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Uncovering the Virtuosities of Social Class: Family, Habitus  
and Postsecondary Affordability

A dissertation submitted in partial satisfaction of the  
requirements for the degree Doctor of Philosophy in Education

by

Shannon Marie Calderone

2015

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## ABSTRACT OF THE DISSERTATION

Uncovering the Virtuosities of Social Class: Family, Habitus  
and Postsecondary Affordability

by

Shannon Marie Calderone

Doctor of Philosophy in Education

University of California, Los Angeles, 2015

Professor Patricia M. McDonough, Chair

This dissertation project focuses on the *virtuosities* of class in the navigation of the college affordability decision-making process for high and low-income families. Virtuosities, according to Bourdieu, represent the composite talents and skills of class practice. And it is through these “virtuosities” that we come to express our class identities. In this comparative study of fourteen high-income families and sixteen low-income families, two discrete class-based patterns of college affordability practice are identified: the high-income practice of parental managerialism and the low-income practice of parental proximal support. These two forms of family labor organization form a set of *classed* practices representing the structuring frameworks from which high and low-income families determine what is possible in their navigation of the college affordability pathway. Importantly, these practices work in complement and contradiction to current affordability policy and practice. It is these complementary and contradictory effects that ultimately lend to the structuring of advantage for high-income families and disadvantage for low-income families.

The dissertation of Shannon Marie Calderone is approved.

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2015

*“One day you finally knew what you had to do, and began”*  
“The Journey” by Mary Oliver

*“It takes guts to get out of ruts”*  
Chinese Fortune Cookie (Author Unknown)

### **Dedication**

Yes, I began. And then I finished. This journey would not have been possible without a small army of supporters pushing me all along the way. It’s to you I dedicate this dissertation:

Thank you, Rob, Meredith, and Rashmita. Your individually brilliant minds help to mold this project, and your generous insight helped to do away with (some) of its inevitable blemishes. I couldn’t be more grateful for the time and energy you’ve given to this project.

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## **Chapter One: Examining The Effects of Social Class on College Financing Deliberations**

### *Introduction*

Improving rates of college participation among disadvantaged populations has dominated much of the public policy discourse in recent years (Hoxby & Turner, 2013; Advisory Committee on Student Financial Assistance, 2002; Fitzgerald & Delaney, 2002; Callan & Finney, 2003; King, 2004; McDonough, 2004a). Census projections indicate that the percentage of individuals with less than a high school education will increase by 2020 (Callan & Finney, 2003). While this is tempered by a moderate increase in college graduates during that same period, there still remains a fundamental disconnect between the range of complex skills required in the workplace and the educational qualifications of America's future laborers (Callan & Finney, 2003). As such, the problem of improving postsecondary accessibility has long represented a national imperative that is understood to be intimately linked to continued US economic advantage in the global economy (Hoxby & Turner, 2013).

Key to that effort, however, is the need to improve upon an educational pipeline that remains fraught with inequity. These inequities are particularly pronounced for low-income students as evidenced by the dramatic disparities in college-going across socioeconomic class. For example, while the US experienced a 17% increase in immediate postsecondary enrollment between 1975 and 2013, the gap between high-income and low-income enrollments remained steadfast at 30% (NCES, 2014).<sup>1</sup> Cahallan & Perna (2015) reaffirm this finding by reporting that in 2012, 45% of low-income students attended college as compared to 68% of middle and 82% of upper income students. Differences in bachelor's degree completion rates are even

---

<sup>1</sup> "Immediate" postsecondary enrollment is defined as entry in a two or four-year institution by the October following graduation from high school. Low-income refers to the bottom 20 percent of all family incomes; high-income refers to the top 20 percent of all family incomes. For improved stability of reporting, percentages cited are three-year averages.

more stark: In 2013, 77% of adults from families in the top income quartile earned at least a bachelor's degrees by age 24, up from 40% in 1970 while only 9% of those from the lowest income quartile did so, up from 6% in 1970. The situation may grow more dire yet. Class-based enrollment disparities are expected to widen substantially as the number of upper and middle-income students applying to college swells and competition for scarce seats intensifies (Bastedo & Jacquette, 2011). Undoubtedly, US capacity to remain a global player hangs in the balance.

*The Barriers to Low-Income Postsecondary Access: What do we know?*

What factors account for these differential enrollment patterns across socioeconomic class? Research has identified two major barriers to low-income postsecondary access: K-12 preparation and postsecondary affordability (McDonough, 1997; Kane, 2001; Advisory Committee on Student Financial Assistance, 2002; Grodsky & Jackson, 2009). Research tells us that low-income opportunity is particularly hampered by systemic and structural inequalities within K-12 schooling. Low-income students are, more often than not, enrolled in highly segregated, poorly resourced schools (Oakes, 1985; McDonough, 1997) where aspirations are commonly derailed by academic performance tracking (Oakes, 1985), lowered academic expectations among teachers and staff (Oakes, 1985; Diamond, Randolph & Spillane, 2004), where there exists a dearth of college preparatory courses (Orfield, 1996; McDonough, 1997, Betts, Rueben, & Dannenberg, 2000), poorly prepared teachers (Haycock, 2001), and impossibly high student to college counselor ratios (McDonough, 1997; 2004a; 2004b; Jarsky, McDonough & Nunez, 2009).

While challenges within the K-12 system are substantial, academic preparation alone cannot account for the troublesome gaps in low-income postsecondary participation. Postsecondary affordability is also a critical factor in the low-income access conundrum

(Bastedo & Flaster, 2014). The Advisory Committee on Student Financial Aid (2002), for instance, found that low-income students in the highest academic quartile were just as likely to enroll in college as high-income students in the lowest academic quartile (78% vs. 77% respectively). Among the highest academically qualified, only 47.1% of low-income students went on to attend a four-year institution as compared to 66.9% of high performing, high-income students.

More recent research has attributed these patterns to what is been commonly referred to as “undermatching,” whereby high achieving low-income students opt to enroll in less-selective institutions than the selective institutions for which they’re suitably qualified (Bowen, Chingos, & McPherson, 2009; Hoxby & Avery, 2012). In addition to school quality and peer effects, research has pointed to cost concerns as a known factor in low-income institutional choices (Hoxby & Avery, 2012). Bowen, Chingos & McPherson (2009) observe: “Only about one-third of the well-qualified seniors whose parents had never attended college enrolled in a selective college: 42% attended a less selective college. Undermatching also affected time-to-degree: 81% of academically qualified students who attended a selective university graduated within 6 year, compared with 66% of academically qualified students who attended a less selective 4-year institution” (p. 2).

A more recent 2012 report by Reardon, Baker & Klasik for Stanford’s Center for Education Policy Analysis (CEPA) further reinforces this point. In their national study of enrollment patterns at four-year institutions, they found that only 6.3% of those identified as low-income enrolled in colleges or universities that were considered “highly competitive” (pg. 6). At the same time, 58% of high-income students enrolled at these same elite institutions. The implication taken from this finding is that a high-income student was seven to eight times

more likely to enroll in a selective institution than a low-income student (pg. 7). Based upon these numbers, we know that low-income students are largely overrepresented in open access, low-cost, public two-year institutions and significantly underrepresented in highly selective 4-year institutions. Low-income enrollment in the nation's most elite institutions offers further evidence that the concomitant challenges of cost and inadequate K-12 preparation fuel institutional class segregation. Indeed, Bastedo and Flaster (2014) report that "(s)tudents in the top SES quartile comprise 69.0% of enrollment at institutions who admit fewer than a third of their applicants, whereas students from the lowest quartile comprise only 4.1% at these institutions" (p. 93).

What is fueling this institutional segregation? The College Board (2015) reports that between 2004 and 2014, published tuition and associated fees rose an average rate of 2.2% after inflation at private institutions, 3.5% at public 4-year institutions, and 2.5% at public 2-years . Simultaneously, average financial aid disbursements for the year was \$9,300 for full-time students attending private four-year institutions, \$3,600 for public four-years, and \$2,040 for public two-year colleges (College Board, 2007).

