

EXPLORING THE WAYS IN WHICH STUDENTS FROM LOW SOCIOECONOMIC  
BACKGROUNDS EXPERIENCE A SENSE OF BELONGING AT ELITE  
INSTITUTIONS

by

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(Under the Direction of Chris Linder)

ABSTRACT

Institutions of higher learning have a distinct responsibility of serving and supporting the varied needs of their admitted students. In recent years, elite institutions have offered generous financial aid packages and expanded their recruitment efforts to diversify their enrollment and increase access to students from low socioeconomic backgrounds. However, a wealth of research indicates that students from low socioeconomic backgrounds face unique social challenges at elite institutions as they experience a dissonance in their experiences from their affluent peers (Aries, 2008). Once enrolled among privileged peers, economically challenged students at elite institutions may experience feelings of exclusion or lack of belonging (Ostrove, 2007).

Grounded in Strayhorn's (2012) Model of College Students' Sense of Belonging and approached from a constructivist paradigm using narrative inquiry, this qualitative study explores the ways in which students from low socioeconomic backgrounds experience a sense of belonging at elite institutions. The seven participants of this study were currently enrolled undergraduate students at a small, private, residential, elite

institution situated in a rural setting in the Southeast. Through two individual interviews and a photo elicitation exercise, the students shared the ways in which they experienced a sense of belonging at their institution. The findings were categorized into two themes: Campus Experiences (including representations of affluence, both on campus and from their peers, unanticipated campus costs, campus involvement, and their social integration and relationships with peers) and Social Class Identity Formation and Reconciliation (awareness of their own socioeconomic status, their attitudes towards money, value formation, and familial and cultural influence). Each of the experiences they shared painted a picture of the ways in which they experienced a sense of belonging at their institution and provided implications for practice for higher education administrators in creating inclusive communities for all students.

INDEX WORDS: SOCIOECONOMIC STATUS, BELONGING, ELITE  
INSTITUTIONS, HIGHER EDUCATION, CAMPUS CLIMATE

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## DEDICATION

Hi baby girl, nothing important...I know it's in the middle of the workday, but I was just thinking about you and I just wanted to call you and tell you how much I love you and how proud I am of you. I love you and I'll talk to you later.

These words are those of a voicemail my mother left only days after I received my notification of acceptance into the Student Affairs Leadership program. She shared my excitement as though it were her own.

As I began my initial coursework in Athens that May, she was hospitalized, having battled congestive heart failure for almost ten years, and it was then that I became aware that her time with us would be even more limited than I previously thought. We cried together on the phone, and she reminded me how proud she was of me, and that she would be there when I walked across the state to become Dr. Migdol. I knew in that moment that her presence would not be in the physical sense. When she passed away only ten days later, less than two weeks into my first semester, I contemplated whether or not to continue on in the program, but as I replayed her voicemail over and over again, I knew that the best way to honor her memory was to persist. Throughout the past three years, I have continually felt her presence, support, and encouragement. Her voicemail will forever ring in my ears.

My mother taught me so much during my 30 years with her. She taught me to never stop dreaming. She taught me that money does not buy happiness. She taught me the value of interdependence and what it means to be a partner. She taught me to be

creative and resourceful. She taught me to appreciate the beauty in life around me every single day. But most of all, she taught me that I belong.

I am humbled and honored to dedicate this study to the woman who made me feel rich in so many ways, even when our socioeconomic status did not reflect it, to my beautiful mother, Grace Miron Migdol.

## ACKNOWLEDGEMENTS

As I reflect on the past three years of this program, this doctoral journey has been a humbling one. A journey of self-discovery filled with endings and beginnings. So much of my life—so much of me—has changed, and this dissertation is a culmination of each transformative experience along the way. I leave this program richer in ways that I could never have imagined and I would like to thank the many, many individuals that have contributed to this milestone and supported me along this journey.

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To the eleven other scholars in my cohort, you all inspire and motivate me every day, and I am so honored to share this journey with all of you as we weathered the storm together. I would also like to thank the participants of my study, Amina, Annie, E.B., January, Katherine, Molly, and Steve, for trusting me and sharing their stories with me. To my colleagues at both Oxford College of Emory University and Agnes Scott College, thank you for your patient ears, professional support, and unfailing encouragement as I

navigated academic deadlines and campus programs and responsibilities.

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## CHAPTER 1

### INTRODUCTION

To belong is to be related to and a part of something. It is membership, the experience of being at home in the broadest sense of the phrase. It is the opposite of thinking that wherever I am, I would be better off somewhere else. Or that I am still forever wandering, looking for that place where I belong. The opposite of belonging is to feel isolated and always (all ways) on the margin, an outsider. To belong is to know, even in the middle of the night, that I am among friends.

(Block, 2009, p. xii)

### **Background**

Research supports the indisputable educational value of diversity in higher education, providing a forum for peers to learn from and challenge one another (Lechuga, Clerc, & Howell, 2009). However, in order to realize this potential, individuals must first expand their notions of diversity to extend beyond race and ethnicity (Pascarella, 2006). Diversity represents the many socially constructed elements of identity that highlight privilege and oppression and the ways in which they are systemically perpetuated (Jones & Abes, 2013). Socioeconomic status is an aspect of diversity often ignored, but it can have a profound impact on identity formation, particularly as it influences privilege or oppression (Aries & Seider, 2011).

For far too long, higher education was reserved for students from affluent backgrounds (Thelin, 2011). Until the 1960s, elite colleges were even more unattainable

for students from less affluent backgrounds because, they “recruited their students largely from New England boarding schools, private day schools, and a select few public schools almost exclusively located in wealthy suburban communities” (Aries, 2008, p. 2).

Historic events in the twentieth century, including the GI Bill in 1945, the Higher Education Act of 1965, and Civil Rights Movement, helped increase access to higher education; however, the increasing costs of higher education pose a barrier to educational opportunities for students from low socioeconomic backgrounds, particularly at elite institutions (Aries, 2008; Thelin, 2011). While higher education can promote social mobility and equality, the costs of elite institutions limit the ability of economically disadvantaged students to enroll (Ward, Siegel, & Davenport, 2012). As a result, students from low socioeconomic backgrounds are underrepresented at elite colleges (Walpole, 2003).

Increasing socioeconomic diversity in elite colleges creates two opportunities (Aries, 2008). The first is an opportunity for social mobility, or one’s ability to transcend from one’s original class for students from economically challenged backgrounds (Aries, 2008; Walpole, 2003; Walpole, 2007). The second is the opportunity for institutions to facilitate dialogues around privilege and help all students understand issues of diversity (Aries, 2008). Student affairs professionals are in a unique position to facilitate learning on social justice issues by implementing experiential learning and reflection activities to help students of privilege better understand their position; promote their awareness of power, privilege, and oppression; and inspire them to challenge oppressive systematic practices (Lechuga, Clerc, & Howell, 2009; Pascarella, 2006). Helping affluent peers recognize their privilege and increase their understanding that not everyone has the same

amount of resources or has access to the same opportunities could create a more welcoming and inclusive environment for students from low socioeconomic backgrounds.

### **Problem, Purpose, and Research Question**

Students from low socioeconomic backgrounds tend to view “access to prestigious institutions...as a prerequisite for future success” (Goodwin, 2006, p. 2), allowing them to achieve social mobility. However, access is not the only obstacle for these students. A wealth of research indicates that students from low socioeconomic backgrounds face unique social challenges at elite institutions as they experience a dissonance in their experiences from their affluent peers (Aries, 2008). Once enrolled among privileged peers, economically challenged students at elite institutions may experience feelings of exclusion or lack of belonging (Ostrove, 2007), and “ignoring these inequities and others saturating our economic and social systems perpetuates class privilege and class oppression” (Evans, Forney, Guido, Patton, & Renn, 2010, p. 240). The purpose of this study is to identify the ways in which students from low socioeconomic backgrounds experience this aspect of their identity within elite institutions, which include institutions with 50% or less acceptance rate and annual tuition and fees totaling a minimum of \$45,000 and typically enroll students from the top 35% of their high schools (Aries, 2008; Reardon, Baker, and Klasik, 2012).

Issues around personal socioeconomic status or class are sensitive and rarely discussed (Kincheloe & Steinberg, 2007), but some students may seek outlets to express feelings of isolation. The following submission to Emory Secrets Facebook group, an anonymous online forum created for students to express their concerns, highlighted an

economically challenged student's struggle with belonging at Emory University among affluent peers:

...I am always stressed about school like any other college student, but everyday I worry about my family as well. I worry that their food stamps will be taken away, I worry that they won't be able to make rent, I worry that they won't have enough gas money to go to work. We are always barely making it. My dad hasn't had a stable job in like four years and my mom hasn't had a raise in three years. I feel like I am safe from it in a sense because I take care of myself with work-study money and scholarships, but I still have a little siblings. Everyone always tells me how proud they are of me and how I am a good kid. They say that one day I'll have a good job and be able to take care of my family. That one day seems like forever from now when you don't know if your food stamps card will be refilled. My financial strain depresses me and has triggered an anxiety disorder. All my friends have everything they need and more. I feel like I can't talk to anyone about my worries. (Emory Secrets, 2014)

Over the past year, the media has acknowledged similar sentiments through various editorial articles in *The New York Times*, *The Chronicle of Higher Education*, and *Boston Globe*, as well as college newspapers, such as the *Duke Chronicle* and the *Emory Wheel*. I seek to explore the following research question: How do students from low socioeconomic backgrounds enrolled at elite institutions experience a sense of belonging?

## **Conceptual Framework**

The conceptual framework of a study outlines the researcher's interest in the topic, describes the selected paradigm, and provides the theoretical foundation, all of which inform how the researcher proceeds with the study (Jones, 2014).

### **Researcher Interest**

The topic of socioeconomic status is particularly salient for me. Growing up, and for a large part of my adulthood, finances were a source of anxiety and concern for me. My mother, a single mother with three children, struggled to make ends meet, and as a child, I often compared myself against others and longed for a "normal" childhood. As a college student, those feelings persisted, particularly as I wanted so badly to be able to have the same experiences as my peers. As a young professional working in higher education, I grew worried that I would never be able to "keep up" with my more financially stable friends, and I recall times in which I checked my bank account compulsively to ensure that I was managing my money effectively.

The further I advance in my career and the more financially stable I become, the more distant those memories are, yet that does not make them any less formative. Having faced such financial hardships as a child, adolescent, and young adult instilled a sense of independence and gratitude in me that I know my friends from affluent backgrounds have not felt, and I recognize that these struggles taught me valuable life lessons and help me appreciate my accomplishments significantly. My present day views on money and quest for financial stability or simply fitting in have been greatly influenced by my early years and the conflicts to which I was exposed as a child.

However, it was only relatively recently that I realized the impact of my socioeconomic status on my professional work in higher education.

When I began working as a graduate assistant at a small, prestigious, private institution in the Southeast in 2005, I viewed all students as having the same economic background. I assumed that if they were able to attend such an elite college, all were privileged, from affluent backgrounds, and had never sacrificed. This caused me to feel a deficit in my own background and experiences as I perceived my lack of cultural capital and questioned my ability to relate to these students who seemed to have such different upbringings than my own. Even my own educational background from public secondary and higher education in Mississippi did not seem adequate. In an effort to relate to my students, I attempted to compensate through material items and conversational topics but did not consider that in doing so, I was marginalizing those students that were from lower socioeconomic backgrounds by assuming that they were from affluent upbringing.

I slowly became aware that the campus consisted of greater socioeconomic diversity than I previously thought. I have had work-study students ask permission to work additional shifts not for their own disposable income but so that they could send money home to their families. Students have approached me with requests for financial assistance so that they can participate in campus programs that charge fees. Despite these instances, I failed to fully understand the social implications for these students.

In fall 2013, I read an article written by a Duke University senior to her campus newspaper describing her experiences at Duke as a student of high financial need (Waldorf, 2013). Her story resonated with me as I felt my own sentiments about class and socioeconomic status, empathizing with the struggles associated with feelings of

inadequacy, fitting in, and feeling accepted. Reading the words on the screen, I saw my students in a new light. The closer I looked, I saw more students that felt similarly and discovered that these feelings exist at my own campus. Similar to other prestigious institutions, the institution at which I worked supports a significant financial aid incentive, created to increase access for students from low socioeconomic backgrounds to the college and further diversify the institution. However, once enrolled, do these students feel as though they fit in among their affluent peers?

### **Paradigm**

Choosing the appropriate paradigm for a research study is essential for establishing an effective approach. Each paradigm informs how a researcher identifies the research questions, develops the methodology, and interprets the data (Guido, Chavez, & Lincoln, 2010). As I seek to understand the ways in which individuals have made meaning of their experiences, I will approach this study from a constructivist paradigm. Researchers using a constructivist paradigm believe that individuals make meaning of their environments and experiences in their own manner, constructing truths, realities, and knowledge differently (Merriam, 2009; Mertens, 2010).

**Axiology, ontology, and epistemology.** *Axiology* considers the ethical implications of a paradigm (Merriam, 2009). Several ethical considerations exist in common research practices, including “maintaining privacy, [obtaining] informed consent, minimizing harm, and [promoting] justice” (Mertens, 2010, p. 11). In addition to the principles, researchers using constructivism should also consider other ethical implications, including establishing trustworthiness and maintaining authenticity

(Mertens, 2010). Researchers should also be sensitive to multiple perspectives and “raise participants’ awareness” (Mertens, 2010, p. 11).

For researchers using constructivism, *ontology*, or the way in which reality is understood, reality is socially constructed, and researchers attempt to make meaning of individuals’ experiences (Jones, Torres, & Arminio, 2014; Mertens, 2010). Given that constructivist researchers discover and value multiple perspectives and varied experiences, many different constructed realities and possible truths coexist (Mertens, 2010).

*Epistemology* refers to how an individual acquires knowledge through a certain paradigm (Jones, Torres, & Arminio, 2014). Researchers using the constructivist paradigm strive to establish a personal relationship with the research participants by employing an interactive, open-ended approach, such as interviews, observations, or focus groups, in order to gain knowledge (Creswell, 2014; Mertens, 2010).

### **Theoretical Framework**

This study is grounded in the theoretical framework of Strayhorn’s (2012) Hypothesized Model of College Students’ Sense of Belonging. However, several other theories contribute to the ways in which students from low socioeconomic backgrounds experience a sense of belonging at elite institutions, including Maslow’s (1943) Hierarchy of Needs and Schlossberg’s (1989) Theory of Marginality and Mattering. Each of these explores very basic human needs in order to reach self-actualization.

Maslow’s (1943) Hierarchy of Needs depicts the needs individuals have in order to achieve self-actualization. The most fundamental of these needs is physiological—ensuring individuals have a way to attend to their basic physical needs, such as food,

water, and shelter. The second layer is a need to feel safe and secure. Students from low socioeconomic backgrounds may experience feelings of uncertainty around either or both of those initial layers, which could hinder their ability to achieve the third level—belonging or a sense of membership within a community. The fourth level, esteem, refers to how individuals view themselves. Each of these contributes toward an individual's quest for the final stage: self-actualization (Maslow, 1943).

Membership in a group or community shapes, challenges, and influences identity construction as “individuals develop their identities by comparing themselves with others on an individual level as well as on a group basis” (Alessandria & Nelson, 2005, p. 4). Various aspects of identity contribute to an individual's feelings of belonging within a community (Schlossberg, 1989). Schlossberg's (1989) Theory of Marginality and Mattering highlights how important it is for individuals to experience a sense of belonging within their environments. Marginality and mattering refers to an individual's place within the social structure—and whether or not they are central or marginal—within their environment (Schlossberg, 1989).

