from their own background, history, context and prior understanding (Creswell, 2007, 2009; Maxwell, 2005). But techniques such as member checking helps reduce such researchers’ bias (Lincoln & Guba, 1985). Researchers use member checking to solicit participates’ feedback to ensure that their interpretation aligns with what participants intended to communicate (Lincoln & Guba, 1985).

Qualitative research as a process has other general characteristics (Creswell, 2009; Maxwell, 1994, 2005). Qualitative research involves “events and the processes that connect; in that it is based on an analysis of the causal processes by which some events influence others” (Maxwell, 1994, p. 110). Process leads qualitative research to an in-depth study of one or a few cases/sites or a small sample of individuals, and the textual forms of data instead on numeric forms of data (Creswell, 2008, 2009; Maxwell, 1994, 2005). The researcher begins with research assumptions and uses theoretical lens to study the social or human problem (Creswell,
2008, 2009; Gay et al., 2009). The theoretical lens includes concepts such as cultural, gender, racial or class differences (Creswell, 2007; 2008). Qualitative research allows the researcher to explore and understand the problem by using open-ended broad research questions to collect data (Creswell, 2008; 2009; Gay et al., 2009; Merriam, 2009).

In qualitative research, the researcher tends to collect data in the natural setting (site) in which the participants experience the problem under study (Creswell, 2007, 2009). The researcher collects the data by interviewing participants, examining documents, and/or observing behaviors and/or settings (Creswell, 2007, 2009; Merriam, 2009). The collected data is analyzed by the researcher to produce findings for the study (Creswell, 2007, 2009; Merriam, 2009; Saldaña, 2012; Strauss & Corbin, 1998). To produce findings for a study, the researcher builds patterns, categories, and themes from the “bottom-up” through an in-depth data analysis (Creswell, 2007, 2009). The researcher typically gathers multiple forms of data to mitigate validity threats in the findings, and to establish trustworthiness of the study (Butin, 2010; Creswell, 2009; Lincoln & Guba, 1985). Triangulation of multiple forms of data collected through a variety of sources and methods ensure trustworthiness of findings (Butin, 2010; Creswell, 2009; Lincoln & Guba, 1985). Member checking, another mechanism of qualitative methodology, also ensures trustworthiness in qualitative research (Maxwell, 2005; Lincoln & Guba, 1985).

In summary, using qualitative research supported by interpretivism as the chosen methodology helped me understand students’ reality in relation to the problem being studied; how cultural capital affects low-income undergraduate students’ decisions to participate at highly ranked research institutions, and how they determine affordability. Moreover, the paucity of qualitative research in the literature related to this study’s problem demonstrated a need for a
qualitative research approach. With qualitative research as the chosen methodology, I used a basic qualitative study design (Merriam, 2009) using general inductive analysis (Thomas, 2006) and coding (Saldaña, 2012; Strauss & Corbin, 1998).

**Research Design**

Research design includes techniques and procedures for gathering and analyzing data (Strauss & Corbin, 1998). The research design chosen for this study was a basic qualitative study using general inductive analysis, sometimes also known as a general or interpretive study. Basic qualitative study focuses on meaning, understanding, and process using purposeful sampling that allow researchers to collect data through interviewing, observations, and documents; use inductive and comparative data analyses; and produce findings that are richly descriptive and presented as categories/themes (Merriam, 2009). A basic study is identified by more than one term. For example, Merriam (2009) calls the design a “basic interpretive study” (p. 4) whereas Thomas (2006) calls it a “general inductive approach” (p. 237). As a novice researcher, this design was an ideal approach because it permitted me to bring about a deeper understanding of low-income students’ unique perspectives of their higher education decision-making. According to Merriam (2009) as an interpretative study, this design would allow me to understand how participants constructed their realities, i.e., decision-making influenced by their cultural capital and social world, gain deeper insight of those realities, and thus, make sense of and bring meanings to their experience. Thomas (2006) claims that this design is easy to use, simple and straightforward for deriving findings, and does not require in-depth understanding of a specialist approach. He (2006) notes that its general inductive approach is a “convenient and effective way of analyzing qualitative data” (p. 246). Thomas (2006) further notes that this design produces findings that are defensible.
Merriam (2009) notes an inductive and comparative analysis strategy is effective in a basic qualitative study. Thomas (2006) explains inductive analysis as “approaches that primarily use detailed readings of raw data to derive concepts, themes, or a model through interpretations made from the raw data by an evaluator or researcher” (p. 238). Merriam (2009) and Strauss and Corbin (1998) posit that inductive analysis involves the researcher building their themes by constantly reading and comparing the data in an iterative process. In this basic research study I served as a key instrument to personally gather and analyze data (Creswell, 2008; 2009; Merriam, 2009). This inductive analysis helped me to condense extensive and varied raw data gathered from participants, and establish clear links between the research questions and findings that were transparent and defensible through developed codes and categories (Merriam, 2006; Thomas, 2006; Saldaña, 2012).

The product of this design is rich, thick descriptive findings in words (as opposed to statistical data) (Creswell, 2007, 2009; Gay et al., 2009; Merriam, 2006), which I used to communicate what I have learned about the phenomenon of study including detailed descriptions. I incorporated quotes taken from participants’ interviews, and analyzed field notes taken from my observations during the study (Saldaña, 2012; Strauss & Corbin, 1998). Additionally, I added data on the average distribution of financial aid to cover average COA for participants in this study (Appendix I) to produce a better understanding of how participants determined affordability, which was research question #4. Additionally, producing rich, thick descriptive findings enables transferability in a qualitative study (Merriam, 2006) as delineated in the Trustworthy Section of this proposed study.
Role of Researcher

In a basic qualitative study, the researcher is immersed into the study by their experience in the problem to be studied and/or affiliation with research site (Creswell, 2008, 2009; Gay et al., 2009; Merriam, 2009). I served as the key research instrument in this interpretive study. I was interested in how low-income students’ cultural capital influences their decision to participate at highly ranked research institutions. As the researcher, I brought relative experience as a higher education administrator who has had responsibility for recruitment and outreach services, and student financial advisement and counseling. I am keenly aware of low-income students’ cultural capital issues from an administrator’s perspective, and want to increase their participation, which was the primary reason for me to understand and make sense of their decision-making reality. This aligned with interpretivism in that the key to understanding the problem is to explore how participants make sense of their experience viewed through their reality (Butin, 2010; Creswell, 2010).

Merriam (2009) notes each participant’s reality is “socially constructed” (p. 8) in interpretive research. She (2009) asserts participants’ responses, i.e. subjective meanings, are socially constructed through the interactions with their reality or context of their lives. As the researcher, I looked for similarity as well as diversity and complexity of views among the participants (Creswell, 2007). I developed an interview guide (Appendix A) to establish the focus of each interview (Seidman, 2006) and to bring out students’ similarity, uniqueness, diversity and complexity. Seidman (2006) recognized that getting participants deeply engaged goes beyond an interview guide. According to Seidman (2006), the type of research questions is what prompts participants to be more engaged. Seidman (2006) notes that asking “how?” questions allows participants to “reconstruct and narrate a range of constitutive events in their
past” (p. 17). Therefore, in the interview guide (Appendix A) I used “how?”, “describe how?”, and “tell me about/how?” questions in most of the interview questions. I sought and received approval of the interview guide from my advisor, Dr. Elisabeth Bennett, and Northeastern University’s Institutional Review Board (IRB).

I conducted the interview face to face with each participant (interviewee). Seidman (2006) suggests that the researcher design a pilot of their interview guide and interviewing techniques, which I did. To avoid biasing interviewees’ responses, I practiced interviewing etiquettes before conducting the interviews. Those etiquettes included being cognizant that I phrased questions in a neutral way to avoid influencing the interviewee’s responses (Seidman, 2006). Although I practiced interview etiquettes, in the first two interviews I learned I was elaborating too much on each question before giving the participants an opportunity to respond. I adjusted and waited until participant responded before proceeding to respond myself. In most cases they were collecting their thoughts before responding, which I had to recognize. Making that adjustment allowed participants to collect their thoughts before responding to the question asked. Additionally, I was mindful of my body language, tone of voice, and facial expressions during each interview in order to not invoke any of my personal bias while observing the same of the interviewees. We laughed a lot and engaged in lively discussions, but some stories were touching, and their emotions were visible. Although we were in a private room with the door closed, Pouha, one of the participants, was so excited to respond that she would talk so loud, and to the extent that the site attendance asked us to be quieter or be put out.

**Participants**

In qualitative research, researchers often select a small number of individuals as participants for a study in such a way that the participants chosen will be good key informants
who will contribute to the researchers’ understanding of the given phenomenon (Coyne, 1997; Gay et al., 2009; Strauss & Corbin, 1998). I chose 12 participants to obtain great and desired depth of information and interaction with participants (Gay et al., 2009; Strauss & Corbin, 1998). I interviewed individuals who met the following general criteria for participation in this study:

1. Participants must be enrolled in a highly ranked research higher education institution located in the State of Texas.

2. Participants must be enrolled as an undergraduate.

3. Participants must meet low-income criteria. Low-income for participation in this study is any undergraduate student who is eligible for or recipient of the Pell Grant under the U.S. Department of Education, participated in TRIO/Upward Bound Program under the U. S. Department of Education when in high school, or was eligible for or recipient of free lunch program when in high school as administered by Temporary Aid for Needy Family (TANF) Program of the U.S. Department of Health and Human Services (HHS). Any one of these criteria certifies the participant as low-income under the federal guidelines and for the purpose of this study.

4. Participants must be between age 18 and 24.

These criteria for participation in this study were used to screen potential participants as they respond to the recruitment/solicitation for participants in this study as noted in the Recruitment/Access Section.

Sampling

Purposeful sampling is also called purposeful selection (Creswell, 2007; Maxwell, 2005; Merriam, 2009) and was used to select participants for this study. Purposeful sampling is the process of selecting a sample that is believed to be representative of a given population, i.e.
individuals or groups (Gay et al., 2009). Creswell (2009) notes that purposeful selection also includes site(s) with the idea that such selection helps the researcher understand the problem. In this study the population was low-income students who attend highly ranked research institutions in the State of Texas. Snowball sampling was also used in this study. Snowball sampling is a purposeful sampling strategy that allows the researcher to locate participants by asking early participants to refer others participants to the study until the researcher has the sufficient number and/or range and variation of participants for the study (Gay et al., 2009; Merriam, 2009).

“Snowball sampling is most useful when it is difficult to find participants of the type needed” (Gay et al., 2009, p. 137). Snowball sampling (Gay et al., 2009; Merriam, 2009) was used to reach the range and variation of participants recruited/solicited for this study. The last question of each interview except interview number 12 was for a reference to other participants for this study. Only one participant referred another participant, but I did not interview the referral because he/she was out of town during interview period. I recruited/solicited participant from an independent database to no prevail, and various cultural centers, organizations, and higher education sites with success. Cultural centers and organizations included churches, community groups, university campuses, and ethnic as well as civic and social organizations. All recruitment/solicitation site locations are discussed further under the Recruitment and Access Section of this study.

The sampling plan’s range and variation was created, Sampling Matrix, Table 1, and I used it as a guide to identify and purposefully select participants for this study (Creswell, 2008; Seidman, 2006). Range and variation allowed me variation in participants without taking it to extreme maximization as in maximal variation sampling or limiting it by using a single category (Coyne, 1997; Strauss & Corbin, 1998). The sampling variation was by gender; race/ethnicity;
type of high school participant attended including urban, suburban, or rural; regular, public/private, disadvantage or magnet/college preparatory; and type of highly ranked research institution participants attend, public or private. Disadvantage high schools are those located in an economical depressed area and lack significant resources. Magnet high schools are those that emphasis academic specialties such as performing arts, science, technology, engineering, math, or health profession, etc. In this study, participants’ Kendall and Jane who were in disadvantage school in their early K-12 years moved to magnet and private school, respectively, by the time they were in high school.

Gay et al. (2009) also noted that a sufficient sample size is determined by representativeness and redundancy of information. The sample population for this study was set at a range of 7 to 12 participants to reflect the participation goals of Texas’ closing the gap plan (THECB, 2012). To achieve the range of this study, the sample population of participants included 12 participants who met the general criteria for participation. This number of participants also represented the proportion of race/ethnicity variation identified in Texas’ closing the gap plan (THECB, 2012) with one exception for Asian students. Asians are not specifically identified in the closing the gap plan; but were included in the variation of race/ethnicity in this study to reflect the composite of highly ranked research institutions in the State of Texas. The number of participants interviewed primarily was based on the range and variation to be achieved, and data saturation. Data saturation is a state in which the researcher makes the subjective determination that new data will not provide any new information or insights for developing categories/themes by interviewing additional participants (Creswell, 2008; Gay et al., 2009). Data saturation was achieved with the tenth participants; however, range and variation was not; I had only one white participant, and needed at least one more to
achieve range and variation by race/ethnicity. The final two interviews were with white participants. Interviewing one additional white participant achieved race/ethnic range and variation. Interviewing both achieved negative case analysis. Negative case analysis is primarily used in quantitative researcher to confirm hypotheses, but in qualitative research it provides the researcher to “check out tentative categories with subsequent interviews, observations, and documents” (Merriam, 2009, p. 183). Merriam (2009) noted that in qualitative research researchers switch from conducting inductive analysis to conducting deductive analysis to confirm a category, theme, or finding derived from data collected, and constant comparison throughout in the study. The intent is to purposefully seek cases that do not fit the explanation as formulated (Merriam, 2009), and if a negative (discrepant) case is discovered, then the explanation requires reformulation (Merriam, 2009). I used negative case analysis in the two participants to see if the tentative categories held. I found not negative cases.

The sampling matrix, Table 1, Column 2, identifies the quantity, and range and variation of participants that the purposefully sample population was trying achieve in this study, and Table 1, Colum 3, identifies the final sample population.
Table 1

Sampling Matrix

<table>
<thead>
<tr>
<th>Sampling Matrix</th>
<th>Quantity of Participants Desired</th>
<th>Quantity of Participants Final Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Male</td>
<td>50% approx.</td>
<td>6</td>
</tr>
<tr>
<td>• Female</td>
<td>50% approx.</td>
<td>6</td>
</tr>
<tr>
<td>Race/Ethnicity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• African American</td>
<td>2 - 3</td>
<td>4</td>
</tr>
<tr>
<td>• Hispanic/</td>
<td>2 - 4</td>
<td>3</td>
</tr>
<tr>
<td>• Asian</td>
<td>1 - 2</td>
<td>2</td>
</tr>
<tr>
<td>• White</td>
<td>2 - 3</td>
<td>3</td>
</tr>
<tr>
<td>• Total</td>
<td>7 – 12</td>
<td>12</td>
</tr>
<tr>
<td>Type of High School Attended including regular, private or magnet/other:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Urban</td>
<td>50% approx.</td>
<td>5</td>
</tr>
<tr>
<td>• Rural</td>
<td>50% approx.</td>
<td>4</td>
</tr>
<tr>
<td>• Suburban</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>Highly Ranked Research Institution Participant Attend:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Public</td>
<td>50% approx.</td>
<td>9</td>
</tr>
<tr>
<td>• Private</td>
<td>50% approx.</td>
<td>3</td>
</tr>
<tr>
<td>Year in Highly Ranked Institution:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sophomore</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>Junior</td>
<td></td>
<td>6</td>
</tr>
<tr>
<td>Senior</td>
<td></td>
<td>3</td>
</tr>
</tbody>
</table>

The researcher monitored the variation as participants were screened in the recruitment/solicitation process. The final sample, Table 1, Column 3, identifies the final actual range and variation population of the study, which created a balance in the study although the number of African Americans exceeded the projected range. However, upon further research, African Americans represent the lowest population of students among highly ranked research
institutions in the State of Texas (THECB, 2012a); therefore, I interviewed one additional African American participant to better represent their voice for increased participation at highly ranked research institutions in the State of Texas.

**Recruitment and Access**

According to Seidman (2006), “a researcher studying the experience of people…must gain access [to the people]” (p. 44). Gaining access to participants for this study involved the researcher obtaining permission to access a site(s) to recruit/solicit students who meet the criteria as stated in *Participate Section* (Creswell, 2008; Seidman, 2006). Sites for this study included an database list service, churches, community groups, and ethnic, civic, and social organization including any other public locations for posting recruitment/solicitation announcements. I chose and used an independent database because of the one-point of contact to gain access, and one that could have provided contact information on numerous students who participate in higher education at various institutions. However, my recruitment/solicitation for the approved independent database yielded no participants. I also chose and used other sites to avoid potential internal validity threats that the already-formed/intact group, i.e., database posed (Gay et al., 2009; Guba & Lincoln, 1985), and to broaden the range and variation of selected participants. Although the selected database yielded no participants, recruitment/solicitation through other venues did. I recruited/solicited participants from cultural centers, higher education programs, and other social organizations. I conducted data collections at locations convenient for the participant, including participants’ campuses, homes, and public libraries in which the interviewees were assured confidentiality of specific location and their identity.
**Database and Other Sites Selection and Access**

I selected an independent database to recruit/solicit potential participants by drawing from a similar study conducted by one of my colleagues, Karen Abigail Williams (2012) at Northeastern University who informed me that she obtained a contact list of potential participants for her study through a listserv of a single independent database. From that study, I posited that an independent database was one venue to find participants for this study, screen students who meet the criteria for participation, and seek students’ approval for this study. However, using a single database would have posed a limitation or threat of internal validity of differential selection of participants and possibly external validity threat of generalization (Gay et al., 2009; Lincoln & Guba, 1985). The threat of internal validity would have been selecting participants who engaged in the same academic program in a bound population before the study began which may have skewed the findings of the study. However, since no participants came from the intact database, there was not internal validity threat to be mitigated in that venue. To mitigate any external validity threat of generalization that could have resulted by using a single source that may not have contained contact information of eligible participants from the various HRRIs in Texas, I recruited from numerous and various cultural centers and other organizations including higher education programs. This allowed me to recruit/solicit students who attend both public and private HRRIs in Texas.

The independent database and various cultural centers and organizations in which recruitment/solicitation of participants took place was disclosed and approved in Northeastern University Institutional Review Board’s (IRB) Human Research Protection Application approval process. After approval and notification by IRB, I began the access and recruitment/solicitation processes. I was granted access to the independent database by securing the approval through a
Letter of Request to Site Access (Appendix B) from the owner of the independent database. I physically posted a Recruitment/Solicitation Poster (Appendix F) in public locations of various cultural centers, churches, and other organizations meeting sites, and I emailed it to independent database owner to post. Permission to gain access to public sites such as those used in this study did not require those sites’ IRB approval. Also, permission to come on the campus was not required. Interviews were conducted at locations preferable to the participants, including public locations on campuses, their homes, and other public places.

Recruit/Solicit Participants

I proceeded to recruit/solicit potential participants, and sought approval of those recruited/solicited for participation in this study using appropriate and approved forms of Northeastern University IRB’s Human Research Protection. I used the Letter for Recruitment/Solicitation for Participants (Appendix C), which was sent to students’ email in the independent database. Other potential participants were recruited/solicited using a Recruitment/Solicitation Poster (Appendix F), which I physically posted in public locations. The letter and poster informed the recruited/solicited of the purpose of the study, general criteria for participation, confidentiality of their identity, instructions on how to respond to recruitment/solicitation in order to participate, and researcher’s contact information. No one other than I determined who participates in the study. Therefore, I minimized potential selection bias of site representatives and referrals given the possibility of their familiarity with the database or recruited/solicited participants.

Respondents to the recruitment/solicitation were screened by me through a telephone conversation, and in some cases face to face with the respondents to see if they met the general criteria for participation for this study using the Screening Script (Appendix E). I screened the
respondents by reading the Screening Script. In screening the respondents, I was able to achieve the range and variation identified in the sampling matrix by documenting the respondent’s information of gender, race/ethnicity, type of high school attended, and type of highly ranked research institution respondent attends on a blank sheet of paper which I identified in my notes as participant demographic check sheet. That information is stored on the researcher’s lock box. If respondents met the general criteria for participation, I scheduled a date, time, and place to meet the participants to conduct the interview. I send a confirming email or text message to the participants with the scheduled interview date, time, and place (Appendix G).

I provided the Informed Consent to Participate in a Research Study Form (Appendix D) and Interview Guide (Appendix A) at the time of the scheduled interview. I allowed each participant 10 minutes to review the Informed Consent to Participate in Research Study Form, in addition to me explaining the form to them. This allowed participants to understand the scope of the questions and opportunity to ask me informed questions they may have had pertaining to this study. Consenting was done at the beginning of the each interview. Each participant signed two informed consent forms. One form was maintained by the participant and the other is stored in my secured file until appropriate time of destruction. I also sought and received consent to audio record the interviews.

No tangible incentive was offered to participants, and the only benefit to them was the opportunity to discuss their experiences. I thanked them for participating in this study and asked them to referral other students. I shared the transcribed interview with several participants in order to get a better understanding of their narrative. One participant preferred to write out the narrative after I place a follow up call to clarify what was transcribed. I was able to collect more information by her writing it than I collected in the initial recording. The participant felt more
comfortable writing than recording. I offered the other participants the same opportunity. Additionally, I followed up with participants for clarity and accuracy of any transcribed data that was clear throughout the study (Thomas, 2006; Saldaña, 2012). Additionally, I shared a summary of findings with each participant for feedback through member checking for the final report (Thomas, 2006; Saldaña, 2012). Member checking helps ensure validity of findings (Lincoln & Guba, 1985). Based on the participants’ responses to the summary of findings, I amended one part of a participant’s narrative because he wanted it to read differently to best reflect his perspective. Another participant clarified the spelling of a word he used. Otherwise, all the participants agreed with the summary of findings. They all wished me success with the study, and offered me the opportunity to send them the final defended document.

Additionally, participants’ identity is kept confidential and will not be disclosed, unless as required by law. I assigned a pseudonym to each participant, and used the pseudonym throughout the study, the summary of findings, and in the final report. Each participant responded that he/she liked the chosen pseudonym. The pseudonyms also will be used in any future publications. Transcripts were de-identified of personally identifying information as was any other documents I received for analysis such as the participants’ financial aid award. The participant’s attending institution was kept confidential by my using a pseudonym to represent the institution they attend. Also the recruitment/solicitation locations in which interviewees were recruited/solicited from are confidential to maximally reduce any chance of their identification in the final report and future publications.
**Data Collection**

Data in qualitative studies are collected through interviews, observations, or documents or combination of these (Merriam, 2009). Interviews were the primary source of data for this study. Interviewing allowed me to explore different meanings of interviewee/respondent’s cultural capital in his/her decision to attend highly ranked research institutions and determining its affordability. Other sources of data collected include observations of participants during the interview, location of interviews, participants’ campuses and communities some of them grew up in. Documents collected included students’ initial financial aid award, and materials on their high school programs and curricula. Validity of findings was sought through member checking and triangulations of data collected (Creswell, 2008; Lincoln & Guba, 1985; Thomas, 2006; Saldaña, 2012). Any limitations to interviews, observations, and documents were recorded in the field notes (Merriam, 2009). Table 2 identifies the data collected, and data sources used. This section describes the data collection process for collecting interviews, observations, and documents.
Table 2

Matrix of Research Questions to Data Collections and Sources

<table>
<thead>
<tr>
<th>Research Questions (RQ#)</th>
<th>Interview Guide Questions (IGQ)</th>
<th>Data Collections</th>
<th>Data Sources (Final)</th>
</tr>
</thead>
<tbody>
<tr>
<td>RQ #1 – Students’ Aspiration</td>
<td>IGQ #1-3</td>
<td>• Interviews</td>
<td>• Audio-recorded interviewee</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Observations</td>
<td>• Interviewee and recorded in field notes and reflection memos</td>
</tr>
<tr>
<td>RQ #2 – Inherited Cultural Capital</td>
<td>IGQ #4-6</td>
<td>• Interviews</td>
<td>• Audio-recorded interviewee</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Observations</td>
<td>• Interviewee and recorded in field notes and reflection memos</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Visited neighborhood of several participants</td>
</tr>
<tr>
<td>RQ #3 – Acquired Cultural Capital</td>
<td>IGQ #7-10</td>
<td>• Interviews</td>
<td>• Audio-recorded interviewee</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Observations</td>
<td>• Interviewee and recorded in field notes and reflection memos</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Documents, i.e., artifacts</td>
<td>• Visited neighborhood of several participants</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• High school academic programs and web-based brochures on type of high schools.</td>
</tr>
<tr>
<td>RQ #4 – Affordability</td>
<td>IGQ #11-13</td>
<td>• Interviews</td>
<td>• Audio-recorded interviewee</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Documents</td>
<td>• Institutions’ financial aid policies, and net price calculators</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Interviewee’s initial financial aid award.</td>
</tr>
</tbody>
</table>

Interviews

I conducted individual interviews after participants agreed to participate and signed the informed consent form. Interviews were conducted at a location convenient for the participant. Some interviews were conducted at cafés on participants’ campus, library, in my car, office of participant’s internship, and at their house or their friend’s house. In keeping with a qualitative approach to inquiry, each participant engaged in one semi-structured, face to face, approximately 65-minute interview. Approximately ten of these minutes were used to go over the informed
consent form, which each participant signed at the end of that review. Each initial interview was digitally audio-recorded with their permission, and professionally transcribed immediately after each interview. All audio-recording of the interviews and raw transcribed data were stored in a lockable safe until transcripts were verified for accuracy. After verification and through the data analysis process, data were stored on password-protected computer and “in the cloud” accessible only by me, the researcher. Follow-up conversations were conducted by telephone and email, and stored in same matter. One participant requested to write out her follow-up responses after I noted the brevity and lack of clarity of her responses to some questions. She noted that she felt more comfortable writing a response than being recorded. Each participant was offered the opportunity to make revisions to their transcribed interview.

I listened to interview recordings and compared them to the raw transcripts to ensure accuracy of each transcription. Participants’ identities were then coded to protect confidentiality. I de-identified transcripts by removing all identifiable information; I removed participants’ name primarily. The participants and the highly ranked research institution they attend were each assigned a pseudonym to protect confidentiality. Interviews were conducted until range and variation, and data saturation were reached. However, range and variation took priority over data saturation because of the difficulty in finding participants in the recruitment/solicitation process. Range and variation included quantity of participants’ gender, race/ethnicity, and type of higher education institutions. Data saturation was reached when no new themes emerged among the data (Creswell, 2007, 2008; Gay et al., 2009; Lincoln & Guba, 1985; Maxwell, 2005). Data saturation was achieved with the tenth participants but the range and variation was not achieved. I needed at least one more “White” participant. I found two White participants, and their interviews were used to satisfy range and variation, and negative case analysis as discussed
in detail under the *Sampling* Section. Field notes, reflective memos, and analytical memos were taken during and/or after each interview. These notes and memos established as an audit trail (Lincoln & Guba, 1985) that were used in the findings. An audit trail is a journal or memos documenting what happened during the research process. The audit trail includes my reflections, questions, and solutions I generated in response to problems, ideas, words/phrases I encountered during data collection (Merriam, 2009).

Field notes were taken during the interviews to record observable behavior and additional data not recorded (Seidman, 2006) such as participants’ facial expression, gestures, visible emotions. As an example, Lei was very slow to speak, and I felt I had to pull everything out of him but restrained myself to keep from biasing his responses. After the first two interviews I learned to wait until participants collected their thoughts before they responded and I proceeded to speak. There was a lot of silence in the transcribed data of Lei, and I noted his silence in the field notes. In analyzing the field notes collected, I made references to participants’ behavior such as “being hesitant, reserved, nonchalant” in the findings. Madison giggled a lot when she talked but especially when she discussed her financial aid offerings. Kendall, Raul, and Johnathan spoke no-stop; they just rattled on and on telling their life story. Morgan quieted her voice when she talked about her parents’ not wanting her move back to Alabama and attending a historical black college and university. With Maryssa, I was worried about the audio-recording picking up extra noise of cars, pedestrians passing, and barking dog by since we were sitting outside, and she had just purchased up a new puppy that she brought to the interview. I kept moving the recorder closer to her and adjusting the volume, and Maryssa adjusted and talked louder. After reviewing Maryssa’s audio-recording, the noise was not a factor.
Reflective memos were written after each interview and field observation to capture my thoughts about the interview and observations in the field, my thinking about the data collected. When I though the interviews did not provide enough data, I scheduled a follow-up interview. I scheduled another interview with participant #1 because I sensed some discomfort in the first interview and the brevity of her responses. I also gave her the opportunity to write up her responses, which she felt much comfortable with in those questions pertaining to her mother’s upbringing. I extended that opportunity to all the other participants. Additionally, I wrote reflective memos after each field observation to document overall thoughts and impressions. After visiting the neighborhoods of several participants, I described their neighborhoods’ depleted economic conditions, and examples of generational poverty in which those participants grew up in, and the impetus for their higher education at highly ranked research institutions, and aspirations to live comfortably as high/upper-income class. Another reflective memo captured how Pouha talked extremely loud with excitement when she talked about getting a “full-ride” meaning full-scholarship to her institution during her interview. Pouha talked so loud that the site attendance cautioned us several times, and threaten to kick us off the site. Yet another reflective memo from the field notes captured Susan’s sensitivity as she spoke seemingly shamefully or embarrassingly about her mother’s background.

Analytical memos were written to explain my thinking, and moments of questions I had about any words/phrases participants used or participants’ situations I did not understand during the interviews. For example, I wrote an analytical memo on participants who come from single-head of household versus those from two-parent family: what is the difference or similarities, which had to be resolved as I analyzed the data. Other analytical memos included Susan’s comment about her mother “being self-made”, and meaning of “people respect doctors”, and
“living comfortably”; some of these are detailed in the *Data Analysis Section*. Analytical memos were used to document steps, and recognize changes in the data analysis process. I wrote an analytical memo on the process for negative case analysis pertaining to the use of last two interviews in this study, which is discussed in the *Sampling Section*.

