

March 2010 Research Brief: Barriers to College for High-Achieving Students

Imagine two motivated, high-achieving students—one from a low-income family and the other from a high-income family. In an ideal world, both students would have an equal chance of enrolling in a four-year college and completing a bachelor's degree. Unfortunately our K-16 education system is far from ideal. Research shows that even the highest-achieving underrepresented students (e.g., low-income students, students of color, students who would be first in their families to attend college) are far less likely to attend and graduate college. For example, high-achieving low-income students enroll in four-year colleges at about half the rate of high-achieving high-income students.¹ The data on college completion is even worse. While 74% of high-achieving high-income students attain a bachelor's degree, only 29% of high-achieving low-income students attain a bachelor's degree by age 26.²

One way to improve BA attainment rates for high-achieving underrepresented students is to ensure that more of these students enroll in the nation's most selective colleges. In the same way that students have the best chance of success when they enroll in rigorous Tier I high schools, students have a greater likelihood of success when they enroll in the most rigorous and selective four-year colleges. Research shows that students who attend highly selective colleges are much more likely to graduate as compared to students with similar academic achievements who attend less selective colleges.³ A recent study found that 86% of students who attended the most selective public universities graduated in six years, while only 51% of students who attended less selective state colleges graduated in six years.⁴ This pattern of bachelor's degree attainment decreasing as the selectivity of the college decreases continues to be true when comparing four-year colleges to community colleges. While students at more selective four-year colleges have a greater chance of earning a BA than students at less selective four-year colleges, students at less selective four year colleges have a greater chance of earning a BA than students who begin their college career at community colleges (51% of students earn a BA in six years at less selective state colleges, but only 34% of high-achieving students earn a BA degree in six years if they begin their postsecondary education at a community college).⁵

It's clear that students have the best chance of earning a bachelor's degree when they attend highly selective colleges, yet a recent analysis of the enrollment of the nation's most selective colleges found that only 9% of students at highly selective colleges are from households in the bottom half of the socioeconomic distribution, while 74% of students were from the highest income quartile.⁶ According to a recent report, "the highest achieving students from high-income families—those who earned top grades, completed the full battery of college prep

¹ Carnevale, A. & Desrochers, D. Standards for What? The Economic Roots of K-16 Reform, Educational Testing Service, 2003 & Bowen, W., Chingos, M., & McPherson, M. *Crossing the Finish Line*. Princeton University Press, 2009.

² National Center for Education Sciences, *The Condition of Education, 2003*, Table 22-2

³ Bowen, W. & Bok, D. *The Shape of the River: Long-Term Consequences of Considering Race in College and University Admissions*. Princeton University Press, 1999.

⁴ Bowen, W., Chingos, M., & McPherson, M. *Crossing the Finish Line*. Princeton University Press, 2009.

⁵ Bowen, Chingos & McPherson and National Center for Education Statistics, *Special Analysis 2008: Community Colleges*

⁶ Carnevale, A. & Rose, S., *Socioeconomic Status, Race/Ethnicity and Selective College Admissions*, The Century Foundation, 2003

courses, and took AP courses as well—are nearly four times more likely than low-income students with exactly the same level of academic accomplishment to end up in a highly selective university.”⁷ Recent research shows that highly selective colleges could, and should, admit more high-achieving low-income students than they currently do. Researchers from Williams College found that 31 of the most selective private colleges could be matriculating 1500 more high-achieving low-income students per year while still maintaining the high academic achievement levels of incoming classes.⁸ A similar paper, though broader in scope, presented findings that showed that an additional 100,000 low-income high-ability students could be entering highly selective public research universities.⁹ So what are the barriers to college enrollment for underrepresented students and how can Breakthrough programs help their students overcome these barriers? This paper describes the research and best practices that Breakthrough programs should consider when designing and implementing high school support services that will best prepare their students to apply to and enroll in selective four-year colleges.

Barriers Related to the Cost of College

As discussed in previous research briefs (see Breakthrough’s Research Brief on *Factors that Support Academic Success* at <http://btresearch.wordpress.com/2009/07/22/factors-that-support-academic-success/>), students’ expectations (i.e., that they will attend college and that they believe a bachelor’s degree is necessary for their career) are important determinants of college enrollment and success. However, students’ aspirations are shaped by what they believe is possible and “aspirations don’t develop when college seems financially unattainable”¹⁰. Researchers estimate that 22% of academically qualified low-income students don’t attend college due, in part, to concerns about the cost of college.¹¹ If students don’t perceive college as a viable possibility, and it is often the case that underrepresented students perceive college as cost-prohibitive, then students will adjust their expectations accordingly.

Recent research from the University of Michigan showed just how early students begin to adjust their expectations. The University of Michigan study found that low-income and minority 7th graders who received information about financial aid planned to work harder in school than peers who had not received financial aid information. The authors of this study concluded that young students who believe that the path to college is closed to them because they don’t have the necessary financial resources experience declines in academic effort and college aspirations.¹² Conversely, research shows that when students have more information about financial aid, they are more likely to apply and enroll in college. Only about half of high-achieving low-income students attend college if they did not talk to someone (e.g., teacher, counselor, loan officer) about financial aid, whereas 84% of high-achieving low-income students attend college if they do talk to someone about financial aid.