Hiltonsmith and Draut (2014) assert that colleges and universities raise tuition to make up for increases in operating costs and decreases in state funding. For example, 49 states (all but North Dakota) spent less per student on higher education in 2012 than they did in 2008. Nationwide, these cuts have averaged \$2,394 per student, or 27 percent, creating a budget gap that colleges and universities often seek to fill by increasing tuition. This combination of low state subsidy matched by escalating college costs has had a deleterious effect on overall affordability in a majority of states. As a consequence, the percentage of family income, after financial aid, needed to pay for a public four-year college has steadily increased since 2000 – and



disproportionately for low- and middle-income families. Between 1999 and 2007, net college costs as a percent of median family income for attendance at a public four-year college increased from 39% to 55% for families in the lowest income quintile; from 18% to 25% for middle-income families and from 7% to 9% for families in the highest quintile. (National Center for Public Policy in Higher Education, 2008).

What becomes clear from this litany of facts and figures is that college costs matter. Costs matter in terms of who goes to college, where they matriculate, and whether they persist to graduation. The slow yet steady relinquishing of state and federal need-based aid subsidies, in combination with the escalation in postsecondary tuition and associated fees, has resulted in a challenging financial aid climate for low-income students. Likewise, the rising costs associated with attending a four-year institution leave low-income students with little choice but to either delay college, enroll in a less-expensive two-year option, or forgo their aspirations altogether.

Material position shapes and colors students' assessments of opportunity, and consequently, their college financing decisions. While past scholarship has focused on the connections between socioeconomic class and affordability (including the impact of tuition pricing, financial aid, and borrowing aversion on low-income enrollment behaviors) the intractability of low-income enrollment patterns requires that we find alternative ways of looking at the affordability problem altogether; so is the intent of this dissertation project. Prior research efforts have weighed heavily upon causal connections and correlational relationships between class and affordability, but little has been said about the subjectivity of class and the value of a material standpoint in determining how college financing decisions are made. This dissertation represents an attempt to push the affordability conversation in that direction by qualitatively viewing the *classed experience* as a framework for understanding college

affordability decision-making. In other words, what are the perceptions, motivations, value systems, and individual-level strategies that inform affordability decisions? How does family history around money and money practices shape and inform a child's sense of themselves as well as their future prospects? And finally, in what ways is material position expressed through affordability decisions?

*Rational Choice, Human Capital Theory, and the College Affordability Decision*

Current higher education literature has described affordability in any number of ways. Perna & Chunyan (2006), for instance, speak of it as a consumption choice process in which individuals weigh the impact of preferred standard of living, debt tolerance, and escalating cost of health coverage with their ability to pay. Gladieux (2004) considers affordability to be a measurable pattern of collective behavior, influenced in large part by a combination of factors, including the cost of attendance, shifts in federal and state funding (including the relative mix of need-based, merit-based, and loan options made available to students and their families), in combination with household median income (Gladieux, 2004). And finally, Trombley (2003) classified postsecondary affordability as the “institutional price, the adequacy of state efforts to meet students’ financial need, and students’ personal or family income.” In all three examples, the unit of analysis differs, yet the underlying processes described are the same. Essentially, the affordability decision is seen as an intentional, highly rational assessment of choice based upon a careful weighing of potential costs and benefits (Baum, 2001; (Perna & Chunyan, 2006; St. John, 2006; McPherson & Schapiro, 1998).

Research on student decision-making has tended to utilize what Desjardins and Toutkoushian (2005) term, the “expected benefits model”; namely that all economic action is rational action and that rational action is based entirely upon the maximization of self-interest,

and by extension, the consideration of potential benefits to the individual. While higher education is certainly not alone in characterizing the affordability decision as an expression of rationality<sup>2</sup>, such a conceptual understanding assumes that financial decision-making operates independent from prior consumption practices, is external to the social and contextual milieu in which the decisions are made, and outside the purview of individual affect and value systems.

Rational choice theories are built upon the notion that when given adequate and accurate information, a social actor will make similar decisions as other social actors (all else equal) (Desjardins & Toutkoushian, 2005). Within the context of prior higher education research, attention to issues such as college equity and opportunity, financial aid and policymaking, and questions of affordability, is arguably premised upon the assumption that costs (and understanding around costs) are objectively understood across cultural groupings. The interpretation of choice is therefore expressed as a series of probabilistic beliefs that reflect an economic actor's capacity to maximize utility among a particular set of options (Becker, 1993; Rabin, 1998).

Perceptions have a tremendous influence over how individuals respond to affordability decisions, and by extension, risk. This is particularly the case within the marketplace where risk-taking serves as a natural pre-condition for economic action. In the face of perceived risk, the presumption is that every transaction is measured according to maximal utility, with utility understood as the satisfaction one gains from the consumption of a product or service (Manski, 1990; Rabin, 1998). Individual preferences, budget constraints, and disparate definitions of utility represent a priori conditions that shape choice. Yet, the process by which a choice is made follows an underlying logic that is understood to be highly consistent and highly rational

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<sup>2</sup> Home mortgage lending, car financing, and medical care represent the few arenas in which a functional definition of "affordability" is provided.

across disparate populations (Manski, 1990; Rabin, 1998; Desjardins & Toutkoushian, 2005).

Human capital theory serves as an extension of the rational choice theory outlined above. Given its particular relevance to education and training, however, it serves as an important theoretical lens through which to predict educational choice, and by extension, postsecondary affordability decisions. Human capital remains in conceptual solidarity with rational choice objectivism by characterizing the motives underlying atomistic decision-making as driven by a need to accumulate various forms of capital (Becker, 1993)<sup>3</sup>. However, human capital theory also serves as an important correction to the logical fallacies of rational choice theory by acknowledging that all else is not equal; the social contexts in which individual decisions are made are, in fact, imperfect. While individuals may attempt to acquire various forms of assets in their pursuit of material or symbolic advantage, inequities abound as to who is better positioned to acquire such advantage.

Human capital theory<sup>4</sup> responds to this problematic by elaborating on the ways in which individual accumulation of human capital assets generate from initial investments in education and/or occupational training. Yet it is the scope and range of these investments that ultimately defines a person's productive capacities. Therefore, human capital investment represents consumable skills and knowledge that effectively enhance an individual's productive value within the labor market. This "value" later transmutes into higher wages, providing increased access to financial and physical capital.

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<sup>3</sup> Capital, according to Becker (1993), is best defined as an acquired asset that has an associated market value. Generally agreed upon assessments of value assures its utility and transmutability within the symbolic and physical marketplace. And it is within these marketplaces that various forms (physical, financial, symbolic, social, cultural, and human) of capital are acquired and transacted by actors in accordance with the principles of rational choice. Becker suggests that, among all forms of capital, human capital is the most unique due to its close association with those who possess it. In other words, human capital investment, via education training, cannot be divested from the individual. Rather, it remains a permanent asset that becomes exchangeable within an existing labor market.

<sup>4</sup> Becker defines human capital as the investment in time, money, and opportunity cost to the development of a productive self (pg. 15-16).

While Becker's human capital theory provides a subtext for understanding individual motivation in the pursuit of education and training, it fails to fully explicate the way in which social and cultural influences shape individual decisions related to economic action. For instance, Light & Gold (2000) suggests that human capital fails to recognize the value of class resources<sup>5</sup> in producing economic advantage. The logic derived from class origins predisposes individuals toward a pattern of response consistent with members of their same class (pg. 90). This logic reflects differential access to information, values, and ideas of success. While members of different classes may possess similar cognitive abilities, their class resources distinguish the way in which those talents may be utilized or transmuted into financial gain.

Farkas (1996) elaborates further on this idea by presenting a comparative study on the performance of black and white children in the Dallas Independent School District. In an effort to draw a correlation between education, productivity, and wage-earning potential, he looked at the effects of family linguistic culture in the development of both white and black children's cognitive skills. He then looked at how these cognitive skills determined future earnings for black and white adults. He learned that family social class and race have real effects upon *perceived* cognitive skills. The differential, within-family cultures of low-income black children and middle-class whites not only led to disparate school-based assessments of ability, but also impacted long-term earning potential within the labor market (pg. 59). In effect, perceived academic deficits experienced earlier in life predisposed black young adults to lower skilled and lower paying jobs.