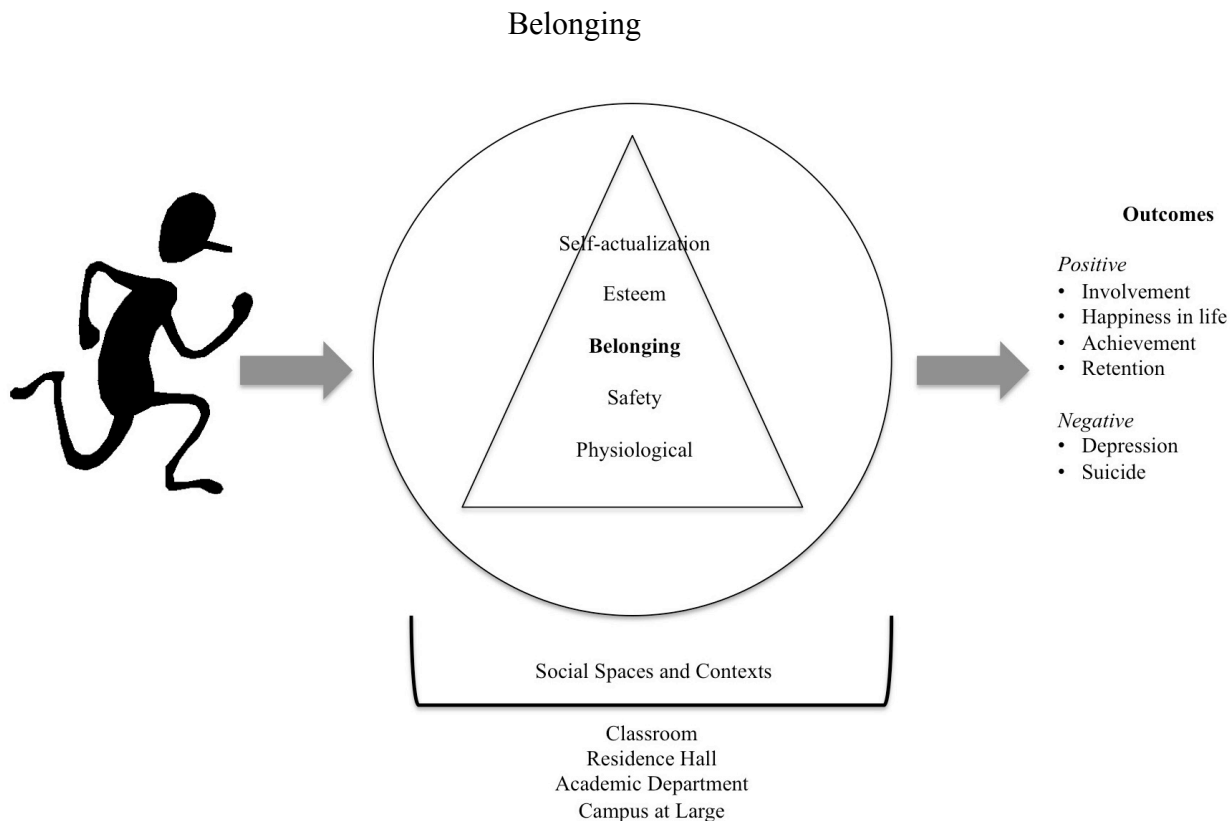
Strayhorn (2012) built upon Maslow's (1943) Hierarchy of Needs and Schlossberg's (1989) Theory of Marginality and Mattering to further understand factors that influence students' sense of belonging within the college setting through the following assumptions:

1. Sense of belonging is a basic human need.
2. Sense of belonging is a fundamental motive, sufficient to drive human behavior.

3. Sense of belonging takes on heightened importance a) in certain contexts, b) at certain times, and c) among certain populations.
4. Sense of belonging is related to, and seemingly a consequence of, mattering.
5. Social identities intersect and affect college students' sense of belonging.
6. Sense of belonging engenders other positive outcomes.
7. Sense of belonging must be satisfied on a continual basis and likely changes as circumstances, conditions, and contexts change (pp. 18-23).

Strayhorn's (2012) model (Figure 1) hypothesizes that college students' experiences within their academic setting, both formal and informal, influence how a student feels as though he or she belongs. Positive interactions can result in happiness, achievement, involvement, and retention, while negative experiences marginalize students and make them feel as though they do not belong (Strayhorn, 2012).

Figure 1: Strayhorn's (2012) Hypothesized Model of College Students' Sense of



Creating an intentional, inclusive community in which members feel a sense of belonging, shared experiences, and similar values is instrumental in establishing a sense of belonging, though students from low socioeconomic backgrounds may feel as though they do not belong—or marginalized—at elite institutions (Ostrove & Long, 2007; Schlossberg, 1989; Schreiner, 2013). Belonging is a precursor to community, as a community is comprised of individuals that feel as though they belong; therefore, feelings of belonging are essential in fostering community (Strayhorn, 2012).

### **Operational Definitions**

For the purposes of this study, the following terms will be used accordingly.

- *Low socioeconomic backgrounds* refers to students with high documented financial need for enrollment and attendance. Many institutions use Pell

Grant eligibility, calculated by the expected family contribution (EFC), as a determinant of high financial need (Federal Student Aid, 2015; Reardon, Baker, and Klasik, 2012).

- *Elite institutions* include institutions with 50% or less acceptance rate and annual tuition and fees total a minimum of \$45,000 and typically enroll students from the top 35% of their high schools (Aries, 2008; Reardon, Baker, and Klasik, 2012). I chose elite as opposed to highly selective to represent the intersection of academic rigor with high costs of attendance. Additionally, I felt that it was important to recognize the high price of such academically rigorous institutions to represent the potential financial barriers for access for students from low socioeconomic backgrounds.
- *Privilege* refers to the notion that membership of a particular group affords opportunities not necessarily earned (Lechuga, Clerc, & Howell, 2009).
- *Oppression* “exists when a group of people is denied something of value as a result of membership within a social category that does not share similar characteristics and values,” (Lechuga, Clerc, & Howell, 2009, p. 229).
- *Power* refers to dominant societal privileges as a result of majority aspects of identity (Lechuga, Clerc, & Howell, 2009).

### **Assumptions and Delimitations of the Study**

Students from low socioeconomic backgrounds struggle to feel a sense of belonging at elite institutions (Ostrove & Long, 2007). This qualitative study took place at a single, small, elite institution in the Southeast, providing findings that are transferable

to other similar contexts. The results of this study may aid other campuses in creating a more inclusive environment for students from low socioeconomic backgrounds.

### **Significance of the Study**

A student affairs foundational document, *Powerful Partnerships* (1998), highlights circumstances and conditions that promote student learning, citing that “learning is strongly affected by the educational climate in which it takes place: the settings and surroundings, the influences of others, and the values accorded to the life of the mind and to learning achievements” (AAHE, ACPA, & NASPA, 1998, p. 7.). Learning occurs best in an educational environment in which students feel valued (ACPA & NASPA, 1998). Students need to feel a sense of belonging to the institution, and student affairs professionals have a responsibility to help facilitate an inclusive community for all students (ACES, 1949; Keeling, 2006). Furthermore, social integration contributes to “student attachment to the institution, which is linked to a higher likelihood of persistence” (Breneman & Merisotis, 2002, p. 127). By understanding the relationship between socioeconomic status and academic setting, student affairs professionals can consider possible practices to serve the needs of these students and create more inclusive and welcoming communities.

### **Chapter Summary**

While diversity within college environments contributes significantly toward educational experiences that allow students to learn and grow from one another, students from low socioeconomic backgrounds may experience feelings of isolation among affluent peers at elite institutions (Ostrove & Long, 2007). With better understanding of the social issues that students experience, student affairs professionals are in a unique

position to help foster a stronger and more inclusive community on college campuses. Grounded in Strayhorn's (2012) Hypothesized Model of College Students' Sense of Belonging through a constructivist paradigm, this study will explore the ways in which these students experience a sense of belonging within their academic setting. The following chapter synthesizes the existing scholarly literature and research on students from low socioeconomic backgrounds at elite institutions.

## CHAPTER II

### REVIEW OF THE LITERATURE

Much has been written about getting high-achieving, low-income students through the Ivy-covered gates of America's top colleges. And indeed, the focus on improving the economic diversity of college admissions is needed; a recent Brookings study found that just 8% of low-income students applied to a "reach" school and just 34% of high-achieving students in this group attended one of the country's 238 most selective universities... Yet for all the studies and attention paid to how to get more low income students onto America's top campuses, there's little discussion (on or off campus) about what life is like for those students after they win admission. (McGrath, 2013, para. 3, 5)

#### **Review of the Literature**

Despite admission credentials and qualifications, students from low socioeconomic backgrounds are disproportionately underrepresented at elite institutions (Fischer, 2012). These institutions across the country, however, are taking steps to increase socioeconomic diversity by offsetting their hefty tuition and fees to qualifying students, but few have done so successfully (Otani, 2015; Rubin, 2011). Many factors contribute to how students from low socioeconomic backgrounds transition and integrate, both academically and socially, at elite institutions, including a campus's environment, social class identity formation and reconciliation, familial relationships, and social integration. Belonging is essential to fostering an inclusive community (Strayhorn,

2012), and all of these play a significant role in how the students experience a sense of belonging within their institution and persist toward degree completion.

### **College Students' Sense of Belonging**

In President Obama's (2009) Back-to-School address, he stated that "that all young people deserve a safe environment to study and learn" (para. 19). However, once an individual meets their physiological and safety needs, they go on to seek feelings of affection and belonging (Strayhorn, 2012). Belonging, or feelings of connectedness to and mattering within an environment, is a basic human need and is linked to student success, academic performance, persistence and retention (Strayhorn, 2012).

When a student experiences a sense of belonging within an academic setting, they feel as though they matter to the other members of the community, reflecting "the social support that [they] perceive on campus" (Strayhorn, 2012, p. 16). They report feelings of happiness, joy, and satisfaction, resulting in persistence, retention, and higher levels of commitment to the institution. Conversely, feelings of isolation or alienation (the absence of belonging) lead to feelings of disengagement and a lack of commitment to the institution (Strayhorn, 2012).

Positive experiences within the campus setting also contribute deeply to feelings of belonging, and support within the academic setting, such as peers, faculty, and staff that demonstrate concern and respect for individual students, greatly influence how a student views themselves within the institution (Strayhorn, 2012). Furthermore, relationships facilitate feelings of belonging, and research shows that feelings of belonging are greater when students have meaningful interactions with peers from different backgrounds (Strayhorn, 2012). Involvement in campus organizations in which

they can clarify their interests and passions, engage with peers, and further their development, present an opportunity to foster such feelings of belonging (Strayhorn, 2012).

Identity development also greatly influences students' need to belong, and these needs are increasingly important for students of traditionally marginalized groups, particularly "in contexts where individuals are inclined to feel isolated, alienated, lonely, or invisible" (Strayhorn, 2012, p. 10). This research study will focus on one particular marginalized group, students from low socioeconomic backgrounds at elite institutions, and how they experience a sense of belonging within their campus setting. Strayhorn's (2012) research on college students' sense of belonging focuses primarily on creating spaces, both socially and physically, that facilitate feelings of inclusion and mattering, ultimately helping students achieve self-actualization.

### **Campus Environments**

Communities offer a sense of belonging, security, and engagement of participants, but they also do much more. Communities establish a status of full membership for participants in an environment, offering them opportunities to engage over time in a distinct history, tradition, and culture. (Strange & Banning, 2001, p. 161)

Strange and Banning (2001) developed a model for creating communities loosely based on Maslow's (1943) Hierarchy of Needs comprised of three levels: Safety and Inclusion (Level 1), Involvement (Level 2), and Community (Level 3). At the fundamental level, "psychological safety and inclusion is not only the absence of threat or harassment; it also involves a positive sense of mattering and validation, especially among those who may differ significantly from the dominant campus culture or are

marginalized in some manner” (Strange & Banning, 2001, p. 127). Community is not manifested from thin air, however. It must be carefully constructed, and many environmental characteristics contribute to the overall feelings of inclusivity students experience within a college. The physical, human aggregate, organizational, and constructed environments all communicate subliminal messages as to whether or not its inhabitants belong.

**Physical.** Physical aspects influence the way inhabitants interact with an environment, including location of a space within a setting, signage, accessibility, use of artifacts, and layout (Strange & Banning, 2001). The ivory towers of elite colleges exude an element of affluence, from the perfectly manicured quads to the state-of-the-art facilities. The newest technology in classrooms and libraries, coupled with luxury cars in the student parking lots, send messages that wealth is abundant.

**Human aggregate.** The human make-up of an environment, commonly referred to as the human aggregate, communicates who uses a space and how (Strange & Banning, 2001). It also creates standards of behavior and minimal expectations for an environment’s inhabitants. At elite institutions, these are often students who attended preparatory or boarding schools, had access to private tutors, attended summer camp, traveled extensively, and don designer clothes. They appear to make decisions without much consideration of cost (McLoughlin, 2012; Ostrove & Long, 2007). Their (perceived) cultural capital can be alienating for students from low socioeconomic backgrounds who have not shared similar experiences.

**Organizational.** The organizational environment refers to organizational structures, policies, regulations, and standard practices of a setting (Strange & Banning,

2001). How resources are allocated (human or otherwise) help to show what the institution values. Policies and protocols, such as break housing for residence halls, programs with added costs associated, or unanticipated fees or additional costly text books for a class can be particularly challenging for students with limited monetary resources.

**Constructed.** Inhabitants make meaning of their environments in different ways, particularly based on their individual experiences (Strange & Banning, 2001). Rituals, traditions, names, and overall environment can inform how individuals perceive themselves within an environment, as well as their attitudes toward a space. Examples at elite institutions include feelings of pride, inclusivity, exclusivity, history, wealth, and knowledge.

The physical, human aggregate, organizational, and constructed environments can all play a critical role in how students feel as though they belong (or not belong) within a certain community. Further oppressing students who do not fall within the majority (or making assumptions that all students within the environment are affluent) can further their feelings of marginalization.

### **Admission and Financial Aid**

Rising student loan debt, which currently exceeds credit card debt, poses a strong concern for today's student loan culture (Kimball, 2011; Lake, 2011). The negative correlation between the staggering increases in tuition and diminishing financial aid available to students from low socioeconomic backgrounds demonstrates how higher education is skewed toward serving the economically advantaged, thus perpetuating the income gap (Nichol, 2003). The lack of socioeconomic diversity in undergraduate

admission, lack of aid available to students from low socioeconomic backgrounds, the high amounts of debt with which these students graduate, and job opportunities available to said students upon graduation are all grave concerns in higher education (Nichol, 2003).

President Obama has proposed several initiatives to increase access to higher education among students with high financial need, include waiving application fees, following up with applicants to refer them to financial aid resources, and maintaining communication with these applicants throughout the process (Anderson, 2014). Obama has also recommended a drastic overhaul of No Child Left Behind, as well as the need for better middle and high school students for college application and admission (Anderson, 2014). In an attempt to increase access to higher education for students from low socioeconomic backgrounds, some admission offices have enacted affirmative action in admission decisions, which has sparked controversy among the political spectrum (Leonhardt, 2013). Other institutions, particularly highly selective ones, have implemented need-blind admission processes, which does not consider financial aid in admission decisions, awarding significant financial aid packages to eligible students (Renn & Reason, 2013).

Taking socioeconomic status into consideration for admission can address the issues of racial diversity but establishing these practices are costly for institutions to implement, requiring institutions to spend a significant amount on financial aid (Leonhardt, 2013). Of 50 highly selective, private institutions in the country, approximately four-fifths employ need-blind admission practices (Perez-Pena, 2013). However, students from low socioeconomic backgrounds are less likely to apply to more

expensive colleges (Lillis & Tian, 2008). Some of these schools, such as Vassar College, Emory University, and Amherst College actively recruit students from low socioeconomic backgrounds and provide a number of Pell grants annually while other schools with similar endowments do not (Perez-Pena, 2013). Some institutions have attempted to meet 100% of need, but those with smaller endowments may not have the financial resources to do so (Perez-Pena, 2012; Perez-Pena, 2013). Furthermore, the economic conditions necessitated changes to many schools' admission processes and financial aid formulas to account for need, and many small, private institutions have particularly struggled with financially sustaining this practice (Perez-Pena, 2012). Additionally, beyond the cost of recruitment and aid, institutions must also fund support programs to retain these students (Perez-Pena, 2013).

### **Social Class Identity Formation and Reconciliation**

Social class plays a critical role in identity formation, and studies show that social class is particularly salient for students from low socioeconomic backgrounds at elite institutions, meaning that this aspect of identity carried great importance to how they view themselves as individuals (Aries & Seider, 2011; Jones & Abes, 2013). Students from low socioeconomic backgrounds often feel as though they should hide their class to avoid associated stigmas (Aries, 2008), as articulated by Waldorf (2013), "Why is it not OK for me to talk about such an important part of my identity on Duke's campus? Why is the word "poor" associated with words like lazy, unmotivated and uneducated? I am none of those things" (para. 2).