**Interview Guide.** An interview guide (Appendix A) was designed specifically for this study. The designed interview guide was based on Merriam (2009) and Seidman (2006) guide to qualitative interviewing. The interview guide questions were aligned with the research questions categories for interpretive inquiry (Merriam, 2009) as noted in Table 2. The guide allowed me to conduct semi-structured interviews with each participant (Creswell, 2008; Gay et al., 2009; Merriam, 2009), and provided me consistency and organization. The interview guide was broken down into the following sections: students’ aspirations, inherited cultural capital, acquired culture capital, and affordability. I asked at least three predetermined open-ended interview questions per research question to collect specific data from all respondents. My intent was to gather elaborative responses from each participant’s unique perspective by allowing them to tell a story or describe events in their decision-making participation processes.

After the first two interviews are transcribed, I stopped collecting data in order to analyze those transcripts for initial findings in order to also determine whether I needed to make changes to the interview guide. After analyzing and coding those two transcripts, I sent them to my advisor for her assessment of my analyses. My advisor noted that I had fragmented the data too much, I was asking too many questions at one time and not giving participants the opportunity to fully answer the questions before moving forward, and I was leading the participant in one instance. That assessment resulted in my interviewing the first participant again. But no changes to the interview guide were needed. I had to make an interviewer adjustment. After
interviewing the participant #1 a second time, I provided the interviewee a copy of that transcript to see if it captured her true thoughts and to fill in any gaps in the narrative. I offered the same to subsequent participants before the executive summary of findings were distributed to each of them. Starting with participant #3, I modified my interview style to ensure I gave participants enough time to response before going to next question. I did not have to modify the interview questions, but I asked follow up questions on anything I did not understand in their response to get their full perspective before concluding the face-to-face interview, and after reviewing the transcribed data. For example, when participants used the phrase “living comfortably”, I asked them to define it and elaborate on it with examples. This allowed me to capture their perspective during the interview and not leave it up to my own bias or perspective during the review of the transcribed data.

**Observations**

Observations were the secondary source of data collection in addition to interviews. Observations of participants’ campus, the interviewee, and interview sites were conducted and codified in field notes (Creswell, 2008; Gay et al., 2009; Merriam, 2009). I wrote field notes throughout the interview of participants’ behavior and emotions including facial expressions and gestures as also noted in the reflection memos. Observations started as soon as reached the designate location of the interview. I took field notes to document details about the location and atmosphere of the interview site. This was to help establish the context for each participant. After conducting the interview with six participants, I traveled to their neighborhoods to make my own observations of their descriptions of their background, and environment they grew up in. For example, I wrote in my field notes regarding one participant’s neighborhood: “Definitely The Hood” in describing the depilated housing projects/apartment complexes. In another
participants’ neighborhood, I wrote: “desolate…empty” because of the lack of people movement in the neighborhood just outside a desolate business district. Yet another participant’s neighborhood looked crowded with many international citizens; I wrote: “crowded.” Jane’s facial expression was captured as “unassuming” to describe her voice tone, and “nonchalant” for her body posture.

**Documents**

Whereas interviews and observations involved the researcher interacting with the participants at their chose site for interview; documents are ready-made source of data that can be easily accessed and analyzed (Merriam, 2009). Documents, as artifacts, collected included students’ initial financial aid award, participants’ high school program information and web-based brochures, and participants’ higher education institution web-based information. These documents helped me understand the financial costs participants incurred to attend their HRRIs, and how the prepared academically to attend, respectively. I collected a copy of the interviewee’s initial financial aid award to understand how they determined their institution was affordability for them. I redacted interviewees’ personally and institution indentifying information to preserve confidentiality. With the financial aid award from participants, I was able to construct Appendix I, “Average Distribution of Financial Aid to Cover Average COA” as used in my analysis of research question #4 on affordability. Additionally, to triangulated data pertaining to research question # 3 on acquired cultural capital, I collect their high school’s program and descriptions of the type of high school they attended. All requested artifacts were documented in my field notes and analyzed accordingly. Everything collected from interviews, observations, and documents were used to triangulate the data to provide rich, thick interpretations of findings.
Data Storage and Destruction

Data collected including signed consent forms, digital files of audio recordings, interview transcripts, field notes, participants’ demographic sheets, and participants’ financial aid documents are stored and secured in a lockable safe, and if electronic it is stored in password protected electronic files. Each participant retained one of the signed consent form. A flash drive containing audio recording of the interviews and raw transcribed data were stored in a lockable safe until transcripts were verified for accuracy. Data were also stored on password-protected computer that was only accessible by me, the researcher. All audio recordings were transcribed and de-identified. Pseudonyms replaced the name of the interviewee in the transcript and field notes. De-identified files will be held indefinitely. Audio recordings and consent forms will be held for three years and then destroyed. Data stored in electronic files on my secured personal computer are also stored on an electronic online storage database and is password protected. Data with identifiable information was de-identified or redacted. Participants’ name was de-identified, redacted, and/or replaced with pseudonyms. Higher education institution participant attends is de-identified and replaced with a pseudonym. Within three year after the completion of the study, I will destroy audio recordings, interview transcripts with identifiable and de-identifiable data, list of participants, and any other identifiable data. Hard copies of consent forms will be retained for three years after the completion of the study and then destroyed. All data will be destroyed by shredding or deletion of secured electronic files.

Data Analysis

Data analysis is a process of examining, analyzing, and interpreting data in order to elicit meaning, gain understanding, and develop knowledge (Strauss & Corbin, 1998). Data in the form of transcribed interviews, field notes, reflective memos, analytical memos, and other
relevant documents were analyzed manually. Data was analyzed using a general inductive analysis approach for a qualitative study (Merriam, 2009; Thomas, 2006; Saldaña, 2012; Strauss & Corbin, 1998). The data analysis involved me immersing into the details of data to develop codes, find patterns, and generate categories, which resulted in themes that I identified as most important based on my interpretations. These themes related back with the research questions and conceptual framework (Merriam, 2006; Thomas, 2006; Saldaña, 2012). Table 3 visually illustrates the general inductive analysis process I employed in this study.

Table 3

*Inductive Analysis Coding Process*

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Initial closely read the raw transcripts multiple times until I am familiar with its contents</td>
</tr>
<tr>
<td>2.</td>
<td>Break the raw transcribed data into discrete individual parts or segments/units</td>
</tr>
<tr>
<td>3.</td>
<td>Assign codes to each individual segment/unit; re-examined to stabilize codes to create categories, and codebook</td>
</tr>
<tr>
<td>4.</td>
<td>Re-examine coded categories to reduce overlapping and to synthesize categories</td>
</tr>
<tr>
<td>5.</td>
<td>Produce themes that are most important and beneficial to the study</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Multiple pages of transcribed data from interviews</td>
</tr>
<tr>
<td>2.</td>
<td>Multiple of segments/units</td>
</tr>
<tr>
<td>3.</td>
<td>Numerous categories +20</td>
</tr>
<tr>
<td>4.</td>
<td>15 – 20 categories</td>
</tr>
<tr>
<td>5.</td>
<td>10 themes</td>
</tr>
</tbody>
</table>


Transcripts were analyzed after they were verified to audio-recording. Field notes of observations and other documents were analyzed later in the data analysis process and compared to the analyzed transcripts. I used multiple cycles of coding in this study (Saldaña, 2012; Strauss & Corbin, 1998). Strauss and Corbin (1998) and Saldaña (2012) suggest two phases of coding. Strauss and Corbin call it open and axial coding; Saldaña calls it first and second cycle coding.
The first cycle of coding also known as open-coding or initial coding involves breaking down the raw transcribed data into discrete parts or fracture and split data into individual segments/units for closer examination (Maxwell, 2005; Merriam, 2009; Saldaña, 2012; Strauss & Corbin, 1998).

I began the analysis process by first closely reading the raw transcripts multiple times until I am completely acquainted with the contents (Hatch, 2002). With multiple readings, I looked for and noted meaningful words, paragraphs, and/or phrases through a line-by-line analysis (Saldaña, 2012). Using a line-by-line analysis, I split the data into individual segments and parts (Merriam, 2009; Saldaña, 2012; Strauss & Corbin, 1998). I assigned codes to the individual segments/units or parts identified using in vivo and descriptive coding in this initial cycle of coding. These meaningful individual segments/units or parts became categories (Maxwell, 2005) through the continuous analysis.

The data was broken down into meaningful units by indentifying key phrases, short phrases and/or paragraphs (Hatch, 2002; Merriam, 2009; Saldaña, 2012). Codes were then assigned to the units; codes were stabilized, and recorded in a codebook (code-matrix). The final code-matrix included refined code, definition of code, and evidence (significant statements/units from transcribed data). I had a very difficult time coding initially to finally get to the final code-matrix. It was too fragmented and produced over 100 codes per interview initially. But constant comparison decreased the resulting number of codes going into the second cycle and resulted in changing the codes. As example, the first two interviews were with participants from a single-parent household, and I initially coded using the code “mom” a lot using in vivo coding such as “mom pushed academics”, and “mom very supportive”. The third and fourth interviews were with participants from two-parent household then the coding when from “mom” to “parent(s)” to “family”. The presence of family kept coming up more in the data. The transition of codes came
from additional interviews, and constant comparison of those transcribed interviews. The code “family” became the prevailing code that lead to the theme *Family Values Higher Education* in response to the second research question on how inherited cultural capital affects low-income students’ decisions to participate in higher education.

The second cycle (subsequent cycles) of coding is known as axial coding (Saldaña, 2012; Strauss & Corbin, 1998), ultimately led to categories of thematic findings of the study. The subsequent cycle coding was more interpretative than the open/initial coding (Hatch, 2002) and creates synthesized categories (Saldaña, 2012; Strauss & Corbin, 1998). For example, the phrase “living comfortably” was used numerous times in the participants’ transcripts resulting in it becoming an initial code, and then I revisited those transcripts until I narrowed down what participants were describing when they used the phrase. As an example participants described living comfortably in phrases such as “not having to live paycheck to paycheck”, “buy things that being enjoyment instead of just essential to live”, “I never want to go without”, “higher paying income so when situations come up I have extra money to pay it off”, “not worry about making money to live” and “I want to live in Houston, River Oaks area”. These phrases and other phrases were coded under “living comfortable” across all the interviews where I saw similarities. There were many similarities in what participants were describing that I kept the code “living comfortably” through several rounds of coding until I established categories. Then I separated the code living comfortably by descriptive codes such as financial independence, live in upper income community with associated amenities, and support model traditional family with the code living comfortably as a hierarchy code; for example - living comfortably/ financial independent/significant evidence statements from participants. I created a coding matrix in a Excel spreadsheet to place the hierarchy coding separated by research question. Afterward, I
looked at the descriptive codes for living comfortable in totality, and “living comfortably”
became the code word for the theme Jumping from Low-Income Class to High/Upper-income
Class Living under research question #1.

I used in vivo and descriptive coding to establish substantive categories (Maxwell, 2005)
as opposed to organizational categories. Organizational categories are “broad areas or issues that
researchers establish prior to their interviews or observations and easily anticipated” (Maxwell,
2005, p. 97). In contrast, substantive categories are often inductively developed through the
opening coding of the data (Maxwell, 2005). Inductively developed means researchers gather
data and build concepts and theories rather than testing hypotheses as in deductive analysis
(Merriam, 2009). They are descriptive in that they are “descriptions of participants’ concepts
and beliefs, and stay close to the data categorized and do not imply an abstract theory” (Maxwell,
2005, p. 97). In vivo coding is a process in which participants’ exact words or short phrases are
used verbatim in a code or category as I did with “living comfortably.” Using this phrase as a
code allowed me to enhance and deepen the understanding of participants’ aspirations and
worldviews. I primarily used descriptive coding to summarize in a word or short phrase the
individual segments/parts. Descriptive coding categorizes data at a basic level to provide the
researcher a grasp for the study (Saldaña, 2012). Using descriptive coding allowed me to
describe what is going on by describing participants’ concepts and beliefs (Maxwell, 2005). The
goal of descriptive coding is to assist the audience to see what I saw and to hear what I have
heard (Saldaña, 2012) in the data collected.

Throughout data analysis, I constantly compared data (Merriam, 2009) looking for
patterns; those that are similar and/or different. I re-coded along the way and group patterns
together based on those similarities to make them substantive categories. Every time I chose
coded segments/parts, I compared it to every other coded segments/parts by participant to see if I coded in the same way (Gibbs & Taylor, 2010). Transcripts were coded after each interview; constant comparison continued through the analysis process. This thus reduced overlapping and redundancy in the coding, and stabilize the codes. This lead to categorized codes that produced overarching categories supported by selected significant evidence/key quotes from participants’ transcripts until themes were developed (Saldaña, 2012; Strauss & Corbin, 1998).

This inductive data analysis process produced ten overarching categories that eventually expressed key themes; four more specific properties were identified for two of the categories. Once I created the themes, I conducted two final interviews primarily looking for negative evidence. Negative evidence called “negative case” (Merriam, 2009, p. 206) is where the researcher checks out tentative categories with subsequent interviews, observations, or documents to see if those categories hold (Merriam, 2009). The researcher is “thinking in a more deductive rather than inductive mode” (Merriam, 2009, p. 183). Once I was satisfied there were no negative cases resulting from the last two interviews, I proceeded with creating a near final summary of findings organized by the research questions consisting of categories/themes, properties, definitions of each category and property, and supporting significant evidences from participants’ transcripts. I emailed this near final executive summary of findings to all participants to conduct the member checking process. The member checking process is discussed in detail in the Member Checking Section.

With the completion of the data analysis, and after feedback from participants on the executive summary of findings in the member checking process, overarching categories that resulted into ten key themes and four properties were used as organizational heading to write a narrative of findings (Creswell, 2007). Those themes and properties were defined, and they
captured the significant evidence identified in the data that related directly to the research questions and conceptual framework. In order words, the research questions were answered. Multiple quotes were drawn from the original data to produce thick description of each theme; thick description includes significant detail about the context and findings (Creswell, 2007; Merriam, 2009) in the findings in this study.

**Limitations**

As with any research tradition, there are some inherent strength and limitations (Creswell, 2008). This study’s sample population was limited to low-income students who attend highly ranked research institutions in the State of Texas. Additionally, highly ranked research institutions were selected because they have higher cost of attendance than the lower-tier institutions including community college in the State of Texas. In choosing a sampling population, an independent database was selected, and the maximum number of participants that could be selected was limited to no more than 40% or 3 to 5 participants of the sample population range of 7 to 12 participants. This limitation was set because of possible internal validity of differential selection of participants and/or external validity threat of generalization (Gay et al., 2009; Lincoln & Guba, 1985). Threat of internal validity is selecting participants who engaged in the same academic program in a bound population or system before the study began may skew the findings of the study. Therefore, that potential internal validity threat would have been mitigated by selecting other participants who are not in the independent database but recruited/solicited from other locations. The external validity threat of generalization using an independent database may have resulted in the database not having contained contact information of students who participate at various highly ranked research institutions in the State of Texas. The internal and external validity threats were mitigated in that no participants
prevailed from the recruitment/solicitation of participants from the independent database. Participants were recruited/solicited from numerous and various cultural centers and other organizations including higher education programs. All of the sites used for recruitment/solicitation were public locations that did not require IRB approval of the sites. This resulted in 12 participants in this study who came from 6 of 9 highly ranked research institutions in the State of Texas.

The other limitation resulted from the data collected and findings. The sample population was not selected by the academic discipline or degree the participants chose. However, academic degrees these participants are obtaining are in the science, technology, engineering, math, and finance areas with the anticipation that they will secure professions in high demand, and high-status careers. There was one exception in the sample population as to whether one participant’s degree attainment would fit into the high demand and high-status category. One participant desires a degree in Kinesiology. Although it is in the science field it is known to produce teachers, which is not considered a high-status career; however, he does want to become an athletic director (associate superintendent of a school district), which is a high-status career. As a limitation what is not known is whether the pattern of high-status careers would hold if participants came for lower-tier institutions or program disciplines other than science, technology, engineering, math, and finance.

**Trustworthiness**

Merriam (2009) notes that guidelines for the ethical conduct of research have been established since the late 1940s and since qualitative research’s developments ethical concerns of conducting qualitative research has grown enormous attention. This attention is focused on producing valid and reliable research findings. Trustworthiness is a term that is akin to validity
in qualitative research (Creswell, 2009; Lincoln & Guba, 1985). Lincoln and Guba (1985) used four terms to describe trustworthiness in inductive analysis of traditional types of research: transferability, dependability, credibility, and confirmability. Trustworthiness can be determined by a study’s internal and external validity. The concerns with validity are examining the components of the research design and providing readers and audience with enough detail to show that the researcher’s findings and conclusions make sense in addition to the researcher persuading the audience that the findings of the study are worth paying attention to (Creswell, 2008, 2009; Lincoln & Guba, 1985). The audience for this study includes, but not limited to, policymakers in the State of Texas and the nation, highly ranked research and other higher education institutions, high school districts, and other community leaders. This study will bring to the audience’s attention the effects cultural capital has on low-income students’ decisions to participate in higher education and its importance. Increasing low-income students’ participation in higher education is critical to meeting the target goal in the Texas closing the gap plan. Other studies noted low-income students tend to underinvest in higher education (Heller, 1997; Kim, 2004, 2010). This problem is very important because students’ participation in higher education ultimately can determine the US’ and State of Texas’ economic status and its competitiveness in the global market. Therefore, the validity/trustworthiness of this proposed study was critical.

**Internal Validity**

Internal validity is the process in which the researchers ensure that findings are congruent with reality and what researcher intended to research (Creswell, 2008; Gay et al., 2009; Lincoln & Guba, 1985). I captured my thinking about the findings in the field notes in the audit trail, which included questions, speculations, and interpretations I form along the way. I also analyze the data for evidence that my interpretation is incorrect, i.e., negative case, which allowed me to
determine the validity of my findings (Lincoln & Guba, 1985). Creswell (2008) notes in qualitative research the researcher determines the accuracy or credibility of their findings through strategies such as member checking and triangulation. Member checking involves the process of the researcher asking one or more participants in the study to check the accuracy of the data collected from the participants (Creswell, 2008). Triangulation, similar to member checking, is the process of corroborating evidence from different and various sources, which may include the participants, or type of data such as interviews, observations, and/or field notes to ensure validity of findings (Creswell, 2008; Lincoln & Guba, 1985; Saldaña, 2012; Thomas, 2006). Member checking and triangulation were used for validity in this study.

**Member Checking.** Member checking is opportunities for participants in the study to review and confirm the themes, meanings, and findings as consistent with their experience they related to the researcher (Lincoln & Guba, 1985; Thomas, 2006). Member checking process is to solicit feedback from participants about data and researcher’s interpretations and conclusions to ensure researcher’s interpretations aligns with what participants intended to communicated (Lincoln & Guba, 1985; Maxwell, 2005). To execute the member checking process in this study, I asked participants to review the executive summary of findings and provide any comment(s) within 10 days (Creswell, 2007, 2008; Lincoln & Guba, 1985; Maxwell, 2005). The executive summary of findings consisted of themes and properties categorized by research question, and significant evidences, i.e., direct quotes, from the participants. Each theme and property was defined. Seven participants responded by text messaging and five participants responded by email that they had reviewed the summary of findings, supported my findings, and had no objections. Thomas (2006) gives an example, “participants in the settings studied are given a chance to comment on whether the categories and outcomes described in the findings relate to
their personal experience” (p. 244). Feedback to the executive summary of findings: Maryssa said, “I have read through the comments under my pseudonym (which I like by the way lol). I feel that you have encapsulate [sic] what I was trying to get across and have truly done an outstanding job.” Pouha noted, “I’m ok [with] the narrative.” Only Raul requested that I rephrase his comment, which he provided the revision, and I did revise, accordingly, and it used in the findings.

With the member checking exercise, it ensured my interpretation aligned with what the interviewees’ intended to communicate in the interviews regarding their experience as low-income students making decisions to participate at highly ranked institutions and determining its affordability (Creswell, 2009; Lincoln & Guba, 1985; Maxwell, 2005). Member checking reduced any of my biases, subjectivities, and personalities when I was wearing my analytic lens during the coding (Saldaña, 2012). Participants responded within the given 10 days to provide feedback to the executive summary of findings before I concluded the study (Creswell, 2009; Lincoln & Guba, 1985). There were no objections, and they wished me well in completing the study, and my defense.

**Triangulation.** Triangulation allows the researcher to collect “information using a variety of sources and methods” (Maxwell, 2005, p. 93) to deal with validity treats. Triangulation is the process of collaboration of the evidence from different and other types of data collected to enhance validity (Creswell, 2008; Lincoln & Guba, 1985; Saldaña, 2012; Thomas, 2006). In triangulation, researchers collect data from multiple sources (Creswell, 2008; Lincoln & Guba, 1985). I triangulated the data collected from interviews, observations, and documents in the data analysis process. Additionally, triangulation included comparing interview transcripts, code records, document analyses to field notes from observations, reflective memos, and analytical
memos through the study (Creswell, 2008; Lincoln & Guba, 1985). As an example, I triangulated data collected from participants’ initial financial aid award, which I redacted identifiable information, and used it to create Appendix I, *Average Distribution of Financial Aid to Cover Average COA at Public and Private Higher Education Institutions that Participants Attend*, to produce findings in Chapter 4 for research question #4. Throughout the study, I sought, reviewed, and compared data for competing explanations until the findings emerged.

Additionally, I had two of my colleagues: one is a member of my Scholar Practitioner Committee (SPC) and the other one is a member of a Facebook writer’s group consisting of doctoral candidates of Northeastern University, read my final draft of the study to enhance the accuracy of findings as a debriefing process since they were engaged with me along the way. Participants’ identity remained confidential in the draft provided to my colleagues, and thereafter. According to Lincoln & Guba (1985), peer debriefing establish credibility, and conducting a research audit, i.e., comparing data with researcher’s interpretations and findings establishes dependability, which ensures validity/trustworthiness.

**External Validity**

External validity is concerned with the extent in which the study’s findings can be generalized or applied to other institutions’ situations, which is considered generalizability in quantitative research (Creswell, 2008; Gay et al., 2009; Lincoln & Guba, 1985; Williams, 2000). However, generalizability is not intended in qualitative research but it does occur (Gay et al., 2009; Williams, 2000). Qualitative research is to present unique interpretations of events, and not application of research findings to settings and contexts different from the one in which they were obtained or generalization of the findings among various populations (Gay et al., 2009; Merriam, 2009).
But, external validity can be achieved through transferability (Merriam, 2009). Transferability is achieved in this study through the range and variation in the sample population, and knowledge building (Merriam, 2009). For this study, range and variation included highly ranked research institutions in the State of Texas, i.e., private or public; low-income students; race/ethnicity; gender; and type of high school attended, i.e., rural, suburban or urban, or regular; public/private, disadvantaged or magnet.

Careful attention was given in selecting the sample population of participants for this study to allow for a greater application by the audience (Merriam, 2009). Example of transferability through range and variation is the fact that I am concerned with the affects of cultural capital on students’ higher education decision making. Since participants are characterized as low-income and recipients of federal financial aid and attend various types of higher education institutions, the results of this study are transferable or generalizable to other higher education institutions in Texas. Variation allows for comparison of students at other institutions whose students having the same characteristics, i.e. low-income, and came from similar type high schools as those in this study (Merriam, 2009). Lastly, external validity is achieved through knowledge contributions because of the study’s uniqueness, which means something can be learned through the accumulation of knowledge from the study (Merriam, 2009).

**IRB Approval and Protection of Human Subjects**

Students conducting research at Northeastern University must obtain consent from the Institutional Review Board (IRB) and comply with the application criteria in protecting human research participants (PHRP, 2011). Northern University’s IRB Human Subject Research Protection approved my application to conduct this study after approval was given by my
researcher’s advisors. I distributed a participation recruitment/solicitation letter to students in an independent database, and posted the recruitment/solicitation poster at other sites to inform participants of the study being conducted, purpose, general criteria for participation, and how to respond to recruitment/solicitation. The researcher adapted a the Northeastern University’s consent form in simple English and included at least the following: invitation to participate, informed consent to participate, study’ procedures, risks, confidentiality, benefits, option to not participate or terminated up until data is recorded, access to findings, contact information, and copy of form.

This researcher was aware of and addressed any risk potentially posed in this study. According to Merriam (2009), interviewing carries both risks and benefits to the participants of the study. This researcher did not anticipate any risk to participants as a result of their participation in this study. But if any, it may be that the researcher’s interview data and digital audio recordings are stolen, which did not happen. If so, there is little risk to the interviewee because this researcher is using pseudonyms for participants’ identity, database participants were selected from, and participant’s higher education institution. All participants’ information is backed up and stored in at least four places: the researcher’s computer, flash drive, one 2-terabyte portable storage disk drive, and at Dropbox.com in which they are protected with researcher’s passwords. Flash drives are backed up daily in the online electronic storage and portable storage drive, and digital audio recording will be backed up the same way. The flash drive and portable storage drive are stored in a lockable fireproof file box at researcher’s residence. In case of theft of information, the follow up procedure was to inform study participants of the incident and download a second copy of the stolen data from the password protected online storage location or portable storage disk drive.
Ethics in education research is critical. Overarching rules of ethics which this researcher abided by in this study included participants was not harmed (physically, mentally, or socially), their identity remains confidential, two signed informed consent forms was obtained from the participants, participants engaged in member checking (Gay et al., 2009). Interviews were conducted at a location they chose, and they were assured confidentiality. Location identity and participants’ identity remains confidential. Immediately after the interview, this researcher uploaded digital audio recording of the interviews to a secured file. Participants’ identity remained confidential in the digital audio recording. In the transcribed data, participants were referred to as Speaker 2, and researcher was referred to as Speaker 1. Lastly, this study did not use any participant under age 18 or those classified as members of a vulnerable population.
CHAPTER FOUR: FINDINGS

The purpose of this qualitative study was to understand how cultural capital affected low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions in the State of Texas. Based on the intellectual goals, conceptual framework, and qualitative methodology of this study, the following research questions were formulated as the foundation for this investigation:

1. What are low-income undergraduate students’ aspirations?
2. How does inherited cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions?
3. How does acquired cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions?
4. How do low-income undergraduate students determine affordability of highly ranked research institutions?

Highly ranked research institutions in this study are those classified as national competitive research or Tier 1 universities. They are public and private four-year universities located in the State of Texas, and listed on U.S. News and World Report’s Top 100 National Universities. The following chapter begins with an introduction to the 12 participants in the study, followed by a presentation of research findings by research question. Each research question section closes with a section summary. Chapter 4 ends with a chapter summary.

Study Participants

Data for this study were primarily collected through interviews with 12 participants who are undergraduates at highly ranked research institutions located in the State of Texas. Additional data collected included documents: participants’ initial financial aid award,
institution’s financial aid policies, and high school programs and curricula. Other data were collected from observations: observing participants during the interview, locations of interviews, and participants’ university campus. Additionally, I drove through and observed the neighborhoods that Susan, Kendall, Pouha, Lei, Maryssa, and Johnathan grew up in to get a better sense and understanding of their background in which they made their decisions to participate in higher education. All data, interview transcripts, documents, and field notes, collected were stored in a secure location used for data analysis. All of the data collected were used to interpret and make sense of what each participant said during his/her interview in response to the interview questions and to answer the research questions of the study. Data collected resulted in the interpretive findings of this study. I also added quotes and/or paraphrased quotes from many of the interviews to substantiate my understanding and interpretations.

The following participants’ descriptions are arranged in the order of their interviews. Table 4 presents a visual representation of key demographics obtained during the selection of participant process to ensure the range and variation of the study was achieved. Table 4 includes gender, race/ethnicity, age, type of high school attended, type of higher education enrolled, and year of school. Gender was equally distributed with six males and six female participants. Participants’ race/ethnicity included two Asian, three White, three Hispanic, and four African American; all participants are classified as low-income based on the U.S. Department of Education Federal Aid (Pell Grant) the received to attend their institution. The type of high school participants attended was justified by the sampling criteria with three participants coming from suburban high schools, four from rural, and five from urban high schools. Three participants attend private institutions, and nine attend public institutions representing six of the
nine Texas institutions ranked in the *U.S. News and World Report*’s Top 100 National Universities. Participants’ year in school included three participants who will be classified as sophomore in the next school year, six junior, and three senior. All participants were between age 18 and 24 years old. Each participant and the highly ranked research institution they attend were assigned pseudonyms to protect their identity and ensure confidentiality.