In summary, rational choice theory, and by extension, human capital theory, serve to conceptualize choice decisions as objective determinations arbitrated in large part on the basis

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<sup>5</sup> Light & Gold define class resources as "...the vocationally relevant cultural and material endowment of bourgeoisies...(that) lack distinctive ethnic or cultural character (pg. 84)."

of expected returns (Manski, 1990; Becker, 1993; Rabin, 1998; Desjardins & Toutkoushian, 2005). While both theories weigh heavily upon the notion of rationality in the expression of taste, market-based decision-making, and shared cooperation, human capital theory moves beyond a strict neo-classical economic interpretation of human decision-making by suggesting that variability in material advantage results from differential investment in educational attainment (Becker, 1993). Where both rational choice and human capital theories fall short, however, is in explaining how specific endogenous and exogenous factors, such as class, culture, geography, schooling quality, and other sources of inequality obscure the divisions between the advantaged and disadvantaged, not to mention the structural inequities that reinforce such divisions (Manski, 1990; Beattie, 2002, McDonough and Calderone, 2006).

#### *Re-conceptualizing College Affordability*

Arguably, the bulk of current research on financial aid is based on econometric measures that assume students and their parents act in an economically rational manner (Hearn & Longanecker, 1985; Dowd, 2006; McDonough and Calderone, 2006). However, cultural variability to price signals as well as overall affordability determinations are also thought to impact college choice decisions (McDonough & Calderone, 2006). The situated nature of affordability as a reflection of cultural practices around money is understood to fundamentally shape the ways in which families make investment decisions (McDonough & Calderone, 2006; Calderone & McDonough, 2009).

In recent years, researchers have begun to expand the toolbox of conceptual approaches for *how* we analyze the college financing decisions of low-income students (Dowd, 2006). Emerging work in the area of sociocultural approaches to financial aid knowledge and decision-making places emphasis upon the role of culture, identity, and social context as factors that

fundamentally influence how we look at money, consumption, and cost (Calderone & McDonough, 2009; Luna de la Rosa, 2006; Tierney & Venegas, 2006; McDonough & Calderone, 2006). Reinterpreting “ability to pay” as a paradigmatic process or “cultural disposition” constructed outside of the marketplace and based upon perceptions of self-efficacy, locus of control, trust, and risk, serves as a fruitful starting point to understanding how and why families make their affordability choices. These internal processes, I will argue, serve as important antecedents that shape how cost-benefit analyses are conducted. As a consequence, college affordability decisions should be seen as fundamentally influenced by factors that are both endogenous and exogenous to the actors involved and enacted through various forms of practice (Bourdieu & Wacquant, 1992; Zelizer, 1994; Paulsen & St. John, 2002; McDonough & Calderone, 2006). By using a sociocultural framework, the aid and affordability discussion expands beyond the realm of neoclassical economics and predictive modeling to include a new set of conversations about the role of sense-making, perception formation, personal history and individual level practices that contextualize “marketplace” decision-making (McDonough & Calderone, 2006; Fourcade, 2007; & Zelizer, 2005a).

Reframing the college affordability deliberation process as a function of sociocultural practice also serves the purpose of highlighting how the classed experience shapes and colors our social worlds. To this end, it is important to understand how the discursive features of class mask what is considered truth and what is, in fact, an expression of class domination (Foucault, 1980; Lamont, 1992). Bourdieu (1979) argues that the value systems, rules, and regulations that define a class “ethos” are a “cultural arbitrary.” He further suggests that objectivity, as it is presented in the case of rational choice, obscures and ultimately reproduces systems of class domination. As such, we are left with particular forms of truth that, if left unexamined,

reproduce and reinforce existing class arrangements. Extending this logic to the problem of college affordability permits us to re-examine our basic operating assumptions about the value of college, perceptions of opportunity, the ways in which money and consumption are practiced, and notions of risk. So what might these assumptions be? A review of the financial aid/affordability literature provides us with the following:

1. Everyone approaches financing decisions in the same way.
2. The financing of a college degree incurs minimal financial risk.
3. A college education represents a high yield investment in human capital
4. The status (or prestige) of an institution serves to minimize and/or offset the perceived financial risk.
5. The perceived value of a college degree is measured by the value it has within the labor market.
6. The affordability “decision” is an immediate assessment of costs and benefits that's determined according to current financial circumstance.
7. Perfect information is the most important precondition for adequately financing a college education.
8. Dependent/independent status indicates who bears primary responsibility for the cost of a college education but is not necessarily an indication of who benefits from the yield on investment.

Taken together, this set of assumptions reflects a logic that is foundational to the ways in which the business of college affordability and financial aid is conducted. These propositions represent a set of market rules that regulate our interactions with that market, the expectations of that market, and legitimacy of that market within the eyes of its constituent consumers. Yet



college affordability is also rooted in a particular material reality that does not account for issues of financial scarcity and vulnerability. Nor does this set of assumptions reflect the universe of family practices around money and the values and strategies enacted therein. Rather, it is a representation of one singular reality, a reality rooted in a set of values and beliefs that is distinctly middle class (Bourdieu 1977a, Lamont, 1992; Imber, 1998; Fine & Burns, 2003).

Most research literature under the rubric of affordability and financial aid is organized in accordance with a set of research questions that is in keeping with a presumption of rationality that is steeped in a middle-class reality. The great potential of the sociocultural framework, however, is the ability to highlight and give credence to differing realities and differing sets of material concerns.

Finally, a sociocultural approach to discussions around college affordability and financial aid provides us with an opportunity to look at the constitutive elements that make up “practice.” If we are to see college-going as an expression of personal aspirations and cost as one of the major barriers, we must begin to look critically at how the constitutive parts of the “consumption decision” influence decision-making. So often, the consumption continuum (understood as individual steps and conditions that support or restrict consumption decisions) is seen as an objective, value-less process, but this vision fails to acknowledge the socially symbolic aspects of our material worlds. Practices around money, for instance, are richly symbolic, and yet overlooked as a fundamental determinant for the ways in which relationships are forged, how and in what ways power is shared and/or distributed, and the ways in which advantage and disadvantage are expressed (Zelizer, 1994).

A simple illustration of this point comes from personal experience with my grandmother and birthday money. Ten years ago, I received a birthday card in the mail from my grandma

that included with it a \$20 bill. To date, I have yet to spend that money. Certainly, there have been moments when I could have used that \$20 to buy groceries, gas, or go to the movies. It is also certain that the money itself has retained its value within the open market. Objectively, my decision to hold on to this money may seem irrational. Yet, there is rationality involved when we consider how inferred meaning mediates this exchange. That \$20 bill has become, in effect, an artifact of my grandmother, an expression of her love for me, and in return my love for her. It also represents sacrifice. She freely gives to me despite her fixed income simply because I am her granddaughter and she is my grandmother. There is no weighing of costs and benefits. My receipt of this money also serves as a reflection of her position within my family. Despite the somewhat lopsided nature of our individual financial positions, she is the one who must give me money rather than the other way around. Why? The rules that guide money and giving within my white, middle-class family assume that providers remain providers for the duration of their lives, regardless of circumstance. Even though I have maintained financial independence for most of my adult life, I will always remain a recipient of her care and goodwill. And so, that \$20 bill remains in my change jar in perpetuity.

I offer this very personal example to illustrate how money – its very physical presence – can be imbued with meaning. The meaning expressed through this transaction between my grandmother and myself reflects not only the intimacy of our ties but the set of money practices engaged in by my middle-class family. Here we begin to see how money is understood, how roles are enacted, and which values regulate how money is practiced. Money transactions are as much about context as they are about the business of acquisition, and in this particular example, meaning drives behavior. Likewise, we see a blurring of the rationality/irrationality dichotomy, whereby motivation to share resources (my grandmother sending the \$20) and choice (my

hesitancy to spend the \$20) are not necessarily consistent with the neoclassical definition of rational behavior.

Recognition of this cultural, symbolic language underlies our consumption and money practices and serves as a reflection of the multiple dimensions of our economic world. While economists tend to focus their attentions on predictive patterns within the production-distribution-consumption continuum, there exists a separate dimension of non-monetary economic action often overlooked within conventional economics. This non-monetary dimension serves as the location where individual customs, values, rules, and practices are established and enacted. Indeed, Gudeman (2001) suggests two complementary economic realms exist: a market realm and a community realm. While goods and services are transacted within the market realm, non-pecuniary, non-market based practices are enacted in the community realm. And it is within this community realm that social practices and culture mediate economic action via cultural agreements, shared interests, and locally defined values. This multi-dimensional approach to our understanding of economic activity reinforces the value of reinterpreting college affordability deliberations as both complex and highly nuanced. It follows that a sociocultural focus on practice will help shed light on the processes that influence individual and family assessments of cost.