Many students from low socioeconomic backgrounds never considered themselves "disadvantaged" until entering into a community among affluent peers with

material advantages and knowledge as to best navigate the college setting (McGrath, 2013; McLoughlin, 2012). However, despite their disadvantage, students have reported that they would opt to be born into the same class again, as they recognized the virtues that their class afforded them, such as independence, resourcefulness, and work ethic (Aries & Seider, 2011). Students have recognized that their social class has contributed to their interdependence, self-reliance, and gratitude for not only material things but also opportunities afforded to them (Aries, 2008).

### **Familial Relationships**

Familial relationships also affect the ways in which students from low socioeconomic backgrounds feel as though they can (or cannot) succeed at elite institutions, particularly as it relates to parents' educational background and the notion of separation (Reason, 2009). Some students from low socioeconomic backgrounds have expressed a strong sense of connection to their family and community, largely due to limited resources and the need for interdependence (Aries, 2008). Such familial interdependence often results in students feeling as though they should prioritize family obligations over college responsibilities (Ward et al., 2012). For some students, such interdependence can result in resentment, stress, or guilt. Waldorf (2013) described this as: "I don't get to see my dad anymore because he moved several states away to try and find a better job to make ends meet...My mother has called me crying, telling me she doesn't have the gas money to pick me up for Thanksgiving."

Depending on the extent of education of these parents, they may define academic success differently and possess different ideals as to how much education their son or daughter should pursue, particularly if higher education has not been expected or

prioritized (Walpole, 2003). Furthermore, in many cases, the parents of these students lack the knowledge of how to best support their students, including navigating the complexities of financial aid paperwork or soliciting the support they need. As a result, students from low socioeconomic backgrounds may face academic challenges at elite institutions without recognizing tools available for their success, as described by Tough (2014):

...high-achieving students from low-income families who want desperately to earn a four-year degree [may] run into trouble along the way. Many are derailed before they ever set foot on a campus, tripped up by complicated financial-aid forms or held back by the powerful tug of family obligations. Some don't know how to choose the right college, so they drift into a mediocre school that produces more dropouts than graduates. Many are overwhelmed by expenses or take on too many loans...they get to a good college and encounter what should be a minor obstacle, and they freak out. They don't want to ask for help, or they don't know how. Things spiral, and before they know it, they're back at home, resentful, demoralized and in debt. (para. 8)

However, once students enter into their higher education settings, students then must reconcile their existing relationships with their families (Lee & Kramer, 2013). In her article in *The Duke Chronicle*, Waldorf (2013) expressed: "I am scared that the more I increase my 'social mobility,' the further I will separate myself from my family". This sentiment demonstrates Tinto's three-stage model of departure necessitating severing of family ties as a student enters college, which contributes to how a student transitions into an institution, thus affecting retention and attrition (Reason, 2009).

### **Peer Relationships and Social Integration**

Peer relationships and shared experiences contribute to students' social integration into the academic setting (Breneman & Merisotis, 2002). One factor that establishes these relationships and promotes a sense of belonging is involvement in activities outside of the classroom (Ostrove & Long, 2007), but first-year students from low socioeconomic backgrounds are often less involved in co-curricular activities than their affluent peers (Walpole, 2003). A lack of financial resources can restrict student participation in costly activities, such as trips during extended breaks, dining out, or certain student involvement, such as Greek organizations (Aries, 2008; Ostrove & Long, 2007).

Peers from similar socioeconomic backgrounds are in a place to offer support to each other (Aries, 2008). Some students from low socioeconomic backgrounds may not connect with their peers due to fundamental differences due to social class (Ostrove & Long, 2007). Conversations among peers that reflect a lack of cultural or social capital highlight the economic divide, such as those pertaining to preparatory, private, or boarding schools, summer camp, and professional networking connections which can also ostracize students from low socioeconomic backgrounds. As a result, many economically challenged students self-isolate (Aries, 2008; Leonhardt, 2015; Walpole, 2003).

Social integration contributes to a student's connection to the institution, which ultimately impacts persistence (Breneman & Merisotis, 2002), and an inability to participate in social outings or experiences also highlights the economic divide. According to McGrath (2013), "nightlife offers its own set of dilemmas. Those whose

wealthier friends don't mind footing the bill for a night out — in the name of friend-group unity, perhaps — find accepting such financial help can introduce a certain level of guilt" (para. 16). While these friendships exist across social classes, students from low socioeconomic backgrounds have expressed frustrations that their affluent friends often lack sensitivity for their economic status (McLoughlin, 2012).

### **Academic Success and Retention**

Belonging has been linked to student satisfaction, which contributes toward an educational institution's ultimate goals: retention, graduation, and degree completion (Strayhorn, 2012). Students who struggle to form meaningful relationships with their peers are less likely to persist (Madden, 2014). Their inability to identify a social support system leads to isolation, furthering the notion that they do not belong (Madden, 2014). Beyond the social factors, however, students from low socioeconomic backgrounds at elite institutions have reported feeling less academically prepared than their affluent peers (McLoughlin, 2012). This is often a result of differences in secondary education, access to tutors, or college preparatory programs (McLoughlin, 2012). Even familial attitudes toward the college settings influence how prepared or supported a student feels to enter into the educational environment (Walpole, 2003).

While students from low socioeconomic backgrounds are capable of succeeding academically, many struggle due to unfamiliarity with or resistance to seeking support from professors or academic services (Madden, 2014). Interactions between students and faculty are linked to persistence, but students from low socioeconomic backgrounds may experience difficulty in asking for assistance (Breneman & Merisotis, 2002; Madden, 2014; McGrath, 2013; McLoughlin, 2012). Seeking support requires an additional step,

as McGrath (2013) explains:

This proactiveness doesn't always come naturally...as many high-achieving students (low income or otherwise) have trouble asking for help when they need it. Assuming, of course, a low income student knows exactly what resources they need. I think the hardest part is not even financial – it's trying to know about most of the things that your peers know about. It can be isolating, going to a public high school with all these differences you don't think about until you go to an elite school where you stand out in many different ways. (para. 19, 20)

For students from low socioeconomic backgrounds, implicit, subtle references that reveal their background can often be the most troubling, “challenging their very identity, comfort and right to be on that campus. The more elite the school, the wider that gap” (Madden, 2014, para.12).

### **Anti-Deficit Approach**

While some of the existing literature may highlight the challenges and deficits students from low socioeconomic backgrounds face and experience, Strayhorn (2012) specifically used the term of belonging as a framework for his study as opposed to isolation because he wanted to combat the deficit notion and focus on belonging and the positive outcomes as opposed to the negative. As such, I do not want readers to patronize the students in my study. Instead, I would rather readers view my research participants as students who have worked diligently to get to where they are and that are rightfully very proud of their progress. I want readers to think of them as empowered, insightful, independent, self-sustaining, and grateful individuals that have demonstrated deep appreciation of the opportunities and experiences they have had. Finally, I want readers

to recognize that these are strong students; these are students with strong voices who know what they want, where they want to go, and they do not waste any time getting there.

### **Chapter Summary**

Many factors contribute to the ways in which students from low socioeconomic backgrounds experience a sense of belonging at elite institutions. As a student begins to further reconcile their socioeconomic identity, they must also navigate their familial influences, social interactions among peers, and academic preparedness. Each of these contributes toward formulating a sense of belonging within their educational setting, which increases the likelihood of persistence toward graduation. Furthermore, despite the fact that some of the literature may highlight the challenges associated with enrollment for students from low socioeconomic backgrounds at elite institutions, it is important to note that these students in my study have demonstrated a considerable amount of insight and strength, as indicated in Chapter IV. The following chapter summarizes outlines the design of the study.

## CHAPTER III

### METHODOLOGY

How does a researcher negotiate the precariousness of beginning a study? How does one arrive at a completed, worthy, qualitative study? It is imperative that those who engage in qualitative inquiry address both fundamental and complex defining features. These features include situating the research in a grounding perspective that is congruent with or adds to the research design, including how one designs a research question and selects, interprets, and represents participants. Making appropriate choices about collecting, managing, and analyzing data while also meeting the obligations of conducting high quality inquiry are also fundamental features. (Jones, 2014, p. 1)

#### **Research Design**

The proposed research question ultimately drives the methodology and subsequent methods employed. Once the researcher clearly identifies the purpose of the study, the researcher can then begin designing the study so that all pieces support the research questions (Merriam, 2009). The selected methodology then helps the researcher identify the most appropriate ways to move forward with collecting and analyzing the data. In an effort to better understand how students from low socioeconomic backgrounds enrolled at elite institutions experience belonging, I approached this study through a constructivist paradigm using narrative inquiry by employing photo elicitation

and conducting two individual interviews of each participant to understand how the participants experience a sense of belonging within their institution.

### **Methodology**

Derived from literary theory, narrative inquiry strives for a rich, holistic understanding of an individual has experienced their world (Webster & Mertova, 2007).

Narrative inquiry draws from direct accounts of human experiences, which “provides researchers with a rich framework through which they can investigate the ways humans experience the world depicted through their stories” (Webster & Mertova, 2007, p. 1).

Their individual stories highlight the complexities of human behavior and emotion, particularly as parts of their lives intersect and come together. This approach presents the researcher with a holistic view of their experience and how they perceive it.

Furthermore, this methodology strives to understand the individual’s reality as opposed to reaching certain discrete, universal conclusions (Webster & Mertova, 2007).

### **Site**

In an effort to protect the confidentiality of the site and participants, I have intentionally omitted citations that would potentially reveal the identity the institution.

The participants were currently enrolled undergraduate students at a small, private, residential, elite institution situated in a rural setting in the Southeast. The diversity of the institution is represented by their published demographics online. Of the 950 total students enrolled, 60% identify as non-white, 17% are classified as international students, and over 55% hail from beyond the Southeast from 34 states and 18 countries. Cost of tuition, room, and board totals over \$50,000 annually. Enrolling a high-achieving student

population, the incoming class each year boasts an average grade point average of 3.47-3.89 and an SAT score of 1910-2170.

In an effort to promote socioeconomic diversity, the institution offers a generous financial aid package to qualifying students to provide access for students from low socioeconomic backgrounds. Per the institution's website, the financial aid package has two components. One replaces federal loans with institutional grants for students from households with annual incomes of \$50,000 or less. The other "caps cumulative Federal Subsidized Stafford Loan debt at \$15,000 for domestic, dependent undergraduate students whose families' total annual incomes are between \$50,000 and \$100,000" and subsidizes the balance with institutional grants. The college allocates 30% of its annual operating budget to financial aid, and both programs support the institution's goal in making its "education attainable for any qualified student, regardless of income."

### **Procedures**

The following sections outline the steps used to recruit participants, collect data, and analyze the findings.

#### **Recruitment**

For this study, I sought participants who were recipients of one of the previously described financial aid package with at least one full semester completed at the institution. Therefore, using a purposeful sampling method in which the researcher identifies and selects participants that meet the desired criteria (Creswell, 2014), I utilized the Office of Financial Aid to identify all students that receive aid through both aforementioned financial aid packages. To respect their confidentiality and maintain

FERPA compliance, I asked the department to send an email on my behalf, inviting them to participate in the research study (Appendix A).

### Participants

I initially requested that participants be at least 18 years old with at least one full semester of enrollment at the institution, as I felt that one full semester would represent a period of time for them to truly and meaningfully experience their academic environment. However, the request for participants went to *all* recipients of the financial aid package, and I received an overwhelming number of responses from both first and second students who indicated a desire to participate. Of the fifteen respondents, six were second-year students and nine were first-year students. After enlisting all second-year students, I also chose two first year students that expressed an enthusiastic willingness to share their perspectives. Once I obtained the desired number of participants, I provided them with an overview of the study and instructions via email (Appendix B). However, upon the beginning of the first interview with a second year participant, they felt as though they did not satisfy the profile and withdrew from the study. The seven remaining participants included five females and two males from a range of diverse ethnic backgrounds, as highlighted in the table below.

Table 1: Research Participants

Pseudonym	Year	Gender	Ethnicity
Amina	Second Year	Female	Black American
Annie	Second Year	Female	White
E.B.	First Year	Male	Mexican American
January	Second Year	Female	Multiracial Filipino White American
Katherine	Second Year	Female	Afro-Caribbean American
Molly	First Year	Female	African American
Steve	Second Year	Male	White

I informed the students that I would maintain their confidentiality and communicated their rights as participants, including that they could withdraw their participation from the study at any point and select a pseudonym of their choice. Furthermore, I exercised caution to protect against power differentials and demonstrate ethical considerations throughout the course of the study, described in greater detail below. During data analysis, I also took measures to ensure that the participants' voices were heard accurately through member checking by sending them copies of their transcribed interviews, as well as the summary of findings, and asking them to notify me of any discrepancies. Of the seven participants, four responded to the final member check and confirmed that their stories were portrayed accurately. Furthermore, several of the four respondents expressed positive sentiments that there were other students within their academic setting that had similar experiences.

### **Data Collection Methods**

Using multiple methods to triangulate data and increase trustworthiness, I employed photo elicitation and conducted individual semi-structured interviews. While interviews are effective tools that allow participants to share their individual experiences with the researcher (Merriam, 2009), "interviews in isolation [of other methods] are insufficient to constitute ethnographic research" (Boellstorff et al., 2012, p. 92). I conducted an individual interview with each participant, then asked them to complete the photo elicitation portion, and concluded with a follow-up interview in which they talked about the images they captured and their experiences through the study.

**Interviews.** Interviews provide an opportunity for participants to give their actions meaning as they seek to understand their world around them, and establishing

trust and rapport are essential in effective interviews (Boellstorff et al., 2012). Given the sensitivity of the topic, I conducted individual semi-structured interviews. While I began with a list of questions (Appendix C), each participant had unique perspectives to share, and I allowed the interviews to flow naturally, asking follow-up questions as needed. In the second interview, I asked the participants to share what their images meant to them and describe how they experienced a sense of belonging at their college.

**Photo elicitation.** Visual methods depict images that show the ways in which participants experience their environment (Pink, 2001). To ensure each student had access to a camera, I offered to connect students with the library to check out a camera if they did not already have one. Over the course of a week, I asked the participants to take 10-15 images that represent the ways in which they experience their socioeconomic status at their academic institution. While photos can provide rich data, they should always be used in conjunction with another method (Boellstorff et al., 2012). In this case, the photo elicitation method supported the initial and follow-up interviews. The combination of the two methods allowed the participants to share their narrative with me in two different ways.

### **Data Analysis**

While data analysis begins during data collection, the researcher completes the process after to make meaning of the findings (Boellstorff et al., 2012; Merriam, 2009), and “the most fundamental approach to data analysis is to engage in a rigorous intellectual process of working deeply and intimately with ideas” (Boellstorff et al., 2012, p. 159). Incorporating and applying theoretical framework in data analysis helps the researcher make meaning of the data (Boellstorff et al., 2012). Strayhorn’s (2012) Model

of College Students' Sense of Belonging informed the design of the study to understand the ways in which students from low socioeconomic backgrounds experience a sense of belonging at elite institutions but not necessarily the data analysis. I approached this from a constructivist paradigm, which is by definition inductive; however, the review of the literature provided broad, common themes that have emerged in previous research, which allowed me to identify the ways in which the literature supported my findings.

The coding occurred in three stages: raw data, preliminary codes, and final themes (Saldaña, 2013). Once the interviews were complete, it was particularly important to transcribe the interviews consistently and take account for slang, colloquialisms, and multi-modal communication (Boellstorff et al., 2012). They all had their distinct ways of telling their story, and it was also important to pay attention to the *ways* in which the participants describe their experiences, as that can shed light to how the participants feel (Boellstorff et al., 2012). Furthermore, I analyzed the pictures through the interviews, as students described the significance of each photograph, as opposed to a separate photo analysis process.

During the interviews, I identified consistent topics that the participants referenced and made initial notes of potential codes. As I transcribed the interviews, the codes became more apparent, and once I established the list of codes, such as value formation, perceptions of socioeconomic status, family, attitudes toward money, and campus involvement, I assigned themes through concept mapping, which allows the researcher to understand the common constructs (Saldaña, 2013). The themes changed several times through the writing stage as I contemplated the most effective and accurate way to share the participants' stories, as represented in Appendix D. I began lumping

codes together in seven initial themes, but as I began writing, I found them to be disjointed and misrepresentative of the participants' experiences. I revisited the themes and modified them into four categories, but I still felt as though it did not fully fit their narratives. As I further considered how each code informed one other and impacted the overall student experience, I found myself energized by the story I could see shaping. In the final revision and subsequent establishment of two primary themes, I examined the data through the participants' (1) Campus Experiences and (2) Social Class Identity Formation and Reconciliation.