Table 4

*Participants’ Key Demographics*

<table>
<thead>
<tr>
<th>Name</th>
<th>Gender</th>
<th>Race/Ethnicity</th>
<th>Age</th>
<th>Type of High School</th>
<th>Type of Higher Education Institution</th>
<th>Year in School</th>
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<tr>
<td>Susan</td>
<td>Female</td>
<td>White</td>
<td>20</td>
<td>Suburban Regular</td>
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<td>Junior</td>
</tr>
<tr>
<td>Madison</td>
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<td>African American</td>
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<td>Public</td>
<td>Junior</td>
</tr>
<tr>
<td>Raul</td>
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<td>Hispanic</td>
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<td>Public</td>
<td>Senior</td>
</tr>
<tr>
<td>Morgan</td>
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<td>African American</td>
<td>21</td>
<td>Suburban Regular</td>
<td>Private</td>
<td>Junior</td>
</tr>
<tr>
<td>Kendall</td>
<td>Male</td>
<td>African American</td>
<td>20</td>
<td>Urban Regular</td>
<td>Public</td>
<td>Junior</td>
</tr>
<tr>
<td>Johnathan</td>
<td>Male</td>
<td>African American</td>
<td>19</td>
<td>Rural Regular</td>
<td>Public</td>
<td>Sophomore</td>
</tr>
<tr>
<td>Lei</td>
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<td>Asian</td>
<td>19</td>
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</tr>
<tr>
<td>Pouha</td>
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<td>Asian</td>
<td>19</td>
<td>Urban Regular</td>
<td>Public</td>
<td>Sophomore</td>
</tr>
<tr>
<td>Jose</td>
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<td>Hispanic</td>
<td>21</td>
<td>Urban Regular</td>
<td>Public</td>
<td>Senior</td>
</tr>
<tr>
<td>Maryssa</td>
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</tr>
<tr>
<td>Michael</td>
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<td>Rural Regular</td>
<td>Private</td>
<td>Junior</td>
</tr>
<tr>
<td>Jane</td>
<td>Female</td>
<td>White</td>
<td>21</td>
<td>Urban Private</td>
<td>Private</td>
<td>Junior</td>
</tr>
</tbody>
</table>
Participant 1: Susan

Susan is a 20 year old White female who is adopted and the only child to a twice divorced mother. She is classified as a junior, majoring in Health Administration, and plan to graduate within the next two years from CH University. Her mother attempted college but dropped out. Her mom was self-employed in private investigation after working her way up from a waitress position. Susan’s mom had recently gained full-time employment, and now has a steady income and with medical benefits. They live in an apartment complex in the suburbs of one of the major cities in Texas. She wants to have a traditional family, and “live comfortably”.

Participant 2: Madison

Madison is a 19 year old African American female and only child to a divorced mother. She wants to be a medical doctor. She is a junior, majoring in Biology at A University. She gave birth to a baby boy at the end of first year at A University. Madison’s mother attended A University for one year but returned home to work and to support her mother and other siblings financially. Madison grew up in an inner city two-bedroom apartment with 11 other family members before she and her mother moved to the suburb of a major city in Texas. With having her first child already, she plans to get married and extend her family after medical school. She wants to “live comfortably” after becoming a medical doctor.

Participant 3: Raul

Raul is a 20 year old Hispanic male. He is the middle child of four children to married parents. He is majoring in Communication Studies with a Marketing concentration. He is a graduating senior at L University. He initially wanted to be a broadcast journalist with a career in new broadcasting. His father took certificate courses but never got a degree, and his mother attended cosmetology school but never got licensed or worked in that industry. His parents own
and operate a convenient store in a very poor inner-city neighborhood in a large South Texas city, which gave him a sense of superiority to his low-income peers who live in the neighborhood. He was raised in the house attached to the store. He wants to marry, have a family, and “live comfortably” in a “real” middle- to upper-class community.

**Participant 4: Morgan**

Morgan is a 21 year old Africa American female. She is the younger of two children to married parents. She has an older brother. She was raised by her mother and stepfather. She was born in Alabama, and lived in a very economically poor neighborhood before her parents moved to Texas for better employment opportunities. Neither her mother nor stepfather went to college. Her biological father dropped out of the historically black college and university he attended. They live in a working-class community. She is junior, and majoring in Nursing at BB University. Morgan gave birth to daughter after her first year of college, and plans to marry her daughter’s father who attends a different college. They want to extend their family and raise their children in a middle- to upper-class community.

**Participant 5: Kendall**

Kendall is a 20 year old African American male. He is the older of two sons to a single parent. His younger brother is 2 years old. Kendall was four years old when his biological father got killed in a gang violence incident. He was raised in an inner city ward of a large metropolitan city in Southeast Texas. His mother did not go to college, and has works for the same hardware company for the last 15 years. He went to inner-city schools until his mother transferred him out because to the constant gang violence and shooting at his middle school. Kendall is a junior and majoring in finance at RR University. He plans to attend law school, preferable at L University. He wants to have a family and “live comfortably.”
Participant 6: Johnathan

Johnathan is a 19 year old African American male. He is the youngest of seven children to married parents. This is his mother’s second common-law marriage, and four of his older siblings are from his mother’s first marriage. He was raised in a poor rural community in the Gulf Coast area of Texas. He notes that his community is “rough [economically] for everybody and if you ever had a break it would not last too long.” His father attended college but dropped to join the Navy, and his mother did not attend college. His father is a car mechanic and works in his shed in the back to their duplex apartment. His mother is unemployed and takes care for his sibling’s children. His family has often been on government assistance. Johnathan is a sophomore at A University, and majoring in Kinesiology. He wants to an athletic director. He wants a family with his fiancée, and to live a “comfortable lifestyle.”

Participant 7: Lei

Lei is a 19 year old Asian male. He is the youngest of three brothers to a widow mother. Lei’s dad died suddenly when he was in junior high. He was raised in the suburban of a large metropolitan city in Southeast, Texas. His parent migrated from Taiwan to the United State for a “better life” and “better opportunities.” His father worked in plastics and chemistry owning his own company. His mother used to help his father out at the company, but after his death she took a cashier job to maintain an income. His father had a college degree, and possibly a Ph.D., and his mother went to community college in Taiwan. Lei is a sophomore at L University studying to become a mechanical engineer. He wants to be married one day, have children, and live comfortably.
Participant 8: Pouha

Pouha is a 19 year old Asian female. She is the older of two girls to married parents. Her parents move to the United States from Indonesia five years ago after winning the Green Card lottery. Her family lives in a very low working-class community. Her parents did not attend college, and her father “regrets that dearly.” Her dad went from owning his own company in Indonesia to mopping floors at a local Panda Express restaurant for $7.00 per hour to achieve the American Dream for his daughters. Pouha is a sophomore majoring in engineering at L University after originally choosing it for the highly ranked school of pharmacy. She wants a husband and family. She wants to “live comfortably” in an affluent community.

Participant 9: Jose

Jose is a 21 year old Hispanic male. He is the oldest of three sons to married parents. His parents have no formal education. Jose father is an illegal immigrant. His dad was sent back to Mexican for not having a valid working visa when Jose was in his second year of college. Jose stated, “My father was not deported, and he can return to the US when he gets a valid working visa.” Jose did not know when or if his father will be issued a valid working visa. Jose’s mother worked but was laid off shortly after his father was deported to Mexico. She was still unemployed at time of interview, and receives some government assistance. Jose’s mother and brothers live in an apartment in a low working-class community. Before moving to North Texas his junior year of high school, he was raised in a rural valley in California. Jose is a graduating senior majoring in engineering at A University after changing from biology. He wants to help his mother’s financial conditions, and live comfortably.
Participant 10: Maryssa

Maryssa is a 24 year old Hispanic female. She is the older of two children to married parents. Her parents were born outside the United States, and are considered legal immigrants. Maryssa was born in the U.S. Growing up, her family literally had nothing and depended on government assistance. They lived in government housing most of her life, and moved into a house when she was in high school. Her father worked in mostly restaurants and bars as a cook, then a chef when she was growing up. Her father recently received his bachelor degree and works as a supervisor at a major fast food restaurant. Her mother did not attend college but often worked keeping children. Maryssa is a graduating senior at CH University, and has taken the MCAT to get into medical school. She wants to marry and raise a family in an “exclusive and affluent community where the wealthy people live.”

Participant 11: Michael

Michael is a 20 year old White male. He is one of three sons to married parents. Michael was born and raised in a small rural college town in upstate New York where one of the U.S. Ivy League schools is located. He noted that the town he was raised in was voted the “smartest town in America.” Michael is a junior, majoring in architect at O University, an elite private institution. He is the seventh generation of his family to go O University. His parents migrated from a large metropolitan city in Texas to upstate New York to attend graduate school. His mother is an architect, and father is a gallerists. Michael contended his family does not make very much money is why he receives a federal Pell Grant to attend O University. He went to public schools unlike his peers who are children of professors at the Ivy League institution and attended private K-12 schools. Michael is uncertain about marriage and children.
Participant 12: Jane

Jane is a 21 year old female. She is the older of two children of married parents. She was born and raised in a near middle-income community along the Atlantic Coast of Virginia. Jane describes her growing up years as “growing up in a middle-income family that fell on hard time due to the economic downturn.” Her father has a bachelor degree, and her mother has a master’s degree that she got later in life after finishing her bachelor’s degree in her early thirties. Her mother teaches at a community college, and her father’s employment was not acknowledged during the interview. Jane is majoring in mathematics and computer science at O University. She wants to be a data scientist. Marriage and children are not in Jane’s plans, but she does want to live comfortably with a couple of dogs.

Findings

Table 5, Summary of Findings, presents a visual representation of findings listed in order of the research questions they answered. The four sections are: a/Aspirations, b/Inherited Cultural Capital, c/Acquired Cultural Capital, and d/Affordability. A total of ten primary themes and four properties were identified in Table 5 to answer the research questions.
Table 5

*Summary of Findings*

<table>
<thead>
<tr>
<th>Question</th>
<th>Findings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. What are low-income undergraduate students’ aspirations?</strong></td>
<td>Desiring a high-status career</td>
</tr>
<tr>
<td></td>
<td>Jumping from low-income class to high/upper-income class living</td>
</tr>
<tr>
<td></td>
<td>Being altruistic</td>
</tr>
<tr>
<td></td>
<td>Paying backward</td>
</tr>
<tr>
<td></td>
<td>Paying forward</td>
</tr>
<tr>
<td><strong>2. How does inherited cultural capital affect low-income students’ decisions to participate at highly ranked research institutions?</strong></td>
<td>Escape generational poverty</td>
</tr>
<tr>
<td></td>
<td>Family values higher education</td>
</tr>
<tr>
<td><strong>3. How does acquired cultural capital affect low-income students’ decisions to participate at highly ranked research institutions?</strong></td>
<td>Trusted community relationships encourage vision of success</td>
</tr>
<tr>
<td></td>
<td>Helping students see their ability</td>
</tr>
<tr>
<td></td>
<td>Offering students credible advice</td>
</tr>
<tr>
<td></td>
<td>Academic activities create competitive advantage</td>
</tr>
<tr>
<td></td>
<td>Self-directed exploration activities enhance knowledge for decision-making</td>
</tr>
<tr>
<td><strong>4. How do low-income students determine affordability?</strong></td>
<td>Career objective justifies costs of attendance</td>
</tr>
<tr>
<td></td>
<td>Scholarship offerings ease financial burden and make students feel valued</td>
</tr>
</tbody>
</table>
Aspirations

Three main themes were identified to answer the research question: What are low-income undergraduate students’ aspirations?: a/ Desiring a High-Status Career, b/ Jumping from Low-income to High/upper income Living, c/ Being Altruistic. Two properties were identified, which represent distinct practices of the theme Being Altruistic: Paying backward and Paying forward in which participants aspire to do. This study defined aspirations as a person’s subjective internalized perceptions that shape their desires and actions. Aspiration is a construct of Bourdieu’s (1977) habitus. The following thematic sections will describe low-income students’ aspirations. Select excerpts from participants’ interview transcripts will be included in each section to help illuminate each theme and/or property.

Desiring a High-Status Career

The first theme of participants’ aspirations is Desiring a High-status Career. Desiring a high-status career is defined as participants wanting to have a career in professions that is in high demand. They are careers that command high salary and respect. Typically, these high demand professions require an advanced degree, and extensive preparation and training. Participants desire professions that provide job and financial stability, and personal satisfaction. Participants also describe desiring high-status career in terms of professions that are socially prestigious, and of power and success that ultimately leads to financial wealth. Participants strongly believe that they could not get into their chosen profession and build a successful sustainable career without going to highly ranked research institutions that produce strong academic credentials needed in high-status careers. The findings evidence participants’ career aspirations. For example, Susan’s aspiration is for a career that is in high demand:
I have always been interested in health administration. Health care is one of the fastest growing industries in this country. It is much needed… I want to be a finance executive in health administration profession. I want to manage people. I want to get at least a master’s degree that will get me into upper management… the higher your degree, the more money you can make and the more higher [sic] level job you can have.

Susan expressed her strong belief that obtaining a master degree, if not a doctorate, will get her to the executive level of health administration. Her career aspiration is to be in the higher ranks of a health care/hospital system with the ultimate desire of a high salary that she could not get without a higher education. This is why she will seek an advanced degree without any reservations. To expound further, she responded, “Master’s degree brings more than an entry-level salary that a bachelor degree brings.” She noted that obtaining a doctorate degree and experience should achieve a salary of about $200,000 annually in an executive position.

Maryssa, Madison, and Morgan want careers in the medical field, also. Maryssa and Madison want to be medical doctors. Maryssa is very firm in her career aspiration. She states decisively, “I want to obtain my MD and then specialize in adult oncology…I want to practice medicine in the Texas Medical Center… I want to be world-renowned in the field like other medical doctors in specialty areas.” Maryssa is so determined in her aspiration because she had already taken the MCAT, and been conditionally accepted to two highly regarded medical schools at the time of the interview. When asked in a follow up conversation to clarify conditionally accepted, she responded, “Conditionally accepted means I am accepted pending completion of my bachelor’s degree, which happens at the end of this semester.”
Similarly, Madison was more sentimental in detailing why she wants a career as a medical doctor although she is still exploring options of what to specialize in. She stated, I used to always play doctors with my teddy bears…so I’ve always wanted to be a doctor…I just don’t know what area. I am still exploring options… Being a doctor is a good career to have…People respect [medical] doctors.

When asked what “people respect doctors” means in a follow up to the transcribed interview to get her perspective, she responded by phone. She expounded that the people in the medical profession especially medical doctors are looked up to in the neighborhood she comes from, and the profession is “considered the highest profession of all professions.” Madison believes that most African American parents want their children to be medical doctors. She asserted that people respect doctors because of their knowledge and the amount of time they spend learning their craft. She explained that when you say you are a “medical doctor” “people just really listen to you”, and it is that prestige and respect she desires by becoming a medical doctor. Madison is so determined to be a medical doctor sooner rather than later to the extent that she is taking an alternative means of getting there. She has changed her major from biology to nursing to eliminate taking any unnecessary courses that are not required for admission into medical school.

Morgan also wants to be in the medical field. Morgan recognized the shortage of nurses early in her decision-making on careers. She noted, “I’ve always wanted to go into nursing. I’ve known my major since high school.” She further asserted that when she first started thinking about a career, “…a lot of African Americans don’t go into nursing or medical fields because they think it’s too hard or it’s unattainable because of our race.” Being raised in Alabama, she noted there were no jobs that required higher education, and she was not exposed to what higher education could do in term of obtaining a career and high salary. Even after moving to Texas,
she further noted, “You don’t see a lot of African-American nurses. Well, at least back when I originally wanted to be a nurse, there weren’t a lot of African-American nurses in the field.” Morgan believes that this is her opportunity to contribute to lessening the shortage of nurses and hope to be an example for other African Americans to get into the profession. Morgan does not plan to stop at nursing. She wants to sustain her nursing career by becoming a nurse anesthetist which has even fewer African Americans. Earning the master’s degree and working two years in the intensive care unit (ICU) qualifies Morgan to be a nurse anesthetist. As a high demand field, Morgan noted it would be a sustainable career that comes with flexible work hours and privileges to set her own work schedule and salary. She indicated that being a nurse anesthetist will bring her personal satisfaction, and at the same time put her in a career that provides financial stability and longevity.

Other participants chose high status technical careers. Lei, Jose, and Pouha are pursing engineering, and Michael chose architecture. Engineering is a high demand profession. Lei recognized this country’s high demand for engineers, and particularly in certain fields of innovation for development of much-needed natural resources. He argued the need for this country having its own energy resources, and not having to depend on other countries for those natural resources. He asserted energy could be that vital and wealthy resource for the US to be competitive with other countries. Lei’s aspiration is to be a mechanic engineer with a career developing sustainable energy. He noted:
I actually read a book about how as our natural resources are being depleted, it causes the nations to kind of come in conflict with each other. So, I thought that if we were to put our resources into looking for more renewable or sustainable energy and not rely so much on like coal and oil, then it might help to preserve our natural resources…so nations wouldn’t have to fight so much over it.

Additionally, Lei’s potential research in energy alternatives and natural resources drives the demand for his academic credentials. This could significantly create career longevity, a “good salary”, and job security for him. The demand for innovation and ability to be creative is his personal satisfaction for choosing that field. What makes this so gratifying for Lei is that he will be contributing his innovative ideas, which will have a “positive impact on society and the environment” and “decrease the conflict between nations.”

Jose also wants a career in engineering. He claims, “I want to either go into oil or energy field where the demand is. The demand is high for oil and energy right now and the salary for graduates is pretty high for those fields.” However, Jose noted that he did not go start out initially seeking an engineer degree but the field of medicine, which was his parents’ career choice for him. He realized he did not like biology. He said, “I loved math from an early age.” He got accept in the school of engineering at A University [pseudonym for actual institution] after starting over with general studies. His personal satisfaction is having the career he wants while also having job security similar to that of a medical doctor. He feels he is acquiescing to some degree to his parents’ desire because they told him “to go to college and get a degree that first of all employs a lot and pay more profits in the end.” When asked to explain “more profit in the end,” he responded it means “more income.” Jose strongly feels he will gain personal
satisfaction in his chosen career because he will be “perfectly happy,” while also getting a higher income being in oil or energy engineering.

Pouha plans to be a chemical engineer. Like Jose it was after she chose her institution because of its top ranking pharmacy program. She notes, “I was going to be a pharmacist … because I wanted a career in the medical field… but I like really [like] chemistry [sic] enough… [and] switched to chemical engineering.” She detailed her expedition of understanding what chemical engineers do in order to make the decision to switch from pharmacy to chemical engineering. She noted it made sense for her to have a career in something she likes and not because of the high income it brings. She responded, “I think I do like what I am [will be] doing [as a Chemical Engineer].

In describing their aspirations, Jane, Michael, Raul, and Kendall expressed particular elements that exemplify desiring high-status career. They desire careers that signify proficiency of knowledge, and influence. In proficiency of knowledge, they describe it as professions in which they are considered subject matter experts and most knowledgeable in that subject. To these participants it is a career in which they can be very influential in what happens in the competitive global market. Michael noted, “I am going to go into architecture. I was always told that architecture is the last generalist study. We [architects] are influenced and influence pretty much everything… I think that’s really interesting and I think it is a really poignant.” Michael’s love for art and music combined with being an architect, according to him, puts him in a career that will be influential in everything he does. He recalls his parents telling him to “go to school, find your passion, and make sure that you want to aspire to be something.” He notes, “Even when I was totally not into it, architecture why would I do that? … I realized working in it
is actually kind of cool.” Additionally he said, “It’s something that I am passionate about. I think it’s worth it…because it will help influence the way people and I live in the future.”

Jane’s career aspiration is to focus on the science of data mining in which she asserted there is an infinite need for data gathering and analyses. Jane described her career objective as being a “data scientist.” She acknowledged,

It was something that I had read…articles about it, and thought they were very interesting… about the information people can get from lots and lots of data. I think it’s kind of cool but it’s also something that people with mathematics degrees are very qualified for… where is a demand for lots of data.

She explained it as “a career in data analysis…data expert” because data is always in demand. She said, “The career… basically [is a] Data Scientist. Speaking with a British English accent, she described her career aspiration as one which data analysis expertise is the foundation for all decisions. This would be a very powerful and influential position to have as a career. To capitalize and monetize her desired career, Jane plans to obtain a Ph.D. in Applied Mathematics.

Raul noted he decided to go to his institution to be broadcast journal initially but because of the saturated market for journalists he was convinced to change his career objective to marketing. He wants to be a marketing executive with a specialty in architecture, engineering, and construction industry. Ultimately, Raul wants a Ph.D. When I pressed him to explain his Ph.D. desire, he noted, “I want to be smarter and be that guy others in the industry look to for more knowledge in the field.” He acknowledged he has always been that person who wanted to be “smarter than everyone…like learning… [and] seeking more knowledge…I am very analytical, and I genuinely want to have more knowledge.” He notes that with his analytical skills and craving for more knowledge, it makes him a much needed commodity in a high
demand field of architecture and engineering. Raul noted that at his young age 20 entering a unique profession can result a long lucrative career. He plans to capitalize on it by getting his Ph.D. He asserted that getting his Ph.D. validates his knowledge; he then becomes the subject-matter expert.

Going into a different career path yet keen on acquiring knowledge as a key element of his high-status career, Kendall’s aspiration is to become an attorney after getting a finance degree, and going to law school. He wants a career as a sports’ agent if he does not go into oil and gas law. Kendall foresees being an attorney not only bring personal satisfaction but also an annual seven-digit salary, and high status socially. The “love of knowledge” is the impetus for his aspiration in finance and law. He noted, “Knowledge is a very powerful weapon. I was blessed to be around so many people who are just so intellectual and so smart.” He asserts,

I want to be so diverse in knowledge, and as a lawyer, you never know what kind of client you’re going to get… I want to be able to just know some many things, so that kind of sparked me as an interest… A lawyer is a very intellectual person and you have to know so much… Knowledge is power.

Kendall sees being a lawyer is a “position of power” because of the expected knowledge obtained. He believes that power is influential, and attorneys are highly intelligent and trusted source of influence.

Johnathan plans to be at the executive level, like Susan. His aspiration is to be an athletic director for a school district. He stated, “An athletic director is equivalent to being an assistant superintendent of a school district.” He surmises a career in athletics is a high status profession that brings a commensurate salary to any other executives in school administration. He states that once he gets his master’s degree “I’ll be making much better money.” He stated,
Well, I see myself as being middle income starting off because like I said before an education degree is not where it’s at and I know I’ll be making good money while I’m coaching but it won’t be excellent money like being an athletic director.

When I asked him to explain what “excellent money” is, Johnathan declared upward $100,000 a year with job security. He acknowledges that quick advancements in his profession bring not only a higher salary faster but also career sustainability. He also further explained that aspiring a career is different than just having a good job. His analogy was earning an excellent salary is a lot easier in the comfort of an executive suite than sweating all day inside a hot chemical plant or being out in the hot sun on a plant loading dock. Johnathan contend that a career as an executive is going to “give me a different lifestyle and longevity than earning possibly good wages at the local chemical plant that keep me wondering what happens when the work runs out and having to find a new job.” It is high demand, high salary, and personal satisfaction that lead these participants to having an aspiration of desiring high-status career.

**Jumping from Low-income Class to High/Upper-income Class Living**

Aspiration of low-income undergraduate students is characterized by Jumping from Low-Income Class to High/Upper-income Class Living. This is defined as participants’ desire to skip middle-income living and have more than enough income to be financially independent, responsible, and stable. They do not want to worry about making money to live. In the interviews, a pattern emerged in which participants used the phrase “living comfortably” repeatedly, although each of them described it differently. But, it became clear that living comfortably is the code word for jumping from low-income class living to high/upper-income class living with the amenities of being in a higher social class. With the exception of Raul, participants were hesitant in using the actual phrase “high/upper-income class” because it
seemed as if they did not want to sound presumptuous in having aspirations of being high/upper-income class. However, one commonality resonated through the interviews; participants do not want to live, financially and socially, the way they grew up. Participants’ descriptions seemingly align with being wealthy because some of them come from completely depleted financial conditions. Susan asserted she wants to live comfortably, and explained it as noted:

Basically like not having to live paycheck to paycheck, but being able to like have things that I want or things that I like rather than…not just the necessities. Being able to provide for myself and just not bare minimum in what you need…Living better than my mom…not having to stress about whether or not you are going to have enough money to support your family on a monthly basis.

Participants’ aspiration of jumping from low-income class to high/upper-income class living is characterized by achieving financial independence, being a model traditional family, and living in affluent communities.

In participants describing living comfortably, I surmised a vital aspect of it is them being financially independent, stable, and responsible. Financially independent was participants’ way of saying they want to live independent of government assistance. They do not want to have limited monetary resources that would cause them to worry about finances. Findings show that in living comfortably participants want increased spending capacity, purchasing power, and/or discretionary income to buy whatever they desire beyond the necessities of living. In Jonathan’s flashback as a child, he remembers not having things he felt he needed and the monetary means of getting those things. He argues, his family had no choice but to be dependent on the government for assistance. Maryssa remembers the same in describing her family living in government housing and receiving food stamps growing up. Johnathan asserted that the main
reason for attending his institution was “obviously for higher paying income to live comfortably… [and] for the simple fact that I want to do something for myself.” When asked what “do something for myself” means, Johnathan responded, “I do not want to just sit around and be stuck at the same level the rest of my life.” As an example, he expounded “if I have a situation come up I [will] have extra money to just pay it off and still live comfortably.” He added, “…not acting a fool with money but also having some saved,” which is an indication of wanting to be financially responsible. In Michael’s analysis, living comfortable is “making enough money that I do not have to worry about making money to live,” which to me is the epitome of financial independence.

Living comfortably for Morgan is being “financially stable in order to be mentally secure and emotionally happy… and not living paycheck to paycheck… when you do not have to stress about the necessities of life but having more than enough money to do what you want.” Morgan recalled her grandmother raising eight kids, and sometimes not knowing where their next meal was coming from. She vowed to never live like that. Like Michael, Morgan firmly stated, “It’s like I never really want to worry about money.” Raul said, “I’m not looking at it for finance by itself, but I do want to make good money and actually live like middle-class or higher.” Raul seemed irritated at the thought of having a low-income class living mind-set because in his neighborhood everyone was on government assistance except his family, and those families including his parents succumbed to low-income living attitudinally. He asserts when he becomes a marketing executive he will be “middle-income or higher” class, and “will live like it, and “wouldn’t be limited by it.” Kendall describes living comfortably as being “financially successful… [and] happy doing whatever I want without being financially and mentally stressed.”
Jumping from low-income class to high/upper-income class living is having a model traditional family. All but two participants wants a model traditional family. Both are white. The model traditional family consists of spouse (opposite sex) and children. Jane asserts that although she grew up in a traditional family of “two parents, two kids, [and] one dog” that is not necessarily what she aspires. Her preference for family is to have a couple dogs instead of children but if she ended up getting married that would be “fine.” Similarly, Michael growing up in a two-parent family with siblings has not completely ruled out having a family, but says “maybe…not really big on my mind right now” because his other aspirations includes “other luxuries” in his “hobbies of art and music.” Jane and Michael were hesitant to discuss family and marriage. With the exception of Susan, the other ten participants who aspire to have a model traditional family are race/ethnicity minorities.

Susan and Madison come from single-parent family; and they have aspirations for a traditional family living as high/upper-income class. Their high/upper-income class living includes the luxury of being actively involved in their children’s lives and their community. Susan noted, “I want to be able to afford my dream home, I want to be able to put my kids in the activities they enjoy, and I want to be able to provide for my husband and kids.” When I asked her about her husband also providing, she noted, “…absolutely he will be there supporting us also.” She noted that she does not “want to settle for less in life, and live without children” because she does not have the financial means of providing for them. She said her mother sacrificed a lot as a parent being married twice and divorced twice. Susan’s mother spent most of her time working to support Susan and that meant missing a lot of Susan’s school activities. Susan remembers spending more time with her friends and their parents going on vacations, and their parents attending a lot of her and her friends’ school events. This is what she sees as
high/upper-income class living. Susan shared, “I can’t recall me and my mom ever taking a vacation because she couldn’t afford it.” Higher/upper income class living to Susan is being able to afford to attend their children events and being engaged in various activities because she will have the financial stability that her mother did not have. This is jumping from low-income class to high/upper income class living for those living in low-income class.

Madison comes from a single-parent family, and wants to get married after she gets out of medical school. She wants to expose her children to other culture by traveling, foreign languages, and study abroad. When Madison was in junior high at a private school many of her peers’ parents were medical doctors, and they traveled abroad a lot with their parents. She wants her children to have those same experiences and exposures to other affluent cultures. Additionally, she wants to give their children the same opportunities as those families in high/upper income class living. She believes it will be a lot easier for her children to compete and have those opportunities than it was for her using the monetary and social resources of her profession being a medical doctor.

Raul would like to start saving for his future kids. He says, “They are going to have a trust fund” because he does not want there to be any doubt as to how far they can go financially and academically. He wants to be able to put them in the best schools as early as possible, travel, and experience life as a beneficiary of his achieved financial wealth and social status. He said, “I want my children to feel and live like they are upper middle income or higher.” He added, “I want my kids to live comfortably and have a full childhood life. Raul feels he was deprived of a full childhood because he had to work and help support the family at an early age. He does not envision his children having to endure the things he did if they are really in high/upper-income class. Johnathan figured out a while ago that if he obtains his degree he could provide him and
his future family a “better lifestyle and better living” than he had growing up. He and his fiancée plan to be legally married and have a family; and to him that will be a “motivation and example for others” who come from his economically poor background. Johnathan does not want to put his children in the same financial conditions he and his friends grew in; but he wants to be actively engaged in his children lives and activities with the financial resources he will have.

Pouha plans to be married with children like her parents. She asserts, she and her husband will be financially stable because both of them will be working in their chosen professions making good salaries and their children will not have to worry financially about anything. She described it as the “American Dream” her father talked about in his reason for coming to the United States. She acknowledged she has read about it, sees it, prays for it, and has faith in it happening. Similarly, Maryssa’s parents are immigrants, and she has aspirations for a traditional family, but a bit different. She wants to be cautious in how much she gives materialistically to her children. Maryssa recalled how struggling financially growing up was a huge factor in her determination and motivation to want to live above low-income, i.e., high/upper-income living, which she wants to instill in her children. When I asked her to elaborate on “live above low-income”, she noted she will likely have their children engaged in more cultural activities in additional to reading more, and going to private schools early in their childhood. With a career in medicine in hand, Maryssa said they will travel aboard and spent time with other family members who do not live in the US, unlike her growing up and her parents not being able to afford it.