#### *Bourdieu's Concept of Habitus and the Practice of College Affordability*

So, what is a “classed experience” and how does such an experience influence the affordability decisions of families? Bourdieu’s theory of cultural capital brings theoretical depth to the ways in which families transmit cultural tastes and preferences and how those predispositions shape the college affordability decision. Cultural capital theory represents a merger of the Marxist notion of social reproduction and the Durkheimian notion of a “genetic

sociology of symbolic forms” (Brubaker, pg. 747). Cultural capital delineates how class-based lifestyle choices regulate individual social and economic action within a field of actors and social institutions. These choices, in effect, represent “symbolic goods” that serve to rationalize the accumulation, consumption, and profiting of symbolic capital (Bourdieu, 1979). In deciphering economic theory from social action, Bourdieu frames his theory within the context of class and social stratification. Class based distinctions regulate the consumption power of the individual actor as it relates to various types of resources. It is this correspondence between social structures and symbolic structures that serves as the basis for a class-based interpretation of social action.

Bourdieu’s habitus represents a common set of subjective perceptions held by all members of the same group or class that shapes an individual’s expectations, attitudes, and aspirations. Habitus also serves as a key mechanism for the reproduction of social advantage and disadvantage, as individual agency is mediated by subjective perceptions of opportunity within particular fields of activity<sup>6</sup>. Aspirations reflect individual subjective assessments of chance for mobility weighed against the (perceived) objective probabilities of the exogenous field. Habitus, therefore, operates as a form of socialization whereby children from different classes make sensible or reasonable choices for their aspirations based upon what they perceive (or are taught) is available to them. Of course, habitus presupposes the implicit constraints of

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<sup>6</sup> As an example, McDonough, Ventresca, and Outcault (2000) align Bourdieu’s notion of fields with the forms and practices that encompass the realm of activity known as “college access.” Bourdieu’s field concept depicts “realms of social activity” as products of macro “boundary struggles” over scarce resources between social actors and institutions (pg. 381). These struggles, in turn, further escalate the control of the playing field as dominant actors constantly reposition themselves in order to maintain advantage over these limited resources (and consequently power) (Bourdieu & Wacquant, 1992). In the case of college access, this has resulted in the transformation of college admissions and high school counseling as well as a shift towards greater privatization of college access information. In this way, middle and upper-income families use the financial resources available to them in order to claim their rightful place within the existing social order.

bounded rationality<sup>7</sup> since decisions for action are shaped and defined by the limited sets of choices found in the immediate domain of the individual (as conceived and understood through status group interaction).

According to Bourdieu, human agency is circumscribed by the historical presence of habitus. This is because habitus is a fundamentally social set of rules and regulations that are representative of class origins. States Bourdieu (1977),

“...the habitus could be considered as a subjective but not individual system of internalized structures, schemes of perception, conception, and action common to all members of the same group or class and constituting the precondition for all objectification and apperception; and the objective coordination of practices and the sharing of a world-view could be founded on the perfect impersonality and interchangeability of singular practices and views (pg. 86).”

The embodiment of class origins, as manifested in decision-making and the balancing of choice, is not rationally based but rather reflexively or “pedagogically” based. Children unconsciously incorporate habitus through norms, values, and practices handed down by their parents. The enactment of these norms, values, and practices within the exogenous field reproduces class-based biases and dispositions. States Bourdieu (1977), “...as an acquired system of generative schemes objectively adjusted to the particular conditions in which it is constituted, the habitus engenders all the thoughts, all the perceptions, and all the actions consistent with those conditions, and no others. (pg. 95).

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<sup>7</sup> Bourdieu & Wacquant (1992) speak of “bounded rationality” as the “generic limit” to what we know and do not know as a result of our habitus. It is a reflection of our own mental curtailments (we can’t know everything, particularly that which is outside of our habitus) and “socialized subjectivity” (our tendency to embrace our social collective selves places substantial constraints on the universe of knowledge available to us) (pg. 126).

Bourdieu's concept of habitus serves as a useful framework through which to study college affordability, given its capacity to highlight the micro-situational ways in which social advantage and disadvantage are reproduced. The explanatory power encapsulated in habitus comes through its theoretical commitment to understanding the arbitrariness of power, as it is expressed with fields of activity, and the role that legitimacy (through mythologies of objectivity internalized by those on the margins) plays in reinforcing existing class arrangements (Bourdieu, 1977b).

More valuable still is the way in which Bourdieu's habitus is at once a theory of socialization and a theory of practice (Nash, 1990). As such, it gives us insights as to how individual money practices may vary according to class membership, as well as how those practices are communicated within families. To what extent does bounded rationality inform what college information is or isn't considered in the affordability decision? In the wake of family financial scarcity, how does habitus shape a child's sense of opportunity? How does it mediate that same child's aspirations? And finally, how do the values and strategies encapsulated through habitus shape and inform college financing decisions?

### *Chapter Conclusion*

By focusing on the classed experience as a framework for understanding college affordability, I realize that I tread into a social science research arena that has been hampered by a lack of conceptual coherence (Lareau, 2008). As I address in later chapters, current, modern-day class arrangements and identities are confounding at best. No longer can we simply determine individual class membership according to the classic Marxist definition, in which classes are constituted through their relative position to the means of production or through property ownership (Giddens, 1971). Outward signs of class identity are now deeply

confounded in the age of global capitalism and hyper-consumption. Staking claim in class as a viable analytical framework in any empirical project is therefore fraught with potential challenges.

Bourdieu's notions of the iterative and intractable problems related to low-income postsecondary enrollment make the issue of class a vitally important subject for study. Given the dramatic shifts in policy emphases over the last fifty years, whereby a college education is no longer a private good, but a public good. And understanding the commensurate shift in the public's understanding over who should be responsible for Recognizing how college cost deliberations mediate low-income postsecondary matriculation (and by extension, opportunity) becomes a necessary and important step—among many—toward better understanding the problem at hand.

## **Chapter Two: Money, Consumption, and Postsecondary Affordability: A Review of the Literature**

### *Introduction*

This literature review focuses upon four key bodies of research that inform the current discussion on class and postsecondary affordability. They include: (1) Existing research on money and money practices; (2) Existing research on the relationship between social class and consumption; (3) An overview of knowledge on trust and social trust among the working class and poor; and (4) The current state of knowledge on postsecondary choice and cost, with particular reference to the role of social class. Taken together, these four areas of research help to contextualize the processes by which cost deliberations and consumption decisions are made and helps to deepen our understanding as to how differential class-based approaches to marketplace behavior may serve to improve, sustain, or reproduce material position.

The synthesis represented in this chapter draws from the field of higher education along with research found within the sub-disciplines of economic sociology and economic anthropology. Both economic sociology and anthropology have contributed a wealth of conceptual innovation to how we might develop meaningful, alternative renderings of economic activity that incorporate the symbolic, social, and material aspects of social life. Economic sociology, for instance, attempts to flip conventional economic interpretations related to the production, distribution, exchange, and consumption of goods and services on its proverbial head. Rather than consider economic action as a solely a reflection of rational action, economic sociologists look at the imposition of social relations, agency, power and social stratification as an explanatory rationale for a host of economic phenomena (Smelser & Swedberg, 2005).

Traditional classical and neoclassical economics has tended to frame economic action as generating from a single individual, in which activity is not only relegated to exchanges within



the market, but is also mediated by individual taste and resource scarcity en route to maximizing available utility (Smelser & Swedberg, 2005; Dobbin, 2005). Economic sociology, on the other hand, frames economic action as a collective or social activity. In moving beyond “methodological individualism,” economic sociology looks at the effects of *substantive rationality*<sup>8</sup> on economic action, steering away from the objectivism and universalism of rational choice theory, and resting instead upon historicism and contextualized meaning as a precursor to economic activity (Smelser & Swedberg, 2005; Bourdieu, 2005a).

Economic anthropology also moves beyond the traditions of classical and neoclassical economics by altogether rejecting the proposition that a separate “sphere” of economic activity exists (Narotzky, 1997). Rather, material relations extend beyond the confines of the market to include any and all social interactions that relate to the “production and reproduction of material life (Narotzky, pg. 7).” Economic anthropology also contributes to the symbolic and deeply cultural interpretations of economic activity, privileging social processes and practices that support exchange (Bourdieu, 2005a). Rich meaning is therefore found in the mundane, innocuous, ordinary activities of daily life.