### **Protection of Subjects**

Demonstrating care is the fundamental ethical principle of ethnographic research (Boellstorff et al., 2012). It is imperative to approach the study with honesty, truthfulness, and transparency and present all pertinent information, including the purpose of the study, how data will be used, and strategies employed to minimize risk, to the participants.

### **Ethics**

Ethical considerations are present in each stage of the research study (Jones et al., 2014). After receiving necessary IRB approval, I took steps to select participants in a manner that valued them as individuals and did not impose a power construct. While compensation is appropriate in some forms of research (Boellstorff et al., 2012), in this case, I was thoughtful of the possibility that it could be perceived as charity, appeal to their financial need, and/or hinder their authentic willingness to participate. Furthermore, it potentially places the researcher in a savior-type role that perpetuates a power differential (Merriam, 2009). Finally, given that I solicited participation through campus

records, I exercised caution to ensure that I had permission to use the records in that way. To minimize ethical challenges, I thoroughly explained the notion of informed consent and offer them the option of confidentiality, including the opportunity to select their own pseudonym. Additionally, I ensured that I was presenting the participants' stories accurately through triangulation, including peer review and member checks, by sending each participant a copy of their transcribed interviews, as well as the summary of findings (Boellstorff et al., 2012; Jones et al., 2014).

### **Power**

Perceived power differentials could possibly emerge through the course of this study in several instances. The first is strictly associated with the researcher/participant dynamic in which the participants likely perceive themselves to have less power than the individual conducting the study (Takacs, 2003). In this instance, I considered that the participants may feel as though they need to respond a certain way. Another potential power-related issue was my previous role on campus and the likelihood that I had some previous interaction with some of the participants within the small campus setting. Did the participants feel empowered to speak freely? Did they fear that their responses would affect my views of them? Were they accountable to me in any way? Did they feel pressured to participate in the study? As such, I emphasized the safe space of the setting and encouraged their honesty and transparency. Finally, it is also possible that the participants may feel as though I am unable to relate to their struggles. Are they ashamed? Embarrassed? Scared? Empowered? I considered that they might perceive me as someone who has not experienced their struggles, thus incapable of empathizing with their narratives. As such, I exercised caution against email correspondence using

my phone and removed the automated “Sent from my iPhone” message from any emails to and from the participants.

### **Trustworthiness**

Qualitative researchers bring many factors with them into a study, including experiences, interests, and salient aspects of their identities. Understanding the ways in which all of these intersect is a crucial part of researcher reflexivity and aid in identifying potential power differentials and ethical considerations. Recognizing, examining, and understanding a researcher’s position within the study increases the trustworthiness of the study (Jones et al., 2014). Given my previous role at the institution and the likelihood that many of them knew me in a professional capacity, I continually communicated to the participants that they should feel free to speak openly and honestly throughout the interview.

I took steps to ensure validity, including triangulation, member checks, and peer review, thus increasing the trustworthiness of the study (Creswell, 2014; Merriam, 2009; Jones et al., 2014). Triangulation, or the use of multiple data collections methods, increases trustworthiness of the study, as both the photo-elicitation and individual interviews helped to examine a multi-faceted narrative. As previously mentioned, I conducted member checks throughout data analysis to ensure that I am representing the participants’ stories truthfully. Finally, a peer review aids in ensuring that a researcher is interpreting the data accurately (Merriam, 2009). As such, I continually shared my findings with other scholar practitioners to solicit their input and feedback of the analysis, as well as to gain a better understanding of how the study could provide implications for

practice in creating inclusive communities in which students experience a sense of belonging.

### **Chapter Summary**

The research questions and researcher paradigm greatly influence the design of the study. I approached my narrative inquiry study through a constructivist paradigm to better understand the ways in which students from low socioeconomic backgrounds experience a sense of belonging within their academic intuition. This study took place at a small, private, residential, elite institution situated in a rural setting in the Southeast. Annual cost of tuition and fees totals over \$50,000. I solicited participants from the pool of students that are eligible for significant financial packages through the institution's program. By employing photo elicitation and conducting follow-up individual interviews, I invited the participants to explain their experiences. Using both methods, as well as conducting member checks and peer review, increases the trustworthiness of this study.

## CHAPTER IV

### FINDINGS

I kind of have yet to really feel a sense of membership in the community...I've just never felt that I share a lot in common with a lot of the students here...I've got a lot of friends, I have a lot of different people I enjoy spending time with but never felt much of a connection with the campus or the community. (Steve, 2015)

The individual interviews and photo elicitation provided deep insight as to the ways in which the students experienced a sense of belonging within their institution. The following sections describe the findings through the themes of Campus Experiences and Social Class Identity Formation and Reconciliation.

#### **Campus Experiences**

Overall campus experiences can communicate broad messages to its inhabitants. From the representations of affluence (of both the institution and among their peers) to campus involvement, the students spoke extensively of ways in which their campus environments contributed to their feelings of belonging within the campus community.

#### **Representations of Affluence**

The physical environment of a campus setting contributes to a student's sense of belonging (or lack thereof) within the institution in many ways. At elite institutions, the environment can send messages of wealth, affluence, and selectivity.

**Architecture and landscaping.** Campus architecture and immaculate landscaping can highlight the prestige and affluence of a space. Several participants

commented on the way the campus felt to them. Annie referred to the campus as grand, stating: “I’ve never seen somebody somewhere take so much care of their landscape. I mean the buildings are all incredible.” Likewise, Amina commented on her perceptions of the state-of-the-art academic buildings on campus:

It just looks really rich, you can tell it’s brand new, you can tell it’s modern and I feel like [this college] is the only place where they have money to just erect a building and put a café in it just like that...It says [this institution] and all that comes with it, wealth, knowledge.

The students recognized that the efforts to create such an environment come with a price. However, some of the steps taken to promote such a setting can be perceived as gratuitous. Amina described a marble bust in the hallway of an academic building as “flashy” and unnecessary: “...it’s so high tech and then I just noticed that statue there and it’s just like, why is there actually like a marble bust in the middle of this hall?” Annie noted the wastefulness of the institution with regard to the landscaping, stating “it seems kind of ridiculous, last night the sprinklers were still going at 1:00am when it poured all afternoon.” The architecture and landscaping communicated feelings of affluence, wealth, and at times, wastefulness and extravagance.

**Technology.** Similarly to the architecture and landscape, the students commented on the abundance of technology throughout the campus and its symbolism of privilege. On more than one occasion, the students indicated that Apple products seemed to carry a certain level of capital, citing their cost and quality, and several of the participants mentioned the number of Apple computers in the campus library, as January captured in a photo (Figure 2).

Figure 2: Library Technology



The participants equated the Apple computers as a sign of status and wealth, as January stated: “So even here with the library and there being all these Mac laptops, I’m like, oh man, fancy.” January continued, expressing gratitude for the ability to check out laptops from the library:

[The college] has a really good setup when you lose computers or not lose computers but when they break. So I was renting a MacBook for 24 hours and you have to return it, then you have to wait two hours and then you can rent another one. So I was kind of doing that for I think honestly it ended up being two months.

In addition to campus-owned computers, the students also spoke to their peers’ technology, citing its significance as a sign of socioeconomic status. Steve had the perception that “everybody on this campus has a 13 inch MacBook.” He shared a photo of his MacBook, which his immediate and extended family helped him purchase (Figure 3).

Figure 3: Participant's Laptop



E.B. described his feelings poignantly: “With technology I feel like, whoa, I'm out of here, I can't fit in, not can't fit in, but there's definitely a difference between the technology I have and the technology that others have.” In addition to computers, students also perceived deficits with their phones. Amina shared:

I remember my freshman year, I didn't have a smartphone and it was just awkward, really awkward... They either assume like you're anti-social or you're poor, those are the only two things... everyone has an iPhone or they have a Galaxy or like a Note, no one has a regular phone anymore. Like the days in high school you could just have any phone and it was okay.

E.B. described similar feelings through a conversation with his friend:

My friend was telling me, oh, you need to get a new phone. I'll get text messages that are late by two hours, I'll have to download something from a group message or from a group chat, so I'm definitely way out there, there's a disparity there.

Technology, whether campus-owned or individually owned, can cause students from low socioeconomic backgrounds to feel deficits in their own belongings.

**Transportation.** Whether a student comes to college with a car or is reliant on the campus shuttle, transportation, both public and private, can be another indication of

socioeconomic status. E.B. took a picture of the student parking lot to represent these sentiments (Figure 4):

Figure 4: Campus Parking Lot



The parking lot obviously means cars and so there are a lot of cars in the Fleming parking lot and it's like a constant reminder that I don't have a car because they're really expensive... if my friends are not able to drive me somewhere or when I'm going out, the shuttle is the main way of transportation to and from Atlanta or to any other place. And so transportation is one of those things that is really, really important and really puts in perspective one's socioeconomic status and such.

The type of cars students have also signifies status. Amina noted the number of charging stations for electric vehicles around campus:

Yeah, one of my friends [from another institution] visited and we went to the gym and she noticed the electronic charging station and she was like, why do you have that? And I was like, for electric cars, they have one in every parking area, and she's like, they don't have that at other schools, that's really privileged...and I've never actually seen a car parked there so it was interesting, of course it would be a BMW, but I'd never looked into electric cars just because it's never occurred to

me to but I never make the association of like that they're expecting kids to have enough wealth to have an electric car and that they'd expect them to be enough of them that they have multiple charging stations in every parking lot.

Meanwhile, E.B. spoke to luxury cars and their sign of wealth:

The brand of the car...[are] symbols of wealth and that's kind of obvious because you're like Lambos and like Bugattis and like the Rolls Royce and BMW, so definitely a sign, some are signs of wealth. And then you know the lower end... those are still a sign of wealth to those who can't even afford those, you can't even afford a car like a Prius which is a modest car, that's a sign of wealth, it's a perceived sign of wealth.

Some students referenced the disparity among their peers' vehicles, as described by Steve (Figure 5):

Figure 5: Participant's Vehicle



My car happened to be parked next to a big – in front of a big Porsche SUV and next to a Lexus, but it's kind of funny because the parking brake on my car just seized so I can't actually move my car right now, it is stuck where it is until I figure out how to fix it.

Many of the participants shared the significance of having a car on campus versus being reliant on their peers or the campus transportation services. Students who had vehicles related their ownership of cars to a sense of freedom and independence, particularly given the rural location of the campus. Annie described these sentiments as:

Having a car here allows me to be a lot more independent. It allows me time to be alone when I kind of want to be alone. I get to make the choice of when I go home, I get the chance to go out to eat when I'm tired of Lil's. I can drive myself to my placement for [my community service site] and not have to be on the crazy van schedule, so there's a lot more leeway in that.

Molly also shared the association between freedom and privilege:

I feel like it is really symbolic of how if you have money life is easier and you have less hassle because the kids who have cars...or have friends who drive them all over the place because they can afford to give them so much gas money that the person doesn't even care that they have to drive them. They can leave parties whenever they want, they can go wherever they want...and so for me the freedom is really associated in the fact that I'm restricted to a set schedule that's created by someone else.

Meanwhile, not having access to transportation can perpetuate an income gap, particularly being reliant on inconsistent public transportation. According to E.B.:

An issue in Atlanta that there's not much public transportation so people who are from the lower end of the wealth spectrum, they suffer more because they may not be able to afford any sort of personal transportation but they need to get to a job and the public transportation can't get them there, so if they aren't able to,

well if they can't get to their job, what's the point in being hired. An employer will be like, well what's the point in having you as an employee if you can't even make it to work, so they get put into a bad spot and so really having your own personal transportation definitely is a sign of wealth.

The campus offers a variety of transportation services, and while access to these resources provide some relief to students, some participants also expressed frustration with being reliant on inconvenient schedules and routes, as described by January:

I think there are some things that are kind of useful like you can rent a bike and you can go biking to wherever you need to go bike it, but okay, so say you need to rent a car, that's a really difficult process and it's kind of expensive, so basically I just utilize public transportation as much as I can. The shuttle here is really not that useful because they're like two times a week and it's only for three hours, of course one of the hours I'm already in class so there are some things that are like you know they broadcast and it sounds useful but when you actually go to do it it's like really inconvenient and kind of just more of a hassle than useful but you know.

Beyond day-to-day transportation, January shared the significance of flying home over break versus taking a bus:

So I'll tell people, yeah, I'm taking the bus back home because tickets were only like \$40 there and back, it was super great, and they're like, oh, I would never do that, I would never take the bus, it's too long, too stinky, there's people...and like that's just kind of a luxury that I wish I had, I wish I could get flights.

The ways in which students get from one destination to another contribute to the ways in which they experience a sense of belonging within the institution and its surrounding areas.

**Perceived affluence and privilege.** The individuals within an environment also contribute to how others perceive the environment, setting unspoken standards for the inhabitants. For students from low socioeconomic backgrounds, this may manifest in feelings of disparities from their affluent peers, as well as those outside of the institution. Amina described these perceptions as expectations of wealth:

I feel like people have...a preconceived notion of [this institution's] students all being very rich and very arrogant and it's hard to explain to people that everyone that goes to [this institution] is not at all rich.

Molly's experiences with perceptions of her peers were similar:

Well, I kind of said before there's a stigma around money, about having or not having it. And a lot of elite schools, there are some people even at [this institution] that flaunt the fact that they have money and if you don't have money they're like, oh well, they can't afford a Mercedes, that's why they're so – they say things like that and it's just – it rubs me the wrong way. Like I know this guy [on campus], he basically told me and some other people that his life goal was to be rich even though his family is already rich. He wants to be a neurosurgeon not to save lives but to be rich and that really, really bothered me. Like a lot.

Given the selective admission standards for the college, enrolled students are high-achieving, and many have had access to private preparatory schools. Some of the

students shared their frustrations with combatting the assumption that they had similar experiences, as January described:

You know everyone – okay, take my roommate, she went to the number one private school in America, tuition is \$42,000 a year...and it was an Ivy League prep school and like I think I've only known one person ever in my life to go to an Ivy League school.

However, affluence and privilege can manifest in other ways, whether it is through opportunities, personal belongings, spending patterns, clothing, or experiences. Annie stated: “I think the more uncomfortable things come from just interactions with students who come from a higher – a high SES, sometimes.” According to January, socioeconomic status is very easy to recognize:

If you talk with other people here it's so apparent when you don't have money and you don't come from a privileged background. It's because you'll hear about people that, oh yeah, I went to art school in Boston and yeah, I went to private school and stuff like that and you're like, oh wow, that's cool, and you're like, wow, that's not me, that's not something I've ever done.

Another way the participants experience disparities among their peers is their belongings. The students repeatedly referenced things that their peers owned that were representative of their socioeconomic status, as described by E.B.:

I really wish I had cooler stuff, I really do. I don't feel like inferior...but, it definitely makes me feel like I would really, really like that, not envious but I desire having those things, it would be really nice.

E.B. described his friend's residence hall room and how his friend's belongings represented not only the material items he owned but also his inability to socialize with his friends in a similar way:

They've got a little futon and then another mini fridge and off to the side they have another mini fridge and then they have a nice TV, they have five Xbox games, I think they also have a PlayStation and it's a really nice setup...it reminds me of what I don't have and what I can't have right now and I would like to have it especially because I like to hang out in there with them a lot and I'm like, oh, they play video games and stuff and just chill but it'd be nice if I could also bring them over. So it's something that I wish I could have not only like materialistic, I wish I could have those things, I would like to, I don't need them and I'm doing fine without them, but I also would like them because of the social aspect of it, I can invite friends over, we can watch TV, we can watch a movie, then maybe if my roommates want to bring some friends over, it can be like a huge party because we have such a big room. So it's not just physically like I want them, it would be really nice to have my own Xbox and games and such, but it would also be nice to be able to have friends over, not that I don't have friends over to the room but there's not really much to do because we don't have like a nice setup like that.

Perceived frivolous spending patterns can also be indicators of a student's disposable income, and shopping for groceries can also highlight the socioeconomic divide. January described her peers' ability to grocery shop without being concerned about the amount they were spending:

My roommate's friend, she's pre-med...we all went to Wal-Mart and I was like, oh, I don't know if I can afford this and I was just saying things like that. Her bill for Wal-Mart just for groceries for the week was like over \$100 and I was like, oh my god, you must be wracking it in for your work-study thing...She goes like, "oh no, my parents are paying for it because they gave me this credit card"...I was just shocked.