The last aspect exemplifying participants jumping from low-income to high/upper-class living is participants wanting to live in affluent communities with all the other amenities that come with certain levels of wealth. Kendall wants to move away from having gun-shooting and
gang violence in his neighborhood he called “the hood,” to something upscale and peaceful that aligns with his aspired professional career. He recalled numerous times of visiting one of his friends’ home, and he desires to live in a similar community:

When you get around other people who live in affluent areas you see how other people differently. In this affluent very white dominant community you see nicer things like the houses and the cars…although materialistic, I hate to be like that, but you see those things and gravitate to it… my friends’ houses [is] …7,000 square foot house or larger with swimming pool, and I’m like, “…this is amazing. What exactly are your parents doing to be successful like that?... And you start to hear things like, ‘Well, I’m a lawyer, I’m a CEO. I sit on the board of this or that. I’m an executive for Enron.

Kendall figures his desired career will provide him the income to live in an affluent community. He is definitely not going back to the hood he grew up in. Being very excited, Kendall just rattled off all the things that make those affluent communities his desired community to live. To him those other amenities of affluent community include best schools for his children and private country clubs memberships where most business deals are made. With his anticipated income, he believes that is key to living in an affluent community. Kendall notes he wants to be successful like his friends’ parents and live like they live. This is how he sees himself being successful in the career he aspires.

Pouha in a matter of fact way noted that she wants to live in an affluent community, and does not want to return to her low-income working community. Although Pouha has lived in the US for five years, she threw out names of affluent communities where families of wealth and influence live. Jane nonchalantly said that she wants to move into apartment near her job. She
settled my inquiry on type of apartment; if she worked in corporate setting, she would live in something like a loft-style apartment. But, if she worked in a university setting, it would be in an upscale community like I saw when driving around her university campus. It would be a place where she can walk her dogs in the neighborhood park. Susan is determined to live in upscale community of affluent people with the luxury of having walking mall of fine clothing shops and dining. She remembers where her affluent friends live, and that still sticks in her mind today as she strongly aspires to have an executive career. She noted, “I just want to be able to give myself the satisfaction of that dream coming true.” Maryssa and Madison aspire to live in affluent communities, also, where other successful wealthy medical doctors and corporate executives live. Maryssa said, 

River Oaks [in Houston] looks beautiful to me…It’s something that I could never have without being a medical doctor. Like I said, I never even lived in a house until I was in high school. The idea of like a house in a nice affluent neighborhood is always something that I think I would strive for.

**Being Altruistic**

The final theme of aspiration identified is participants’ Being Altruistic. It is defined as participants motivated to give, help, and be devoted to the welfare of others. With high-status careers in-hand participants want to be philanthropic and generous to their parents and others, and not forget where they came from. A pattern emerged among participants; they want to give back to those who supported and sacrificed from them, and also help those who are not positioned to help themselves. This theme includes two properties that represent distinct practices: Paying Backward and Paying Forward.
**Paying backward.** The first way participants want to be altruistic is by Paying Forward. This means that participants want to help their parents because of the support and sacrifice their parents made for them growing up. Pouha recalled her family moving to the U.S. from Indonesia five years ago to live the American Dream her father had instilled in her. She spoke of her parents and her not being able to speak English, and watching her father go from owning his own small business in Indonesia to go mopping floors at a fast food restaurant in the US to make a living for the family. Pouha noted her parents make a great sacrifice to come to a different country on the hope of their children “being successful and happy.” They left family not knowing if they would succeed in the U.S. In return, Pouha wants to make her parents proud because “I think my parents have worked too hard this past few years for me and my sister.” Pouha noted she wants to “study hard” and “make sure their hard work pays off.” When she gets into her profession she wants to “support them so they will not have to work as hard as they do now.” Pouha noted that it is not only the sacrifice her parents made for her and her sister but also her own Christian belief in honoring your parents; “It is not an obligation but a blessing to honor my parents this way.”

Jose feels that his parents took a big risk in moving from the valley of California to Texas for better paying jobs and for their three sons to have a better chance for higher education opportunities. Jose noted he would be a first-generation college student when his parents made the decision to move. Jose’s parents sacrificed being sent back to Mexico. Paying backward is Jose stepping up into the role of his father in supporting and caring for the family; he asserted, “It’s just what I have to do.” Jose does not want money to be a problem for his mother like it is now because she made a sacrifice by letting him stay in college when his dad was deported. Jose’s mother encouraged him to stay at A University knowing it would be a financial hardship
not having his father’s income. He notes that as soon as he gets his degree he is going to provide them the financial support they need. It is paying backward.

Kendall, Susan, and Lei want support their single-parent mothers financially because of the sacrifice they made for them growing up. Susan noted, “I want to support my mom as she gets older…allowing her to finally just rest and do the things she loves to do without stressing about money.” She said,

[M]y mom goes without a lot… she goes without buying new clothes; stuff like that…it’s materialistic things like that… I know that don’t matter to her, but they matter to me…She should have the same stuff everybody else’s mom have…she sacrifice a lot for me… [and] I don’t want her to live like that anymore.

Lei’s father died when he was in younger, and this left his mother a widow with the responsible of raising him. His mother had to take a job as a cashier in order to have an income to take care of him and manage everything else she was not accustomed to doing. Lei recognized the hardship placed on his mother, and wants to help her financially. He noted they have never had enough money to go back to Taiwan regularly. Paying backward is sending his mother to Taiwan because she made a sacrifice, and deserves to see her family often, he noted.

**Paying forward.** The second way participants want to be altruistic is by Paying Forward. Paying forward is defined as students want to be charitable, and use their knowledge to help others who may not have opportunity or know how to help themselves. Participants want to use knowledge they gained from their profession, spiritual beliefs, and/or society. Morgan asserts, “Having knowledge is a means of helping others.” I asked her to explain such a profound statement, and she said:
It is the history of the Tuskegee experiments of giving African American males STD on purpose in exchange for food and money they didn't have…A lot of African Americans’ older generations go into medical treatment kind of knowing that they may be discriminated against. Whether they are discriminated against because of income or just because the nurse that they came in contact with that day...When it comes back to me that’s what I think they always feel like… ‘the other patients had more money than me so they treated me worse’.

Morgan’s statement illustrates the role she wants to play in her future career in helping others. Having knowledge of what happened in the past allows her to gain perspectives going forward in helping others. Morgan wants to help those who are often neglected based on their race/ethnicity and/or lack of income. She knows the fears they have, and how they neglect seeking medical attention because of their fears. Morgan understands neglect from her growing up in poor economic conditions in the South with her grandparents.

Pouha recalled watching her “grandfather suffered with lung cancer for one whole year…waking up at three in the morning coughing up blood”, and that was the reason for her initially choosing a career in the medical field. She knows how much diseases can affect someone’s life, and lack of good medical care from her growing up in Indonesia. With her acquired knowledge she wants to help people live better, and she wants to be an influence in someone’s life for the better, health-wise and socially. She noted that as long as she is doing her best as a person she can “make an impact” on others.

Helping others goes beyond personal satisfaction of participants’ career profession. Raul and Kendall noted that they want to give back to the people in the community they grew up in. Raul, coming from a poor community who depends on government assistance to live, noted “I
always want to help people.” When I asked him to elaborate on that, he noted that he feels there are always situations and it may not be his, but he accepts situations people are in, and he consider all the obstacles people may have to overcome and wants to help people in those situations. Kendall also comes from a very poor environment in a big inner city, and notes that although he could not wait to get out of that environment he wants to go back to that inner city junior high school and “educate those kids” and let them know “there is life beyond this.” He asserts that it is very important to him to educate those who are coming up behind him because he does not want them to “become complacent in that environment.” Kendall had other people beyond family members who reached out to him to make sure he did not become a part of that negative environment. Kendall got very excited when he talks about how he wants to be a help to others, and not wanting the younger generation to fall prey to that bad environment. He and his peers from those junior high schools made a pack that they would reach out and educate others. Kendall does not ever want to forget where he came from but use it as a venue to help others. Michael noted that helping others is a “non-issue in the sense…that it’s not an obligation…but I am doing this because this is who I am.”

**Section Summary**

This section described three central themes of participants’ aspirations: a/ Desiring a High-status Career, b/ Jumping from Low-income to High/Upper-income Class Living, and c/ Being Altruistic. The theme Being Altruistic included two properties that represented distinct practices of what participants would do when they obtain their high-status career: Paying backward, and Paying forward. Although these categories and properties are listed separately and do not conceptually overlap; they are very much connected. For example, I found that in order for participants to support their parents who supported and sacrificed for them, participants
have to have the financial resources that they can only obtain through their high-status careers. Likewise, for participants to live comfortably they have to be financial independent, stable, and responsible. Additionally, in order to help others they have to be positioned professionally, socially, and/or spiritually to help. The interdependent relationship of these themes demonstrates participants’ aspirations of what they want to be, and do going forward as noted by them.

**Inherited Cultural Capital Affect Students’ Decision to Participate at HRRI**

Two central themes were identified to answer the research question: How does inherited cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions?: a/ Escape Generational Poverty and b/ Family Values Higher Education. For the purpose of this study cultural capital was defined as the general cultural background, knowledge, disposition, ability, language, competence, and skills that one possesses that are passed from one generation to the next (Bourdieu, 1977). It is defined as inherited because it is obtained from the social origin of family, parents, and parents’ education (Bourdieu, 1974/1984, 1977). Participants’ parents in this study reportedly provided inherited cultural capital because they recognized the need for their child to be educated beyond high school. In the findings, participants described their parent(s) as demonstrating their desire and expectation for their children to do better socially and economically than they did. Therefore, participants may escape those family socioeconomic patterns through their family’s support and encouragement for them to attend certain higher education institutions. The following thematic sections will describe how low-income students’ inherited cultural affected their decision to attend their highly ranked research institutions. Representative excerpts from interview transcripts will be included in each section to help describe each theme.
Escape generational poverty

The first theme of inherited cultural capital is Escape Generational Poverty. Escape generational poverty is defined as participants’ low-socioeconomic circumstances in which they grew up provided them knowledge of experiences they chose not to follow. Those low-socioeconomic circumstances included patterns of unemployment, lack of education, few employment opportunities, or dependence on government assistance. These patterns could have been participants’ continued norm and disposition because these experiences came from their parent(s), and is often embedded in their thinking and actions. Only four of the 12 participants have a parent with a bachelor’s degree. Five participants came from single-parent families. Three participants lived on government assistance, and one participant lived below the poverty income threshold at some point of their growing up years. Whether participants came from single-parent or two-parent families, the findings show participants experienced low-socioeconomic circumstances of generational poverty. Therefore, they saw the consequences of these experiences and were motivated to create a new pattern of socio-economics.

Jose’s family’s conditions seemed drastically worse than the other participants with his father being deported from the U.S. back to his home country of Mexico. Jose does not know if his father will get a valid visa to return to the U.S. Jose was motivated to escape generational poverty by his parents’ beliefs that getting a “good degree from a good college…gets good profits [income]” to avoid any further deterioration of their economic condition of living as his illegal immigrant parents. He inferred his parents did not want him entrapped by the stigma of being an illegal immigrant, and potentially deported. To escape those possibilities, Jose noted, “It’s not that they [parents] had a preference for which college per se because they didn’t go to college… but they figured that me [sic] going to college would get me an opportunity they would
never have.” They had heavy discussion about him going to college very early in his childhood. He noted that they pointed to three things: his parents being considered “illegals [sic],” his better employment and salary opportunities with a good degree from a good school, and being the first in the family who could go to college. Those three things were enough to motivate him to plan for his higher education. This suggests that Jose recognized that if he went to college it would break the pattern and stigma of being uneducated and illegal with a good possibly of his parents remaining in the US. Jose appeared and sounded very proud of his accomplishments, and escaping that “uneducated” label; he noted proudly:

I am first generation in college; first one out of my whole family…even extended family I’m the first to go to higher education … I have one semester left…That makes me feel good that I’m starting a different trend.

In participants’ parents thinking higher education is imperative to participants escaping generational poverty. In my interview with Morgan, she discussed her parents’ thinking and what they envisioned for her employment-wise:

For my parents it was just that they saw that the world was changing to a place where education and certain type of skills and disciplines were needed…you need it [higher education] to even survive because the people who didn’t have education and those skills were becoming less and less qualified to do the jobs that were emerging in the economy.

Growing up in Alabama offered limited opportunities for job growth for Morgan’s family because the jobs they held did not require higher education. She noted, “a lot of them [family members] don’t have jobs that could be considered high-end… you would not have to further your education to have their jobs.” She noted the only options available were to stay at the really
poor income level, getting poorer, or live somewhere else. Job opportunities were limited to factory jobs in that area. Her parents decided to move anticipating they could find better jobs opportunities and salaries by moving to a bigger city. They got better jobs in Texas, but over time they faced job obsolescence and unemployment because of their lack of higher education, and changes in technology in the job market. When her father was unemployed it was difficult for him to find employment without a college education. This placed an emotional and financial strain of her family. Eventually her father got a warehouse job at the local big box store. With those experiences, her parents stressed her getting a higher education instead of going straight into the work force out of high school like they did. They emphasized without a college degree is “very very difficult now”, and “[it is] a lot more difficult than it was when we started out.” Additionally, she remembered working at the local grocery store while in high school and that job being threatened by others who had a higher education. Morgan could have not listened, and not used those experiences as motivation. Those discussions and experiences in addition to her parents stressing her to look at “higher skills and advance knowledge in those emerging markets” provided motivation for her to break that familial cycle of going straight to the workforce without a higher education, and thus, escape generational poverty and start a new pattern.

Similarly, Jane is also from a two-parent family, and her parents wanted her to get those higher education math credentials to be in a career they desired for her to keep her far removed for repeating unemployment mishaps. She shared that although both of her parents have bachelor’s degrees with her mother obtaining hers in her early thirties and getting a master’s degree later, her father’s employment ability suffered due to the economic downturn in the U.S. She inferred but was hesitant to say whether her father was actually unemployed. She noted her father and mother pointed to their economic welfare without talking about what actually
happened for them to go “not well-off but… middle-income then the economy went bad, [and] then we ran into some trouble… financially.” They wanted her to get a good education at a good college that could give her the credentials for job security that could weather any economic conditions. She noted their discussions, “It was something like you’re going to get a good education…you’re smart so you have to go to a good college.” It infers Jane’s parents figured out that her chances of escaping the snares of any declining economic condition is for her to take advantage of being smart to get the best credentials that could leads her to a sustainable career.

Escaping generational poverty affects participants from single-parent families the same as those participants of two-parent families. Susan and Kendall are products of single-parent families. They experienced the potentiality of being in poverty faster than exceeding from it since it was only their mothers financially supporting the family with limited job opportunities above low-paying jobs and no higher education. Susan’s mother went to a community college but dropped out. Susan and her mother often experienced poor to grave economics viability, and they often had no money because of Sarah’s mother employment situation. Kendall experienced living in poverty-like neighborhoods which were infested with drugs, gangs, and other poverty-like activities. It was enough for him to be motivated to escape and not become affected. Both, Susan’s and Kendall’s family situations provided them motivation to escape and break those poverty-driven familial cycle.

Susan described her mother growing up living in a trailer park in Indiana with eight sisters and their parents. Susan explained her mother’s economic condition as being very poor growing up and working her way up from a waitress to becoming “self-made.” When I asked Susan to explain “self-made” she responded,
She was self employed. She’s a private investigator and owned her own company for about 20 years, and with that being like, that’s why she had to live the way she did. Because like, she’s the one getting the money, so like if she didn’t get work or something like that, or like find work…, then she didn’t get paid. That’s why she went without and sacrificed for me to have stuff.

Susan description was that her mother was “low self-employed.” She said, “not saying that self-employment is bad, but just like low self-employment can be rough…because you never know like what exactly is going to come with it…there is risk definitely.” To Susan, low self-employment was a risky business because there was no guarantee of getting paid even if she worked. Susan contrasted her mother’s economic conditions to those of her aunts who are college educated, married, and have stable employment. Susan acknowledged she does not want to be in the position her mother was in financially or socially. She wants to have what her aunts have, “a better life because they went to college and have a paycheck constantly coming in.” Susan’s situation growing up implies she wants to break that generational cycle of being unemployed and not having a higher education.

Kendall’s father was killed in gang violence in his neighborhood when he was four years old. He acknowledged his mother was a young single-mother, indicating that she was not married to his father. He grew up in the same economically depleted and government housing neighborhood his entire family grew up in, and his father was killed in. I had the opportunity to drive through Kendall’s neighborhood, he called, “the hood,” to get a better understanding of what he was describing. I saw the deterioration and other poverty type conditions. His family still lives there, so the cycle which began several generations earlier continues. He grew up in a “family of females with the male family members a distinct distance afar.” The affects of
generational poverty were evidence in how his father death, and the fact that his mother was raising him in the same neighborhood absent of a father. However, he noted that his mother made every violent incident that occurred in their neighborhood a teaching moment for him to get out. Kendall’s mother did not want him to be influenced by the negative and violent activities that constantly occurred in his very low-socioeconomic neighborhood. Those activities were enough motivation for Kendall to want to escape. As an example, he recalled:

I had to stay home by myself as early as seven year old… while my mother went to work and things like that…make sure that I stayed out of trouble…She was not a bad mom by any means, it was just… that’s how it worked…I actually had a friend, when I was about seven or eight years old get kidnapped right in front of me… in the neighborhood I lived in. It was a lot things, gunshots, seeing fights and things like that. That stuff can discourage some people, and some people can be motivated by it. I chose to be motivated by it …to get out of it.

In another incident several years later in the seventh grade at school one of his friends got killed in a random shooting. Kendall’s mother could have not cared since violence was a part of her cultural background, and not used those incidents as teaching moments. He said some of his friends’ mothers did not care. But his mother did care. Kendall also recalled being told by other family members if he wanted to be successful, “get away from here and go around people that [sic] are successful.” Kendall could have refused to listen but instead he was motivated to escape those conditions that had been longstanding in his family.

Michael’ parents were the exception in higher education and employment but he learned to live frugally. Michael, growing up in a two-parent family with both parents holding bachelor’s degrees did not mention or infer that his parents were ever unemployed. But he
shared, “…my family doesn’t make very much money”, and they “learned as a family to live frugal;” indicating that they wanted to avoid any possibility of being impoverished. It is likely that his parents could have experienced what it is to live below the poverty income threshold since their parents were immigrants from Germany a couple of generations before. His parents stressed how their upbringing was “very hard”, which appears to be the pattern his parents were breaking by their practice of frugality.

The participants used low-socioeconomic conditions they grew up in as motivation to escape that pattern. Additionally, those findings indicate that participants’ parents did not want them to continue those generational patterns; therefore they aided them in finding a way to escape. Thus, it is implied that participants’ parents believed that higher education at highly ranked research institutions was imperative for their children’s inherited cultural capital.

**Family Values Higher Education**

The second theme of inherited cultural capital is that participants’ Family Values Higher Education. Family values higher education is defined as family’s encouragement and support for participants’ higher education attainment. Family includes participants’ parents, siblings, and other family member and relatives. Family values higher education includes family modeling their personal higher education philosophies, and demonstrating their expectations to their children through family’s actions. Parents demonstrated their expectations of children’s participation in higher education through encouragement and support. The findings show encouragement was indicated by participants’ parents or other family members having conversations with participants about what their higher education expectations are for them. Parents also exerted their authority to make sure participants clearly understood parents’ expectations of them. Instances of parents’ strong authority were shown in parents’ choices of
higher education institutions they wanted their children to attend. For example Morgan had no choice in attending BB University after being accepted because her parents insisted that going to the historical black colleges and universities (HBCU) in Alabama and Georgia she had chosen were “not an option [or]… up for further discussion.” Her biological father who attended a HBCU and drop out was also “totally” against her attending those institutions. The only choices Morgan parents gave her were “private universities and… [those] in Texas.” She noted that she was so upset that she applied to BB University out of spite hoping not to get accepted. But, she frowned and said, “I had no choice after they sent that acceptance letter.” She realized her parents were trying to instill in her to choose universities that would give her credentials to be able to compete, and be accepted socially. She noted that she eventually understood her parents’ strong encouragement and embraced it after acquiring more knowledge about BB University.

For Michael, his parents graduated from O University, the same undergraduate institution he attends. He noted that although his parents gave him the option to attending any university he wanted, he felt the need and desire of his parents to attend O University “without them actually saying go there.” His parents talked about the top architectural programs in the country in addition to him not only studying architect but possibly studying art and music, which he also equally loves. He noted, “They said find a place that you are passionate about….” But how could he not be encouraged and passionate about O University when he had the opportunity to return to a city his parents grew up in and his grandparents still lives, being the seventh generation to attend and having the same academic major, and O University being one of the top three universities for his architectural major in addition to not having to pay to attend. Michael noted that his parents did not have to say very much or “strong-arm” him because “all the factors sort of aligned.”
Madison’s family went to the extreme in encouraging her. Madison was pushed by her mom to consider only those universities that would give her the best opportunity to go to medical school. Her mother told her that she “can’t just go to community college or like a lower tier school… the education…and classes might not be up to their [medical school] standards.” She noted that her mother and aunt pushed her “extremely hard” and they actually chose the universities for her to apply. She acquiesced, and applied to only Tier 1 and elite universities, which they chose. Madison succumbed to attend the university her mother first attended.

Family values higher education also was demonstrated by what parents did to support their higher education expectations of their children. Parents’ support was indicated in their actions in preparing participants to be admitted into certain types of higher education institutions. The findings show parents’ actions such as moving participants to certain types of high schools, exposing them to academics needed to ensure their competiveness for enrollment in highly ranked research institutions, and instilling discipline to ensure participants’ high academic readiness for highly ranked research institutions known to attract their wealthier counterparts. Kendall’s and Jane’s parents sent them to high schools across the city from their homes to be in programs and academic curriculum that would ensure they would get admitted into highly ranked research/elite institutions. Kendall recalled his mother sitting in the car one day outside of his junior high school in his neighborhood telling him he had to make a decision on how he would succeed academically. The choice was either stay in the neighborhood school being influenced with negative activities (fighting and shooting) including poor academic resources or be bused across town to schools that had better academic curriculum and resources. He remembered his cousin telling him that the academic requirements at the neighborhood school were “not very great” and he “could succeed easily”, but that he “would not be prepared for the
next level [highly ranked research institutions] if he stayed.” Kendall’s mother actually made the
decision to transfer him to the affluent predominantly white neighborhood high school that was
academically tougher and had many other resources academically and socially than his
neighborhood school. His mother was very active in his high school activities: its academic and
athletic programs. He says his mother worked with the counselors of his new school and had
him placed in the magnet program, which is for advanced academic curriculum. “She was so on
me…academically”, he noted. His mother valued higher education and exposed him to the same
academic environment and resources as his wealthier counterparts.

In a similar case, Jane went to public school up until the seventh grade, then was home-
schooled for two years, and then went to private school the last few years of high school. She
noted that her parents preferred her being in a place that was better academically in addition to
getting her away from the bullying she was experiencing in public school because of her being
very smart academically and high achiever. One of the main reasons for her attending the
private school was it was small enough for them to build a mathematics curriculum tailored for
her high math IQ. She noted that her parents were “pretty selective in terms of what they wanted
for her academically… and finding the school that could do it [build curriculum] for her.”

Additionally, family values higher education by way of parents’ support consisted of
parents’ actions such as parents instilling disciple, pushing them to excel academically, and
working with participants and high school counselors in picking the appropriate curriculum. This
demonstrated that parents wanted to ensure participants’ admission into highly ranked research
institutions. Maryssa remembers her father’s academic drive for her and her sister. She noted at
an early age her “father drilling addition and subtraction problems in my head before we even
learnt that in school.” Her father would not allow them to watch TV during the weekdays, and
they could only watch PBS, Barney and Friends on the weekends. She recalled growing up reading a lot of books, which she noted she still reads a lot. She noted that all the actions of her father were “a monumental factor in shaping” her education in which they “pushed her to achieve the highest educational endeavor” she could. She finished number seven in her graduating high school class of 200 students. Discipline-wise, Kendall remembered his mother almost pulling him out of athletics and other extracurricular activities in his sophomore year because he had two “Cs” on his report card.

For Madison, she noted, “mom drove me to [academic] excellence…pushed me academically…and my aunt kinda [sic] rewarded me when I succeeded and achieved more.” Madison acknowledged it was hard to explain their action by but described it being a “sling shot” affect in that her mother kept pushing her and wherever she landed she was rewarded by her aunt if she succeeded. He noted that her mother was determined for her to compete with her wealthier counterparts to the extent that she found a scholarship for her to go to a private school in middle school. Madison believed that her mother mindset was that if she could compete at the private elite middle school, it would put her in “position to compete at the elite colleges.” After middle school, Madison’s mother found out that she could get her associate degree at the same time she would graduate from high school. Madison’s mother worked with her high school counselor to enroll Madison in advance placement courses, dual credit program at the local community college, and school day and night starting. Her mother pushed her toward those type classes because she wanted to make sure Madison could get into elite universities. Madison’ mother values higher education; it resulted in Madison finishing high school in the Top 10% of her class and with an associate degree from community college, which she credits to her mother’s actions.
Like Madison, Lei noted that his “parents [before father died] always placed academics as one of the most important things” but “they would check the report card just to make sure that I’m doing well” as periodic reminders. Johnathan and Jose endured their parents’ discipline if their grades were not what their parents expected. Johnathan shared, “basically if it wasn’t A’s and B’s it wasn’t acceptable.” He puts it this way, “I kept a decent GPA… just good enough sometimes to get by.” However, if there was any inkling that he was slipping, his parents would take privileges away; they would take away his gamestation and ban his friends from coming over to hang out. In those situations, he noted he had no choice but comply with his parent rules on keeping his grade up so he could get into a good college in which they drilled into him constantly. Jose noted how his mother made sure he was in honors and advancement courses because “that’s all she ever cared about is education…I was in advance courses ever since middle school.” He shared that his mother instilled discipline to ensure she had his attention regarding her expectations of him getting his education. He maintained, “She’s like if you have your education [academics] and if you do good I’ll give you space…I’ll give you your freedom [by] let[ting] you go out.” He acknowledged that letting him go out with friend was her way of rewarding him for making good grades, and being in honors and AP. Parents value education in disciplining: Jose’ mothers’ way paid off because he ended up in top 10 % of his class, as he notes, he had the freedom to choice the university he wanted to attend with “her support and blessings.”

Family values higher education also includes parents taking college visits with participants. Susan noted that her mother went on a couple of college visits with her. She noted,
My mom tends to think she knows exactly what is right for me and would probably try to sway my decision to what she really liked…Because I know my mom, and she’s like… the minute she starts reading college material, she’ll be like… Oh…this is the school for you’…she liked every college we visited.

Susan noted her mother was very supportive of universities that had a strong program in her major. Madison’s mother and aunt also took several college visits with her. Lei’s brothers actually accompanied him on this campus visit to L University, which is the same university he graduated from. Family values higher education is indicative in encouragement and supports parents gave to participants.

Section Summary

This section described two themes of low-income undergraduate students’ inherited cultural capital affect on their decision to attend highly ranked research institution: a/ Escape Generational Poverty, and b/ Family Values Higher Education. Evidence demonstrated that participants are motivated to escape those circumstances they experienced growing up, which could have continued a pattern of low-socioeconomic norms. Additionally, participants’ family values higher education, and provided their child an avenue to escape such generational poverty cycles by pushing them academically and setting an academic curriculum, and instilling discipline to be academically ready to compete for admission at highly ranked research institutions. Participants were motivated to escape; thus, they heeded to their family/parents’ value of higher education. Thus, they escaped the snares of the potential on-going cycle of low-socioeconomic circumstances, and patterns of generational poverty. By my observations of the neighborhoods participants grew up in motivation would be the impetus to escape. Parents’
encouragement and support were big factors in how participants’ inherited cultural capital affected their decision to attend higher ranked research institutions.

**Acquired Cultural Capital**

Three main themes were identified to answer the research question: How does acquired cultural capital affect low-income undergraduate students’ decision to participate in higher education at highly ranked research institutions? a/ Trusted Community Relationships Encourage Vision of Success, b/ Academic Activities Created Competitive Advantage, and c/ Self-directed Exploration Activities Enhance Knowledge for Decision-making. Two properties were identified that represent distinct practices of the category Trusted Community Relationships Encourage Vision of Success: Helping students to see their ability, and Offering students credible advice. This study defined acquired cultural capital as inherited cultural capital transformed by one’s habitus, i.e., aspirations and expectations of higher education participations, and additional knowledge and resources gained through social capital. Social capital was defined in this study as organizations (comprising individuals) and/or networks one accesses to builds relationships, connections, and trustworthiness in which one can receive resources, i.e. knowledge, benefits as a result of their access. Therefore, acquired cultural capital is knowledge and resources participants obtained from others (outside the family) that enabled their higher education decision-making. Evidence of acquired cultural capital is depicted through the following thematic sections and selected excerpts from interviews will be included in each section to help elucidate each theme and/or property.

**Trusted Community Relationships Encourage Vision of Success**

The first theme of acquired cultural capital is Trusted Community Relationships Encourage Vision of Success. It is defined as the participants building relationship with trusted
community to obtain knowledge about higher education that help them succeed in their decision-making. Trusted community includes teachers, counselors, principals, or coaches and others such as friends and peers. A pattern is evident in participants’ descriptions of their relationships with trusted community, which provided them a vision of success, additional knowledge, and confidence that enabled them to make the decision to attend their chosen institution. Often the knowledge participants gained from trusted community relationship was on higher education institutions’ processes: admission and financial aid. Such knowledge obtained by participants was based on the trusted community’s qualified knowledge, expertise, and experiences. This category of Trusted Community Relationships Encouraged Vision of Success includes two properties that represent distinct practices: Helping students to see their ability, and Offering students credible knowledge.