The parallels between economic sociology and anthropology are far more obvious than the differences, although lively debate continues within anthropologic circles as to whether economic processes and interactions are strictly materialist or purely cultural in origin<sup>9</sup>. Suffice it to say, both sub-disciplines offer new intellectual space in which to interpret economic activity as more than utility-driven. As such, both economic sociology and anthropology offer a

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<sup>8</sup> “Substantive rationality,” a Weberian formulation, refers to the socially derived rules, value systems, and accepted behavioral templates of a given community or social milieu. In the case of economic activity, substantive rationality reinterprets economic exchange as a fundamentally social production; one that is constrained by the accepted ethos of community (Smelser & Swedberg, 2005).

<sup>9</sup> Interestingly, this tension also plays out in conversations around Bourdieu’s habitus. See Chapter Three for a discussion of this point.

framework for understanding the alterity of economic action; the social processes and internal logics that comprise how we transact, why we transact, and under what circumstances we opt to transact. These rationales attempt to transcend our normative understandings of the marketplace and the influences that encourage marketplace decision-making.

*Money Socialization & Practices: Moving Beyond the Objectivity of Money*

Gertrude Stein once asked, “(i)s money money or isn’t money money? (Stein, pg. 4).” Embedded within this question is a series of profound definitional and conceptual issues related to how we come to understand the meaning of money. Indeed, as Stein points out, money is most often understood as a universal, neutral, objective currency of exchange. Yet, we need not look further than our own practices around money to know that the materiality of our daily lives is in large part driven by a set of cultural and social values, which we’ve imposed upon money (Ingraham, 1996, 1998). These affective features of money, more often referred to in classical economics as “non-market factors,” have tremendous implications for how we assume status, set aspirations, and enact our daily material lives.

Our day-to-day concept of money tends to be restricted to its functional purpose: the buying and selling of goods and services. At the local level, economic action is traditionally understood as reflecting a highly rational assessment of options motivated in large part by an optimizing of potential benefits (Appadurai, 1986; Zelizer, 1994, 2005). Yet in the current age of global capitalism, where there are limitless sets of options for goods and services available to us, and where divisions between market and social relations are becoming increasingly intertwined, money has assumed multiple roles.

One could therefore argue that the interpretation of money as a functional instrument of economic action overlooks its complexity within our social and cultural lives. Indeed, the

overwhelming tendency has been to view money as an independent variable rather than a dependent variable. In doing so, we overlook the ways in which social action shapes how we come to view money and money practice (Baker & Jimerson, 1992). Likewise, there is the tendency to view money as a structural feature of the human experience as opposed to a cultural and symbolic artifact of our social relations. In limiting our conceptual gaze to structure alone, we overlook a host of cultural and social logics that fundamentally influence how we make sense of the world around us (Baker & Jimerson, 1992). As Vivian Zelizer (1994) states, the perception of money as both objective and benign represents “a powerful ideology” that operates at “the very essence of our rationalizing modern civilization (pg. 1).” Indeed, a myopic view of money as both objective and valueless contradicts its significance within our social and cultural worlds. While a great deal of intellectual energy has been given to re-conceiving time, space, and place as more than objective, value neutral productions of human life<sup>10</sup>, money has received minimal attention despite its particular significance to building social relations and as a major conduit to economic action (Baker & Jimerson, 1992; Zelizer, 1994).

Classical economics has traditionally viewed money as a universal medium of exchange, a store of value, or a unit of account (O’Sullivan & Sheffrin, 1998). As such, money meaning has been traditionally understood within economic circles as an expression of maximal utility. In plain language, money is meant to be compounded in order to build upon existing wealth (Finn, 1992). Utility theory, as it is formally termed, serves as the underlying logic for the empirical econometrics and econometric models, whereby trends analysis of economic behavior is relegated to a series of individual level rational choices (Finn, 1992).

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<sup>10</sup> Lefebvre’s *“The Production of Space”* (1991), Harvey’s *“Spaces of Capital: Towards a Critical Geography”* (2001), and Soja’s *“Postmodern Geographies: The Reassertion of Space in Critical Social Theory”* (1989) serve as examples of the ways in which economic, social, and political meaning are applied to the seemingly innocuous, every day currents of life.

The assumed universality of money, as it is represented within classic economic literatures, has been subsequently called into question by the likes of Marx (2001), Simmel (1978), and Polanyi (2001), among others. Rather than view money as fundamentally neutral, these theorists argue that money serves multiple purposes in the mediation of modern social life. Whether it be money as a mechanism for unerring the proletariat to the practices of domination exercised by the bourgeoisie, as a tool for streamlining economic exchange, or as a product of modern alienation, money cannot be construed as immutable. Indeed, money serves as the primary mechanism of social stratification in most Western societies, evolving as a commonly accepted approximation of power (and, in its absence, powerlessness). As Marx states, “money is thus the object of eminent possession of everything. The universality of its property is the omnipotence of its being. It is therefore regarded as omnipotent. . . . Money is the procurer between man’s need and the object, between his life and his means of life” (pg. 125-126).” Money, according to Marx, operates within the conceptual space between a life lived and the material quality of that life.

Simmel (1978) offers us the first indication as to how money, as symbol, evolves from an expression of power within relations to a social product of those relations. He proposes an examination of money that moves beyond the purely economic arena of the market to all facets of cultural and social life. In his book, *The Philosophy of Money*, he outlines the ways in which value is mapped onto money, expanding the definitional understanding of “value” to include not just the market’s assessment of its worth, but the social and cultural values also implied through its usage. In other words, money represents both an objective valuation of an object’s worth as well as a subjective valuation of that object that is then, according to Simmel, objectified (pg. 13). That subjective value is assessed according to the level of desire expressed by the actor

rather than the objective worth or use-value assessed via the market. The act of exchange becomes a critical component of money's value, as it is the social act of trade that serves as the measure of its subjective value (pg. 13). Money, in tandem with exchange, inexorably links it to the social. In this way, social relations become commoditized as the quality of exchange is transformed into the quantity of exchange and interactions. Consequently, money structures everyday life in such a way that it serves as a source of freedom. The subjective assessments of value mapped onto money leads to greater social distance between the actors engaged in exchange. Money, as an instrument for the quantifying of value, expands the range and flexibility of social ties. It is also responsible for the reifying social relationships, transforming them into strategic calculations for the purposes of increasing the quantity and quality of acquisitions.

Polanyi (2001) adds to our collective understanding of the relationship between money and the social dimensions of life. In his book *The Great Transformation*, he argues that modern civilization distinguishes itself from primitive societies by the role of the market in determining social behavior. Whereas in pre-industrial and primitive societies principles of redistribution (the communal expectation of sharing resources) and reciprocity (the act of communally sharing resources) mediated social relationships, the intrinsic value of the marketplace now operated as a catalyst for action. However, Polanyi makes an important distinction in that it is not the strategy of acquisition and the measure of value that distinguishes modern behavior from our primitive origins. Rather, it is the concept of status – the acquisition of greater status through the market -- that compels relationships and social action. Polanyi states,

“The outstanding discovery of recent historical and anthropological research is that man's economy, as a rule, is submerged in his social relationships. He does not act so as to

safeguard his individual interest in the possession of material goods; he acts so as to safeguard his social standing, his social claims, his social assets. He values material goods only in so far as they serve this end. Neither the process of production nor that of distribution is linked to specific economic interests attached to the possession of goods; but every single step in that process is geared to a number of social interests which eventually ensure that the required step be taken. these interests will be very different in a small hunting or fishing community from those in a vast despotic society, but in either case the economic system will be run on noneconomic motives (pg. 46).”

To this end, economic action is fundamentally tied to social action and the creation and sustaining of social relationships. Unlike Marx and Simmel, Polanyi distinguishes his form of money meaning as neither an expression of power nor as a measure of relational ties. Rather, he appropriates the sociological concept of status to create further conceptual distance from the “commodification of ties” arguments posed by Marx and Simmel.