Amina described a situation in which her friend bought her an expensive Jimmy Choo bag, stating "I was grateful but it just made me kind of uncomfortable...it was nothing to her and I knew it was nothing to her but it's like, it just made me feel so weird..."

Clothing and attire are often apparent ways that the participants perceive socioeconomic status, and such an extravagant gift illustrated the pressure Amina feels to wear name brands:

I feel like in high school everyone wanted to be trendy, it didn't matter what it costs and if you looked different, whereas here that's not a thing, people look at brands, they can tell what brand you're wearing.

Likewise, Annie described a Lily Pulitzer dress that she wanted, citing the cost and the fact that it is a brand frequently worn by her peers and the status it symbolizes:

I guess I just love the patterns and I guess, to me, that kind of southern elegance, graceful, people just look really classy in it and I guess I would like to look classy.

Amina took a picture of a particular type of bag that her peers owned and described the status associated with it (Figure 6):

Figure 6: Longchamp Bag



That is a Longchamp which is the bag of [this college] I feel like. For the longest time I wanted one literally just because everyone has one but I'm also just like I'm not going to pay that much money for a tote bag when there are plenty of other brands that make perfectly good, if not better, tote bags. But it is expensive.

The desire for name brand clothes is not gender specific. The male participants, both E.B. and Steve, talked about their peers' clothes and the awareness they have of their attire. E.B described his roommate's closet:

He has Vineyard Vines and J.Crew and really expensive brands. I only know they're expensive because we went to the mall once and I saw the prices and I was like, oh my gosh, this is ridiculous. And so he has a lot of them...he has a lot of clothes...he has eight pairs of shoes or nine pairs of shoes...

Steve described his strategies for wearing name brand clothes that he was able to find on sale:

Everybody has the I'm a broke college student mentality even when you can kind of look at the clothes they're wearing and say, no you're not. Like I mean, this sweater, I just got it yesterday at Goodwill for \$6...it's from Banana Republic.

So most of my clothes are actually really nice but it's because I have accumulated them over a longer period of time, sorting through a lot of clearance shelves and sales.

Peers' physical belongings, such as clothes, game consoles, and items in their residence hall rooms, can cause students from low socioeconomic backgrounds to feel a need to compensate in other ways to feel as though they belong.

### **Unanticipated Costs**

Students often experience a sense of belonging through participation at campus activities, but price tags can be a hindrance for students from low socioeconomic backgrounds. Some participants referenced their stress around unanticipated costs both academic and co-curricular, as Molly described:

Well, halfway through my semester...my chemistry teacher instructed us to buy another online book, it was a platform for homework and that kind of thing and I was like, are you kidding me, it was so afford the books I already have. And some people were saying, oh, I bought it already and they were buying it while she was talking about it and I was like, how can you just whip out your credit card and pay for something that's \$200 like it's not a big deal?

Katherine shared a similar experience:

I know for Spanish class we have to pay for an online access code and it's \$145 and I didn't pay for it, so it looks bad because it looks like I'm failing the class because I haven't done the online homework assignments but what I'm doing is I'm doing the 30 day free trial to do all my homework within the 30 days, like a

semester's worth of homework in 30 days and submit it that way because I'm like, I can't really afford to pay that \$145.

Course-related costs can also affect a student's decision to enroll. January shared her desire to enroll in a class but is not in a place to pay the additional costs associated with it:

Basically for my econ class I applied to be in an honors econ class and I know one of the things is going to Costa Rica. I would love to go to Costa Rica, that sounds so sick, like of course I want to do that, yeah, and I'm really worried about that because I don't know if they're going to make me pay out of pocket or if it will be covered by the school, but if I have to pay out of pocket, I know I'm going to have to drop the class because I know that's a project obviously or something. I won't be able to do it...But I am stressed out about that because I want to go, that'd be sick, that'd be so cool, Costa Rica.

Katherine shared several instances in which a cost associated affected her willingness to participate in events on campus.

This being my last semester at [the institution], I've actually found myself, especially these last couple of weeks, spending money pertaining to things for [the college], like all the little events that they have. Normally I don't go to the plays because I was like, mmm that's \$5 for a ticket, and then I'm like, is it worth it, and then – so I went to my first [campus] play during family weekend and it was actually really enjoyable and I was like, you know I'm glad I spent that \$5...I haven't been as hesitant as I was before about like spending money to have a certain experience or something...if it's something for like a concert ticket or

something, I'm like, you know what, yes, because why not? I have the opportunity to go with friends so make that experience worth it.

Participation in campus activities foster connection to the institution, but students from low socioeconomic backgrounds may not be in a financial position to take advantage of these offerings, potentially perpetuating feelings of marginalization.

### **Campus Involvement**

Research supports the strong role of campus involvement in membership in a community, and all of the participants cited some aspects of involvement in campus organizations outside of their classes. E.B. shared how his membership in several organizations and active campus involvement, including his participation in a search process, contributed toward his feelings of membership within the community: “So I felt like a member there because I felt like I was actively contributing my two cents and my views for the school, for the rest of the community.” When I asked Katherine what made her feel a sense of membership within the community, she responded:

Definitely the organizations that I'm involved with... volleyball is a huge sport that I'm pretty active in and I'm passionate about and when I came to [this college] they didn't have a volleyball team...I mean, they had one last year but they didn't really do anything and so this year, being the president of it, I've been working really hard to try and get it started and it's kind of like that [campus] experience of [how the college] lets you take the chance to start new things.

Involvement does not always come easy, though, especially in a competitive pool of applicants. After applying for multiple roles on campus, Molly was discouraged by multiple rejections, particularly as she was competing against her high-achieving peers:

But I feel that because we're all the leaders of our high schools, we're all coming in and clashing...So I think putting us all together on one campus, especially one that small, and we're all – we're told not to be so competitive that we hate each other, but at the same time, we have to be interviewed for leadership positions in every club and organization...This is my seventh rejection this week...And I feel like it's really hard for a lot of us to cope with because we're so used to succeeding.

Clubs and organizations can help facilitate friendships among students with similar backgrounds. Molly shared how her relationship with her “Big” (another student in the club assigned to mentor her through the club’s functions) had positively impacted her experience on campus by advocating on her behalf to her fellow club members:

My big, honestly is in a similar situation to what I'm in financially...I know that she'll understand if I say, oh I can't afford to do that, I can't afford to go out and do this with you guys because she's – she's more than once had to be the middle man for me...and she kind of just pulled them aside during one of their upper line meetings and explained and one of them messaged me and said we understand that you feel like this, don't worry, it's not going to be spread around that you can't afford it, it's not that big of a deal, just pay us when you can, we'll cover you.

Similarly, Katherine shared the strong bonds she built with her fellow members of her social organization:

And so I really love how open they are about things and kind of just do their own thing...it's like everyone is so different from each other, all of our personalities

are different but we're all like just crazy and quirky enough that we can make a family and it's really nice.

However, costs can be a deterrent to campus involvement, particularly in Greek organizations, and January and Annie expressed how joining a sorority would be cost-prohibitive. Annie stated, "I really would like to rush a sorority and I really just don't know if I'm going to be able to because of money." January's feelings were similar: "I definitely will never be able to join a sorority because there's just going to be so many things that I have to pay for that I can't do."

Once in a social organization, however, Steve and Annie discussed how their experiences highlighted their socioeconomic divide. For Steve, the mere process of going through fraternity rush revealed the wealth of his peers: "I was rushing fraternities earlier this year and it was kind of – you know fraternities tend to be populated by wealthier people...they tend to all have cars, nice cars, name brand clothes..." Steve opted not to pursue Greek involvement so that he could further focus on schoolwork and his on-campus commitments.

Annie felt a disparity in the amount of money she was able to spend on her "Littles" in her social organization:

We just had big/little week for [my organization] and I took two littles and I spent about \$150 for the both of them...One chick spent like \$350 to \$400 and it made me feel so bad...you know social clubs are cool and they're fun and it's really important – it's a really important part of my time at [the institution] but it's not \$300 or \$400 worth of like spending, \$150 was hard.

## **Social Integration**

Students' social experiences can have a significant impact on their feelings of belonging. The participants shared how their relationships with their peers, including shared experiences, conversations about money, and social outings had impacted the ways in which they experienced a sense of belonging within the institution.

**Friendships with peers.** Relationships with peers can be integral in facilitating the social integration to a new environment. The participants spoke in depth about their relationships with their peers, including their individual friendships, finding friends with similar backgrounds and values, campus involvement, and their social outings. Identifying close friends can be instrumental in helping students feel a sense of belonging (Strayhorn, 2012). Many of the participants talked about the challenges in finding peers with whom they could relate, either due to a difference in values or a lack of shared experiences. Molly described the qualities she looks for in friends:

Yeah, I tend to stray away from people who are very superficial and only care about how they look or talk about like, oh well, this guy is so in to me, I like people who have personality and who are confident, but I don't like it whenever they – they're like really caught up in one aspect of their entire life all the time. I tend to look for depth in people...I get vibes from people sometimes and I can tell when they're being genuine and when they're not even if they don't think that people can tell.

Steve expressed having friends from a wide range of backgrounds: "I mean I have friends that come from everywhere, it's just kind of – I at least have some friends whose – they're driving brand new BMWs, brand new luxury cars."

Shared experiences can bring peers together, though differences can also be binding, and establishing close friendships contribute toward feeling a sense of membership within a community. Steve described the common experiences that bring people together:

It was kind of interesting because being from a lower status, you do actually bond a little bit with the students who are like you because you have this shared life experience that came with its own unique set of struggles and pretty much everybody who comes from this position has a unique story about it. So that is one interesting way that you can actually bond with a lot of the students who are from a similar situation.

Some participants noted that they had close friendships with students from affluent backgrounds. Despite some of Molly's interactions with other affluent peers, she spoke positively of her close friendship with her friend with a drastically different socioeconomic background and the sensitivity she demonstrated toward Molly's socioeconomic status:

[Rachel] is honestly my soulmate. She has a lot of money which is really weird because usually people who are very, very well off, we have a disconnect...but she understands to the point where she'll be like, are you sure, she'll make sure it's okay before she makes plans with [me].

Molly's relationship with Rachel demonstrates that the grass is not always greener on the other side of the fence. Despite Rachel's comfortable socioeconomic status, she has communicated to Molly that she wishes that she had the type of relationship with her mother that Molly has with hers:

She wishes that she had her mother's attention and the ability to have siblings to hang out with and call and the close-knit family, but because her parents are so embedded in their careers, she barely sees them. They send her care packages and obviously they love her but it's just like the lack of connection that she has with her parents versus how connected I am to my mom.

E.B. attributed his friendships to his active involvement:

I definitely have a nice amount of friends, not too many where I'm trying to like be completely dedicating my time here to the social aspect of [the college], but I'm definitely partaking in a lot of social activities with a good variety of friends.

While some participants spoke positively about their ability to establish these friendships, thus affecting their feelings of membership, others revealed their struggles.

As Steve described:

I kind of have yet to really feel a sense of membership in the community...I've just never felt that I share a lot in common with a lot of the students here...I've got a lot of friends, I have a lot of different people I enjoy spending time with but never felt much of a connection with the campus or the community.

Similarly, January expressed her frustration with finding friends to whom she could relate:

It's really, really hard to find someone that you relate to basically here. Even the – and you know, it's a small school but you would think that at one point I would have more than one really good friend

When asked whether or not she experienced a sense of belonging at her institution, January replied no, stating:

It's just hard to make a real connection with someone else that you have nothing to do with and they don't even have the same humor as you almost if they're like – if you have nothing in common with them.

Amina described how interactions with her peers impacted her satisfaction at the institution:

The first two years here I definitely was like not at all happy just because I felt like people were really insensitive to financial issues and a lot of people are – I don't think they do it intentionally but people kind of throw their wealth around.

The lack of shared experiences can also reveal themselves in conversations regarding finances, and such conversations can be challenging to navigate, as E.B. described:

I know one of my friends, she has a large sum of money, but she's always been embarrassed about that because she thought that people would just try and befriend her because she has lots of money from her family. Discussing money and equating someone or factoring money into someone as a person could skew one's perception of that individual, so if I'm talking to person A, yeah, I'm from a low socioeconomic background, very not wealthy at all and then that like implies, well could they be wealthy, questions that go along with wealthy and then what do I think about that. I think the implications like subtly they question their standing as well and like, oh, what are the effects of that.

Having such conversations about money with peers can be a sensitive issue, and some participants contributed their challenges in making friendships to their peers' insensitivity toward their socioeconomic status. Amina stated:

I know I think about it a lot more than my peers have and that's also really difficult being here when some people are really wealthy...I literally could not fathom why they were upset [about me being on food stamps] because they felt like we were all on the same financial level and I was just like, no, your parents make six figures and mine do not.

When Annie's club members asked her to place the order for the organization's t-shirts and be reimbursed individually, she responded: "That is twice what's in my bank account right now."

Katherine, however, avoids such conversations and stated that she never has conversations with her peers about money:

Whenever they're going out, we're going to this club and the admission fee is like \$30 and then we're splitting an Uber so that's going to be another \$10 and I'm just like, I'm actually just going to hang out on campus, you know I have a really good book I want to read, I've got some studying I've got to catch up on. And they're just like, okay, because I know if I'm like, I don't have the money, they're going to be like, you can afford to spend a weekend on yourself and I'm like, yeah, but not that much.

Meanwhile, other participants expressed their appreciation for how their peers responded to their need to save money. When presented with an opportunity that costs money, E.B. responds:

I just tell them I'm just trying to save money...But I don't tell them like, I'm really, really, really, really like super have to save money, have to save money, not super anxious, not super obsessive about it, but definitely it's one of my top

concerns, saving money...And they're like, okay, that's cool. I mean everyone here is really nice...at least the friends I made aren't like really judgmental about it so I didn't have to worry too much about it coming up again.

Shared experiences provide an opportunity for students to connect in meaningful ways, but students from low socioeconomic backgrounds may experience challenges in identifying friendships circles in which they feel comfortable discussing their financial situation and feeling as though they matter.

**Social encounters and activities.** A significant amount of bonding can occur in unstructured social settings, but many of the participants discussed how they are often unable to participate due to finances as Steve described:

A lot of my friends are willing to go to these places that I can't really afford to go to and I'm constantly like I can't eat there, or I already went out to eat this weekend, I can't go out and do that. So a lot of the social activities require money to spend which, if you don't have a lot of money to spend, is limited.

Similarly, Molly shared: "I don't have money to go out and like party hop all over Atlanta with a lot of people who go out every single weekend and spend on average \$40 a weekend like it's not a big deal."

Beyond the regular weekend night, however, are more extravagant expenses, such as Spring Break trips, as Steve referenced:

I have some friends that want to go to an all-inclusive resort in Mexico and I know I can't do that so I need to – where that would have just been absolutely like yes, that sounds amazing, and that would have been kind of my default plan, I

have to figure out something to do. So as it stands, I have no idea what I'm doing for spring break, whereas if I had the money to say yes, I would have a plan.

Molly described feelings of sadness for not being able to go out with her peers:

A lot of times I feel really left out because I go to a school where lots of kids have money and some people don't have any aid because their parents make so much money that they can afford to just flat out pay for it. And they go out and they order pizza and they go to dinner and they do all these things and it's just like, I kind of just brush it off but sometimes it really does get to me and bother me.

Not being able to fully participate in social outings with friends can perpetuate feelings of marginality and isolation and contribute to a lack of sense of belonging on campus.

### **Feelings of Community**

Positive social integration can further feelings of belonging within an environment. Belonging precedes community, and sustained feelings of belonging can help further facilitate feelings of community (Strayhorn, 2012). According to the participants, the residential campus facilitates a sense of sense of community, but eligible students can appeal for commuter status. For Amina, commuting had implications for her feelings of belonging:

I'm just realizing how much of like the interpersonal bonds are based on people living here...a lot of time is spent on campus and a lot of time is spent together...So everyone is just very close, I'm just realizing that I don't really know people here like at all. I feel like in any subsequent year, maybe within a month I knew at least 50 people.

Several of the participants attributed their feelings of community to their relationships with their peers and the groups of which they are a part. E.B. spoke positively of his friends: “Socially, I feel like I know a lot of people so that. Socially accepted I think just because I have friends and I talk to them,” while Molly referenced the small campus feel: “Socially, it’s a very small campus. The longer you stay, the smaller it gets. And so for me, I’m very social, I’m very extroverted, so I know a lot of people on campus.”