⁷ Gerald, D & Haycock, K. *Engines of Inequality*. Washington DC: The Education Trust, 2006.

⁸ Winston, H & Hill, C. *Access to the Most Selective Private Colleges by High-Ability, Low-Income Students: Are they out there?* Williams Project on the Economics of Higher Education, 2005.

⁹ The Education Trust, *Opportunity Adrift: Our Flagship Universities are Straying From Their Public Mission*. Washington DC: The Education Trust, 2010

¹⁰ McDonough, P. *The School-to-College Transition: Challenges and Prospects*. Washington DC: ACE, 2004.

¹¹ Ibid

¹² Destin, M. & Oyserman, D. “From Assets to School Outcomes: How Finances Shape Children’s Perceived Possibilities and Intentions”. *Psychological Science*. Vol 20, No 4. 2009.

Yet most students learn about financial aid in the final years of high school, which is way too late considering that students start making decisions about going to college as early as middle school. Research shows that low-income students learn about financial aid later than their wealthier peers.¹³ The families of low-income students and students who would be first in their family to attend college tend to overestimate the cost of college and have less knowledge about financial aid.¹⁴ It is clear that underrepresented students need more and better information about paying for college and they need that information as early as possible (i.e., in middle school), because it is these students and their families who are most likely to have insufficient information and misperceptions about their ability to finance a college education and therefore be discouraged from applying to college.

Implications for Breakthrough Programs

Breakthrough programs should offer, or partner with other organizations to offer, services that increase students' and families' financial aid awareness and provide support in completing financial aid forms and processes.

- Help students complete scholarship forms and financial aid forms, especially the FAFSA (a recent study showed that assistance with filling out the FAFSA form had a larger impact on students' college enrollment than simply providing information about financial aid and a study of Chicago public school students showed that students who completed the FAFSA by May and were accepted into four-year colleges were 50% more likely to enroll than students who had been accepted into four-year colleges but did not complete the FAFSA¹⁵)
- Help students identify sources of financial aid, including federal, state and private sources
- Help students and families understand various types of aid, including scholarships, grants, and loans
- Educate students about the high cost of private loans and advise students to explore private loans only after they've exhausted all other options
- Help students stay on top of financial aid and scholarship deadlines (research shows that one in four low-income students say they didn't apply for financial aid because they missed the deadline¹⁶)
- Help students interpret financial aid award letters

Resources for Undocumented Students

Though financial aid for undocumented students is limited, there are resources available to assist undocumented students and those advising them, including:

- National Council of La Raza's *Keeping the Dream Alive* resource guide - <http://www.nclr.org/content/publications/download/60303>
- MALDEF's list of scholarships - <http://maldef.org/leadership/scholarships/general/>
- College Board's website on advising undocumented students - <http://professionals.collegeboard.com/guidance/financial-aid/undocumented-students>

¹³ The Institute for College Access and Success. *Paving the Way: How Financial Aid Awareness Affects College Access and Success*. 2008.

¹⁴ Akerhielm, K., Berger, J., Hooker, M., & Wise, D. (1998). *Factors Related to College Enrollment: Final Report prepared for Under Secretary U.S. Department of Education*. Princeton, N.J.: Mathtech, Inc & McDonough, P. *The School-to-College Transition: Challenges and Prospects*. Washington DC: American Council on Education, 2004.

¹⁵ Bettinger et al. *The Role of Simplification and Information in College Decisions: Results from the H&R Block FAFSA Experiment*. Cambridge, MA: NBER. 2009 & Consortium on Chicago School Research, *From High School to College: Potholes on the Road to College*, 2008.

¹⁶ The Institute for College Access and Success. *Paving the Way: How Financial Aid Awareness Affects College Access and Success*. 2008.

Finally, though underrepresented students do face an “information gap” when it comes to their knowledge of financial aid opportunities, this information gap is not the only barrier for low-income students, students of color, and first-generation college students. Research shows that many underrepresented students are more likely to have financial obligations to their families and have a greater aversion to borrowing money to pay for college and, therefore, may decide not to enroll in college or enroll in less selective four-year or two-year colleges that are closer to home, less expensive, or give students more flexibility to work.¹⁷ Breakthrough programs should recognize that these issues may be relevant for their students and families and should explicitly and intentionally work with their students and families to address these concerns.