#### *A “Social” Meaning of Money*

While the genesis of thought around money meaning has established some intellectual separation from classic economic interpretations which treat money as a monolithic medium of exchange, more contemporary thinkers, such as Viviana Zelizer (1997), have contested the ways in which Marx, Simmel, and Polanyi (among others) characterize money as the catalyst for “homogeneity” and the “flattening of social ties (pg. 2).” In this way, money operates as a coercive, destructive force within the social arena rather than a vital catalyst for the production of social ties and the implicit social and cultural meaning embedded within money. Zelizer argues that prior conceptions of money are in keeping with the following sets of assumptions: First, that the function of money is relegated to the economic alone; second, that money is

uniformly distinct and lacks variability in actual meaning across categories of expense; that money is always dichotomized as maintaining economic and non-economic features; that money operates divisively and corrosively in the creation and formation of social ties; and finally, that money is always characterized as transforming values, but never looked upon as *being* transformed by existing values (pgs. 11-12).

Certainly, money has the power to exert tremendous influence over our most intimate relationships. Likewise, money offers insight into the symbolic expressions of power that shape our social worlds. Relating back to the example presented in Chapter One in which I spoke of the birthday money sent to me by my grandmother, we can see that the symbolic nature of familial role expectations and responsibilities transformed the value and meaning of the \$20 presented to me. In this way, money becomes a tangible, meaningful presence within my life. Zelizer (1994) cites the example of “pin money” as another illustration of the ways in which money practice reflected the rules and cultural logics of the family. Pin money, made popular in the post-World War II glow of 1950’s economic prosperity, took the form of a weekly allowance given to middle-class, stay-at-home wives by their husbands. This money represented an expenditure that fell outside the regular set of familial expenses, and as such, was not seen as real money. While a within-family economic transaction such as this might have seemed innocuous to the actors involved, the money exchanged was imbued with social meaning. Most obvious was the power dynamic that played out through the exchange between husband and wife. Money transmuted from mere dollars and cents to a dispensation of power from breadwinner to dependent, reaffirming the importance of gender roles to the overall logic of the family. And while the pin money exchanged was seen as discretionary, Zelizer interestingly points out that pin money was “...routinely set apart from real money by a

complex mixture of ideas about family life, by a changing gender power structure, and by social class (pg. 368-369).” These factors directly influenced how the money was distributed, the frequency of the allocation, and the amount offered. Zelizer’s example rather convincingly illustrates the ways in which the practice of pin money exchange reflected a host of cultural values, rules, and meanings that functioned to solidify existing relationships and behavioral expectations within households.

As the prior two examples illustrate, family is the site whereby the linkages between money and social meaning are often constructed and reproduced. Likewise, family serves as the symbolic arena in which class differentiation related to money and money practice is also enacted. Millman (1991) in her book entitled, *Warm Hearts and Cold Cash: The Intimate Dynamics of Families and Money*, examines the associations between money, love, and intimate relationships. She argues that money reveals hidden structures and rules that govern family life. Millman’s findings suggest that, particularly among middle and upper class families, rule making is in large part designed to safeguard the family’s social and economic position. Moreover, the economic ethos of middle and upper-class families is not only to maintain wealth and material position, but to equitably distribute available resources to the family’s offspring. Money also contextualizes the emotional aspects of family life in middle and upper class families by the way in which it is used to control children, as a measure of parents’ emotional care and concern, as well as tool for buying freedom *from* relationships (i.e. childcare). In the case of low-income families and families of color, Millman found that there existed an ethic of sharing among immediate and extended kinship ties in order to ensure greater economic viability. Yet, this was most often found in poor families of color. White, low-income families



often viewed extended family as a potential drain on resources and a challenge to their upward mobility (pg. 53).

The intersection between class, money meaning, and money practice is in large part mediated by the perception of relative abundance or scarcity in financial and material position (Zelizer, 1994). The availability of financial resources as compared to the relative lack of resources dictates the ways in which values are applied and how paradigmatic views of the world are constructed and enacted. What research tells us is that issues related to perceived risk and vulnerability are determined by the financial and coping resources (i.e. support networks) available (Liem & Liem, 1978; Pearlin & Schooler, 1978; Mirowsky & Ross, 1986; McLeod & Kessler, 1990). Moreover, in instances where destabilizing life events occur, socioeconomic status is understood to influence the ways in which we cope (above and beyond those provided through financial means), including the emotional tools we utilize and the social supports we draw from at those difficult moments (McLeod & Kessler, 1990).

Other known factors contributing to class-based differences in money meaning include how family history shapes sense-making over money matters (Doyle, 1992; 1999), the effects of family structure upon roles and expectations related to money (Doyle, 1992, 1999; Falicov, 2001; Zelizer, 2005a), within-family value systems emphasizing individualism versus collectivism (Falicov, 2001), spending in support of family cultural/religious ritual (Crump, 2001), gift giving (Zelizer, 1994), internal versus external locus of control (Sue & Sue, 1990; Falicov, 2001), and assessments of general well being (Mayer & Jencks, 1989). Importantly, money also serves to reproduce class position through the intra-generational transfer of wealth (Conley, 1999). Wealth, as a product of income, assets, and net worth, offers not only symbolic cache by virtue of lifestyle differences between the “haves” and “have nots,” it also creates

allegiances and associations among those of similar wealth levels, making the existing opportunity structure even more challenging and the chances for economic mobility over the generations all the more difficult (Conley, 1999).

What this body of literature tells us is that money is a conceptually complex medium of exchange. As an expression of power, it serves to organize and stratify our social world (Marx, 2001). As a social constructed system of quantified value, it opens up new forms of intensive and extensive relational ties (Simmel, 1978). As a reflection of economic action, it influences how we make sense of our material position relative to others within the larger social milieu through the construct of “status” (Polanyi, 2001). And finally, as a socially symbolic entity, it operates as a culturally independent marker of the meaning we place in particular relationships and various forms of exchange (Zelizer, 1994, 2005a).

Money operates within social space in meaningful and deliberative ways. As a quantifiable measure of our well being, the relative abundance and/or scarcity of money has particular significance to how we are able to relate to world. Our sense of vulnerability, our capacity to take risks, our willingness to invest and compound our financial resources are all mediated by where we fall within the continuum of material position. Moreover, our capacity to effectively negotiate the world is either enhanced or circumscribed by the realities of our financial position and the meaning that we map onto money – particularly OUR money.

### *Class & Consumption Practices*

Money and consumption share a close conceptual association given the important role that money plays as an instrument that supports and sustains consumption practice. While these two ideas appear suggestively similar in a theoretical sense, for purposes of this discussion, they represent two distinct ideas. As I argued in the prior section, money operates as a sorter of

social meanings, relationships, and practices of both a market and non-market nature. Consumption, on the other hand, examines how individual taste and preference is formed and enacted. More important still, our discussion of consumption and consumption practices explores the ways in which collective expressions of taste reproduce inequality, or conversely, act as a form of resistance to existing class arrangements. The concepts of money and consumption detailed in this study have a complementary effect in terms of detailing the classed experience. However, it is important to foreground these distinctions for the sake of clarity.

As we've seen thus far, a great deal of discussion has centered on expanding our conceptual understanding of money. Yet, there appears to be far less debate over the influence of consumption, and consumption practice, on the interplay between market relations and social relations. This is because our consumption practices are commonly understood to reflect, not only our collective tastes and preferences, but the messages we seek to convey about our memberships within various cultural milieus as well as our material position. Indeed, the evolving global economy has not only qualitatively improved the production and distribution of goods and services made available to consumers, it has made the practice of consumption a universal activity; one that serves as a constitutive part of our social lives. As a consequence, consumption serves as a richly significant focal point for marketers, social scientists, and consumers alike.

Certainly, much has been made of consumption and the influential role it has played in the proliferation of postmodern cultural meaning (Holt, 1998)<sup>11</sup>. Likewise, much has been said about the role that consumption plays in symbolically solidifying existing social and material

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<sup>11</sup> It has been argued that the fragmentation of identity associated with postmodernity has also resulted in a conceptual decoupling of consumption and social class (Baudrillard, 1981). A more elaborated set of comments, and subsequent rebuttal, on this issue is provided in Chapter Three of this dissertation.

arrangements. And it is because of this conceptual richness that consumption has served as an important subject for the collective imagination of researchers across multiple fields and disciplines. This literature review, however, was designed to focus on the relationship between social class and consumption. In so doing, I focus on the ways in which consumption has contributed to a “political economy of inequality” (Zelizer, 2005). Here consumption is framed as a struggle over social distinction and legitimacy; where the process of acquisition is seen as a mirror to the inequitable social divisions that comprise existing class arrangements (DeGrazia & Cohen, 1999).