Annie described her appreciation for the intimacy of the environment and her ability to make meaningful friendships:

I think it’s just like the little things like always going into [the campus dining hall] and having somebody...you can sit with or like just walking across the quad and waving to people and getting to know your professors really well...I just think you’re really supported...I didn’t expect people to really, really care about me on such a deep level and really in a short amount of time.

The students who described positive, meaningful interactions with their peers and heavy student involvement in campus organizations reported feelings of community within the institution.

### **Feelings of Pride**

There are other subtle ways that send messages to an environment’s inhabitants, and several participants mentioned feelings of pride for their enrollment in the institution. Feelings of pride can include the ways in which students feel a sense of privilege or opportunity for their enrollment, as Amina referenced:

In a way, it makes me feel prideful I guess just to know like after visiting other campuses, they don’t have the same thing we do with the exception of [another

institution], we have architecture and stuff everywhere. But even then it's different because they're an engineering school so it makes sense for them to display their work, we just sort of have stuff just because we can. So it's – I don't know, it maybe makes me feel kind of proud I guess. And feel like it's not mine but it's kind of mine.

Though Annie acknowledged frivolous spending by the college, she also expressed pride in knowing that her college is in a strong financial situation:

I mean, it's why they pay – they ask so much from their students I guess and how much alumni donate? I mean, I love being in college where everything seems kind of grand and I don't have to worry about my college going into debt and not – going under or something.

Feelings of fitting in and demonstrating campus pride are also represented in institutional apparel or swag. According to E.B.:

I would really like to [own institutional apparel] because I really like the university, I may have only been here for not even a full semester but I really like it, so I would really like them, plus they look really nice and they're soft and...I feel like I should have them because school spirit and such you know.

When asked the significance of having a water bottle with the institutional logo, Amina replied: “That I blend in. That I'm part of the community.”

### **Social Class Identity Formation and Reconciliation**

Like any other socially constructed aspect of identity, socioeconomic status can greatly inform an individual's interactions within an environment or among peers. The participants described ways in which they experienced and reconciled their

socioeconomic status in rich detail, sharing how they were aware of disparities among their peers, the ways in which they thought about money, how their socioeconomic status impacted the decisions they made, and the values they developed as a result of their socioeconomic status. They also revealed the relationships they have with their families. Furthermore, some participants disclosed how their race, culture, or ethnicity had intersected with their socioeconomic status.

### **Awareness of Own Socioeconomic Status**

Wealth is relative to others, and an individual's awareness of their socioeconomic status is often a result of their interactions and experiences with others (Aries & Seider, 2011). The participants spoke in depth about the ways in which they realized their socioeconomic status. Some students had been aware of their socioeconomic status their whole life, as Annie described:

I believed in Santa for a really long time and I told somebody well I know Santa is real because my parents couldn't afford the things that they get me. I always just kind of knew that we had money issues and I guess I was pretty empathetic to that as a child.

E.B. indicated that he had always felt a disparity among his peers:

I could kind of tell that we didn't have the same amount of stuff as other people, so my parents never said explicitly but I could tell. Initially I went to a really lackluster school and then I was accepted into a fundamental program and everyone was...talking about these video games and these clothes and could just go to another state. Oh, where are you going for summer vacation, oh I'm going to like New York or something. I was like, oh, I'm just going to stay home and do

nothing... so even when I was younger I knew that there was a disparity or something was a bit different between like my family's money and other people's money I guess.

However, other participants shared the ways in which they realized that their socioeconomic status differed from their peers later in life. For Amina, it was a revelation in high school:

I thought I was rich in comparison to like the kids I went to school with who lived in apartments or sometimes lived in motels or stuff...I never realized that I wasn't well off until like high school just because I was better off than everyone else in my neighborhood.

Meanwhile, Steve compared himself to his college peers, stating "It is pretty apparent a lot of the time that I don't have as much money as a lot of my peers." Nonetheless, the students expressed pride for the ways in which they have reconciled this aspect of their identity. E.B. shared how his socioeconomic status had been formative for himself: "I care that I come from a low socioeconomic – I'm from a poor family, but at the same time, I don't let that get in the way of progress for myself." Regardless of when the students reconciled their socioeconomic status, they described how they perceived their wealth in comparison to others.

### **Overcoming Stigmas and Passing Class**

Many of the participants discussed the ways in which they attempted to overcome stigmas associated with low socioeconomic backgrounds. Amina discussed the stereotypes to which her peers ascribe: "They can't fathom someone not being wealthy

and a lot of them sort of synonymized socioeconomic disadvantages to also being uneducated or being unintelligent.” Molly shared similar sentiments:

I feel like in our culture, not having money is associated with being less educated because you can't afford to pay for [this institution] or Harvard or big huge name schools. You can't afford to pay for them, then you can't afford a decent education but that's not necessarily true, you can get a very good education from a state school, UGA has great programs, it's actually really hard to get in compared to what people think.

E.B. repeatedly spoke of his friends' personal belongings, and when I asked E.B. if he felt the need to have the same things as his peers, he replied:

Kind of yeah...I definitely like clothing and I like fashion I guess, but I definitely do think, oh, I should try and have clothing that's similar to this style because it's what a lot of people are wearing and it would show that I'm not completely out of the I guess socioeconomic status because a lot of people here have a lot of money... I'm definitely kind of poor and these people are like kind of rich and how can I...not seem as if I'm rich, but seen as if I'm not poor.

E.B.'s sentiments regarding being conscious of how his peers perceived him was a common theme throughout the study, as well as the need to modify who they were in an attempt to fit in. For example, Katherine talked about the pressure she felt to present as one way at home versus on campus: “I feel like every time I come back I become – I have to change a little bit.” Several participants also described instances in which they “mask” their socioeconomic status, often referred to as “passing class”. Amina, who does not like to stand out, described the steps she takes to assimilate to her peers:

I guess because I've never looked poor, I've never come across as poor, generally people assume that I'm affluent...even though I don't buy name brand things, I always make sure that I buy quality things because I don't want to look like my financial statement. And so if people feel comfortable talking to me about people who obviously aren't well off which is an uncomfortable situation, and I have to explain to them that yeah, I'm actually not rich and you're actually being really offensive...they always felt like because I don't act poor that I wasn't poor.

Furthermore, several students spoke of a sense of accomplishment or pride when they surprised their peers by their socioeconomic status. When Steve spoke of how his peers perceived him, he said, "it worked."

Like I'm trying to look well dressed and clean and someone took my – I mean, this wasn't my intention but someone did take that I was well dressed and had a nice haircut and whatever as I was a wealthy person. So they just made this assumption about me, which is kind of interesting to see.

Similarly, Amina shared:

I feel sort of like a pride in it just that I'm not fitting any stereotypes, money does not always equal success because there are plenty of people from my high school that had really, really wealthy parents, parents who are top lawyers in Atlanta and they ended up going to state schools or public schools. So in that way I feel like very grateful. And then just proving people wrong is always nice.

Many of the students described the challenges associated with combatting these stigmas and the steps they take to dispel them.

## **Attitudes Toward Money**

The participants revealed how their socioeconomic status informed many of their attitudes toward money, as well as the frequency they thought about finances. For many, it is an ever-present issue on their mind, as described by Steve:

Issues of money and finances have always been at the forefront for just as long as I can remember...I'm taking economics right now. And it's actually really interesting in economics too, the students from wealthier backgrounds, when we have discussions in class, they have different views.

For Amina, her financial status has enabled her to manage money effectively:

I've always been good at like managing money, I don't spend more than I have...I've been told, money doesn't buy happiness, but it's always more comfortable to cry in a Porsche than outside.

The participants' attitudes towards money were evident in how often they think about finances and how they make decisions for purchases.

**Frequency of thoughts about money.** Many of the participants shared how frequently they worry or think about money. Amina thinks about money every day: "I actually think about money on a daily basis...there's never a day that goes by where I don't think about money." Similarly, January stated: "How else do I think about money? I think about money a lot. It's always stressing me out just thinking about if my next paycheck is going to be enough for what I need to pay for."

Amina and E.B. shared how their concern for finances manifests in checking their bank accounts multiple times a day. Amina described: "I check my bank statements

religiously because I'm deathly afraid of debt...and [I] also have a fear of things being taken from me like wealth wise." E.B. shared similar sentiments:

I always, always, always, at least five times a day, I check my bank account...I don't think most people do that a lot, I don't think they check it every day like four to five times a day, like wake up and do a little stuff and then check it.

All of the participants perceived that they think about money more frequently than their affluent peers.

**Impact on decisions.** The participants also talked about how their financial status causes them to put careful thought into every financial transaction they make, having great impact on many decisions. For Amina, it impacts her ability to participate in social things: "I'm 20 and I feel like I think about money more than most adults do. I don't travel, I do turn down a lot of things for fun just for the sake of my bank statements.

The students also shared the research and thought they invest in the purchases they make, as Steve described:

I'm always looking for bargains. I mean like almost every single choice I make, I'm taking everything I can into consideration...the first thing I look at is the price tag and that definitely heavily influences my decision on whether I'm going to purchase it and gage the activity, just it's in the forefront, the first thing I look at is how much is this going to cost me.

Similarly, E.B. stated: "I don't buy a shirt unless I'm like, okay, is there a similar shirt somewhere else and can I find the same manufacturer, can I find it online for cheaper if there's like a special sale." Annie considers the impact of one decision on her ability to do another:

I think about it when I feel like shopping and then I can't and I think about that. And that I spend too much money on food going out because I really just don't like Lil's, I think about that. I think about student loans. I think about wanting to go to medical school because I'm on my own.

Katherine noted that putting such thought into her financial decisions has positively impacted her ability to prioritize:

I've definitely gotten better at prioritizing what's a want and what's a need and like – in terms of like applying for things, I've had to sit and think, if I do get this, how am I going to pay for it. I've just had to really like sit and think about things before I make a decision.

Prioritizing often accompanies sacrifice, and Amina spoke to the ways in which she has experienced this: “For me, the sacrifice is like ingrained, I don't think of it as like a sacrifice until people come back later and tell me about their experiences.” However, Annie explained that some opportunities or experiences are worth the sacrifice:

I knew I had a paycheck coming up that was going to be big and that I had my birthday coming up so I just kind of was like well, be smart but you know. You will get this experience-- like I'm not going to do this with them again, so this is kind of – it's just something that I just kind of decided, well screw it, it's kind of worth it.

The students spoke to the careful thought that goes into each financial transaction they make, considering a cost-benefit analysis and if the purchase will be worth it.

## Value Formation

Each participant spoke broadly to the values they developed as a result of their socioeconomic background. They described the ways in which their finances had shaped them and influenced their approach to money, work, and their interactions with others.

As E.B. stated: “I wouldn't be who I am without the sort of upbringing I had.”

**Academic success.** On more than one occasion, the students expressed their concern for their academic performance, citing the sacrifices their families made for them to be enrolled at the institution. Molly shared the time she spends studying and her acknowledgement of what is at stake:

For me, studying is a very big part of my life. Well I mean it's a big part of everyone's but some people don't have as much riding on their grades as others. I have so much financial aid, so much, if I fail enough for them to take away some of my money, I'll have to transfer to a cheaper school, I will, indefinitely...For some people it's just like, oh whatever, I can always pass this, I'll pass the class without this grade, but I need to make a good grade not just pass.

Similarly, Katherine shared:

I took a picture of [a popular study space on campus] because I spend a lot of my time in there trying to focus on writing things last minute or getting things done for class because in order to – well, it's like in order to get certain scholarships and grants, you have to have a certain GPA. (Figure 7)

Figure 7: Campus Study Space



In comparison to her peers, Molly stated: “I feel like they're driven by getting into a good school or like maybe their self, their self-motivation to make good grades, but I know a few people that are just like, eh, I won't fail.” Similarly, January described the differences between her approaches to academics versus her roommate's:

I definitely think I have a different set of values in comparison to my roommate.

The way she values academics it's almost humorous to me because it can be so pretentious because you know she's very focused on going to med school.

The students placed deep value on their educational opportunities, which was reflected in their commitment to academic success.

**Altruism.** Several participants described instances in which they demonstrated altruism, often as a result of their appreciation for how others had treated them at times. For example, Amina has tried to return the good will that she has received in the past:

Just those acts of kindness make me feel like if I have the money, I'm going to give it to someone else. Even though I worked for like \$2 tips at a restaurant, if I ever see a homeless person, I always give them \$2 just because I know what it feels like to wish that someone who had would help you... So I just always think

as much as I wish someone would help me, I would always want to be the one to help someone else if I have so I don't hesitate.

Steve has sought opportunities that allow him to serve his community: "I'm just trying to find ways to involved in things in ways that I can help people." Additionally, Steve described how his goals seemed to be more altruistic than his peers':

A lot of my peers who come from wealthier backgrounds, especially the business students, tend to view their success in terms of the careers they have and just making more money for themselves and getting more prestige whereas with a lot of the students who come from similar backgrounds to me, I've noticed that that's not necessary the case, they still want to be somewhat financially successful, but their goals are often related to things outside of themselves...I mean it's not all of my wealthier peers are selfish dicks, but it's kind of this trend that I see.

The students expressed appreciation for the good will they have received along the way and demonstrated a desire to return the favor to others.

**Appreciation for high quality.** Several participants mentioned the ways in which they consider quality of purchases and attempt to make purchases that will be investments. Amina stated: "I don't buy designer shoes unless I think it's like practical, they'll last longer, or like cute clothes or things." Similarly, E.B. stated:

[My mom] always wanted the best quality for her money. It's the idea of should I buy \$5 boots that last for a month or should I buy \$30 boots that last for a year. So she would always try to find the best quality for the best price. It's just the way I've grown up.

January described the perceived dissonance between MacBook and PC and their respective standards of quality:

A MacBook, they have the reputation of they're never going to break, they have pretty good security systems so you get a virus, Apple Care will take care of you...Where it's like PCs they kind of break a lot.

According to some of the participants, significant financial investments may be worth the cost to avoid expenditures for repair or replacement in the future.

**Gratitude.** Either explicitly or implicitly, the participants expressed feelings of gratitude, whether it was for the opportunities afforded to them or the ways in which they had been shaped as a result of their socioeconomic status. When asked how her values were influenced by money and income, Annie replied: "I think I'm really grateful."

Molly responded similarly:

Well, I'm kind of grateful for the fact that I know that money isn't just something that everyone has because it also opens my eyes to the fact that a lot of people don't meet the middle-class bracket according to the societal standards. And so more people are impoverished by definition than the average person would assume...and I'm grateful that I know the value of a dollar.

Furthermore, Katherine shared pictures of her semester abroad and described how she was more grateful of the experiences she had in comparison to her peers (Figure 8):

Figure 8: Study Abroad Experience



I know it will make me appreciate the experience a lot more because I know when I went to Spain, there were days where I was feeling completely tired and just jet lagged from the six hour time difference and I was just like, I just want to go to bed after classes, but I was like, you know what, I'll probably never be presented with this opportunity to come to this country or even Europe in general ever again, so I'm going to make the most of it...So definitely makes me appreciate the opportunities in the long run.

Gratitude was a prominent value in the study, as the students expressed appreciation for the people in their lives that contributed to their success, the opportunities they were afforded, and the ways in which they had been shaped by their experiences.

**Indebtedness.** Amina and Annie expressed their resistance to being indebted to others. Annie shared: “It makes some things a little bit more complicated and I hate feeling like I owe people, I really, really don’t like that.” Amina revealed her fear of having things she owned taken from her:

I want to buy my home in cash and my cars and most of my assets in cash, I don’t ever want to feel like I owe anyone anything or that anyone has like a ground to take something from me.

Fear of indebtedness can influence the ways in which students view their finances.

**Independence/interdependence.** There are also ways in which socioeconomic status can influence how individuals see their roles in relation to others. For example, January spoke broadly about how her socioeconomic status had provided her with a sense of independence: “I’m a pretty independent person so when people have cars or have something that I kind of need to use and like I don’t really want to ask you for it, I feel bad about that. But, oh well.” At the same time, January has also established an appreciation for interdependence:

I want to do stuff for the people that I love, the people that I care about...I want to look good when I eventually die and I'm standing in front of God and God is like what did you do with your life and I'm like, I hope I didn't fuck up too much.

January’s experiences with others relying on her, as well as her feelings of independence within her family, have contributed to her views of independence and interdependence.