Barriers Related to College Advising

Determining where to apply to college and completing all the application steps can be overwhelming for any student, but this process is especially daunting for underrepresented students. Underrepresented students, especially students who would be first in their family to attend college, often lack the information and resources necessary for navigating the complex college search and application process. Therefore these students must rely heavily on their schools for support in this process. While research shows that academically qualified low-income students who receive college counseling services and who take the necessary steps for college admission are as likely as academically qualified middle-income students to enroll in college, not all schools have the capacity to provide the intensive college counseling that many low-income students require.¹⁸

Breakthrough students who attend Tier 1 high schools will likely receive the comprehensive college counseling services they need, but Breakthrough students in comprehensive public schools will need additional college counseling because the college counseling in large comprehensive public schools is often inadequate (the average student to college counselor ratio at large comprehensive public schools is 531:1¹⁹). Intensive, personalized college counseling, which is virtually impossible in schools where there is one college counselor for over 500 students, is necessary for helping students assess their college options; helping students to decide which colleges are best for them; and helping students complete all the necessary steps in applying to college.

Research shows that finding a college that is a good fit, in terms of students’ academic and social interests, is an important factor in students’ success in college, yet “low-income students are less likely to engage in wide-ranging information gathering, which may be related to finding a good college match.”²⁰

Resources for College Planning

Over the next year, Breakthrough national and site staff will be reviewing the many college planning resources available and making recommendations about which resources are the most useful for our programs and students. In the meantime, the following resources are good places to start gathering information:

- College Board - <http://www.collegeboard.com/student/plan/index.html>
- Know How 2 Go - <http://knowhow2go.org/>
- Pathways to College Network College Planning Resource Directory - <http://www.pathwaystocollege.net/collegeplanningresources/>

¹⁷ Hahn, R. & Price, D. *Promise Lost: College-Qualified Student Who Don’t Enroll in College*. Washington DC: Institute for Higher Education Policy. 2008.

¹⁸ Vargas, J. *College Knowledge: Addressing Information Barriers to College*. Boston, MA: The Education Resources Institute. 2004

¹⁹ Hawkins, D. & Clinedinst, M. (2007) *State of College Admission*. Arlington, VA: National Association for College Admission Counseling.

²⁰ Ibid

Implications for Breakthrough Programs

The college counseling services that Breakthrough programs, or partner organizations, provide should focus on educating students about their college options and the application process; encouraging students to think broadly about their college options and helping students to complete each step of the application process.

- Help students research a variety of colleges and encourage them to consider schools that they might not be inclined to consider (e.g., schools that may be far away from home or schools that may not be well-known overall but have an excellent program in the field in which the student is interested, etc.)
- Encourage students to apply to multiple colleges (a study of Chicago public school students found that students were more likely to be accepted to four-year colleges if they applied to six or more colleges²¹)
- Encourage students to apply to highly selective colleges (research shows that high-achieving underrepresented students are likely to enroll in colleges for which they are overqualified, which is a concern because research also shows that students are more likely to earn a BA at highly selective colleges as compared to less selective colleges²²)
- Break down the steps of the application process and provides tools and timelines to help students' organize their college application process (see, for example, appendix A)
- Encourage students to take the PSAT in order to prepare for the SAT and to enable students to be considered for National Merit Scholarships
- Help students prepare for college admission exams and assist with obtaining fee waivers
- Remind students of upcoming testing deadlines and application deadlines
- Take students on college visits
- Assist students in completing college applications (e.g., read and provide feedback on essays)

²¹ Consortium on Chicago School Research, *From High School to College: Potholes on the Road to College*, 2008.

²² Consortium on Chicago School Research, *Barriers to College Attainment: Lessons from Chicago*, 2009 & Bowen, W., Chingos, M., & McPherson, M. *Crossing the Finish Line*. Princeton University Press, 2009

Appendix A

April 2008

- Visit a college during spring vacation.

June 2008

- Ask teachers for letters of recommendation before summer vacation.
- Visit two colleges by the end of the month.

July 2008

- Brainstorm college essay topics.
- Visit two more colleges by the end of the month.

August 2008

- Obtain admission applications for colleges being considered.
- Write a rough draft of the college application essay.
- Search for college scholarships.

September 2008

- Complete a final draft of the college essay.
- Check in with the high school's College and Career Center on a regular basis.
- Request that high school transcripts be sent.

October 2008

- Complete college applications (or the Common Application, a general application form used by more than 150 independent colleges) by the end of the month.

November–December 2008

- Early action or early decision deadline for some colleges.
- Continue to search and apply for scholarships.

January 2009

- Application deadline for most colleges and universities (January 1 or 15).
- Contact colleges to make sure your application materials were received.
- Fill out the FAFSA (released January 1).

February 2009

- Complete the FAFSA prior to the deadline for most schools (February 1 or 15).
- Search for scholarships at the colleges you are considering.

March 2009

- Update FAFSA application, if needed.
- Receive college acceptance letters.

April 2009

- Attend open houses for colleges that offered admittance.

May 2009

- Select a college and send a deposit to the school.
- Request final high school transcripts be sent.

Source: Institute for Education Sciences, *Navigating the Path to College: What High Schools Can Do*, 2009 - Timeline adapted from materials created by a National College Advising Corps program site and an application timeline created by Sallie Mae at www.salliemae.com/before_college/students_plan/select_school/getting_in/understanding/application_timeline.htm

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