**Helping Students See Their Ability.** The first property of participants’ acquired cultural capital that affects their decision to participate in higher education at highly ranked research institutions is Helping Students See Their Ability. Helping students see their ability is defined as trustworthy relationships with community who envision participants’ potentials and provided them hope, belief and confidence in themselves and their academic skills to succeed. Findings show that participants met individuals and engaged in relationships that help them see their potentials and abilities to succeed academically and in life. For example, participants who have high academic skills and talents may be asked by teachers, counselors, principals and/or others to consider certain types of higher education institutions and career choices because those persons see the potentials of participants’ skills and talents being assets for their success. Pouha shared how her high school’s principal wanted her to apply to Harvard University because he felt she had the academic intellect to be accepted and succeed. She noted:
I had applied to three universities and got accepted…They have good pharmacy programs. One day my English teacher, she just came up to me and just like said ‘The Principal want you to apply to Harvard and so that’s the other school I applied to. I got invited and interviewed.

Pouha noted how surprised she was at the principal’s request of her because Harvard was one of the institutions she did not want to apply because “I knew it is the number one school [in nation] and I kinda didn’t think I would get interviewed… kinda like not going to get accepted.” It could have been seen as a far stretch for her to imagine this request since she had only been in the US for five years and has no pedigree to higher education. She acknowledged her principal’s request built her confidence in herself and her high academic achievements to actually apply. She noted the interview really helped her see what she could do, and how she could compete with others although she was not accepted into Harvard. Pouha also built a close relationship with her English teacher. She conceded, “They were the ones who were like encourage you to just…‘You know, there is nothing wrong with giving it a try and stuff like that.’” She also noted English teacher was more than just a teacher to her. Their relationship went beyond “academic and school stuff” and included them talking about pertinent things of life such as “Boys, family things like that…” Pouha noted that they are still “pretty close.”

Pouha’s other trusted relationship was with her high school Calculus teacher who was a dropout engineering major. This relationship begun because of what this teacher saw in her potentials as an engineer, a major that he did not succeed in. Pouha chose L University because of its top ranked pharmacy program, and had not thought of doing anything else. However, after her first semester and receiving good grades in her pre-pharmacy courses she decided to change her major because this former teacher saw her succeeding as a chemical engineer. Their
conversation when she was home for Christmas break at the end of her first semester at L University was as noted:

He was like, ‘I taught you for a couple of years. I am a dropout engineer, I actually think and see you have the potential to be an engineer’, and he’s like ‘Just give some thought about it’…I’m like, ‘Okay, well I do like Math and I like Science and all that thing’…I’ll give it a try.

From that conversation, Pouha set up an externship with an engineering company for two days to explore what engineers do. She spent those days at a company seeing what chemical engineers do, and “if it made sense to like it enough to change” career choices. Pouha changed her major from pharmacy to chemical engineering. She demonstrated the trust she had with these individuals who saw her potentials although she may not have seen it herself and/or lacked confidence in her ability to succeed in that direction.

Other participants revealed similar relationships with those who provided visions of success. Johnathan’s AVID Program teacher, Mr. Wesley (a pseudonym), saw the potentials of his academic prowess, and how he could have a bright future if he could just see it also. This teacher saw his abilities and encouraged him to apply to A University. He recalls:

I had all four [high school] years with him… He [is] a very funny guy but he could be very serious at times. Basically he told me [I] have potentials and he wants [me] do something great because he is tired of students being in the AVID program and then they applied for colleges…then they never even go because they’re scared [of failing out]… He said…‘Go and give it your best shot… I can accept failure but I cannot accept not trying.’ That’s basically what he said to me.
Johnathan believed this teacher’s prognosis of him. Johnathan changed his whole approach to studying and learning so he could live up to those potentials Mr. Wesley saw in him. Additionally, he noted, “Basically in the end I had everybody telling me like, ‘You can go do it whether it’s education or athletics.’ Everybody that I was pretty much close to was telling me I can go do it…and be the one that succeed out of here.”

Similarly, Maryssa experienced the same type relationships with her high school counselors and teachers in them seeing her potentials of succeeding to medical school because of her academic intellect in spite of the institution she finally decided to attend. Maryssa noted that she wanted to go to Duke University to ensure her chances to get into a good medical school. She just believed that was the only route to go. However, she noted that her teachers and counselors at her rural under- resourced high school convinced her to believe in herself and her academic competence because she had the intelligence it takes to get into medical school regardless of the university she attended. She noted that they stressed it was her academic abilities not the university in itself. She acknowledged that “carried over for me at CH University.” CH University was the last school on her list, although a tier-one university it was considered a local commuter institution. She noted how “glad” she was that they believed that much in her and pushed her to believe in her talents and skills. Their visions of her potentials to succeed to medical school proved them right. She noted, “I greatly appreciate them believing in me and what they did in convincing me to apply to CH University.” Maryssa’s acceptance letters showed she has been provisionally accepted into two high ranking medical schools pending her graduation from CH University soon. Clearly, helping students to see their ability is a paramount in participants’ acquired cultural capital.
Helping students to see their ability affects participants’ decision to attend their highly ranked research institution. It is a precursor to offering participants with advice, which is the second property of this category: Offering students credible advice.

**Offering Students Credible Advice.** The second property of students’ acquired cultural capital is Offering Students Credible Advice. It is defined as trusted relationships in which participants are offered valuable resources. Trusted relationship is often between the participants and teachers, counselors, or others including friends and peers. Resources in the form of direct advice, insight, information, or knowledge students may not have because of their limited exposure to higher education and its processes. In many cases, trusted community relationships provide direct advice about higher education in which students come to depend on. Knowledge participants gain range from advice on courses to take to get academically prepared for higher education, college admission requirements, costs to attend and financial aid including student loans to type of colleges to apply to. Additionally, participants’ parents also depended on this relationship because they may not have the relative knowledge, and experiences of higher education and its processes to be able to impart such advice to their children. With only four of 12 participants with a parent who graduated from college, many parents may not know the processes to be admitted into highly ranked research institutions or what to expect after being admitted. Often these relationships are low-income students’ first exposure to reliable information about higher education.

Jose noted that for him to know anything about college early on he talked to his counselor because with him being the first in his family to consider attending college he had no other relationships to depend on. He noted that it was from such relationships that he got brochures on a lot of universities in California when he was in junior high school. Although his counselor
who gave him brochures on various colleges that had information on how to apply; it was his friend Evan who provided him most of the knowledge about how to get accepted into A University and its financial aid processes. Evan was the first person Jose met when he moved to Texas in his junior year of high school and had few other friends. Evan was a senior in high school when he and Jose met, and they became close friends because they lived one street apart. Jose noted that Evan was his mentor, and he and his mother trusted Evan’s advice.

Susan noted it was about the ninth grade that her school’s counselor brought her into their office to talk about higher education, and to pick out her “reach schools” and “back-up schools.” She said at first it was kind of foreign to her as to what her counselor was trying to do, but her counselor explained how academics and finances play a part in the process of deciding to attend college, then she were able to figure out schools she wanted to reach for. She noted this was “helpful in turns of deciding what academic courses to take the rest of my high school years.” It was the counselors and teachers in the seventh grade where she “learned that the higher-ranked classes will always help you in the long-run, whether it’s for high school rankings or entrance into college.” Like Susan, Johnathan noted:

After going to grade school, more often I always heard my teachers talk about college. Ever since elementary school, I never knew exactly what college was and how it worked until I got to 7th or 8th grade and then I started to get more explanation of college.

Morgan noted how important her counselors and teachers in her high school were to her because she had very little, if nothing, to rely on as to processes to be admitted into private and elite universities since her parents did not go to college. She noted that she always got good grades: “My SAT scores were so high.” But it was her high school counselor who told her about
the process: “quick application and how to fill it out,… and do an essay to apply to high-end schools without paying any of the application fees because of my high GPA and test scores.” If it was not for her counselor providing that credible information on the process and how her high test scores and GPA of 3.7 would get her into elite universities she was not going to waste her money applying.

Pouha, Jose, Maryssa, and Lei’s counselors make them aware of the Top 10% automatic acceptance process for public universities in the State of Texas. Pouha noted that it was both the high school counselor and principal who talked about the Top 10% rule, and processes for applying for admission and financial aid. Additionally, it was the counselor who made her aware of her class ranking, which helped in the college admission process. With her being in Top10% and valedictorian, she noted “the counselor pushed those conversations, provided the information, and pushed the type of schools to apply to.” Additionally, Pouha’s principal and English teacher wrote letters of recommendation on her behalf. Jose’s counselor posted the Top 10% rule on the walls of the high school.

Jane’s counselor kept her apprised of deadlines for taking SAT exams and applying, and other things pertinent to various colleges. She noted that it was “very helpful.” Raul’s counselor advised him on the financial aid application and how to apply for college and financial aid. Interestingly and conversely was how his counselor tried to dissuade him from getting student loan debt although she knew that was the only way he could attend his choices of universities: L University, Northwestern University, New York University, and University of Southern California. He heeded her advice to stay in state at L University because the out-of-state equivalent institutions would have cost at least three times as much as attending L University.
Kendall described his relationship with several teachers and how they shared with him their relative experiences at RR University in addition to good advice. Kendall credits them with giving him lots of advice on how to succeed once he got accepted into RR University. Kendall, being African American, noted “it was not just my African-American teachers that were instilling advice in me. It was all of my teachers.” The advice given was how to be successful at RR University because some of his high teachers graduated from there. He relayed their conversation, “You’re going to go to RR, we want you to come out successful because it does great for our school, it does great for you, and you’re going to be an African-American going into another predominantly white environment.” Academically, he recalled them saying, “Okay, look… you’re not going to get this one on one attention. You have to understand how to be self-motivated academically because RR is a great school, and academics are no joke.” He noted the advice from his coaches about being an athlete at RR was “pretty much the same advice…Work hard.” In regards to race/ethnicity issues they advised him that he was going to experience “some racial things because you are a black man, and academically it’s not going to just fall easily] to you there.” He noted that these teachers/coaches “they just kept saying it over and over…we love idea you are going to RR…and we are here for you but remember what we are tell you.”

Those relationships participants had with their trusted community through direct advice and personal experiences were reliable and knowledge-building that participants would not have gained unless they interacted with those who had experienced it first-hand or learnt it through their profession. Thus, this type of advice was an important component in their acquired cultural capital.
Academic Activities Create Competitive Advantage

The second theme of acquired cultural capital is Academic Activities Create Competitive Advantage. Academic activities create competitive advantage is participants engaging in advanced curricula and extracurricular programs that give them the best opportunity of being admitted into highly ranked research institutions. Engaging in such activities prepares them for the competition for often limited admission slots. For example, several participants attended certain types of high schools whose sole focus was to put them at an academic advantage for admission into highly ranked research or elite universities. One such curricula/program is Advanced Via Individual Determination (AVID) Program. Johnathan and Jose participated in the AVID program at their respective schools. Jose started the program when he lived in California. Johnathan rattled it off as if reciting a prepared message when I asked him for details of program. But to make sense of it I did my own research to see how it benefitted both of them getting into A University. The brochure I obtained from its website noted that the program is geared for lower-income and underrepresented students and their readiness and competitiveness to attend four-year colleges. The program carefully selects low-income participants, and targets those who are at-risk yet those who possess academic potentials but may not be working to the best of their ability. The program provided Jose and Johnathan the rigorous courses such as advanced placement (A/P) courses including specialized writing courses as a tool for learning, which enhances their ability to compete. Johnathan being African-American and Jose being Hispanic are attending a university that attracts dominantly white students so this program placed them in a better position to compete for admission at A University. Johnathan acknowledged it taught him how to “take notes and think critically.” Additionally, he noted the program provided him guidance, support, and structure on how to get ready and be competitive. He asserted that
the program challenged him to take it upon himself to actually take advanced placement courses in order to be able to compete with other students applying to A University. He acknowledged he knew he had to do AP courses to have a better chance of getting into A University to study Kinesiology. According to Johnathan, the program motivated him to achieve his potentials academically, and to want to go to a good college, and not just a junior college. He said, “I had to prepare myself… first I took some pre-AP courses to test it.” After researching information on AVID, I got a better understanding of the program that Johnathan and Jose described, and why they are enrolled at a top-ranked university.

Raul participated in a model college preparation program at his high school. Raul went to a college-prep charter high school, which I discovered in my research of his high school. The primary focus of the program is its college preparation, and resources that enable students to reach higher education institutions by engaging them in rigorous college curricular. Raul noted his preparation was a bit different than just taking advanced placement courses where you have to take a national test at the end to certify your knowledge, and dual credit where you take both high school and college credit courses. He noted that his high school emulated a college that when he graduated he held the scholarly ranking of magna cum laude. To better understand the program, I documented it in my field notes using the information obtained from its website relative to Raul’s academic preparation, and competitiveness for admission to L University. Raul noted that he had his heart set on Northwestern and University of Southern California’s for their highly ranked broadcasting programs, which he felt his school prepared him to compete. However, those universities were out of state. Raul’s high school program was geared for low-income students. The high school is ranked one of best high schools in the nation, and one of the highest producing low-income college-ready students. According to the data gathered about
Raul’s high school, the population engaged in this curricular is 91 % total minority enrollment, and 70 % total economically disadvantage. Raul noted,

That kind of, I think opened my eyes to what I’m being offered… as [an]
opportunity to be better than the neighborhood we lived in, which I felt I was
already better. I was being offered the opportunity…they want to grow everyone
academically and socially, to succeed… like go to college…for me it was go to
the best college I wanted to go to. And from college be productive and make
money. It was to prepare us for college, and make us competitive as possible.

Other participants engaged in schools that are considered affluent. Affluent high schools
are those that have a wealth of resources to aid students in their scholastic achievements and
readiness for highly ranked research/elite institutions. Many of these schools are known for the
percentage of students attending college and type of higher education institutions their students
attend upon high school graduation. Morgan noted, “I went to two different high schools in XX
County, which is one of the best high school district in Texas…Most of the people that went to
there had affluent parents…and is in an affluent neighborhood.” Some schools are
predominantly “white” schools with a disproportionate numbers of low-income and
race/ethnicity minority students, as well noted by Kendall. Kendall described his first day of
attending his new high school across town as “very affluent”, and its appearance of wealth
looking at the school buildings and ground-keeping, and posters hanging from the ceiling of
various college pennants as decorations. This was a big contrast to the middle school he was
leaving and neighborhood high school he was zoned to. He noted:

Whereas, Whitelakes [pseudonym for actual school]…it was a very high ranked
high school, competing with the best of best academic schools in Texas…great
environment, great surrounding, very suburban area outside a very high income area, and it did offer a lot of things I’d just never been accustomed to yet which is the diversity, the different environment, different type of friends, different styles of learning. I think I gravitated toward that… it just was a combination of things. Kendall noted how his school encouraged students to engage academically and to the extent of a near mandate of AP courses and a magnet school curriculum. Additionally, he as well as Morgan noted how their affluent high school could afford to frequently host college days in order for colleges to come and to discuss college admissions’ requirements and preparation needed, and to recruit students. Morgan noted that every week she engaged and took advantage of the different college recruiters visiting, and she became a target because of her high GPA and test scores. Kendall noted other activities he was exposed to and engaged in as their schools announcing college exams, and assistance with SAT and ACT test preparations, and how he had access to their computer labs in which he engaged to take pre-test exams to be better prepared to take his entrance exams. Madison went to a private junior high school that had a very rigorous academic program in which she had to pass an admission test to be admitted. Jane also attended a private high school and focused on a mathematic curriculum designed to keep her competitive for admission into elite colleges that had strong mathematic programs.

Other academic activities that created a competitive advantage for participants included the advanced placement (A/P) course curriculum they participated in. All of the participants of this study engaged in the A/P program of their high school with exception of Raul who was in a pre-designed college-prep program. Susan noted, “…taking AP classes were a norm for most of the students there. Everybody was kind of the same… same type of classes except those in the science and technology program although they were in AP classes also.” Madison also noted,
In AP courses…students in those classes are normally there for a purpose. The purpose is not just to graduate but a better looking diploma. AP classes get you into better schools [universities]. The students are different in AP classes…You knew you had to keep up or be kicked out.

Madison noted the purpose of being in the A/P program was to be “pushed a bit harder” because regular classes were “too easy”. She acknowledges, “By competing in AP courses and staying in the top 10% [of class] prepares you for the competition of those [highly ranked research/elite institutions] slots.” Additionally she noted, “I really had to excel... I knew being in top 10% would guarantee acceptance in public universities in Texas. I still had to compare it to getting into [private elite institutions] Harvard University, and O University, and BB University [in Texas].” Maryssa shared,

I knew that medical schools and obtaining acceptance into them that you have to have a high GPA. In high school from my freshman year, I took several AP classes and that was monumental in shaping me and preparing me for the type of college I wanted to attend.

Kendall acknowledged his athletics’ prowess, ability to compete being a two-sport athlete, and maintaining a 3.7 GPA while taking A/P courses; which he attributed to his high school’s focus on curriculum and activities to get students into “great colleges.” He was the captain of his interscholastic athletics’ sport teams, and being academically competitive to him was a plus in gaining admission to his chosen universities considering all the travel his team did. He noted the discipline instilled by being in the A/P program to manage his studies and extracurricular activities were added advantages for competition. He noted how universities look at the
activities students are engaged in when they are recruiting students. Participants agree that being proficient in a rigorous academic program and other extracurricular activities gave students a competitive advantage.

Participants engaged in other clubs and organizations that give them the competitive advantage. This was the social capital of networking with others along with their high academic curricula. Madison shared, “like if you’re AP and you’re in the National Honor Society, you can’t get lower than an A…everyone in AP had similar goals.” She explained, “National honor society… kinda pushed you and like held you to a higher expectation than the other students. National Honor Society kinda kept me focus on the competition for application to college.” Both Madison and Susan were also engaged in activities of “HOSA.” HOSA is acronym for Health Occupation Students of America. The purpose for joining that organization was for them to compete in clinical, and gain knowledge relative to medical careers. Raul acknowledged he was in a lot of organizations in high school, like the “Scroll Club, “Optimists Club” and “Prom Committee” to name a few, and his purpose; “It was about building my resume constantly.” Pouha shared that she was the editor for the year book and in the National Honor Society. She noted that looking back on it those organizations did help her compete:

It did not make an impact on choice of schools at the time but as I look at it now and what I know about competition for getting into the pharmacy program I can now see the benefits of those things. NHS… helped on my application for L University [pseudonym for actual university] and it kept me in the Top 10% of my class…or the competition of that.

Participants believe that participating in various clubs and organizations help build their profile as students competing for admissions into highly ranked research/elite institutions.
Self-directed Exploration Activities Enhance Knowledge for Decision-making

In the final theme of acquired cultural capital is Self-directed Exploration Activities Enhance Knowledge for Decision-making. Self-directed exploration activities enhance knowledge for decision-making is defined as participants conducting their own inquiry on universities that provides them additional knowledge as part of their higher education institutions’ choice process. Participants did their own inquiry such as exploring the worldwide web for information on various institutions, visiting institutions, and obtaining brochures and other materials. Participants directing their own inquiry allowed them to gain knowledge about universities of their choice by comparing various institutions. Many of the characteristics participants were looking for in an institution included institutions’ credentials and benefits participants would derive by attending those institutions. Credentials and other characteristics of institutions included their university and academic program rankings, competition for enrollment slots, credentials of professors, location and distance from home, diversity of student populations, internships/networking opportunities/connections, reputation, and/or size, which infer the level of importance in their decision-making to attend. Such additional information is valuable, resourceful, and influential in students’ vetting/selection process.

Nine out of the 12 participants each pointed to the institution and/or academic program ranking in their inquiry. Academic program ranking was the main reason for attending their chosen institution. In Pouha’s inquiry of programs, L University’s top ranking school of pharmacy was her main reason for choosing that institution. She vetted L University’s listed ranking to three of the other top pharmacy programs in the nation. The other institutions were out of state. For Morgan, she conducted additional inquiry and based her decision to attend BB University on the literature of it being “one of the best medical programs in the whole country”
and its nursing program being ranked as near close to “#1” as it gets. She acknowledged that her decision was based on if she “had the opportunity to go somewhere where it’s [considered] the best of the best, then that’s where I really wanted to go.” She shared from her inquiry that she believes “employers compare universities that employees come from and the one with the better name wins.” Maryssa made a similar statement, “…it’s name connotation that employers look for,” and that was the main reason for her wanting to go to Duke University.

For Susan, it was her health administration major that was her top priority of choosing her university. She shared, “I looked at other schools and how extensive my major was and how they teach health administration.” Susan also had the opportunity to visit the health administration department of various universities during college visits, and she talked to the department dean and professors. It was in her chosen university visit that she gained the most valuable knowledge of how they teach the program, and the job placement rates they had. That personal interaction with the program dean and faculty was a decisive factor in selecting that university, according to her. Likewise for Johnathan, his inquiry led him to know more about his institution’s health kinesiology department’s ranking as being one of the top programs in the nation. Kendall shared that his inquiry led him to choices among “all great academic institutions” before his final decision was made.

Self-directed exploration activities enhance knowledge for decision-making is also about participants knowing how attending to certain institution would allow them to gain additional capital for the future employability. Such self-directed exploration allowed participants to gain additional knowledge on which institutions could give them the most connections and networking opportunities, which was important in their decision process. In their selection process they looked at the additional capital to be gained through internships, connections, and
networking opportunities that would ensure them getting into their chosen profession, and sustaining a career. Raul gained knowledge from his inquiry of his institution:

Students are offered internships and externships as an advantage for other job opportunities and experience. I see so much opportunity to gain… This puts me in a more valuable position to negotiate future opportunities. I’m always looking to build my resume, that’s my goal all the time.

Kendall noted that the opportunity to go to L University’ law school is the “ultimate connection” he desired in terms of his future career. He acknowledges it is well known that L University has one of the largest networks in the nation, and he gained additional knowledge in his research that was well validated by others. Kendall recalled a conversation with his economics teacher in high school:

Finance jobs connections. My economics teacher was telling me that his son walked into his room and told him, ‘Dad, before I’m 30, I’m going to be a millionaire,’ and he graduated from L University [pseudonym for actual university] and went on 27 interviews before he got his job. He walks into his interview, and the guy looks at his resume, which is a very great resume coming out of L University, and the guy who hired him was a L University grad. Now he makes three million dollars a year doing oil contracts. Boom. Just like that. He went from that, and I think he ended up getting that job right at 29, so my teacher always joked about he proved us right [about L University’s connections].

Distant and location of their institutions was also additional knowledge gained through their exploration activities. Susan noted distance from home was important. Susan’s first choice of institutions was out of state and the distance from her home would be cost prohibited. She
calculated the distance of her institution to her home, and the cost of traveling. Cost was important but being too far away from her single mother was more important. She recognized that she is an only child, and did not want her mom to be by herself. She said, “I’m pretty independent, but I obviously don’t want to be too far from my mom…just because she’s by herself.” Kendall transferred from an out of state university and noted he considered institutions that were closer to home, and could provide him the other important decision factors: academics and connections. Lei acknowledged distance also. Although his brothers went to L University, Lei’s first concern was about him being the youngest of a widow mother and leaving her. Pouha looked at distance because her mother wanted her to stay closer to home.

Self-directed exploration activities by participants also led them to inquiry about race/ethnicity diversity, but it was not a big factor in some of their decision-making. Five of the 12 participants noted that they made inquiry of various institutions’ race/ethnicity student population. Two participants, Susan and Madison, noted that it was a big factor and chose not to attend certain institutions based on the information they obtained and validated in their visits to the campuses. The other three, Lei, Pouha, Kendall acknowledged that the institution’s and academic’s program ranking were more important than the information they found on students’ race/ethnicity population. Although, Lei being Asian, noted L University as “pretty diverse but it does have a very strong Asia population,” he acknowledged the better fit for him and the decisive factor was its academics.

Participants gain additional knowledge about their chosen institutions by conducting their own exploration. Such inquiry proved to be valuable knowledge. Each participant acknowledged that they did their own inquiry before making their final decision to attend their
institution, and they gained valuable knowledge through their investigation. Their exploration essentially confirmed the other information they acquired along the way.

Section Summary

This section described three central themes of how acquired cultural capital affects low-income undergraduate students’ decisions to participate in highly education at highly ranked researched institutions: a/ Trusted Community Relationships Encouraged Vision of Success, b/ Academic Activities Created Competitive Advantage, c/ Self-directed Exploration Activities Enhanced Knowledge for Decision-making. The theme Trusted Community Relationships Encouraged Vision of Success included two properties that represented distinct practices: Helping students see their ability, and Offering students credible advice. Although these are listed separately and do not conceptually overlap, they do have a relationship to each other. This relationship is about participants acquiring cultural capital to make the decision to attend their chosen institution. For example, I found that trusted community including teachers, counselors, principals, and/or others encouraged participants to see their vision of success. They also helped them to see their ability and believe in themselves, which provided them hope for their intended outcome. With that vision it allowed those trusted communities to offer participants knowledge such as direct advice about college preparation, admission requirements, and application processes in addition to sharing their personal experiences of attending certain institutions. Lastly, participants acquired additional knowledge through their own exploration of various institutions, thus assisting in their decisions based on essential information such as institution’ and program’ national rankings, credentials of professors, and networking/connection opportunities.
Determining Affordability of Highly Ranked Research Institutions

Two central themes emerged that answered the research question: How do low-income students determine affordability of highly ranked research institutions?: a/ Career Objectives Justifies Cost of Attendance, b/ Scholarship Offerings Ease Financial Burden and Make Students Feel Valued. Affordability as defined in this study is students’ willingness to pay for high education participation based on their students’ personal assessment. The personal assessment is the process of students engaging in cost-benefit analyses, understanding the value of higher education attainment, and concluding whether benefits of higher education outweigh the higher cost of attendance. This personal assessment also includes students’ tolerance for student loan debt, and students’ worth through the offering of scholarships, which makes them feel valued. The personal assessment is manifested through the themes of determining affordability. In the following thematic sections participants describe how participants determined affordability in their decision to attend a highly ranked research institution. Representative excerpts from interview transcripts, field notes, and financial aid transcripts will be included to help describe each theme.

Career Objective Justifies Cost of Attendance

Participants described how they determine affordability in the term of Career Objective Justifies Cost of Attendance. Career objective justifies cost of attendance (COA) is defined as students conducting their own cost-benefit analysis to determine if their institution is affordable for them to attend. The analysis is determining affordability of their institution. Conducting this analysis provided them a strong belief that attending a highly ranked research institution will provide them the best credentials to meet their career objectives. Additionally, participants believe it is worth paying higher costs of attendance to attend their highly ranked research
institution recognized for producing the best knowledge and highest skills for their careers endeavors. When interviewing the participants, they often used the words “cost” or “price” in place of the phrase “cost of attendance” in their responses. Participants believe those credentials obtained by attending the best institutions in the State of Texas will enable them to be very competitive for careers in the global market. Participants are willing to incur the COA as an investment in themselves (human capital), which yield them credentials for high demand careers, and benefits thereafter.

Findings show participants’ strong belief in attending highly ranked research/elite institutions to obtain credentials to meet their career objectives is worth paying for stem from their own cost-benefit analysis. Through a cost-benefit analysis as shown in Appendix H, participants compare costs to attend highly ranked research and/or elite institutions to the anticipated credentials and benefits to be obtained by attending those institutions. According to participant’s institution website and their initial financial aid award, COA consists of tuition and fees, room and board, books and supplies, transportation and other: personal/miscellaneous expenses. Credentials and benefits are those obtained while attending and after graduating from highly ranked research institutions. While attending those institutions participants earn or gain credentials along the way to graduation; they include academic credentials, intellectual and advance skills; develop cultural and social status, career readiness, and connections and networkability as shown in Appendix H. Jane noted, “I was not exactly certain as to what I could do with a math concentration… the reason for selecting at private colleges with strong a mathematic program … I’m working with incredible professors developing career goals in data analysis.” After graduating future benefits include career stability, higher lifetime earnings, increased purchasing power, alumni network, and higher quality of life as shown in Appendix H.
Thus, participants deem credentials and benefits outweigh those costs of attending highly ranked research institutions in their deciding to attend. In the findings, participants also believe this investment will yield benefits as in profitable return such as employability, income/wages, and status mobility. Jorge noted,

- Based on what my parents said the type of school and degree is very important.

  - Being in the top 10% [in high school class] was important and to be academically smart and not go to the best school [university] that give you the best knowledge in your [career] interest would have been a waste like not getting the best degree that will give you profits in the end…whatever it cost it will pay off in the end.

However, recalling their first awareness of COA, many participants described being very shocked in what it costs to attend highly ranked research/elite/ selective institutions. Most of the participants were initially shocked to disbelief at the COA of the institutions they considered but would not let that stop their decision to attend. For example, Kendall said, “Oh my god, $30,000, $40,000…I’m just like ‘What in the world?’” (voice tone elevated to a high pitch) as he described his feeling in the early application process. This was across the board for the 15 universities he applied and was accepted. He described those institutions as “…Colorado University, Oklahoma State, Vanderbilt, UT [University of Texas], [Texas] A&M, Kansas, Kansas State, and Missouri…great schools.” Kendall noted two distinctions in his analysis to overcome the initial shock of COA: these universities were top in academics and intercollegiate athletics. He was convinced through his analysis the benefits of adept knowledge and connectivity gained by graduating from any of those institutions would give him an advantage of being accepted into law school. His career objective is to be a well-recognized and well-paid
being attorney representing wealthy professional athletes or oil and gas companies. His analysis indicated his career objective offsets his initial shock of COA.