**Resourcefulness.** Limited financial resources enabled many of the students to communicate the ways in which they maximize their resources. Steve has repurposed some of his existing belongings in creative ways:

I also pulled out this old LG computer monitor. So like just finding things that work and using them. If you have something that works, there's no need to get something new and it's kind of fun to get creative...so then it's kind of fun taking things you have and re-appropriating them.

January took a picture of her backpack, which she restored (Figure 9):

Figure 9: Participant's Backpack



This is actually my dad's backpack and he traveled the world with it so it's been here since the 80s...So this thing started coming off, so I tried to tape it back with duct tape and mine is Hello Kitty. It kind of looks a little ratty and I feel a little bad about that, but at the same time it's kind of old so I guess it's just kind of my stuff is falling apart and I can't really afford to replace it.

In Annie's social organization, she economically mimicked trendy styles for gifts for her "Littles":

I got letters and just modpodge pretty paper on it and it really wasn't that expensive at all. So I felt kind of crafty, kind of cool, because I'm just the person just to buy things just because I'm not super, super crafty...I would have loved to have gotten them real Lily Pulitzer stuff, but I think that's a pretty good alternative.

Creative resourcefulness is another way in which the students expressed their efforts to stretch their resources.

**Saving and budgeting.** Several students spoke to the value that they place on saving and budgeting, a direct result of their limited financial resources. Amina attributes

her money management to her socioeconomic status: “I feel like it’s made me a very efficient person in terms of like how to save money.” Similarly, E.B. described one of the primary messages he heard about money growing up:

Always save, saving is number one. If you can save money, you always want to do that...To this day, I still always think how can I maximize – like stretch the dollar, I think that’s the phrase. Saving money was always big.

January develops a budget to manage costs:

I always have a budget, I'm always budgeting money, I'm always saving money, I'm trying to figure out where I spend it, where I save it, if I go to a concert or if I do something extra, I'm like, well alright, well I know I can't do something else for the next week.

Steve uses his budget to help him make financial decisions:

I usually budget pretty hard. Like I really, really wanted to go see Kendrick in concert in two weeks from now I think and tickets sold out and the only ticket available was a \$150 VIP ticket and I almost bought it but I was kind of looking at it and before I bought the ticket I logged into my bank account, looked at it, thought about the expenses that I'm probably going to have soon, like the clutch in my car isn't going to last much longer and who all knows what other problems I'm going to have with it. So I looked at it and I knew that if I bought this ticket, there were a lot of necessities I wouldn't be able to buy.

Without the security of a safety net, the students communicated their understanding of their limited financial resources and how they have become accustomed to budgeting and saving.

**Work ethic.** Many of the students referenced their work ethic as a result of their socioeconomic status. As Amina stated:

I'll never know, I'll never know because no matter how much I wonder about it, I also wonder if you're used to having someone doing things for you, would I be as driven as I am now? If I had the comfort that I desire, would I work as hard, would I be this focused on finances? And I feel like I'm not sure that I would, so I really don't know but I'm just going to try and be happy with what I have now.

Some students attributed their success to their work ethic in comparison to their peers.

E.B. shared:

If anyone ever asked me what is one of the most important things you need to have for success, the drive to just want to succeed and to just keep on going and blood, sweat, and tears, more than just blood, sweat, and tears, your soul and your whole entire being into it...So I possibly emphasize it more than others would in my peers.

Similarly, Amina expressed pride for the ways in which she has demonstrated her abilities:

It also definitely makes me feel better about myself knowing I'm here because I worked really hard, no one bought me a tutor to help me with my SAT scores, I didn't go to a private school which blows a lot of people's minds especially from Atlanta. And so honestly in a way I feel like I deserve it more because I – I think about this a lot, I wonder if I've gotten this far with so little, where would I be if I'd had the same resources that they had? If I'd gone to Paideia, if I had the latest technology in my house, if I'd had the tutors. And so I wonder about that a lot.

For some students, part-time work had always been a core part of their adolescence, as January shared:

I've been working since I was 14/15. First I was hostess at a restaurant, I was a cashier, and at one point in high school I had two jobs at the same time because we were always trying to save money for college and stuff like that.

Annie shared how her experience varied drastically from many of her peers:

Yeah, or they'll talk about if it comes to the conversation of what kind of jobs have you had, people are more likely to talk about internships they've had, I feel like less people have really had like a true job at [this institution] and I've had like a true job since I was 15...I worked almost 40 hours every week the summer before college just because I had a lot of stuff to pay for and I didn't want to come to college with absolutely no money.

Furthermore, January described how her attitudes toward college workers differed from her peers. She scoffed at the notion that her peers would not acknowledge custodial staff in her residence halls:

When the RLCs do the welcome to [campus] thing...they had to tell you to say hi to the janitors. And I was like, that just seems so inherent to me. Janitors are people too, they're cleaning up after all your stuff you know, just say hi to them, be nice, and they had to tell people to say that.

Additionally, some participants' work ethic was apparent by their appreciation for the things that they earned. Annie expressed an appreciation for her ability to buy her own things: "I guess I subconsciously really enjoy being able to buy my own things when I can because I mean I work hard for my money." Similarly, Steve equated his work ethic

with his ownership of his purchases: "...This need to work for things and have them be yours so you can kind of look at this thing and be like, this is mine, it's here because I worked for it." Finally, Amina shared how her ability to work for her purchases gave her a sense of accomplishment: "I can't fathom not working for something because I've always worked for something or had a sense of accomplishment and achieving something myself." The participants all spoke to how they view work and their need for a sense of accomplishment in earning things.

### **Familial and Cultural Influence**

The participants spoke in depth about their families and how their cultures, upbringing, and familial values had informed their socioeconomic identity.

**Family.** Familial attitudes towards money can greatly influence how students reconcile their socioeconomic status. January attributed her saving patterns to her upbringing: "And my parents are the kind of people that they like saving money and that money they want to use it for something bigger and spend it on college or stuff like that." Molly's single-mother instilled an appreciation for money, helping her to understand its significance:

My mom had to work really hard for us to be able to live where we lived and we didn't really have extra money to spend on other things. So from a very young age I knew the importance of money, I knew the significance of having it and how hard it was to get it and how valuable it was and like I know better than to just like throw money away.

Instead of replicating behavior, some lessons, however, may be what not to do. For example, Amina learned what practices to avoid by witnessing the financial struggles

between her two parents: “I don’t take any kind of financial advice from my mom because she spends frivolously and I have to tell her how to manage her money a lot because she doesn’t really listen to my dad.”

Several students commented on how their family’s socioeconomic status had impacted their relationships with their families, as well as the ways in which they worry for their parents, both physically and financially, and the burden they felt to care for them. Amina described the emotional dilemmas she has faced when her mother has asked for money:

And then my mom also has this notion where she thinks I'm rich because I have an income and she asks me for money a lot and I'm like, I'm not going to give you money for this– and I feel bad telling my mom no just because she's given me so much but at the same time, if I told her yes for everything she's asked me for, I wouldn't have any money... it makes me feel bad because I obviously want to give my mom the world, but I'm also having to look out for my own financial needs because whereas like she'll want me to spend on things, I have costs, I'm still in college, my debt is not paid off.

January also referenced the correlation between socioeconomic status and health:

I've learned in sociology, the lower incomes have a lot more medical issues from like constant body stress and it's like so discernable with my family. My mom is pre-diabetic and my dad, I love him but he's so difficult when it comes to going to the doctors...so I think, as terrible as this sounds, he'd rather like die than actually get sick.

January expressed concern for the possibility that her mother would become ill and not be able to work:

And I'm always worried if my mom, knock on wood, but if she ever gets hurt or something like that, basically we're so screwed, we are so done. I'll have to drop out of college, I'd have to move back home, I probably wouldn't be able to go back to school until she either gets better or many years from now.

In some instances, however, these struggles can result in resentment. Amina spoke of how her feelings of frustration toward her parents for their educational and vocational choices:

The first two years here it was definitely depressing, I just felt like I didn't fit in and also sort of made me resentful to my parents because I felt like you had the opportunity to go to college and to go to grad school and you could have majored in something that would have gotten you more money.

Shared familial challenges can also facilitate interdependent relationships. January, the oldest of three, spoke of the relationship she has with her siblings and how that has created a sense of interdependence within her family:

My roommate, she's also a single child and I don't know how much of this has to play with things but I'm always concerned about my brother and my sister, I have a group message with them, I'm always talking to them, I'm always worried about how they're doing in school, stuff like that and she's just never had to kind of look after someone like that...I've always kind of felt like yeah I need to also play my part as big sister because sometimes my mom's at work...I'm always worried about them.

Similarly, Molly described her close relationship with her mother as a result of her socioeconomic status:

My mom has played a very integral part of my life aside from bringing me into the world...I'm really close with her on levels that some kids probably aren't because I'm the oldest of a single parent household and so I feel like I've almost taken on the role of the other parent sometimes. And so like mom and I've been through so much, I probably no more than I should about my mother's insecurities, her fears, and that kind of thing because we're more friends than – we have more of a friendship than a parent/child relationship.

Amina acknowledged her ability to form a relationship with her parents that was not based on money.

...I've definitely never had that sort of thing where my parents give me money in terms of affection so that's always different. I never had a nanny, my mom stayed at home with me so that's also different so in a way I'm grateful.

The students shared stories of their families and how they had influenced their views and attitudes toward money, as well as how they approach familial obligations.

**Culture and intersectionality.** Cultural values can also heavily influence an individual's attitudes towards finances. E.B. shared how his Mexican heritage had informed his perceptions of money and the importance he places on family:

[I am] first gen and first in the U.S. born of the family. And so very strong family ties both in the nuclear family unit and the cousins and stuff, because we have a lot of family over here too...family is really important, culturally and like our own personal values.

E.B. also described how his culture fostered a sense of interdependence and a responsibility to empower others:

Because my parents were saying that, when they lived in Mexico, you couldn't take handouts, you would never see people taking handouts or very rarely. But, if you were to tell them...I will teach you how to do this, or I will help you work harder, I will help you achieve your goals, that's when you'd see a lot of people just flocking together and supporting one and other.

January referenced her Filipino cultural influence, recognizing the obstacles her family had overcome:

Well my grandfather used to live with us, he's from the Philippines too, and he grew up in the Philippines during World War II so he like grew up on nothing. Plus he had like 12 brothers and sisters. They were struggling at points in their life and then obviously coming from the Philippines to America is a big deal for them. That was like always her goal, she wanted to go to college so that she could get her green card to go to the states and that was the big thing. That's what she did which is awesome.

Culture can also place expectations, and Amina spoke of the challenges she has faced among the African and African American community, particularly citing that she does not feel connected to the African culture and prefers to be identified as Black American:

The Nigerian students that come over here, they're not poor at all, they're very wealthy and they also don't like African Americans because they think we're in the situation that we're in because we're lazy, we didn't work hard enough, or we weren't smart enough so it's also hard getting that from both sides. So I never

feel like I fit in anywhere and I've literally had an African girl say to me like you have no culture, you have no wealth.

Furthermore, she described the pressure to fit within cultural norms:

I also don't like the idea that black people have to talk, act, and do certain things to fit our race, like the culture around that. So then like getting those sort of lectures from black people that I don't act black enough is.

E.B. and Amina both spoke to the ways in which their other social identities intersected with their socioeconomic identity. E.B. expressed pride for his socioeconomic status as a result of his cultural influence:

I think maybe something to take into consideration is like, is this ethnic, does the cultural perception on socioeconomic stuff, does that differ between... So I think that that family support allows me to be not as – maybe not ashamed at all about my low socioeconomic status because they've always been like, you can work hard and reach for like the stars and stuff. I will say, without my family support, I would not be here.

Amina described the challenges she has faced with the intersection of race and socioeconomic status, citing the assumptions she feels her peers make:

Because I'm black and people associate poorness and blackness and unintelligence, you must be here for affirmative action, like you didn't actually earn a place here and I don't ever want people to think that I'm a charity case.

She also cited the magnified oppression she feels:

I feel like there are a lot of commonalities between people who are of the same class, granted, obviously a white person who is poor and a black person who is

poor, the white person will automatically have more privilege, but I don't know, I've talked to more white kids here too who have had similar experiences and I just feel like they don't get a stamp on their head like black kids do...I don't like to think about race because it makes me really uncomfortable but there's obviously an intersection between race and wealth... I just feel like if I had been white I would fit in better.

Cultural influence and other intersecting aspects of identity can deeply affect the ways in which students perceive their sense of belonging within the institution.

### **Chapter Summary**

The participants in the study attributed many aspects of their college experience to their feelings of belonging within the institution. The stories the students shared were captivating, insightful, and profound. They described the instances in which they were made aware (or reminded) of their socioeconomic status. They talked about the ways in which not having the same upbringing as their peers had impacted their ability to identify friends with similar experiences. They shared stories about the relationships they had formed both within and outside of their socioeconomic groups. They described their happiness with lasting campus memories, such as club involvement, study abroad opportunities, and leadership roles. They expressed their dissatisfaction with the experience they had for the price they were paying. They described the ways in which they experienced affluence and wealth within the general campus setting. They spoke of the influence their families had on their attitudes towards money, as well as how their socioeconomic status had informed many of their values. The following chapter summarizes these findings and provides implications for practice in creating inclusive

communities students from low socioeconomic backgrounds at elite institutions in which they can experience a sense of belonging.

CHAPTER V  
SUMMARY OF FINDINGS, CONCLUSIONS, IMPLICATIONS,  
RECOMMENDATIONS FOR POLICY AND PRACTICE, AND SUGGESTIONS FOR  
FURTHER STUDY

I would say for some aspects I would definitely choose to come here because I've experienced a lot of perspectives that I definitely wouldn't have at another school and [this institution] especially has an atmosphere that I don't feel like I would get anywhere else, but I would also be a lot more financially stable had I gone somewhere else. So I guess that's another question of which do I value more, my experiences or how much money I have in my pocket. Actually, I guess overall I would definitely still choose to come here because I do feel like some things are invaluable and I appreciate the amount of ignorance that's been taken off of me just from talking to other people here and I definitely wouldn't want to live in the mindset where I feel like the man is keeping me down because I don't understand the mindsets of people who are coming from these backgrounds. Money can always be made. So yeah, I'd do it all over again. (Amina, 2015)

**Summary of Findings and Interpretation**

As previously mentioned, I initially used Strayhorn's (2012) Model of College Students' Sense of Belonging as a lens, but I attempted to approach the analysis with a blank slate to ensure that the participants' stories were retained and communicated accurately. Through their stories, the participants shared many ways they experienced a

sense of belonging (or not) within their highly selective institution, including their campus experiences and their social class identity formation and reconciliation.

### **Campus Experiences**

The broad campus experiences had great implications for the ways in which the participants experienced a sense of belonging within their institution. Consistent with the four frames of Strange & Banning's (2001) campus environments theory, participants in this study described physical, human aggregate, organizational, and constructed environments in their experiences with social class on campus. The students cited ways the campus environment affected their feelings of belonging. They referenced the representations of affluence (of both the institution and among their peers), from the "grand" architecture to the ever-present, state-of-the-art technology to the lush landscaping, as well as the designer belongings and new technology owned by their peers. They also spoke to the significance of transportation as a sign of independence, freedom, and status.

Participants' relationships with their peers were also directly related to their feelings of belonging, as supported by Strayhorn's (2012) research on college students' sense of belonging. Some cited close relationships, both in and outside of their socioeconomic status, while others indicated that they had yet to identify peers to whom they could relate. They also described the challenges associated with perceptions of students enrolled at the institution, sharing frustration with the misperception that all students who attend the institution are from affluent and privileged backgrounds. Some of the participants also mentioned feelings of pride to be enrolled at the institution, referencing the history, beauty, traditions, and quality of education.

The students also shared rich insight as to how they interacted with their peers, both through individual relationships and campus involvement. They spoke of their strong desire to establish close friendships with their peers; those that had identified close friends referenced a deeper sense of belonging than those that had not. Furthermore, as described by Strayhorn (2012), campus involvement was instrumental in establishing relationships and fostering a deeper connection to the institution. Finally, some students shared feelings of regret, disappointment, and frustration with not being able to fully participate in social outings with their peers, which contributed to their feelings of marginalization. Each interaction, whether positive or negative, impacted their feelings of belonging with the institution

### **Social Class Identity Formation and Reconciliation**

The participants also spoke in depth to the ways in which they experienced their social class growing up, as explored by Aries and Seider (2011), citing how their identity reconciliation contributed to the ways in which they experienced a sense of belonging within the institution. They shared how their socioeconomic status had informed their attitudes towards money, including how frequently they thought about finances and how their financial status impacts the decisions and purchases they make. Furthermore, the students proudly attributed their value formation, such as gratitude, work ethic, interdependence, resourcefulness, and budgeting. They discussed the ways in which they were aware of the sacrifices others had made for their enrollment, which made them have a greater appreciation for the opportunities they were afforded. They approached their academics with concern for success, as they recognized what was at stake. They shared how they demonstrate altruism because they know what it is like to experience the

goodwill of others. They provided examples of their resourcefulness to show how they maximize their resources.