So, how do low-income consumers differ from their middle- and upper-income counterparts? The most obvious answer also happens to be the most significant – comparatively speaking, the working class and poor generate far less income, and consequently, have far less buying power. A simple answer, yet it shapes consumption behaviors in fundamental ways. As Alwitt and Donley (1996) point out, financial scarcity colors the world of the low-income consumer. Assumptions over a fair market price, accessible markets, the quality of particular goods and services, not to mention the logistics of getting to/from a market in which goods are being offered at a fair market value are not common features of the low-income consumer reality (Andreasen, 1975; Alwitt & Donley, 1996).

In characterizing the “poor consumer,” Andreasen (1975) offers a multi-dimensional model that accounts for such things as, individual self-perception, consumption attitudes, role relationships (and, relatedly, family organization), and community and society. Admittedly, in the absence of appropriate disaggregation, such a model treads dangerous empirical waters. However, what is most interesting and relevant about his model relates to the effects of marginality on the consumption process. Andreasen suggests that, in the wake of financial

scarcity, poor and working-class consumers make acquisition decisions according to assessments around locus of control and trust. In the absence of a suitable safety net, the purchase decision becomes closely associated with risk and perceived vulnerability (Andreasen, 1975; McLeod & Kessler, 1990; Alwitt & Donley, 1996; Berhau, 2000). Accordingly, consumption decisions are enacted with great intentionality (particularly in areas of discretionary spending) or conducted in accordance with longstanding habits (a rigidity of habit that protects oneself from external threat) (Andreasen, pg. 22-24).

Certainly, much has been said about the role of consumption and class identity (Andreasen, 1975; Alwitt & Donley, 1996; Oropesa, 1995; Berhau, 2000; Gottdiener, 2000; Hochschild, 2003). The efficacy of consumption as an expression of identity has its roots in sociological work on the connections between acquisition processes and symbolic aspects of identity formation (Snow & Anderson, 1987), the predictive nature of consumer behavior in group identity and membership (Melucci, 1996), and consumption as a condition for group membership (Lamont, 2000).

The connection between consumption, consumption practice, and the reproduction of social stratification has served as an important space for conceptual examination. Veblen's (2001) notion of "conspicuous consumption," for instance, explores the lavish spending habits of the nouveau riche following the industrial revolution and the attempts by the working class to fall in step with these spending practices. Conspicuous consumption and social class was also the focus of Warner (1949) work on the segmentation of status and culture following the tremendous expansion in suburban, middle-class wealth following World War II. Their empirical work on social class within these suburban communities also produced frank insights on the important linkages between consumption and reputational status, and as a result, the role

of consumption choice as a primary indicator of class affiliation. Going in a somewhat different, yet conceptually relevant direction, Frank (1985) examines the class-based struggle over “positional goods,” goods that are high in demand because of their scarcity<sup>12</sup>. Positional goods, such as access to an exclusive nightclub or admission to an elite ivy university, are distinguishable from material goods in that they cannot be reproduced or recreated. As such, their value comes from their acquisition. Frank argues that the struggle for these types of goods has an altogether negative effect on society as a whole. Consequently, he argues for greater government regulation over these types of goods (particularly as it relates to such things as housing and welfare) in order to correct for existing imbalances in their distribution across social classes.

Bourdieu’s *Distinction: The Social Critique of the Judgment of Taste* (1979) offers one of the more famous and lasting critiques of consumption’s role in the reproduction of class inequality. In this largely quantitative study of 1,217 French men and women of varying social class origin, Bourdieu’s empirical mission was twofold: First, he examined how the cultural dispositions of those surveyed aligned with the universe of consumable goods, and secondly, he analyzed how this coalescing of disposition and consumption choice resulted in discernable patterns of behavior. What emerged from his analyses was a clear sense that those most often associated with “legitimate” forms of cultural goods, those goods most commonly associated with “high culture,” were largely determined by both their educational background and social origin. Among the three broad categories of social class – bourgeoisie, petite bourgeoisie, and working class – Bourdieu found consistency in the cultural tastes and dispositions within each class grouping. The bourgeoisie, those with the highest levels of capital, gravitated towards the

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<sup>12</sup> See McDonough, et.al.’s (1998) article entitled, “*College Rankings: Democratized Knowledge for Whom?*” for a more extensive discussion on college admissions as an example of a portable good.

most legitimate forms of high culture, while the petite bourgeoisie of middle-income stature were characterized as engaging in cultural forms of pretention, in which consumption choice was in keeping with a bourgeois trajectory, albeit inconsistent with their financial position and their a priori set of cultural dispositions. Predictably, those of working class origin were associated with the least legitimized forms of consumption as was consistent with their material position and educational background.

In order to answer why there was such marked coherence in taste and preference across these categories of class, we first must consider the economic logic that structures the cultural arena of consumption. Bourdieu suggests that cultural knowledge (or cultural “competence”) represents a form of cultural asset (cultural capital) that, once possessed, can be exchanged for class affiliation (social capital), remuneration (financial capital), and prestige (symbolic capital). Cultural competencies, Bourdieu suggests, reflect the class-derived knowledge, primarily transmitted within-home from parent to child, that results from personal habitus. Habitus represents a robust theory of social activity that assumes objective social structures have subjective consequences for the individual actor. Within the cultural field of consumption, habitus operates to mediate the sets of cultural options that appear available to us. For instance, those of the upper classes may naturally gravitate to high art, classical music, or Shakespeare whereas working classes may be more consistently attracted to comic strips, popular music, or soap operas.

According to Bourdieu, assessment of cultural legitimacy, i.e. the relative “value” of cultural knowledge, is largely determined by the cultural competencies of greatest worth. Tastes and preferences are legitimated based upon cultural associations with the “taste for freedom” or the “taste of necessity.” These specific forms of taste are largely determined by the material

resources one must possess to acquire them as mediated by *habiti*. In other words, a person of substantial financial resources is more likely to value deeper, more intellectually sophisticated forms of cultural stimuli by virtue of their freedom to do so. This freedom is a product of material well-being. Conversely, those of lesser means, i.e. the working class, must focus on survival. As a result, they have less time and energy to cultivate more sophisticated cultural preferences, and therefore naturally gravitate to those forms of cultural knowledge of common or popular origin.

While these relationships between material position and cultural knowledge exist, we as actors are unaware of these connections by virtue of our *habitus*. In this sense, *habitus* delimits what we perceive as possible; the sets of cultural options we know to be available to us. Therefore, our consumption choices unwittingly reproduce our advantage or disadvantage, as our cultural aptitude is shaped by our material position. Rewards are then determined according to the types of cultural assets possessed, the volume of assets received, and the field<sup>13</sup> assessed “future trajectory” of the cultural knowledge one has in his/her possession<sup>14</sup>.

The value of Bourdieu’s work in the area of taste and preference has come under significant scrutiny with many questioning whether cultural assets do, in fact, serve to reproduce social class. One prominent example is Lamont & Molnar’s (2001) work on African American consumption practices. In this study, they suggest that African American consumption is in large part an expression of alienation in the wake a discriminatory racial climate. Given the

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<sup>13</sup> See Chapter One for a more detailed definition of field.

<sup>14</sup> These three dimensions are essential features belonging to Bourdieu’s concept of social class. According to Swartz (1997), field evaluations of the “social trajectory” of cultural assets belonging to a particular social class serve a strategic purpose for Bourdieu. By acknowledging the field as a space of class struggle over legitimacy, it is inevitable that some classes will succeed in their efforts to move upward in the social hierarchy. Field acceptance of this upward “trajectory” helps Bourdieu overcome charges that his theories on culture and consumption are too deterministic and overlook the possibility for systemic social change.



“climate” in which consumption decisions are made, Molnar & Lamont suggest that the process of acquisition can be framed as an expression of resistance to a racially oppressive social world.

Lamont & Molnar follow this work up with a 2002 study that re-frames African American consumption via what they term is a “social identity perspective (pg. 4).” In this look at African-American consumption practice, they suggest that larger market narratives reinforce internalized perceptions of group membership and “belonging” within the African-American community. This market narrative, created by black marketers and advertising specialists, produced cultural cues and symbolic tools that the African American consumer appropriated to solidify group membership. Furthermore, choices made, albeit externally defined, were internalized based upon a sense of cultural exceptionalism; a differentiated sense of self (though certainly positive), yet one that included sufficient claim and acceptance among the ranks of those (white, middle-class) with “full social membership” (pg. 33).”