Like Kendall, other participants conducted their cost-benefit analysis before making their final decision to attend their chosen institution. If Madison had stopped at the prices posted on the websites for the institutions she was considering (A University, O University, Harvard, L University) before doing a cost-benefit analysis she would have just attended the local community college first, then a lower-tier university instead of attending [A University], a public tier-one university. Madison recalled:

The average price range for tier-one public universities I was considering was from $25,000 to $32,000 a year … that’s expensive (giggling) because, you know, community college is like $2,000 tops. I didn’t know it was going to be that big of a difference, I was expecting like ten grand tops …if I had just looked at that I would probably end up doing in Brenham State College [pseudonym for actual institution named].

Morgan reactions were similar to Madison when she discovered the cost of her private institution. She was shocked knowing it was not the final cost because they did not show her the cost for the entire four years, but only “price per year”. She noted that with her being a nursing major taking a lot medical courses it was going to be more money. She said, “It was shocking… I never thought it would be that much….” However, Morgan recognized that graduation from the name “[BB University]” is the drawing card for her and future employers.

Conversely, not all of the participants were shocked by the COA. Jane was not shocked, and very much unconcerned, and said (nonchalantly), “I was not concerned about affordability or any of that… because my parents said they would figure all that out.” Johnathan correspond, “I
expected school to be expensive. Once I heard that college is the gateway to a higher income, basically the way I see it in life is to get better, you have to pay something.” Pouha asserted,

I think price plays a factor, I know it all pay off and then it’s all an investment in the type of school you want to attend, the academic program you want, and the career you want… I looked at it as an investment more than the price only.

Although, most participants’ initial reactions to COA were shocking and of concern, findings show parents were supportive and believed like participants that their career objectives was more important than its costs. Parents put COA in prospective of what participants were trying to accomplish: participants getting their degree from a highly ranked research and/or elite institution. Jane’s parents were more concerned about the type of institution than COA. For example, she remembered the discussion with her parents stressing it had to be a college that gave her highly advanced skills, and knowledge for her career although her career choice was undetermined at the time of planning. She recalled her parents saying, “It has to be about where it will get me…more like experiences that I would have …being challenged academically and continue in a career with mathematic.” Jane only considered private elite institutions: Swarthmore, Harvard and other Ivy Leagues, Connecticut College, University of Chicago, William and Mary, and O University. Being highly focused on mathematics Jane noted, “I think I mostly picked out the places [institutions] by myself but they [parents] were very supportive of those colleges’ strong math program.”

Morgan posed the question of COA in her discussion with her parents after she got accepted BB University, and other private and public lower-tier universities. BB University was close to three times the COA of those other universities in Texas. She recounted her parents stating, “You really don’t have a choice because this is the best school in the nation for
producing nurses.” This describes her parents pointing out that she had to look beyond the costs but at the intended outcome of attending: a nursing degree from a top university, and becoming nurse anesthetist. They told her, “regardless of the financial strain we’re going to do whatever was needed to finance this education whether it be loans or grants or anything.” She said, “They [parents] said that is what they would do…so it was pretty easy to for me to decide to go to BB University based on that discussion with them.” Morgan affirmed her parents’ rationale that COA really does not matter if you are getting the credentials to compete in the global job market, and accomplishing your career goals. When I asked if she had to plan it out all over again of choice of institution and major since she was incurring over $10,000 a year in loans, indicated on her financial aid award, she noted “I don’t think I would because being at BB University you have other experiences that are going to benefit you in the end... They offer experiences that a lot of other schools just can’t afford to do.” Morgan added, “[my] long-time earnings would more than cover any cost plus loans.” Morgan often referenced her grandmother advice to her growing up. She remembered her grandparents telling to her, “if you want to achieve the best, it will not be free…anything worth having bad enough is worth the price you pay.”

Career objectives justifies cost of attendance in determining affordability correlates with participants’ responses to their thinking and analytical process about student loan debt financing their higher education at highly ranked research institutions. All of the participants talked to their parent(s) regarding how they would pay for their higher education at their selected institution. Findings show that incurring student loan debt was essential for five of the 12 participants. Through their cost-benefit analysis student loan debt was tolerable in order to for them to obtain those academic credentials and their career objectives. Only two participants, Lei and Maryssa, of the residual 7 refused to consider student loan debt. Susan remembered her
single-parent mom’s process of determining affordability. Like other parents, Susan’s mom considered her earning a degree from her Tier 1 university as an investment that would yield a profitable return in the end. In Susan case, her mother’s analysis focused on Susan’s interest in becoming a health administration executive, and what her (mother) budget could cover along the way. Susan’s mother and she compared financing COA through student loans to salaries of health administration finance executive. This allowed them to negate any possible concerns about the amount of loans it was going to take to finance the COA. Susan noted that she knew she would incur a lot of loans but was not concerned because with the career she was pursuing she would be able to “pay the loans back quickly.” She said, “The way I see it is if I didn’t take those loans, I wouldn’t be able to get the education I am currently getting, so it’s worth it in my eyes.” Examining Susan’s initial financial award, I calculated she will have student loans of approximately $26,000 to $30,000 when she graduates, which is what she calculated also. This is about average amount of debt students are left with upon graduation from college.

Michael recalled, “My family, they always said “listen really price doesn’t matter because we’ll figure out how to pay for it even if it means us getting loans that you can pay back later.” Michael’s parents’ reasoning was “it’s the architect degree from the one of the nation’s top three schools for architect that’s important.” Like Susan, Jorge compared COA, degree, and potential salary as early as middle school. He noted, “Yes, affordability was a big factor so I had to look at careers and salaries…so I looked at how I was going to pay any loans off if I got loans.” He vetted loans again his potential future salary. He recalled telling himself, “if I have to get loans so be it to go to [A University].” Jorge has student loan debt of $13,000 with one semester left, which average approximately $4,000 each year. It seems contradictory, but Raul noted, “Debt is not an issue for me. It’s an obstacle but I feel that it’s worth the obstacle.”
did recall that “all I thought was that I’m going to go wherever I want to go to build my resume. If I’m in debt the rest of my life, that’s fine.” On Raul’s initial financial aid award, the calculated COA was $22,799.00 in which $19,900 or 87.3 % was award in loans. It makes sense that Raul is tolerable with being in debt if it gets him to his ultimate career goal and anticipated benefits.

Maryssa’s recalled her discussion with her parents regarding Duke University being more poignant. It is an expensive elite private institution, and was her first choice of institutions. She recalled:

Let’s see the realization… I had an epiphany that hit me about my sophomore year [high school]. I started thinking about college early and looked at the average tuition cost… but they [parents] gave me a big reality check and told me that if I wanted to become a [medical] doctor I’d have to go somewhere that I can afford because they did not have the financial resources… They told me they support me but I better figure it out or have the financial resources to pay for those schools.

Maryssa figured that she would have enough student loan debt when she goes to medical school, so she opted not to incur student loan debt immediately by deciding to attend CH University, and working to pay for undergraduate, and saving the student loan debt for medical school. Lei’s mom did not like the idea of getting any loans unless absolutely necessary. Lei noted if it came to that he or his mom would not have any problem with student loan debt to finance his engineer degree from L University because it was one of the top schools in Texas.

Appendix I demonstrates participants’ average financial aid award distribution to cover the average costs of attending participants’ highly ranked research institutions. The distribution
include student debt loans, federal grants (Pell), institutions’ grants, scholarships, work-study, and out of pocket contributions. Appendix I shows on the average participants in this study incur approximately $5,800 in student loan debt and it covers 25% of the average COA at public institution in this study; for participants at private institution its $3,500 and 7%, respectively.

Scholarships offerings also played a supporting role in determining affordability, although participants’ career objective justifies the cost of attendance. Scholarship offerings ease participants’ financial burden and make them feel valued, which is the last theme of determining affordability.

**Scholarship Offerings Ease Financial Burden and Make Students Feel Valued**

The final affordability theme identified in this study is Scholarship Offerings Ease Financial Burden and Make Students Feel Valued. Scholarship offerings ease financial burden is defined as scholarships reduce participants’ out of pocket costs to attend their highly ranked research institution. Scholarships offerings reduce, if not eliminates, participants’ need to incur student loan debt. Scholarships play a huge supporting role in participants determining affordability and decisions to attend highly ranked research institutions. Scholarships and grants are funds that students do not have to be repaid and often not based on students’ financial need. Most scholarships and institutions’ grants offerings are merit-based. Merit-based means the offerings is based on students’ ability and talent rather than on their socioeconomic privileges, wealth or lack of. The Texas Grant is based on students’ academic achievements and/or merit when they were in Texas high schools. However, Pell grant is based on students’ financial needs.

Additionally, scholarship offerings make students feel valued is defined as participants feeling they deserve to be at their highly ranked research institution because of their academic
readiness and high achievements, i.e., their ability and talent. Their academic readiness and high achievement serve as an equalizer between their low-income/socioeconomic status and that of their wealthier counterparts. Participants in this study have a sense of belonging based on the fact that they had to adhere to the same higher admission standards to get admitted as anyone else including those in higher income/socioeconomic statuses.

Scholarships offerings ease the monetary burden of costs of attendance that participants face in their decisions to attending highly ranked research and elite institutions. Nine participants in this study’s were accepted scholarships to attend their chosen institutions. Appendix I identify the average scholarship awarded to participants by private and public highly ranked research/elite institution. Scholarships and institutions’ grants cover 44 % of the average cost of attendance for participants’ public institutions, and 80 % for private institutions in which participants attend in this study. With federal and state grants included the percentage jump to 70 % of the average COA for participants attending their public institutions, and 87 % for at participants attending their private institutions. Findings show participants accepting scholarships including institutions’ grants reduce their financial burden or out of pocket cost including their dependence on student loan debt to cover the COA. Appendix I demonstrates that the average COA at participants’ public institutions of $23,673 are covered by 70 % of scholarship and grant offerings leaving participants to cover 25 % of COA, which they chose to use student loan debt. For participants attending their private institutions in this study, scholarships and grants cover 87% of the average COA of $52,753, with participants to cover only 7% of COA, which they used student loan debt.

Madison remembers her mom filling out the Free Application for Federal Student Aid (FAFSA) application, “Because of FAFSA financial aid...my mom had figured out I could get
financial aid.” Madison recalled how her mom, the counselor at A University, and her high school counselor figured out what it would cost for her to attend A University and all of the financial aid possibilities. She noted, “They figured I could get the Pell grant and Top 10% scholarship…And I got the Pell grant and then I got a, uh, um, early graduate scholarship, and Top 10% scholarship, and [A University] gave me a scholarship.” Madison expressed her fear of student loan debt, and how elated she was with the offering of scholarships, and how relieved she of not having to incur any potential huge long-term student loan debt to cover the COA. Wiping her hand across her forehead whistling “Whew”, “They [A University] put up a lot of money to make it affordable for me to go there.” Expressing excitement, “I wasn’t out of really any money except for about $1,000 for personal stuff, which I got the Stafford loan to cover that if I need to.”

Michael recalled how scholarship offerings have really eased a lot of stress he would have had, although his parents told him not to worry if he had to get student loans. Sighing, he said, “right now I am not on any loans…I am all grants and scholarships and it really has eased the stress basically because once I am out [graduate] I am at zero [student loan debt]. He further noted that, “it’ll really help me financially instead of having to pay back [loans].” Jane noted that when it came down to choosing between O University and Haverford in Pennsylvania, that O University offered her more scholarship money, which relieved any potential burden to her parents who were already suffering financially with the downturn in the economy. She said she was so relieved because her parents would not have to be stressed or financially strapped since those institutions cost over $40,000 per year. She noted they were more relieved than she because O University was the least expensive of her choices, and the O University covered the full cost of attendance.
Scholarship offerings make students feel valued at their highly ranked research institution. Findings showed scholarship offerings make these low-income students feel worthy of being accepted into their highly ranked research institution because of the academic preparation and readiness, academic achievement, and competitiveness and adherence to same higher admission standards that such institutions place on students to be accepted. They feel they belong at their institution.

Pouha was valedictorian of her graduating class, and expressed her excitement (in high pitched voice) of feeling valued and worthy of being at L University because she had only been in the United States for five years, could not speak any English upon her arrival, and worked very hard academically to fit in. She said, “Mrs. Walker, you don’t understand how much I prayed for this cause my parents have nothing but strong faith.” She noted that she feel valued by her institution for the hard work she put in to achieve academic excellence. Pouha’s evidenced her value when L University awarded her the University’s Presidential Exemplary Achievement Scholarship, the highest award given, as shown of her financial aid award. She noted that she felt so “blessed” to have received a “full-ride” meaning that she felt valued and rewarded with not having to pay any of the costs to attend L University for four years. Pouha just kept expressing verbally, “I got a full-ride.” She was just too excited. She was talking so loud that the attendance of the site told us we had to be quieter or be thrown out. Likewise, Maryssa felt she was valued because of her academic achievements and finishing seventh in her graduation class of 200 students in high school. She noted with other federal aid added to her scholarship offering, she got a “full-ride.” Both Pouha and Maryssa felt so valued that when they kept saying “full-ride” it was almost as if they were in disbelief that their institution would give them that much money to attend.
Madison recalled, “…that is why I think she [mom] pushed me to get good grades so I could get a scholarship to attend an elite university.” Madison felt valued finance- and equity-wise because she got the Top10% scholarship, which makes her a top scholar. Madison noted that although finishing Top 10% of your high school class get student guaranteed admission to Texas’ public higher education institutions, it does not guarantee a scholarship offerings. Conversely, with A University offering her mostly scholarships she said that it made her feel that she belonged there along with other predominantly higher-income/status scholars they were attracting and paying to attend. This was a different experience than the one she had with Harvard University.

Scholarship offering make low-income students feel valued because highly ranked research institutions often attract wealthier students, and when the institutions reach out to low-income students it produces a sense of belonging. This was Madison experience in the institutions that recruited her. Madison recalls being recruited by three institutions: Harvard, O University, and A University. Both O University and A University are two of Texas’ tier-one universities. She recalls her interview with the Harvard’s recruiter (White female) being dull and unexciting because the recruiter focused on just the name “Harvard” should be enough to warrant Madison’s (African American female) attention and desire to come. It appeared to Madison that Harvard placed more value on themselves instead of her. Madison’s interview with the Harvard recruiter was at a bakery shop, and not at Madison’s home. With A University, the recruitment process was quite different. Madison noted that the A University recruiter who came to her house was so excited about the potentiality of Madison deciding to attend. Madison noted that that she could feel the energy of the recruiter wanting her to come, and that made the impression that she was valued and belonged there. Ultimately, A University’s offering her the top-scholar
Michael evidenced his university’s desire to make students feel valued by attending that university. They make students feel valued by their scholarship offerings for their talents, he noted. He explained that O University has only 3600 undergraduates and 4 billion dollars in endowment, and that their ratio of money that they give to the number of students enrolled has greatly improved their pool talented students. He also noted that O University does not care about students’ background but recruits the most talented students in all fields of study to level the playing field between students of various socioeconomic classes/statuses. Michael closed that part of the interview by noting that the end analysis for his institution is that they value student talents, and “it literally means diversity in anything as long as it adds something to the student… and the university.” His final statement:

And even if that means say somebody who lived in a trailer park all their life but as long as they have aspirations…deserve to be here [intellect-wise] and they are smart enough to go here, then they deserve to go here even if they can’t pay for it.

He stressed that with O University’s large endowment they are able to give more scholarships to students, and especially those who need it the most financially. He noted that his university pride itself on attracting the most intellectual students, making them feel valued, and giving them a sense they belong there by the amount of financial support they offer. O University’s scholarship policy states, “O University has a need-blind admission policy and meets the demonstrated need of any accepted student who requires help paying tuition.” Additionally, “O University will not award loans to students with family total income below $80,000 per year, but will offer other aid including grants, work-study, merit-aid, and institution aid.”
Accordingly, Morgan’s institutions actively recruited her because of her 3.75 GPA, and the scholarship offerings covering 80% of the COA was the incentive to get her to come. Morgan noted that the recruiter even stated that they were trying to be more diverse and steer away from the white Christian stereotype they are known to attract. Morgan expressed that she felt that they valued her as a “recruit and potential student” because she is getting the opportunity, being an African American, to compete in one of the highest ranked nursing program in Texas as well as the nation.

**Section Summary**

The final section of this chapter presented findings on how low-income students determine affordability of highly ranked research institutions. Evidence in this study demonstrated that affordability is determined in the following ways: a/Career Objective Justifies Costs of Attendance, and b/Scholarship Offerings Ease Financial Burden and Make Students Feel Valued. Findings showed that participants determine affordability by comparing the highly regarded credentials they will earn by attending highly ranked research institutions to meet their career goals to the cost of attendance in their own cost-benefit analyses in Career Objective Justifies Cost of Attendance. The resulting profitable return indicated is their employability and benefits to be derived thereafter outweigh cost of attendance. The findings also show the results are the same when participants were willing to factor in student loan debt as essential and tolerable for their investment in themselves, and in obtaining their career objectives through the same cost-benefit analysis. Finally, findings show scholarship offerings ease financial burden and make students feel valued by relieving participants of monetary burdens of paying for attending those institutions while also making participants feel valued. Additionally, participants felt that scholarship offerings value them for their hard work in preparing academically to qualify
for admission into highly ranked research institutions under the Scholarship Offerings Make Students Feel Valued. As a result, participation affordability is determined by their career objective and scholarships offering, which ease their financial burden and make participants feel valued by their highly ranked research and/or elite institution.

**Chapter Summary**

This chapter four offered findings for the four research questions used to guide this basic qualitative study. Focusing on how participants make decisions to participate in high education at highly ranked research institutions, cultural capital is the primary theme that threads throughout the findings of this study. Low-income students who decide to participate in higher education at highly ranked research institutions do so because of their cultural capital inherited and/or acquired. Additionally, low-income students’ cultural capital determines whether those institutions are affordable for them. Inherited cultural capital is what participants get from their family, parents, and their parents’ education including their cultural knowledge, background, disposition, and/or ability. Acquired cultural capital is what participants obtain through others relationships outside their family. Acquired cultural capital defined by this study was participants’ inherited cultural capital transformed by ones’ habitus, i.e., aspirations, expectations, reference/tastes, and attitude through additional knowledge and resources gained through other trusted relationships.

Data presented in this chapter showed participants’ cultural capital influenced their aspirations of desired career, high/upper-income class living, and desire to be altruistic. It presented evidence that participants inherited the value of higher education from their family in spite of their low-socioeconomic status. They were motivated by their low-socioeconomic circumstances to escape generational poverty. Participants’ parents believed higher education at
highly ranked research institutions was the route for participants to escape from their low-socioeconomic conditions. With participants’ family valuing higher education, they provided encouragement and support to participants to ensure their admission into highly ranked research institutions of their choice. Parents’ activities laid the foundations for participants to acquire additional knowledge about higher education at highly ranked research institutions.

Participants acquired additional knowledge, i.e., acquired cultural capital, from others such as trusted community comprised of teachers, counselors, coaches, friends/peers, and/or others. Participants acquired cultural capital included a vision of success in that the trusted community helped them to see their potentials and ability to succeed. Participants were offered and accepted credible advice which included additional knowledge about higher education institutions’ processes that were imparted through those trusted relationships. Additionally, participants engaged in activities such as their type of high school, high schools’ programs, and organizations, which created them a competitive advantage. Participants and their family came to depend on trusted community’s expertise and experience that allowed them to guide and counsel participants in order for them acquire enough capital that would give them a competitive advantage for admission into highly ranked research institutions. Participants’ inherited cultural capital was not enough for low-income students to make the decisions to participate in highly ranked research institutions; it was the additional knowledge acquired from trusted community and their own inquiries of institutions that help participants make decisions to attend highly ranked research/elite institutions, and determine its affordability.

Other data presented in this chapter showed that participants’ aspirations, inherited cultural capital, and acquired cultural are pertinent in them determining affordability. These capitals and aspirations thus lead to their objective and rational decision-making in determining
affordability by weighing the cost of attendance (COA) at highly ranked research institutions to the benefits to be derived by attending. In this study, it is evidenced that participants’ cost-benefit analysis justifies higher education at highly ranked research institutions’ COA. In the cost-benefit analysis, they assessed the anticipated benefits to be derived such as academic credentials to be obtained which could guarantee employability in their aspired high demand career. Additionally, participants considered the costs of incurring student loan debts to cover the COA. Their analyses concluded that paying for the COA out of pocket and/or through student loan debt was an investment into their future, i.e., career objectives, and thus the investment outweighs the COA. Participants’ analyses negated first implications of COA and student loan debt being deterrents in their decision-making to attend. Scholarship offerings eased participants’ financial burden and made them feel valued by attending their chosen institution. Scholarships drastically reduced the COA to the participants. Participants determining COA as an investment, and accepting scholarship offerings made attending highly ranked research institutions affordable for these participants. Additionally, scholarship offerings made them feel valued. They felt they belong in such institutions because of their higher education preparation and readiness and high academic achievements, which allowed them to be competitive for admission in spite of their low-income class status. They felt valued because of the scholarships they were offered to attend. Chapter 4, thus, provided the findings in this study, and conclusions drawn from data, a discussion of the findings, implications for practice, and recommendations future research, are included in the following Chapter Five.
CHAPTER FIVE: CONCLUSIONS, DISCUSSION, IMPLICATIONS FOR PRACTICE, AND RECOMMENDATION FOR FUTURE RESEARCH

The purpose of this qualitative study was to understand how cultural capital affected low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions in the State of Texas. Based on the intellectual goals, conceptual framework, and qualitative methodology of this study, the following research questions were formulated as the foundation for this investigation:

1. What are low-income undergraduate students’ aspirations?
2. How does inherited cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions?
3. How does acquired cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions?
4. How do low-income undergraduate students determine affordability of highly ranked research institutions?

This basic qualitative study explored participants’ cultural capital affect on their decisions to participate at highly ranked research and/or elite institutions in the State of Texas. This study was conducted following the qualitative research methodology to fully capture, in richness and detail, participants’ responses through the researcher’s interpretation. To produce those rich thick descriptions in the findings, I used basic qualitative study using general inductive analysis. Data was collected primarily from in-depth individual interviews, and secondarily collected data through observations and documents. Themes arose from those collected data based on an interview guide developed by the researcher that aligned with the research questions. Data analysis was conducted, and it is a process wherein researcher(s) examine, analyze, and
interpret data in order to elicit meaning, gain understanding, and develop knowledge (Strauss & Corbin, 1998). There are approximately nine highly ranked research institution in the State of Texas ranked among the *U.S. News and World Report’s* Top 100 National Universities (“U.S. News and World Reports,” 2011). Participants in this study are from six of the nine highly ranked research institutions in the State of Texas.

Sampling for this study was purposeful to achieve range and variation in gender, race/ethnicity, age, type of high school attended, type of high education enrolled, and year at university. A total of 12 participants engaged in in-depth semi-structured interviews. Participants for this study were solicited from an independent database, and various types of cultural centers and other organizations including several higher education programs. Snowball sampling was also used as a purposeful sampling strategy that allowed me to solicit participants by asking participants already interviewed to refer other participants.

The purpose of this chapter is to discuss three research conclusions, implications for practice, and recommendations for future research. The following chapter will address the conclusions that have been drawn from the findings of this study. Additionally, it will address how these conclusions relate to existing research and the conceptual framework that guided this study, and are relevant to educational practices and policies. Lastly, this chapter will recommend future research to build on and expand these findings. This chapter will include three sections: a/ Conclusions and Discussion, b/ Implications for Practice, and c/ Recommendations for Future Research.

**Conclusions and Discussion**

This section offers conclusions and discussion for this basic qualitative study. Three conclusions were drawn from an analysis of the findings: a/ Low-socioeconomics is not an
insurmountable barrier to students’ participation at highly ranked research institutions if they inherit the cultural value of higher education; b/ Range of acquired cultural capital supported students’ decision to participate in higher education at a highly ranked research institutions; c/ Low-income students used an investment strategy to determine the affordability of their aspirations. The following three sections elucidate these conclusions and discuss how they relate to the existing literature and the conceptual framework that guided this study.

Conclusion One: Low-socioeconomics is not an Insurmountable Barrier to Low-income Students’ Participation in Higher Education at Highly Ranked Research Institutions if They Inherit the Cultural Value of Higher Education

The first conclusion of this study was drawn from participants’ responses to the research question: How does inherited cultural capital affect low-income undergraduate students’ decision to participate in higher education at highly ranked research institutions? Low-socioeconomics is not an insurmountable barrier to low-income students’ participation in higher education at highly ranked research institutions if they inherit the cultural value of higher education. Low-income students’ inherited cultural capital affects their decision to participate in highly ranked research institution (Bourdieu, 1977, 1984). Bourdieu (1977, 1984) argued, through his culture theory of action – habitus, that low-income parents can instill the value of higher education in their children through the expectations or outcomes they have for their children shaped by their own past experiences or situations. He (1977, 1984) further noted that low-income parents’ course of actions or practices are conditioned by those expectations or outcomes they desire for their children. Therefore, in this study parental activities instilled the cultural value of higher education into their children and helped pave the way for them to acquire capital: higher education attainment.
Participants inherit the cultural value of higher education from their parents to meet their parents’ expectations of them obtaining a higher education, and to escape the low-socioeconomic conditions they grew up in. Their parents did not want them to continue those patterns of low-socioeconomics, and realized higher education was the vehicle for their escape. Participants described their parents’ expectations, and their actions of encouragement and support, to meet their parents’ expectations of higher education attainment under the theme *Family Values Higher Education*. Findings in this study suggest participants inherited the cultural value of higher education through their parents’ encouragement, support, and students’ motivation to escape the low-socioeconomic circumstances they grew up in which is most appropriate when children inherit the culture value of higher education. Figure 2 suggest how low-income students may have inherited parents’ value of higher education in this study that lead to conclusion #1: low-socioeconomics is not an insurmountable barrier to their participation in higher education at highly ranked research institution if they inherit the cultural value of higher education.
Those low-socioeconomic circumstances included patterns of unemployment, lack of education, few employment opportunities, or living below the US poverty level and dependence on government assistance. Those circumstances could have become a norm in participants’ cultural capital because Bourdieu (1977) defined cultural capital as the general cultural
knowledge, disposition, ability, language, competence, and skills that one possesses that are passed from one generation to the next. Instead, this study found that parents instilled educational value in order for their children to establish a new norm in their cultural capital. This suggested that Bourdieu (1986) may have recognized the greater social mobility in countries such as the United States, and so educational values may be more uniform in a democratic society where the growth of middle-class, high-salary occupations, and accessibility of higher education is imminent and emerging for low-income students.

Participants inherited the cultural value of higher education, and used it and those low-socioeconomic circumstances as motivation to escape those low-socioeconomic patterns they chose not to follow. For example, Jose grew up in a two-parent household of illegal immigrants working for an annual family income below the established poverty level in the U.S. His parents communicated their value of higher education by encouraging him to go to college in order for him to not continue in their family’s cultural capital patterns of numerous generations. If it was not for his parents’ communicating their expectations of his higher education attainment and instilling the value of higher education Jose had at least three low-socioeconomic circumstances that could been barriers in his decision to attend college: poverty-level household income, uneducated parents, and illegal immigrant parents. Based on Bourdieu’s (1977) culture capital theory, if Jose had succumbed to the low-socioeconomic circumstances he grew up in he possibly would not have made the decision to attend college. But instead, Jose was the first in this “entire” family to attend college, arguably, based on his parents’ value of higher education since they did not attend college.

Additionally, only four of the 12 participants had at least one parent who attended college, and 15 out of the 21 parents of participants in this study did not go to college in which
parents’ lack of college education is one of the many barriers low-income students grow up with that could have influence on their decision to attend college (Hossler & Stage, 1992). Parents’ lack of higher education could have been a barrier to participants’ deciding to participate in higher education because Bourdieu (1977) theory of cultural capital is built on parents’ education, socioeconomic status/class, race/ethnic, and income, and he posited that one’s cultural capital influence their decisions to participate in higher education. The origin of Bourdieu’s theory of cultural capital was predicated on the perpetuation of intergenerational class inequalities between the dominant and dominated dichotomy in with the dominant members of society having the most accepted cultural capital that led to college participation (Bourdieu, 1985; Crossley, 2008). Bourdieu and Passeron (1977) noted that children ambitions and expectations of higher education and careers are structurally determined products of parents’ educational experiences and cultural life. They (1977) resolved that working-class children do not aspire higher education attainment because they internalized the limited opportunities of their success; their parents set no expectations of their higher education attainment, and do not instill the value of higher education in them. However, Bourdieu (1986) later moved away from that narrowly materialist concept of power and inequalities, and he established habitus as the culture theory of action. Bourdieu (1977, 1986) asserted habitus can present actions that allow for the deviation from cultural perpetuating intergenerational class inequalities. Expectations and aspirations function as habitus in one’s action (Bourdieu, 1977, 1986). Findings in this study show parents demonstrated their expectations of their children obtaining a higher education. Hossler and Stage (1992), noted parents’ higher education attainment and expectation exert the strongest influence on high school students’ decision to participate in higher education, and plan for it.
Consistent with Hossler and Stage (1992) findings, other researchers posited (Hossler, Braxton, & Coopersmith, 1989; Luna De La Rosa, 2006; Perna, 2000; 2006a; Rowan-Kenyon, Bell, & Perna, 2008) parents’ encouragement and support influence their children’s decision to participate in higher education. Hearn (1984) and Hossler et al., (1999) concluded that parent’s encouragement is the single most important predictor of students’ decisions to pursue higher education. Hossler’s et al., (1999) study noted parents’ encouragement is parents’ communications with their children about parents’ expectations of their children’s higher education attainment, and they act upon those expectations.