The participants also explored their familial and cultural influences that also impacted the ways in which they further reconciled their socioeconomic identity. Each student shared the impact of their family on their social class identity formation, including practices they mirrored or avoided. They also cited how their culture had also influenced their attitudes towards money and how they experienced their socioeconomic status. Finally, two students spoke poignantly to the ways in which their other aspects of their identity, particularly race and ethnicity, intersected to heighten their social class identity formation and reconciliation. As we consider implications for practice, it will be important to remember that students are not one-dimensional. Student affairs professionals have a responsibility to facilitate dialogues that help students unpack their multiple layers and various aspects of identity that form who they are as individuals and to recognize how those come out in different contexts.

### **Implications for Practice**

As part of the first interview with each participant, I asked them to consider practices that the institution had done to help in their transition, which provided me with a foundation for my implications. The participants revealed several key areas that would be beneficial in improving their campus experience, thus furthering their feelings of mattering within the institution. Specific recommendations include promoting a greater awareness of campus resources, including who to contact for specific needs; facilitating dialogues that allow students to deeply and meaningfully reflect on their intersecting aspects of identity; implementing programs to promote greater sensitivity among faculty,

staff, and students; and absorbing marginal institutional expenses to avoid additional costs to the student. Furthermore, promoting programs such as mentorship opportunities or budgeting workshops could aid in the students' ability to be more equipped post college. Finally, considering the pragmatic needs for varied work schedules, such as modified hours for working parents to call campus offices, demonstrates a greater sensitivity to the varied needs of the students and their families.

### **Knowledge of Resources**

Knowledge of on-campus and off-campus resources can also impact students' transition to campus and their subsequent feelings of belonging. Some resources may be very apparent to students, as some of the students described. In other circumstances, however, it may be unclear to students what resources may be available to them, how to access these resources, or who to ask. Sometimes students do not know where to go, or sometimes they may know but they need some encouragement to seek resources because their peers may not be seeking the same resources. As a result, campuses should actively raise awareness about the aid available for those types of opportunities. For example, Annie described campus activities in which she would like to take part, such as study abroad, but was not aware of the financial resources available to her to make it attainable. Of social events, Katherine expressed a desire for more information about free events to attend in the area.

Furthermore, given the overlap of first-generation and low socioeconomic status, it is also necessary to consider other student support services that a campus should actively promote. Some students, however, may need to be proactive in seeking out

support and resources. Even though some students may know whom to approach for support, they may need an additional nudge to utilize these services.

Professors, advisors, and peers are also in a position to direct students to available resources and support (Strayhorn, 2012). For example, Katherine described how her advisor made her aware of the financial resources available that enabled her to spend a transformative semester abroad. Amina's friend informed that her eligibility for work-study also made her eligible for food stamps, which she continued to pass along to her eligible peers.

Finally, directly connecting students to campus resources and services could advance their feelings of mattering within the college setting, increasing their ability to succeed within the environment. Annie suggested targeting first-generation students and students from low socioeconomic backgrounds early into their transition to campus to raise their awareness of support and resources available to them, particularly around academic and career services. Furthermore, connecting student with shared experiences and creating cohorts provide a level of support in which students can lean on one another and have been proven to increase a sense of belonging for students within their academic environment.

### **Identity Formation and Reconciliation**

Institutions of higher learning are not only in a position to help students make meaning of their experiences but have a responsibility to help students navigate the varied aspects of their identity. While traditionally used to support students of color, Yosso's (2005) Community Cultural Wealth Model provides an applicable framework to guide interactions with students from low socioeconomic backgrounds. The six forms of

capital (aspirational, linguistic, familial, social, navigational, and resistance) affirm the ways in which the students had been positively informed this aspect of their identity, and the model provides an opportunity for practitioners to help students engage in rich dialogues to make meaning of their experiences and intersecting aspects of their identity.

### **Sensitivity of Faculty, Staff, and Students**

It is the role of the entire college to create an inclusive community for its inhabitants (Strayhorn, 2012), yet some of the students indicated that they wished that the faculty, staff, and students demonstrated a higher level of sensitivity to their socioeconomic status. For example, as Amina described:

I feel like [the institution] is really good about having all of its resources open to all of its students but they can't exactly tell people not to be snobs.

While some students communicated that some of this insensitivity can come from professors, many of the students described feelings of insensitivity among their peers. Steve expressed frustration for the pressure he feels from his affluent peers and the culture of the student body. As such, Amina proposed that Sociology 101 be a required course for all students to increase her peers' understanding of privilege and systemic oppression.

Regardless of the format, the institution should take active steps to promote a greater sensitivity for students from diverse backgrounds. For faculty and staff, examples can include mandatory diversity training, as well as ongoing seminars and workshops that continue to bring awareness to this aspect of diversity within the institution. For students, exercises that help affluent students become more aware of their privilege could result in greater sensitivity among peers.

Furthermore, in addition to increased sensitivity among students, faculty, and staff, institutions should also work diligently to destigmatize low socioeconomic status, which begins with creating awareness around those that work within the campus community and understanding what the student population looks like, as well as their varied needs. Continued conversations around diversity should include socioeconomic status in an effort to promote a more inclusive and welcoming environment in which students experience a sense of belonging.

### **Absorbing Marginal Costs**

The students referenced the hefty price tag for admission and fees, as well as their families' sacrifices for the enrollment. However, several students commented on feelings of being "nickel and dimed" for certain campus services and resources. As Katherine described:

Sometimes I feel like they're just trying to squeeze every last penny out of you and I'm like, like I can't – why do you have to do this, we're already spending so much money to go here, why can't everything just be free?

Katherine also spoke of the coffee that was previously available for free in the library or the cost to attend campus programs. Even subtle increases in cost do not go unnoticed, as Steve described the changes in the college dining plan and new pricing structure.

Elite institutions should be cognizant of the costs that they pass along to students and take into consideration the ways in which these costs potentially further marginalize students from low socioeconomic backgrounds. On-campus resources, such as anonymous food pantries, hardship funds, or scholarships and grants for participation in campus programs, can provide further relief to students with limited funds. If these

services are already available, institutions should enact steps to make them widely known.

However, the term “hardship” is often used broadly, and campuses should consider what constitutes a hardship. For some, it may be used for the most fundamental of needs, such as textbooks. For others, it may include funds that can be used to support the social experience for students, such as dining out with their peers. It is important to consider the social needs of our students and the role of social integration in creating a sense of belonging within the institution. Student affairs professionals need to recognize that hardships present in a wide range of ways and remember that if we are admitting these students, we also have a responsibility to serve the needs of those students, and those include their social needs as well.

### **Other Considerations for Practice**

In addition to the previously mentioned categories, the participants included several other practices that could have potentially made them feel less marginal.

**Mentorship opportunities.** Mentorship relationships can be instrumental in providing an added level of support to students. Steve views colleges as a means to promote his social mobility, as described by Aries (2008), and suggested offering a mentorship program to provide guidance and support.

**Financial literacy.** E.B. expressed high levels of satisfaction with his experiences in campus, collectively among faculty, administrators, and his peers. However, he did propose that the college offer workshops to help students develop budgets to help them increase their financial literacy.

**Hours of services.** Considering the varied needs of working families sends messages of mattering. Molly, whose mother works until 5:30 each day, has had a difficult time resolving a billing issue with the financial aid office, which closes at 5:00. For working parents, it may be challenging to contact campus offices during the normal workday, so modified hours could offer relief.

### **Recommendations for Future Research**

Future research plays a critical role in contributing to the literature and advancing the field, and as we continue to strive to create inclusive communities for students in which they feel a sense of belonging, it will be important for higher education professionals to remain committed to exploring and considering all aspects of identity. One potential research topic is to continue exploring the ways in which all aspects of the campus environment facilitate feelings of belonging for students from low socioeconomic backgrounds. While the topic tends to lend itself to qualitative research, the Cooperative Institutional Research Program (CIRP) Survey includes questions on feelings of belonging, and a quantitative study could cross-reference the sense of belonging for students from low SES at elite institutions. Such data could shed light onto the types of institutions that best facilitate feelings of belonging, such as size and location. Additionally, a longitudinal study could also ascertain whether or not students' feelings of belonging change over time through their enrollment at a college.

Strayhorn's (2012) research already highlights the role of involvement in feelings of belonging, and another research topic could further explore the timing of campus involvement in student belonging. When a student joins campus organizations could potentially affect how and when they experience feelings of belonging. For example, do

students who get involved in clubs and organizations in their first semester experience greater feelings of belonging than their peers who wait to get involved?

Faculty and staff attitudes could also potentially influence the way students view their peers. Does a lack of sensitivity among faculty and staff trickle down to the student population? Furthermore, how cognizant are affluent students of their socioeconomic status? If diversity training efforts are implemented on a campus, it would be worthy to explore the ways it impacted the overall campus climate and fostered feelings of belonging.

Finally, it will be beneficial to continue to research best practices to consider ways to foster feelings of belonging. What programs or resources have been successful at other institutions? For institutions that have responded to these concerns, what is the current climate and to what is that attributed?

### **Chapter Summary**

“Belonging, not alienation, is what we, as educators, hope to foster for all students” (Strayhorn, 2012, p. 18), and creating inclusive communities should remain a core focus for higher education professionals. Grounded in the theoretical framework of Strayhorn’s (2012) Hypothesized Model of College Students’ Sense of Belonging, each code and subsequent theme of this study helped paint a picture that illustrated the students’ experiences of belonging (or lack thereof). The students described their physical and relational spaces that made them feel as either they mattered or were marginal (Strayhorn, 2012). As described in the findings, the students who felt more central to the college (and experienced subsequent feelings of belonging) reported higher levels of satisfaction than those students who felt more marginal.

Feelings of belonging are closely linked to a student's satisfaction, and satisfaction is directly linked to retention and success (Strayhorn, 2012). The participants spoke broadly to their satisfaction with their experiences at the institution. Annie and E.B., both heavily involved student leaders, highlighted the strong feelings of belonging that they felt, attributing their feelings of involvement to their relationships among their peers and connection to the institution. Katherine was initially apprehensive for her enrollment but has credited her satisfaction to her leadership and involvement opportunities.

However, both January and Steve expressed disappointment with their experience. While January acknowledged challenges in establishing relationships with her peers, she spoke positively of her classes and the liberal arts environment. Steve's dissatisfaction was linked more closely with the quality of educational experience he was receiving for the amount of money he had invested as opposed to his feelings of belonging.

The campus environment, from a physical, organizational, human aggregate, and constructed perspectives (Strange & Banning, 2001), contributed to the ways in which the students experienced a sense of belonging within the institution. Additionally, the students cited the formation of strong values as a result of their socioeconomic status, as well as the influence of family and culture on their social class identity formation and reconciliation. Peer relationships, particularly ones that involved similar experiences, are heavily influential in establishing a sense of belonging within an institution. Those relationships can validate individual experiences, making students feel less marginalized. Furthermore, campus involvement seemed to positively influence the participants'

feelings of belonging (Strayhorn, 2012). Each aspect has contributed to the ways in which the students experienced a sense of belonging within the institution.

Finally, it is particularly important to remember that these students represent many intersecting identities that have informed the ways in which they experience their socioeconomic status students. They come to campus with a wide range of needs, and there are many opportunities for campus communities to support their varied needs. It was a privilege and an honor to hear the stories the students shared, and I remain hopeful that student affairs professionals use this research to further create inclusive communities in which students experience a sense of belonging.

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## Appendix A: Invitation to Participate

Dear Student,

My name is Honi Migdol and I am pursuing my doctorate in Student Affairs Leadership from the University of Georgia, and as part of my program, I will be conducting a study for my dissertation. My study will be focused on the ways in which students from lower socioeconomic backgrounds experience a sense of belonging at elite institutions, and I have asked the Office of Financial Aid to send out a call for participants on my behalf to students that are current recipients of the [aforementioned] financial aid package with at least one completed semester at [the institution]. As a recipient of this package, I feel as though you have valuable insight to offer as I conduct my research, and I am looking for 6-10 students to help me gather data on my research study. I have found this topic to be extremely important in my field as student affairs professionals work to create an inclusive community for all students.

Participation in this project will be in two parts: a photo elicitation project in which I would invite you to take pictures of things that represent your experiences (camera provided upon request) and two confidential, individual interviews. The first of the interviews will take place at Oxford College on **Wednesday, October 14**, and I can work with you to identify a mutually convenient time throughout the day. You could withdraw your participation at any point in the study. Finally, the findings of this study would be used solely for my course at the University of Georgia and you would be given the opportunity to select pseudonyms should you so choose. If you are willing to take part in this, please **email me directly at [email address] by 5 PM on Wednesday, October 7** and we will then schedule a time to meet on October 14.

Please do not hesitate to contact me if you have any questions.

Thank you,

Honi

## Appendix B: Participant Instructions

Thank you for your willingness to participate in my dissertation study as I explore the ways in which students from lower socioeconomic backgrounds experience a sense of belonging at elite institutions. I have found this topic to be extremely important in my field as student affairs professionals work to create an inclusive community for all students. Participation in this project will be in two parts: a photo elicitation project in which I would invite you to take pictures of things that represent your experiences (camera provided upon request) followed by a confidential interview. Over the next week, for the photo elicitation portion, please take 10-15 images that represent the ways in which you experience your socioeconomic status with your academic institution. Please send me your images at the end of the week. Then, we will meet for an individual interview during which I will invite you to share what these images mean to you and how you experience a sense of belonging at your college.

## Appendix C: Interview Questions

1. Tell me a little bit about yourself.
2. What are some of the messages about money that you learned growing up?
3. How did you decide to apply to and enroll in your college?
4. How would you describe your experience at your college to someone who is not a student here?
5. Tell me about how you think about money as a student at your college.
6. How does money/finances influence your experience in college?
7. How do you talk with your friends about money/finances?
8. What makes you feel a sense of membership within the campus community?
9. If you had it to do over again, would you come here?
10. What are things the college could have done to make your transition to campus easier?
11. Is there anything else you'd like to share regarding your experiences?

## Appendix D: Themes and Codes

## Full List of Codes

Academics	Cultural Influence	Knowledge of Resources	Perceptions of SES
Affluence/Wealth	Decision to Enroll	Membership in Campus Community	Rural location
Attitudes Toward Money	Family	Overview of Participants	Satisfaction with Experience
Belonging	Impact on Decisions	Part-time Work	Technology
Campus Involvement	Implications for Practice	Passing Class	Transportation
Career Exploration	Intersectionality	Peers	Value Formation

## Version One of Themes

<b>Indicators of SES</b>	<b>Experiences and Attitudes Toward Money</b>	<b>Recruitment and Retention</b>	<b>Belonging</b>
Technology	Attitudes Toward Money	Decision to Enroll	Membership in Community
Passing Class	Impact on Decisions	Satisfaction with Experience	Campus Involvement
Perceptions of SES	Value Formation		Peers
Transportation	Part-time Work		
Affluence/Wealth			

<b>Overview of Participants</b>	<b>Academics and Career Exploration</b>	<b>Implications for Practice</b>
Family	Academics	Knowledge of Resources
Cultural Influence	Career Exploration	Rural location
Intersectionality		

## Version Two of Themes

<b>Campus Environment</b>	<b>Social Class</b>		
	<b>Identity Formation and Reconciliation</b>	<b>Familial and Cultural Influence</b>	<b>Social Integration</b>
Physical	Awareness of own SES	Family	Peer relationships
Human aggregate	Comparison to peers	Culture	Campus involvement
Organizational Constructed	Passing class Value formation	Intersectionality	

## Version Three of Themes

<b>Campus Experiences</b>	<b>Social Class Identity Formation and Reconciliation</b>
Campus environment	Awareness of own SES
Representations of affluence/wealth (including transportation/technology)	Attitudes toward money
Peer relationships	Impact on decisions
Campus involvement	Value formation
Social integration	Familial and cultural influence Intersectionality