Findings in this study show parents’ encouragement was indicated by parents’ conversations about higher education with their children. Parents communicated to their children what their higher education expectations were for them. Jose’s parents communicated to him that he should go to the best university, and get the best degree offered that gets him the best job opportunity in order to escape the stigma of being low-income and illegal immigrant. He recalled them saying, “get good degree from good college... get good profits [income]”. That communication instilled the value of higher education in Jose that enabled him to make the decision to go to his chosen university. Madison described numerous conversations with her single-parent mother setting expectations of Madison becoming a medical doctor. Madison described it as an on-going dialogue with her mother creating a plan of execution.

Hossler et al., (1999) also asserted that the strongest form of encouragement is parents instilling trust, authority, or control in their children’s decision to attend a particular college. This notion was supported in this study in participants having no choice or limited choices of which highly ranked research institution to attend in their decision-making. This was the case for Morgan, Michael, and Maryssa. As recalled in Chapter 4, Morgan’s parents told her she had
no choice in attending BB University after she was accepted because it was the best higher education institution for her major. Michael told the story of how his parents talked about their alma mater to the extent he felt compelled to attend although they told him to go to a place he was passion about. It looked like their passion was strongly felt in his deciding to go to his family’s alma mater. He was the seventh generation of his family to attend that university.

Lastly, research shows that parental support also plays a major role in students’ decisions to attend college and to the extent that they actually enroll (Hossler et al., 1999; Perna & Titus, 2005). Hossler et al., (1999) noted parents’ support is parents’ behavior and/or actions. In this study, parents’ support helped parents instill the value of higher education in their children. Parents’ support is parents being action-oriented (Hossler et al., 1999; Perna & Titus, 2005). Such actions and behavior can ensure low-income children succeed in their decision to participate. Findings in this study show participants’ remembered their parents moving to the US for better higher education opportunities, moving them to certain types of schools to expose them to advanced curriculum, and instilling discipline to ensure their academic achievement and readiness for highly ranked research institutions. Perna and Titus’ (2005) study on parental involvement found a positive correlation between parents’ involvement in their children’s academic curriculum and their enrollment in higher education institutions.

Findings show parents demonstrated their involvement. For example, Kendall’s and Jane’s parents sent them to high schools across the city from their homes not only because of the violence they experienced in their neighborhood school, but mostly for their academic programs and academic curriculum to ensure they were getting the best academic exposure to compete for admission at into highly ranked research institutions. Jane’ parents chose a private high school that would ensure Jane’s math prowess. She noted that her parents made sure the school could
create an academic program that fit her math intellect because they expected her to attend a university that would expand her math geniuses. Jane attends a highly ranked elite private university in the State of Texas known for its highly ranked mathematic department. Parents’ support included Madison’s mother selecting the academic curriculum she would have in addition to placing her into the dual credit college program while in high school. This resulted in her graduating high school with a high school diploma and associate college degree simultaneously, and being admitted in her university with Top 10% scholar credentials.

Instilling disciple also exemplify parents’ support to ensure participants’ inherit cultural capital of *Family Values Higher Education*; Jose and Johnathan described their parents instilling disciple to ensure they excel academically. Similarly, Maryssa’s grew up reading lots of books, and no TV except for weekends. This was the way her father ensured the value of higher education and academic excellence. All but three of participants finished in the Top10% of their graduating high school class. Findings show these actions by participants’ parents demonstrated how participants inherited the value of higher education, which materialized in their participating in higher education at highly ranked research institutions in the State of Texas.

In this first conclusion, findings from the current study show low-socioeconomics is not an insurmountable barrier to low-income students’ participation in higher education at highly ranked research institutions, if they inherit the cultural value of higher education. Parents want their children to exceed from the low-socioeconomic circumstances they grew up in. This study show the way for low-income students to exceed those circumstances and start a new pattern in their culture capital was through their inheriting the cultural value of higher education: they inherit it through parents’ encouragement, support, and students’ motivation to escape low-socioeconomic circumstances they grew up in as shown in Figure 2. This conclusion highlights
the significance of how low-income students’ inherited cultural capital affects their decision to participate in higher education, and refutes Bourdieu’s (1977) original premise of cultural capital theory, but aligns with his cultural theory of action – habitus, which allow low-income parents to take courses of actions to ensure their desired expectations/outcome for their children (Bourdieu, 1977, 1986). For low-income students to begin at new pattern and escape the low-socioeconomic circumstance in which many of them grow up, and make decisions on higher education participations, it would be a good practice that parents instill the value of higher education into their children. Parents should begin instilling the value of higher education as early as possible and specifically, in their formative years of their growth (Hossler et al., 1999; Perna, 2000; Perna & Titus, 2005). Also, it would be good if parents set an expectation of their children obtaining their higher education, and parents encourage and support that expectation with actions. Research found parents’ encouragement and support should start before children decide to attend college (Hossler et al, 1999; Perna & Titus, 2005) and before children begin to accept those low-socioeconomics circumstances that may surround them as limitations (Bourdieu, 1977, 1986). By do this, low-socioeconomic is not an insurmountable barrier that low-income students cannot overcome to participate at highly ranked research institution.

**Conclusion Two: Range of Acquired Cultural Capital Supported Students’ Decision to Participate in Higher Education at Highly Ranked Research Institutions**

The second conclusion in this study was drawn from participants’ responses to the research question: How does acquired cultural capital affect low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions?: Range of acquired cultural capital supported students’ decision to participate in higher education at highly ranked research institutions. Acquired cultural capital was conceptualized by the
researcher in this study using the combination Bourdieu’s (1977, 1984) theory of cultural capital and his (1985, 1986) contribution to social capital theory. Acquired cultural capital is defined in this study as inherited cultural capital altered by one’s aspirations and expectations of higher education participations through additional knowledge and resources gained through social capital. Social capital was defined in this study as organizations comprising individuals or networks one accesses to build relationships, connections, and trustworthiness in which one can receive resources such as additional knowledge and benefits as the result of their access (Bourdieu, 1986; Coleman, 1988). Trusted relationships in this study included teachers, counselors, principals, or coaches including friends and peers who are external to participants’ family. In this study, organizations, networks, programs were those in participants’ high schools and its organization structure, and others external to the family organization structure.

Range of acquired cultural capital supported students’ decision to participate in higher education at highly ranked research institutions. Vargas (2004) found that underrepresented students do not naturally acquire college knowledge since most of them come from families with limited or no college experience. Cabrera and La Nasa (2001) noted underrepresented students rely on their high school to provide information about college in order to make decisions to participate. Findings show participants in this study depended on trustworthy relationships external to their family to acquire additional knowledge about higher education attainment. For example, Pouha recalled her relationship with her high school English teacher and principal who suggested she apply to Harvard University, supplied the information for application, and assisted her with the process. Participants in this study not only acquired direct advice about higher education attainment but also visions of success, and confidence in succeeding. Participants’ relationship with trusted community develops a shared vision of academic success for students.
Pouha recalled how she was surprised by the principal’s request because she had ruled Harvard out because she did not think she could get an interview or get accepted; she got an interview. Although she did not get accepted, the principal’s request built her confidence in herself and her high academic achievements.

Range of acquired cultural capital included additional knowledge gained in the application process for admission and financial aid, recruitment, and academic courses needed to get into certain institutions. Difference resources gain supported participants’ decision to attend highly ranked research institutions after their parents laid the foundation for higher education attainment. Research by Perna and Titus (2005) and Rowan-Kenyon et al., (2008) closely aligns with this study’s conclusion in that low-income students come to depend on trusted relationships in high school structures because parents may be less likely to communicate explicit message about college application processes with their children because they lack such relative knowledge. Jose recalled that for him to know anything about college’s processes he talked to his counselor because he was the first in his family to attend. He noted that it was from this relationship that he obtained brochures on lots of colleges went he was in junior high school, which talked about application and financial aid processes. In Jane’s case, both of her parents are college graduates with her mother being a community college professor, she did not depend as much on her high school counselor for information and guidance as other participants in the study regarding college processes. But, Jane recalled only relying on her high school counselor to just keep her apprised of deadlines for the SAT exam.

In this current study, it was in the context of participants’ relationships with individuals at their high school that participants were offered and gained knowledge about higher education processes, and specifically knowledge they needed about admission and financial aid processes.
The majority of this study’s participants’ parents did not attend college, so participants often did not have any other trusted relationships they could depend on for additional knowledge but those at their high school. For example, Morgan depended heavily on the advice of her high school counselor on the higher education application and admission processes because her parents did not attend college and could not provide her adequate information about private institution processes. Morgan recalled how her parents only wanted her to attend private universities, and that it was her high school counselor who counseled and guided her through the processes from the aspects of being recruited by private elite institutions, filling out the admission and financial aid application correctly, and how to write the essay for the admission application.

Additionally, Bell, Rowan-Kenyon, and Perna (2009) and Rowan-Kenyon et al., (2008) asserted that college guidance in high schools tends to vary depending on the student’s ability level, with high-performing students having access to the greatest number of resources. The findings did not show this in all circumstances in this current study but Madison made a comment that her counselor was really good for her and she wondered sometimes if it was because she was a high achieving student who was in the Top 10% of her class. She also noted that those students who were not interested in attending college tend to not seek the advice of the counselors or built relationships with the teachers and counselors at her high school. Raul initially was concerned with the level of advice he was getting pertaining to student loan debt, and did not think his high school counselor was not working in his best interest. Raul at first did not accept the advice his high school counselor gave him pertaining to student loan debt to finance his choices of institutions. He recalled her saying that his parents could not get enough loans to pay for those out-of-state institutions: USC, NYU, and Northwestern University, and took the comment negatively. But, she did advise him that student loan debt to cover his
equivalent in-state institution choices would be less of a financial burden because his out-of-state choices were three times higher. In the end, he trusted her advice, chose an in-state highly ranked research institution, and financed 87% of the COA with student loans.

Rowan-Kenyon et al., (2008) Tierney and Venegas (2006) noted that low-income students’ higher education opportunities are also shaped by the type of schools parents send their children to. Participants in this study gained valuable knowledge and access to rigorous academic curriculum in their high school’s college-bound curriculum. Tierney and Venegas (2005) noted college preparation programs are one policy solution that is geared toward increasing opportunities for students who have been historically underrepresented in postsecondary education. Raul graduated from a college-preparatory high school as magna cum laude where the entire curriculum was college-focused. Raul traveled across town to his school district’s designated special school geared for low-income and historically underrepresented students to be college-bound. According to the data collected for this study, Raul’s high school is one of the highest producing low-income college-ready students. Dickeson (2004) asserted students take rigorous courses in high school in order to better their chances of their success in competing for limited seats in highly ranked research institutions, and chances for scholarships. All of the participants in this study took advanced placement A/P courses through their high school curriculum, and two participants were engaged in dual credit programs. Dual credit is where students are taking both high school and college curriculum (for college credit) simultaneously. Madison recalled how her mother learned of this program from her high school counselor, and Madison went to school day and night took all A/P courses, and graduated with her high school diploma and associate of arts degree, and Top 10% of her graduating class. Participants noted that it was their counselors who made them aware of rigorous courses offered
in an advanced place curriculum. Participants noted that their counselors placed them in the advantage placement curriculum because they saw their potentials to be successful academically. 

All the participants in this study engaged in some type of program at their high schools that focused on competition for admission at highly ranked research institutions, which would created a competitive advantage for their higher education obtainment. Jose and Johnathan recalled their participation in the Advanced Via Individual Determination (AVID) Program. This program is a nation-wide program, offered at numerous public schools, and geared for lower-income and underrepresented students’ readiness and competitiveness to attend four-year colleges. The program includes rigorous courses such as advanced placement (A/P) courses, and note taking skills to enhance their ability to compete. Johnathan indicated that it was in this program in which he realized that he had the academic potential to compete for enrollment slots at highly ranked research institutions.

Lastly, Engberg and Allen (2011) concluded in the study that low-income students who utilized coaches, college representatives, and college publications/websites were more likely to attend 4-year institutions compared to those students who did not take advantage of those resources. Kendall and Morgan recalled going to affluent high schools in their independent school district, which provided them access to college recruiters through their schools’ large college recruitment program, computer labs, and available and accessible counselors including a wealth of other high-end resources. Pouha and Kendall recalled accessing their high school’s computer labs to explore the websites of the highly ranked research institutions they were considering to attend before making the final decision on their chose institution. The findings show all of the participants conducted their own inquiry of highly ranked research institutions to gain additional knowledge about various higher education institutions in their planning process.
Conducting their own inquiry also served as confirmation of information and knowledge they gained from their teachers, counselors, and friends/peers.

In this conclusion, findings from the current study show range of acquired cultural capital supported students’ decision to participate in high education at highly ranked research institutions. Acquired cultural capital was coined by this researcher and conceptualized from the combination of cultural capital (Bourdieu, 1977) and social capital (Bourdieu, 1986; Coleman, 1988). Range of acquired cultural capital supports the conception that participants have opportunities to acquire additional knowledge about higher education participation from various sources. It is appropriate as the second conclusion in that participants acquired knowledge their parents possibly could not provide mostly because they had not gone to college, and arguably did not know higher education attainment processes. Moreover, the range of acquired cultural capital emphasized in the current study’s findings show low-income students acquire additional knowledge about higher education attainment through trusted relationships such as their high school counselors and teachers in addition to engaging in programs that ensured their academic preparation and readiness for competition for enrollment in highly ranked research institutions. These relationships and knowledge gained assisted participants in making their decision to attend their chosen institution.

In conclusion, high schools that have college preparation program and AVID, which provide appropriate curriculum to prepare low-income students for higher education and information about higher education opportunities should be accessible, and placed in as many schools as possible that serve predominately low-income and underrepresented students. Students should be encouraged to participate in those programs and any other program that gives them a competitive advantage in their higher education attainment. As found in this current
study with Jose and Johnathan, they had access to AVID as early as junior high school, which was his first exposure to college literature in which they ultimately gained valuable information and knowledge about higher education that led them to their chosen institution. Moreover, students should seek additional knowledge from trusted resources, and specifically if there is limited information provided by their parents. Doing such could prove beneficial to other low-income students.

**Conclusion Three: Low-income Students Used an Investment Strategy to Determine the Affordability of their Aspirations**

The third and final conclusion of this study is drawn from the research question: How do low-income students determine affordability of highly ranked research institutions? and What are low-income undergraduate students’ aspirations?: Low-income students used an investment strategy to determine the affordability of their aspirations. Findings show participants’ responded to research questions on affordability and aspirations by describing it as a cost-benefit analysis as shown in Appendix H. A cost-benefit analysis is a comparison of benefits to be derived to the costs of achieving those benefits (Becker, 1962; Paulsen, 2001; Paulsen & Toutkoushian, 2006, 2008). A cost-benefit analysis is consistent with the human capital theory, and modern studies of investment in higher education (Archer & Hutchings, 2000; Avery & Hoxby, 2004; Becker, 1962; Ehrenberg & Smith, 2006; Lillis & Tian, 2008; McDonough & Calderone, 2006). As an investment strategy, findings in this study show participants were analytical in their thinking of which components combined could produce the most effective and successful outcome of what they are trying to achieve: participation in higher education and its affordability. Human capital theorists call this rational behavior (Becker, 1962; Paulsen, 2001; Paulsen & Toutkoushian, 2006). Researchers contend students’ investment in higher education
is an investment in their existing stock of human capital (Becker, 1962; Paulsen & Toutkoushian, 2006, 2008).

Findings show in this study participants considered four components in their investment strategy to make the decision to attend highly ranked research institutions and determine its affordability: 1) desired career (aspiration): high demand profession and high salary; 2) type of higher education institution – one that could get them the academic credentials and job connections to ensure they obtain their career aspiration; 3) costs of attendance at highly ranked research institutions; and 4) how to pay. Findings show participants desire careers that pay high salaries so that they can live comfortably and have other amenities they did not have growing up. In describing their cost-benefit analysis, participants’ determined that the benefits to be derived by attending their highly ranked institutions will exceed the costs of attendance of their chosen institutions. This is consistent with prior studies and literature on human capital. Thus, participants’ cost-benefit analysis resulted in their decision to participate at highly ranked research institutions because they deem it affordable as an investment in themselves and their career aspirations.

For example, Susan described in her response how she and her mother compared the salary she anticipated as a health administration executive of $200,000 per year to the projected costs of approximately $23,000 per year of attending her chosen institution including the student loan debt they anticipated. Susan’s student loan debt will exceed $30,000. Susan explained that with her health administration career and salary she could live comfortably in an affluent community with amenities that come with such communities in addition to raising her children and being active in her children’s activities. This is what she did not have growing up in low-socioeconomic circumstances. Human capital theory posits students engage in a rational
behavior when they make decisions to attend college based upon the expected lifetime benefits to be received by attending college to the expected costs of attending college (Becker, 1962; Paulsen, 2001; Paulsen & Toutkoushian, 2008). The conclusion drawn from this study is that students’ engage in an investment strategy. Based on the literature this is the appropriate conclusion, but there have been other studies conducted on the relationship of low-income students’ decisions to attend college and affordability.

Research on price/costs of attendance, students’ socioeconomic status, type of degree, type of higher education, and combination of them in students’ decision to participate in higher education has been examined in numerous studies using theories other than human capital such as demand and socio-reproduction theories to understand how low-income students make decisions in regard to costs/price to attend higher education institutions. Under the demand theory, researchers examine how students respond to price of higher education (Fossey, 1998; Leslie & Brinkman, 1988; Heller, 1997, 1999; Kim, 2010; Paulsen, 1998). Those researchers concluded low-income students decide to attend based on the price they have to pay, and if price goes up more than they can afford to pay immediately students will not enroll (Leslie & Brinkman, 1987, 1988; Heller, 1977). Researchers contended low-income students only look at the price they have to pay to attend (Fossey, 1998; Kim, 2004, 2010; Kim et al., 2009; McDonough & Calderone, 2006) instead of a long-term investment in themselves. This was not the case for participants in this current study. For example, Madison recalled when she looked at the costs of attendance on the website of her institution without taking into consideration her career aspiration to become a medical doctor, she would have just attended the local community college, then a lower-tier university instead of attending her highly ranked research institution.
Under social reproduction theory, Bourdieu (1977) and MacLeod (2009) noted students reproduce their decision-making behaviors by the cultural or environment in which they are a part of. Students’ socioeconomic status affects their behavior toward the price/costs of attendance and higher education participation decisions (Fossey, 1988; Kim, 2010; Lillis & Tian, 2008; Paulsen, 1988; Sullivan, 2010). For underrepresented minorities including first generation, and racial/ethnicity minority students, higher costs of attendance makes higher education attainment unfeasible (Kim, 2010; Lillis & Tian, 2008; Paulsen, 1988). Participants buying into their race/ethnicity socioeconomics only would limit the ability to think from an investment prospective. Archibald and Feldman (2008) contended that low-income families treat price of higher education like they do other consumable commodities and products; if they cannot afford it immediately they do not purchase it. Instead, this study found that participants were motivated by the low-socioeconomics circumstances they grew up in, and considered higher education as way to escape and as investment in themselves. For example, Raul noted that his family and families in his low-income community had succumbed to low socioeconomics of their very low-income community attitudinally but he rejected it because he wanted a higher education at the best institution in order to live in an upper-income status. Social reproduction theory is not the appropriate model for students’ determining affordability unless they inherit or acquire cultural capital that values higher education (Bourdieu, 1986; Paulsen and Toutkoushian, 2008).

Findings in this study show participants decisions to participate at highly ranked research institution and determining its affordability is most consistent with literature on human capital theory: students’ decision to participate in higher education is viewed as an investment in higher education, which is a form of human capital (Becker, 1962; Leslie & Brinkman, 1988; Paulsen &
Economists conceptualize human capital as a set of knowledge, skills, attitudes, and abilities, and talents that, when embodied in individuals, serve to enhance their productive capacities, and can therefore, be rented to employer in exchange for earnings over the life cycle" (Paulsen & Toutkoushian, 2008, p. 18). Findings show participants, in this study, chose high demand profession professions such as those in science, technology, engineering, math, and finance that could command high salaries. Then they looked at what type of higher education institutions could provide them knowledge, skills, and credentials to compete in the global market. Bourdieu (1986), Collins (1971, 1977) and Williams (2012) asserts academic credentials provide students practical skills and knowledge that given them the advantages in the global market, and cultural and social benefits to gain membership in higher status groups that are enhanced by the professional networks that accompany certain institutional national brands. This objective and rational thinking was the investment strategy, arguably, participants used in their decision-making to participate at highly ranked research institutions and determining their institution’s affordability in this study. Findings show participants knew their career objectives and thus furthered their analysis, which lead them to consider the type of higher education to attend.

Participants in the study considered and chose higher education institutions that were highly ranked nationally, and those who produced the best graduates in their desired profession. The findings show participants had clearly committed to their career choice before they considered the type of institutions they would attend. For example, Madison noted, “I’ve always wanted to be a [medical] doctor.” Using an investment strategy, participants considered only those institutions that could give them the best credentials to meet their career objectives: high demand professions and high salary. Madison recalled her mother tell her she had to chose a
college that would provide her the credentials to get into medical school. Participants looked for higher education institutions that were national recognized for developing graduates in the chosen profession. Through their own inquiry, they looked at ranking of institutions and its programs, credentials of professions, and opportunities for internship, connections, and networking. As an investment, choosing institutions that align with academic programs that provides them the credential and connectivity to compete in the global market would allow them to maximize their academic credentials they intend to receive, and use those credentials to command a high salary in their aspired profession. Kendall recalled his history teacher’s son attending the same institution he wants to attend for law school, and the son landing a $3 million a year salary from an employer known to hire graduates through the oil corporation’s connection with his chosen institution. Jose chose his institution because of its national ranked engineering program; he wants to be an oil and gas engineer. Participants in this study chose institutions recognized for such academic disciplines and connections to employers recognized in the global markets for high demand professions.

As an investment strategy, participants in this study were willing to incur the costs of attendance as an investment in themselves, which would yield credentials for high demand careers and the benefits thereafter. Findings show participants considered benefits that are monetary and non-monetary (Paulsen & Toutkoushian, 2006). Monetary benefits include higher lifetime earning, and non-monetary benefits include fulfilling work environments, better health, longer life and benefits to society (Leslie & Brinkman, 1988; Paulsen, 2001; Paulsen & Toutkoushian, 2008; Perna, 2006). Participants in this study looked at the potential earnings of their high-status career, and how those earning would allow them to live comfortably, thus, allowing them to jump low-income class living to high/upper-income living as noted in the
respond to the research question on their aspirations. Monetary and non-monetary benefits are shown on Appendix H under future benefits after attending highly ranked research institutions.

Lastly, in participants’ described investment strategy, they considered the impact of incurring student loan debt and scholarship offerings. Research show financial aid has an impact on students’ decision to attend college (Fossey, 1998; Kim et al., 2009; Perna & Titus, 2004; Tierney & Venegas, 2005, 2009; Titus, 2009). Leslie and Brinkman (1988) found that financial aid, in particular grants and scholarships, encouraged students to enroll in more expensive institutions. Findings show, in this current study, participants considered the impact of student loan debt and scholarships offerings in their cost-benefit analysis. In a cost-benefit analysis, student loan debt is added to the costs of attendance (Fossey, 1998; Kim et al., 2009; Paulsen & Toutkoushian, 2006, 2008; Titus, 2009). The findings show student loan debt, added to the costs of attendance in the cost-benefit analysis, became a lesser concern because salaries participants anticipate exceed the affect student loan debt would have in their decision-making; although, Fossey (1998), Heller (1999, 1997), Kim (2004), and Kim et al. (2009) noted that low-income students have a low tolerance for student debt. In this study, low tolerance for student loan debt was found to be inconsistent with those researchers’ studies because all but two of the 12 participants noted they would accept student loan debt to finance their costs of attendance at highly ranked research institutions for reasons noted. One of the main reasons for participants’ tolerance for student loan debt indicated by participants was that they believed they had chosen highly ranked institutions that could put them in a good profession with high salary, which would allow them to pay off any student loan debt sooner. Susan noted that she was not worried about student loan debt of $30,000 because it will pay off in the long run in her health administration finance executive career. The other reason was the type of profession; Morgan decided to incur
over $10,000 a year in student loans to pay the $52,000 costs of attendance each year because she was going into nursing, and if she worked in any governmental entity such as the county or Veterans Administration hospital system her student loan debt would be eliminated. Those participants who decided not to incur student loan debt also have good reasons not to. Maryssa decided to defer getting student loan debt until she entered medical school. For Lei, it as a cultural decision by his mother, but he noted if that was the only way to go to his top ranked institution, then he would incur student loan debt.

Scholarships are added to the benefits’ side of the cost-benefit analysis; they reduce the costs of attendance (Leslie & Brinkman, 1987; Kim, 2004; Lillis & Tian, 2008; Heller, 1997, 1999); thus making it less expensive to participate at highly ranked research institution, which normally have higher COA than lower-tier institutions. As noted, financial aid in the form of scholarship and grants encourage low-income students to enroll into more expensive institutions (Leslie & Brinkman, 1987, 1988). Scholarships and institutional grants were considered free money to the participants (Leslie & Brinkman, 1987, 1988; Titus, 2006, 2009), and they played a huge role in participants’ determining affordability. Pell Grant, federal finance aid, is also considered free money, and based on students’ financial need. All but two participants received some form of scholarship to cover the costs of attendance. All of the participants received federal financial aid in form of the Pell Grant. Pouha recalled how excited she was in receiving scholarships to cover the costs of attendance at her chosen public highly ranked research institution for four years at average COA of $23,673 per year. Scholarship offerings were factored in participants’ decision to attend their chosen institution. Findings in this study show participants’ scholarships, federal and state grants, and institutions cover 70% of the average
costs of attendance for those participants attending public institutions, and 87% of the average costs of attendance for those participants who attend private institutions.

Participants’ preference was to get scholarships for two reasons: reduce costs of attendance, and to feel they belonged at their chosen institution. Participants having a sense of belongs is also a benefit in determining affordability to attend their chosen institution. The findings show that participants’ chosen institution’s scholarship offerings provided them a sense of belonging with those wealthier counterparts based on the merit of their academic preparation, readiness, and competitiveness to be accepted.

Understanding their objectives of their career goals they described, participants thus conducted a cost-benefit analysis: they compared anticipated salary and benefits (monetary and non-monetary benefits) to costs of attendance (cost) in determining affordability of their chosen institution. Using the human capital theory students chose to attend college when the expected benefits of higher education exceed the cost of attendance (Paulsen, 2001; Paulsen & Toutkoushian, 2006, 2008). As an investment strategy, which is concluded from the descriptions of their activities in this study, participants saw the potential to maximize their career objective (aspirations) by attending their chosen institution, and they determined their chosen institution affordable because the anticipated benefits exceed the projected costs of attendance.

In conclusion, participants in this study used an investment strategy to determine the affordability of their aspiration. This conclusion is drawn from the findings in the study which show low-income participants arguably conducted a cost-benefit analysis in their determining affordability in making the decision to attend their highly ranked research institutions. The literature show investment in higher education is an investment in their human capital. In this study, low-income students chose to participate in highly ranked research institutions and
determined their institution affordability based on the investment into their aspiration. This conclusion suggests low-income students who want to participate at highly ranked research institutions should conduct a cost-benefit analysis when determining affordability and their decision to attend. This investment strategy indicates low-income students have to look beyond costs of attendance (price) in making decisions to participate at highly ranked research institutions, and treat costs of attendance as an investment in their human capital. Student loan debt, if necessary, also should be treated as an investment in themselves. For students to maximum their return on their investment more low-income student should apply for scholarships and grants to offset the costs of attendance because they are free. Ultimately, students should make decisions to participate in higher education based on benefits exceeding costs of attendance (Paulsen & Toutkoushian, 2006, 2008). This rational behavior happens when low-income students are informed of the potential benefits and costs of pursing a high education at highly ranked research institutions (Perna, 2000, 2006, 2008). Low-income students should be informed on academic programs that meet their career choice, and aspire careers that are going to give them maximized benefits. As an investment strategy in determining affordability of their aspiration, low-income students should consider all the components of costs and benefits. Participants’ cost-benefit analysis description in determining affordable supported this conclusion for research questions: What are low-income undergraduate students’ aspirations? and How do low-income students determine affordability at highly ranked research institutions?: Low-income students used an investment strategy to determine the affordability of their aspiration.
Implications for Practice

Findings in this study are relevant to several areas of higher education practices such as student advisement, counseling, financial aid, recruitment, and career planning. Implications for practice are discussed in terms of their applicability to low-income students’ cultural capital and higher education institutions, in general, and highly ranked research institutions, particularly. The first two implications stem from the findings in this study: Low-income students and their high-status career aspirations and affordability, and are recommendations for heightened recruitment of high-academic achieving low-income students to highly ranked research institutions, specifically. The last four implications also stem for this study but are general, and applicable to all higher education institutions and low-income students’ participation decisions.

The first recommendation of this study is that highly ranked research institutions examine their recruitment practices to see how they are reaching high-academic achieving and motivated low-income, underrepresented, and race/ethnicity minority students, and particularly those in rural and urban areas. Highly ranked research institutions’ recruitment practices should be highly visible to such students, present advantages of attending HRRIs, and express a strong desire to have low-income et al. students participate at HRRIs. Hoxby and Avery (2012, p. x) noted that less than 35% of the high-achieving high school seniors who come from the lowest income distribution quartile attend any one of the country’s 238 most highly selective colleges. Low-income students in this study wanted to attend highly ranked research institutions because of their high ranking programs, credentials of professors, connectivity and networking opportunities, internship opportunities, job opportunities to maximize their career objective: high-demand profession and high salary potentiality, and students’ academic merit.
Some of the participants in this study decided to participate at their institution based on how they were recruited, and exposure to critical decision-making information about HRRIs. Hoxby and Avery (2012) suggest there is a hidden supply of high-achieving low-income students who are unaware of many attributes of highly ranked research institutions such as their higher graduation rates and lesser costs of attendance because of generous offering of financial aid. It would be ideal in highly ranked research institutions’ recruitment practices to inform high-achieving low-income et al. students about those many attributes of their institution including those in which participants in this study became aware of, and importantly their desire to have them on their campus because of their high academic achievement – they belong there. Additionally, highly ranked research institutions’ recruitment practices should inform low-income et al. students of the costs of attendance and opportunity for financial aid support such as scholarships, grants, and other financial aid support to lessen their financial burden of participating at highly ranked research institutions, which may be more expensive than lower-tier institutions.

Additionally, highly ranked research institutions examining their recruitment practices may present an opportunity for them to allow their students to take an active role in recruiting other low-income high-academic achieving students through an ambassador program. For example, Reach1 Program™ is such a program in which each low-income student who successfully matriculates to their institution reaches one addition low-income student and encourages him/her to matriculate. This could be an incentive included in their scholarship offerings.

The second recommendation is for highly ranked research institutions and other higher costs of attendance higher education institutions to establish an ethical obligation to low-income
et al. students that ensures they understand consequences of incurring student loan debt to cover the costs of attendance of those types of institutions. This implication is to establish a financial literacy practice as part of the heightened recruitment and admission of low-income et al. students. This practice is to provide such students knowledge and understanding of student loan debt, and if student loan debt is necessary for participation it should align with the type of degree to be attained and students’ career aspirations for them to make a rational and objective decision on participation and affordability. As in this study, findings show low-income students were willing to incur student loan debt to participate at their chosen institution. However, it was with their understanding of student loan debt and deliberate investment strategy to attain a high demand degree that could command high salary and result in a high-status sustainable career. They aligned student loan debt, type of degree, and career aspiration. This recommended financial literacy practice would demonstrate highly ranked research institutions and other higher cost institutions’ ethical obligation to the best interest of low-income et al. students in helping them analyze affordability and participation decisions.

The third recommendation is that federal and state governments, K-12 school districts, and higher education institutions should revisit higher education accessibility and financial aid policies, and how those policies and information are disseminated to encourage more participation of low-income, underrepresented, and race/ethnicity minority students in higher education but may not have enough information to understand career choices, admission standards, costs of attendance, and degree choices to make the decision to participate. For example, federal and state governments and higher education institutions should be concerned with how low-income students are being counseled about careers, higher education admission, degree attainment, and financial aid. It would be ideal for such students to get early career
counseling in their formative K-12 schooling years for them to make an objective decision on career aspiration, type of institution to attend, type of degree to attain, and how to finance their participation in higher education.

The fourth recommendation of this study is for K-12 school districts and civil and social organizations to consider restructuring various program offerings, and particularly after-school programs to focus on low-income students acquiring the cultural value of higher education for them to make decisions to participate. It would be a good practice if after-school programs engage students’ parents through a contractual agreement that hold them accountable for being actively involved with their children’s academic expectations and preparation to ensure children succeed to higher education attainment. This would also help low-income parents to understand the value of higher education for their children. This recommendation includes tying the contractual agreement to federal and state aid low-income parents and children may be already receiving in the form of housing, food-stamp, and/or free-or reduced-lunch programs. Engberg and Allen (2012) noted that only 40% of low-income students enroll in a postsecondary institution immediately upon high school graduation versus 84% of those students with family income over US $100,000 (p. 786). The findings of this study show low-income students inherited the cultural value of higher education, and acquired cultural capital that supported them in making the decision to participate.

The fifth recommendation of this study is that K-12 school districts be more engaged with low-income, underrepresented, race/ethnicity minority students and parents in students’ preparation, and higher education processes. The school districts’ staff including counselors should help students and parents in academic planning. They should gauge low-income et al. students’ parents’ understanding of the value of their children having a higher education. They
should assist such students and parents with students’ recruitment, and enrollment and financial aid application processes similar to what many of the high school counselors of participants in this study did. Assisting students and parents in understanding student loan debt is critically important. They should be consulted and understand how to align potential student loan debt with the type of higher education institution to attend and type of degree attainment in their making participation and affordability decisions.

The sixth and final recommendation is that the high schools and higher education institutions seek partnerships with the private sector; corporations and foundations to expose low-income students to additional knowledge on various types of careers, career counseling, and insight on what those careers entail including market demand and potential salary obtainment. This type of knowledge is helpful in offering such students opportunities to make objective and rational decisions about higher education participation, career aspiration, and higher education affordability. The ultimate desire of these partnerships is not only to provide student additional knowledge about higher education attainment and potential career aspiration but also to produce and fund high school and higher education institutions’ internships and scholarship opportunities for low-income students. Internship opportunities allow students to acquire job-related skills and knowledge. Several participants in this study obtained internships and scholarships through corporations and foundations, thus providing them additional knowledge about their chosen career field, and financial support for their higher education attainment.

The State of Texas’ 2015 Closing the Gap Initiative (THECB, 2010, 2012) ensure global competitiveness to fuel its economic, and one way to accomplish that goal is to get the largest segment, low-income citizens, of this country’s population to participate in higher education, and specifically if there is a cultural fit at highly ranked research institutions with recognized strong
programs in academic disciplines needed to fuel this country’s needs and competitiveness. “If something is not done, resultant talent loss translates into social and economic losses at the individual and society level…many more of America’s brightest, lower income students will meet the same educational fate, robbing them of opportunity and our nation of a valuable resource” (Engberg & Allen, 2011, p. 787). More college educated citizens like these participants in this study will allow the US to compete, and regain its prominence in the global market in competitive fields such as healthcare, science, technology, engineering, math, and finance (Conner & Rabovsky, 2011; Galambos, 2009; Webber & Boehmer, 2008). This aligns with President Obama’s 2014 State of the Union Address (Obama, 2014) on a better educational plan to close the gap on income inequality, and meet the demand for a higher education citizenry, which enables the US to compete in the global market.

**Looking Back and Moving Forward**

Becoming a scholar has been a challenging and rewarding process. The primary goals of this research were to: a/ understand how low-income undergraduate students make the decision to attend highly ranked research institution based on their cultural capitals, b/ understand how low-income undergraduate students determine affordability. I have spent a significant amount of time answering the “So what?” question; that is, drawing conclusions as a result of my research and offering implications for higher education practices. As a new member of the research community, the question now is what do I, personally, plan to do with the results of my research?

I plan to disseminate my research to the academic community such as K-12 districts and higher education institutions, State of Texas Higher Education Coordinating Board, and other 501(c) (3) organizations such as the Houston Endowment Foundation and other similar foundations to maximize its potential for more low-income students’ participation in higher
education, and specifically at highly ranked research institutions, were the population is drastically underrepresented, which was identified in the 2015 Closing the Gap Initiative (THECB, 2010, 2012). Additionally, I will initiate a conversation with the Stacey and Bo Porter SELF Foundation in which I am a board member to see how my research can be effective in the Board’s K-9 after-school program in the local and surrounding school districts. The Foundation fills that time and academic enrichment void with the after-school program where the Foundation funds and conducts an academic and life-enrichment program, which include one hour of tutoring and homework completion, and another hour of life-enrichment activities followed by a dinner before children depart for home.

Second, as an aspiration to become a higher education institution’s chief executive officer, and in my current position as a higher education financial consultant, I plan to continue my work in ensuring higher education institutions’ operations are ran as efficiently as possible to reduce operating costs, and recommend returning those savings to the institution to build scholarships for low-income students to ensure higher education is affordable for those students. Additionally, I want to fund a summer bridge program for low-income and underrepresented students.

Third, I plan to start a conversation in the field of conferences and publishing. I will use my research to author, and co-author with fellow colleagues on higher education’s affordability, financial literacy, and low-income and underrepresented students’ accessibility issues.

Fourth, I plan co-host a web-radio program on accessing and financing higher education with other colleagues who are college presidents, and board members of various districts.

I plan to build on this study by conducting more research in specific areas included in the following section, “Recommendations for Future Research.”
Recommendations for Future Research

This study’ findings allowed me to understand low-income undergraduate students’ aspirations, and how inherited and acquired cultural capital affected their decisions to participate in higher education at highly ranked research institutions in addition to how they determined its affordability. There are, however, several recommendations for future research that could further shed light on students’ cultural capital, their decision to participate in higher education, and affordability.

1. This study was conducted with undergraduate low-income students who attend highly ranked research institutions in the State of Texas. Therefore, it is impossible to know if these findings extend beyond this context. Conducting a similar study with low-income with a single race/ethnicity (African American, Hispanic, White, or Asian) would produce more information about how this study’s findings are representative of single race/ethnicity at highly ranked research institutions. Particularly interesting would be the affects of enrollment in various types of institutions if a race/ethnicity-neutral admission policy is enacted into law resulting from the Supreme Court in the Fisher v. The University of Texas at Austin 133 S. Ct. 99 (2012) case.

2. This study was conducted with undergraduate low-income students who attend both private and public highly ranked research institutions in the State of Texas. Conducting this same study at a private institution since they are more expensive than public institutions may provide more information that would be helpful in recruitment high-achieving low-income students. This is critical information because the findings of the current study show participants who attend private institutions had more than
87% (averaged) of the costs of attendance covered by scholarships and grants in their first year of attendance.

3. This study was not conducted in a higher education setting, but participants recruited/solicited attend highly ranked research institutions in the State of Texas and they included low-income students who are African American, Hispanic, White, and Asian. Conducting a study on low-income high-academic achieving African American undergraduate students’ participation at historically black college universities (HBCU) could help provide insight on HBCU’s viability, sustainability, affordability, and competitiveness with predominately white institutions (PWI) for such high-academic achieving students is suggested for a future study.

4. This study used a small sample of 12 undergraduate low-income students who decided to participate at highly ranked research institutions because of their aspiration of a high-status career. As such, a follow-up study on the same students is recommended to see if their intended investment strategy of weighing the costs of attendance to benefits, career aspiration, to be derived by attending was achieved.

5. This study used a small sample of 12 undergraduate low-income students who decided to participate at highly ranked research institutions. This study does not advocate that low-income high-academic achievers should only attend highly ranked researcher institutions. Therefore, another qualitative study is recommended on low-income undergraduate students who were high-academic achievers but did not to attend highly ranked research institutions is recommended. It would be good to know if they chose not to attend such institutions and their reasons for that decision.
6. This study used a small sample of 12 undergraduate low-income students. A larger scale quantitative study to see how participants’ experience may generalize to a larger population is suggested.

**Concluding Thoughts**

“If you have ever been hungry then you will never be full.” This study attempted to help fill a knowledge gap on low-income students’ decision-making on higher education participation at higher ranked research institutions based on their cultural capital, and determining higher education affordability. By understanding the low-socioeconomic circumstances these students experienced growing up, this study was able to identify why they continue to aspire to succeed at the more expensive and most highly regarded institutions of higher education in the State of Texas. The participants inherited the cultural value of higher education, and their experiences growing up in low-socioeconomic circumstances gave them the motivation to succeed and to the extent that they never want to return to those experiences.
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Appendix A

Interview Guide

Students’ aspirations

1. Tell me about yourself.
2. What do you want to achieve in life?
3. Tell me how you developed these aspirations.

Inherited cultural capital

4. Tell me about your cultural background.
5. Describe a time when you talked with your family about choosing to attend college.
6. How did your background influence where you attended college?

Acquired cultural capital

7. Now that we have discussed your background, I’d like to know more about other things that influenced your college decisions. Tell me a story about an experience that significantly influenced your decision to attend this university.
8. Describe how your decision to attend this university developed.
9. What led you to choose this university?
10. How did you prepare to attend this university?

Affordability

11. Tell me how you first learned about the cost/price of going to college.
12. How did you determine this university was worth the cost of attendance?
13. Tell me about your thinking process about going into debt to finance your education.

Expectations of the findings of this study

14. Do you have any comments that have not already been addressed?
15. Do you know another student who would be a good participant for this study?
Appendix B

Letter of Request to Site Access

Thank you for taking the time to speak to me regarding my study. In accordance with our conversation, I am writing to request access to your database that contains contact information on students who are enrolled in higher education institutions in the State of Texas to recruit/solicit potential participants using the Letter for Recruitment/Solicitation for Participation and/or Recruitment/Solicitation Poster (attached). My intent is to have a sample population of 7 to 12 participants with no more than 40% or 3 to 5 coming from your database.

The purpose of the study is to understand how students’ cultural capital affects their decisions to attend highly ranked research institutions in the State of Texas. Such institutions are those designated as Tier 1, nationally competitive research universities, and ranked in the top 100 National University categories that appear on the 2011 U.S. News and World Reports.

This study is of particular interest to me as a higher education administrator and policymakers as the State of Texas attempts to close the socioeconomic gap among its citizen and create a competitive global workforce. The findings of this study have the potential to effect changes in policy once policy makers are aware of what made a difference in students’ decision-making to attend highly ranked research institutions, and how they determined its affordability.

The general criteria for participation in this propose study included the following:

1. Participants must be enrolled in highly ranked research higher education institution in the State of Texas.
2. Participants must be enrolled as an undergraduate.
3. Participants must meet low-income criteria. Low-income for participation in this study is any undergraduate student who is eligible for or recipient of the Pell Grant, or participated in TRIO/Upward Bound Program in high school, or was eligible for or recipient for free lunch program and any other associated programs of Temporary Aid for Needy Family (TANF) Program.
4. Participants must be between age 18 and 24.

Interested graduates of your program will be asked to participate if they meet the criteria as identified above. If they respond to the recruitment/solicitation letter to be emailed to them directly by me, and meet the study’s participation criteria, I will provide my contact information and instructions of how to contact me in order to participate in my research study. I will set an appointment to meet them on their campus or at a location of their convenience. If they decide to participate, they will be asked to sign an informed consent form. Each interview session will be at approximately 75 minutes audio-recorded with the first 15 minutes to review the informed consent form. Permission for follow-up conversation by telephone will be requested, if needed.

All data collected from the interviews will be safeguarded from unauthorized access and ensured that no participant will be identifiable in that the final report and future publications as I will use pseudonyms to protect the participants’ identity, the institution they attend, and the database used to recruit/solicit them. Identifiable data collected will be destroyed within three years after the study is completed. De-identifiable materials will be kept indefinitely.

With you agreeing to grant me access to your database to recruit/solicit participants, please sign this letter in the space provided below to acknowledge your approval. Please return a signed copy to me at email address, faxed, or
researcher physical address listed below, which I will forward to Northeastern University Human Research Protection Department.

X

Thank you again, [Redacted], for allowing me access to your database to recruit/solicit participants for my study. Please let me know if you have any questions or concerns at any time. I can be reached by email at walker.g@husky.neu.edu, cell phone at 832-978-7611 or fax at 281-778-7612. My physical address is [Redacted].

My regards,

Gloria Walker, MBA, CPA
Candidate, Doctor of Education
College of Professional Studies
School of Education
Northeastern University
Walker.g@husky.neu.edu
832-978-7611
Appendix C

Letter for Recruitment/Solicitation for Participants

Dear Student,

My name is Gloria Walker, and I am doctoral student at Northeastern University. I am conducting research for my dissertation, and I am looking to speak with students who can help me understand affordability of higher education. I hope to speak with students about their cultural background and their decisions to attend research universities. Specifically, the purpose of the study is to understand how your cultural capital influenced your decision to attend the institution you are enrolled in. To qualify for the study, you must meet the following criteria:

1. Participants must be enrolled in a highly ranked research higher education institution in the State of Texas.
2. Participants must be enrolled as an undergraduate.
3. Participants must meet the low-income criteria. Low-income for participation in this study is any undergraduate student who is eligible for or recipient of the Pell Grant, or participated in TRIO/Upward Bound Program in high school, or was eligible for or recipient of free lunch program and any other associated programs of Temporary Aid for Needy Family (TANF) Program.
4. Participants must be between age 18 and 24.

Selected participants will engage in one audio-recorded interview that last approximately seventy-five minutes. The interview will be conducted on your campus, preferably, or at a location convenient for you. I may also request a follow up conversation by phone, if needed. I may also ask you to refer me to other students or friends who may be interested. Your participation will be kept completely confidential.

If you are interested, believe you meet the criteria for the study, and feel comfortable in sharing how you made the decision to attend your university; I would love to speak with you. My desire is to have you participate in my study. Please contact or text me at 832.978.7611 cell. You can also contact me my email at walker.g@husky.neu.edu. Additionally, my advisor, Dr. Elisabeth Bennett, can be contacted at el.bennett@neu.edu if you have any questions. Thank you.

My best,

Gloria Walker
Appendix D

Informed Consent to Participate in a Research Study

Gloria Walker: Candidate for Doctor of Education; and Dr. Elisabeth Bennett: Advisor, Northeastern University, College of Professional Studies, School of Education.

*A Qualitative Study of How Cultural Capital Affects Low-Income Students’ Decisions to Participate in Highly Ranked Research Institutions in the State of Texas*

Dear Participant,

You have been selected to participate in a research study, which I am conducting under the direction of my doctoral thesis advisor, Dr. Elisabeth Bennett at Northeastern University. This Informed Consent Form to Participate in a Research Study describes the study, including the criteria to participate, purpose and benefits of study, actions required of participants and access to findings, risk, confidentiality, option to participate, destruction of data, and contact information of persons responsible to answering questions regarding your rights in this research. At the start of the interview, I will ask you to sign two informed consent forms and I will provide you a copy to keep for your record, if you decide to participate, which is an option you have.

You are being asked to participate because you meet the criteria for this study: enrolled as undergraduate in a highly ranked research higher education institution in the State of Texas; between age 18 and 24 old; and meet low-income criteria: eligible for or recipient of the Pell Grant, or participated in TRIO/Upward Bound Program in high school, or eligible for or recipient of the free lunch program and any other aid associated with the Temporary Aid for Needy Family (TANF) Program. There will be approximately 7 to 12 participants in this study.

The purpose of the study is to understand how cultural capital (background: family, parents, community, peers, and/or high school counselors) influence low-income undergraduate students’ decisions to participate in higher education at highly ranked research institutions in the State of Texas, and determine affordability. In other words, this study is to understand how you made the decision to attend the university you are attending based on your cultural capital, and how did you determine it was affordable. There are no incentives provided in this study.

Each participant in the study will be asked to take part in one 75-minute audio-recorded interview with the first 15 minute reviewing this informed consent form. The interview will consist of you responding to approximately 15 questions, which are included in the interview guide I sent to you, plus possible follow-up questions. You will be interviewed at a location convenient for you. I may request a follow-up conversation by telephone after the interview, if needed. Interviews will be audio-recorded and transcribed. Once all participant interviews are
finished and I have written my findings, I will email you a copy of my findings in an executive summary to review for accuracy. You will be asked to provide feedback to me no longer than seven days (one week) after receiving the executive summary. You can provide feedback by email or telephone.

There are no reasonable foreseeable risks, harm, or discomforts associated with your participation in this study. I will be certain to keep the interview at seventy-five minutes in order to avoid inconvenience to you. I do not anticipate any risk to participants as a result of their participation in this study. But, if any, it may be that the master file, digital audio-recordings, and interview data are stolen. If any data is stolen, you will not bear any risk because all identifiable information will be replace with pseudonyms for confidentiality and risk purposes except for the master file. The master file with identifiable information will be stored in a fireproof locked safe accessible only by me. Additionally, all other data is backed up and stored in at least four places: researcher’s computer, flash drive, one 2-terabyte portable storage disk drive, and at Dropbox.com in which they are protected with passwords only accessible by me. All data is backed up daily. In case of theft of data, the follow up procedure is to inform you of the incident and download a second copy of the stolen data from the password protected online storage location or portable storage disk drive.

Your participation in this study will be confidential, and your participation will not be disclosed, unless required by law. This means that no one will know that the answers you gave in responses are from you. Any reports of findings or publications may use quotes you provide but they will not be attributable to you as a participant in this study. I will use pseudonyms for each participant, for your university, and database and/or organization used to recruit/solicit your participation to reduce the risk of your identification. Any identifiable information on the financial aid award letter requested will be redacted, which means it will be blacked out. If someone needs to see my research information obtained from you, it will be only authorized individuals of the Northeastern University’s Human Subject Research Protection and it will be only to ensure that I have conducted this research properly. The other possibility of disclosure will be to any law enforcement agency required for unlawful activities.

All data will be secured (locked in safe and/or password protected) throughout this study. Identifiable information will be held by me for three years, and de-identified material, such as your interview transcript, will be held indefinitely. Any other documents that are required to be kept on file for three years after the study is completed will be securely (locked and/or password protected) filed with no access by anyone except by me. This informed consent form and master identification list will be maintained in a locked safe for three years after the completion of this study and then will be properly destroyed by shredding this form or by any other appropriate means as directed by Northeastern University’s IRB human subject research protection policy.

Your participation in this study is voluntary and it will not affect your standing in your college. You may withdraw from the study at any time, until the data is recorded in the research record, which means the data is transcribed. Once your interview has been transcribed you will not be allowed to remove your data from the study. Should you choose to withdraw, you will not be penalized in any way.
If you have any questions about this study, please feel free to contact me, Gloria J. Walker at 832.978.7611 cell or 281.778.7611 home or by email at walker.g@husky.neu.edu. You may also contact my thesis advisor Dr. Elisabeth Bennett at el.bennett@neu.edu.

If you have any questions about your rights in this research, please contact Nan C. Regina, Director of Human Subject Research Protection, 960 Renaissance Park, Northeastern University, Boston, MA 02115, telephone 617.373.4588, or n.regina@neu.edu. You can call anonymously if you wish.

Signature of Participant to Participant in Study

Date

Printed Name of Signature of Person Above

Signature of Person Who Explained the Study
To Participant above and Obtained Consent

Date

Gloria Walker
Printed Name of Signature of Person Above
Hello, [Pause for caller to identify him/herself]

This is Gloria Walker. Thank you for responding to my recruitment/solicitation for my study. As noted, I am a doctoral student at Northeastern University in the College of Professional Studies, School of Education. As stated in the recruitment/solicitation letter, I would like to ask four general criteria questions to see if you qualify for this study. With that say, thank you for responding. If you do not mind, please respond in the affirmative or negative to the following general criteria questions:

1. Are you enrolled in a highly ranked research higher education institution in the State of Texas? [Note response]
2. Are you enrolled as an undergraduate? [Note response]
3. Are you eligible for or recipient of the Pell Grant, or participated in TRIO/Upward Bound Program, or eligible for or recipient of the free lunch program and any other associated program when in high school? [Note response]
4. Are you between the age of 18 and 24? [Note response]

Based on the information you have given to me, tell the respondent he/she is either [eligible] or [not eligible] for this study. Thank you. Now, I want to know a bit about your background in order to create a balanced pool of participants. Please tell me your gender, type of high school you attended, i.e., rural or urban, regular, disadvantaged, or magnet; type of higher education institution, i.e., private or public. [Note responses]

Since you are eligible [if eligible] for this study, I would appreciate your participation. If you agree to participate, I will provide you an informed consent form that explains your rights including any risk of this study. One of rights of your participation is that your identity and institution you attend will be confidential. You are free to ask me any questions pertaining to the informed consent form you and this study. The informed consent form will be sent to you in the confirmation email of the scheduled interview time and place. This informed consent form will need to be signed in front of me at the beginning of scheduled interview and after I answer any questions you may have.

When is the best time that I can meet you on campus and/or place convenient to you to conduct the interview? [Note time and location respondent chose]. Okay, I will send you a confirmation email of the scheduled time [Note time] and place [Note place] along with the informed consent form and interview guide.

Additionally, I will send the interview guide with the confirmation of the scheduled meeting time. The interview guide is just for you to be comfortable with the questions I will be asking in the 75-minute face-to-face interview of which the first 15 minutes will be to review the informed consent form. Also, if you can obtain a copy of your initial financial aid award notification it would be helpful in understanding how you determined affordability.

Thank you for agreeing to participate in this study. See you soon!!!
Appendix F

Recruitment/Solicitation Poster

**DISSEMINATION RESEARCH STUDY**

Do you have any thoughts on your aspirations and why you decided to attend a highly ranked research university?

*Are you willing to share your story about how you made the decision to attend your university?*

*Do you have an hour* to spare to talk about your cultural background and experiences in college?*

Take part in dissertation research being conducted by:

Gloria Walker

The purpose of the study is to understand how your cultural capital (background: family, parents, community, peers, or high school counselors) influenced your decision to attend a highly ranked research university.

If you meet these minimum requirements:

- Enrolled as an undergraduate in a highly ranked research university in the State of Texas
- Eligible for Pell Grant or Participated in TRIO/Upward Bound Program or Recipient of Free Lunch in High School
- Between age 18 and 24

Call me directly, **832-978-7611** to gain further details on the participation in this dissertation research study. Your identity will be confidential.

*This study consists of a one-hour interview (and additional fifteen minutes to review the informed consent form at the beginning of interview) being conducted for the partial fulfillment of the requirements for the Doctor of Education (EdD) at Northeastern University, College of Professional Studies, School of Education

**It is possible that a follow-up to the interview (not recorded) by telephone may be requested, if needed.

Contact: Gloria Walker at **832-978-7611** or my advisor, Dr. Elisabeth Bennett at el.bennett@neu.edu for more details
Appendix G

Confirmation of Interview Scheduled

Hello ___[Participant Name]_____.

This is Gloria Walker. Thank you for responding to the recruitment/solicitation for my study. This email serves as a confirmation of the scheduled date, time, and place of the interview session for my study and noted as follows:

Scheduled date: ______[Note Scheduled Date]______
Scheduled time: ______[Note Scheduled Time]______
Scheduled place: _____[Note Scheduled Place]_____  

Additionally, I am attaching the Informed Consent to Participate in a Research Study and Interview Guide for your review. This will allow you to ask me any questions you may have regarding your rights and the study. I will request you to sign two informed consent forms in front of me after we review it at the beginning of the scheduled interview.

Again, if you have any questions, please feel free to contact me by email at walker.g@husky.neu.edu or cell phone at 832.978.7611. Also, my advisor, Dr. Elisabeth Bennett, can be contacted by email at el.bennett@neu.edu

See you soon!!!
Appendix H

Analysis of Investment: Costs vs. Benefits

Analysis of Costs and Benefits of Attending HRRI

Direct Costs: Costs of Attendance
- Tuitions, Fees, Room & Board, Books and Supplies, Transportation, and Personal/Miscellaneous Expenses

Benefits While Attending HRRI
- Gaining: Academic Credentials, Intellect and Advanced Skills; Developing: Cultural and Social Status; Networking and Connectivity

Future Benefits After Attending HRRI
- Sustainable Career
- Higher Lifetime Wages/Earnings
- Informed and Increased Purchasing Power
- Higher Quality Life
- Alumni Network
- Living in Higher Middle-Upper Income Communities
Appendix I

Average Distribution of Financial Aid to Cover Average Costs of Attendance

At Public and Private Higher Education Institutions that Participants Attend

<table>
<thead>
<tr>
<th></th>
<th>Public Universities(1)</th>
<th>Private Universities(2)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Per Year)</td>
<td>(Per Year)</td>
</tr>
<tr>
<td><strong>Total COA:</strong></td>
<td>$ 23,673</td>
<td>$ 52,753</td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>$ 9,489</td>
<td>$ 36,429</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$ 9,219</td>
<td>$ 12,037</td>
</tr>
<tr>
<td>Books</td>
<td>$ 1,099</td>
<td>$ 1,082</td>
</tr>
<tr>
<td>Others: Personal/Misc. Exp</td>
<td>$ 3,866</td>
<td>$ 3,206</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Financial Aid Award:</th>
<th>Avg. Financial Aid Award(3)</th>
<th>% of COA(5)</th>
<th>Avg. Financial Aid Award(4)</th>
<th>% of COA(5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Grant-Pell</td>
<td>$ 4,507</td>
<td>19%</td>
<td>$ 3,898</td>
<td>7%</td>
</tr>
<tr>
<td>State Grant</td>
<td>$ 1,811</td>
<td>8%</td>
<td>-</td>
<td>0%</td>
</tr>
<tr>
<td>Institution Grant</td>
<td>$ 2,809</td>
<td>12%</td>
<td>$ 27,201</td>
<td>52%</td>
</tr>
<tr>
<td>Scholarships</td>
<td>$ 7,447</td>
<td>31%</td>
<td>$ 14,853</td>
<td>28%</td>
</tr>
<tr>
<td>Loans</td>
<td>$ 5,847</td>
<td>25%</td>
<td>$ 3,500</td>
<td>7%</td>
</tr>
<tr>
<td>Federal Work-</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Study</td>
<td>$ -</td>
<td>0%</td>
<td>$ 3,300</td>
<td>6%</td>
</tr>
<tr>
<td>Off-Campus Employment</td>
<td>$ 919</td>
<td>4%</td>
<td>-</td>
<td>0%</td>
</tr>
<tr>
<td>Out of Pocket</td>
<td>$ 333</td>
<td>1%</td>
<td>-</td>
<td>0%</td>
</tr>
</tbody>
</table>

Note: (1) Average COA of public institutions participants attend
(2) Average COA of private institutions participants attend
(3) Average financial aid awarded to participants at public institutions
(4) Average financial aid awarded to participants at private institutions
(5) Percentage of COA covered by type of financial aid

Source: Data taken from participants’ initial financial aid award letter