Another study that utilizes purchasing power as a point of resilience to social reproduction is Kochuyt’s (2004) study on the ways in which Belgian families maintained moral unity through consumptive means. Based upon interview data from 23 poor Belgian families, located in two disadvantaged neighborhoods, Kochuyt found that parents often made consumption decisions as a means of protecting their children from the hardships of poverty by artificially creating a sense of affluence. Data analysis also indicated that consumer purchases, particularly in the form of gift giving, created a form of “within home” moral economy, allowing family members to identify themselves and others as significant and valued persons. States Kochuyt , “...(d)ue to the circulation of goods and services, the family is revitalized and made into a bulwark against the endangering reality of the outside world: a moral economy acting as a buffer against adversity” (pg. 151).

Kochuyt's study challenges the ways in which we think about poverty, specifically the reproduction of disadvantage. The data presented indicates that material disadvantage does not necessarily cultivate a culture of poverty due to the resiliency of parents in creating an internal world in which their children are not be deprived. Likewise, the act of acquisition in Kochuyt's example recalibrates how family well being is defined. Materiality, is therefore, not so much linked to financial necessity or abundance as it is to the status derived from the purchase. As Kochuyt states, "...goods and services are material communications, bearers of cultural meanings used to manufacture and sustain social relations (pg. 149)."

David Halle (1993), in his book, *Inside Culture: Art and Class in the American Home*, calls into question Bourdieu's formulation of cultural capital. Using as the basis of his argument the survey data presented in Bourdieu's "Distinction," Halle suggests that, among those that possess social prestige and power, very few actually possess the quality of "high" cultural capital as defined by Bourdieu. The apparent lack of high cultural consumption among the upper classes raises doubts about the significance of high culture as a pathway to membership with the dominant classes. In studying the representation of art forms found in a sample of socio-economically diverse New York neighborhoods, Halle attempted to establish correlation between power and prestige and an appreciation for high culture. What he found was that there was great deal of overlap between classes in their choice of popular versus "high" art. While Hall accedes to some consistency between status and art forms present in the home, there is "...not support for the idea that such status strivings are the dominant force underlying the taste for a particular genre (pg. 137)." Taking into account the material context of art and the consumption choices made by Halle's sample, socioeconomic status appears to have very little correlation to high culture.

In the studies cited above, the concept of purchasing power operates in contradiction to Bourdieu's notion of taste and distinction by pointing to the weakening utility of consumer goods as markers of advantage and disadvantage. The historical shifts resulting from the escalation in global commerce and technologies, and the resultant improvements to the overall accessibility of consumer goods, has undermined the classic signification of goods as wholly reflective of class advantage and disadvantage; what Holt (1998) refers to as "objectified cultural capital (pg. 220)." While the consumption of particular goods may not belie the material position of a consumer, the *practices* that underlie consumption choices remain a viable location for the examination of class-based consumer practice. Holt, in his comparative study of 10 members of the upper class and 10 members of the lower class residing in Pennsylvania, found that individual taste and preference was distinguished, not by what was purchased, but how goods were purchased. While objectified cultural capital failed to distinguish one individual's class origins from another, he found that material position did mediate the scale and scope of an individual's purchasing practices. For example, I can buy a sweater at the local outlet mall that has the Ralph Lauren designer label on it or I can buy a similar Ralph Lauren sweater in an exclusive Ralph Lauren boutique on Rodeo Drive in Beverly Hills. In both cases, I am purchasing a sweater, but process by which that sweater is purchased distinguishes my class position. In making this argument, Holt reaffirms the conceptual significance of Bourdieu's "taste for freedom" versus "taste of necessity." Consumption practice is fundamentally influenced by our advantageous or disadvantageous position relative to material well-being.

Berhau's (2000) dissertation work substantiates this point. In this qualitative study of eighteen households (six classified as upper-middle, seven working-class, and five working-

class poor), Berhau found that working-class families tended to avoid spontaneity in their purchasing decisions, instead opting to carefully assess pricing, discount availability, and so on. Temporal differences in purchasing were also noted across class groupings. The sample of working-class households tended to operate in the moment. The realities of living paycheck to paycheck and the absence of any reliable flow of credit meant family acquisition decisions had to be made in the here and now as they would have an immediate impact on available cash flow. In contrast, upper-middle class households had the resources to make purchasing decisions indiscreetly. Likewise, the impact of a particular purchase on cash flow was tempered by the use of credit (and the option to pay down the debt at the end of the month).

Additional findings from the Berhau study included the observation that upper-middle class families were able to, not only call upon their cultural capital in order to interact with salespeople, but to activate these capital assets in the negotiation and selection of favorable terms for big ticket items. These same practices were not observed among the members of working class households, suggesting that cultural advantage, via habitus, produced distinct advantages in the economic arena. Finally, Berhau suggests that the emotional energy that surrounded the purchasing of high priced or discretionary items was often much more taxing for members of working class households than upper-middle; suggesting that the vulnerability and risk implied by such purchases produced a certain amount of collateral damage by way of internalized emotional dissonance.

Berhau's work offers a unique contribution to documenting the underlying practices that sustain consumption across class, yet depict the effects of scarcity in the altering these practices. Moreover, Berhau's findings substantiate Holt's claim of differential consumption practices as signification of class. Here, we see that consumption practices create advantage for middle

class households. Conversely, within working class households, the “taste of necessity” mediated how they purchased. Class based differences resided, not in the type of goods purchased, but in the underlying practices of acquisition.

In summary, consumption and consumption practice offer insight into how social class and cultural preference operate to reproduce social inequality. Consumption maintains a long and storied association with class and class status. However, significant changes resulting from globalization have shifted the conceptual terms of this association. No longer can we look at differentiated taste and preference as the demarcation of class membership. Rather, it is the practice of consumption that magnifies pre-existing divisions in class arrangements. In our new global world, Bourdieu’s concepts of freedom and necessity no longer prevail on class arrangements in the same way. Goods can not always be assessed for their objective cultural legitimacy as the massive expansion in the distribution of consumables has nullified the value that comes from possessing. Instead, cultural legitimacy is assessed according to the subtle differences in practice differential exercised according to social class membership.

#### *Social Trust & Social Class*

Trust in the face of vulnerability serves as a reoccurring theme within the literature reviewed thus far. Financial scarcity produces a natural aversion to perceived risk. The absence of financial resources assumes a level of vulnerability that influences market and non-market behavior. In the case of money practice, we saw how risk avoidance played an important role in how low-income families managed to preserve a sense of financial well-being. In the case of consumption and consumption practice, we saw how low-income consumption decisions were, in fact, mediated by a sense of necessity; a necessity born from scarcity and the need to maintain financial viability. If we are to accept that risk and vulnerability importantly influences the

logic of low-income economic behavior, then we must also assume trust plays a vital role in that calculus as well.

At first glance, the notion of trust seems conceptually enigmatic. Within our day to day relationships, we have all trusted and had that trust reciprocated by family members, friends, coworkers, team members, and so on. Likewise, we have all had an experience in which we distrusted someone or something. More than likely, those instances of distrust greatly diminished the chances for maintaining a relationship with that perfect stranger, that former enamor, that institution, or that material good. Trust, therefore, contributes substantially to how we manage our relationships, how we protect ourselves from unnecessary pain (and conversely, how we bolster our chances for happiness), and how we circumscribe the sets of options available to us in our social and relational lives.

Just as local level forms of trust help us to decipher the relative success or failure of particular relationships, so too does social trust. So, what exactly is social trust? Some have suggested it is foundational to our own sense of morality (Uslaner, 2002; Uslaner & Brown, 2005). Others suggest it is a product of our social relationships; the summation, if you will, of our interactions with the world (Zelizer, 2001). Still others see trust as an expression of cultural congruity or incongruity with communal norms (Alesina & La Ferrara, 2000; Alesina, Baqir, and Easterly, 1999).

Social trust reflects an implicit faith that individuals have for one another; a basic, yet shared, set of values predicated upon a common sense of connection with the “other” (Uslaner, 2002). Social, or “generalized” trust, has long been considered an essential feature of a well-functioning, productive democratic society (Rothstein & Uslaner, 2005; Uslaner & Brown, 2005). Civic engagement, voting behavior, and a general faith in government are all known

attributes of communities with high levels of generalized trust (Rothstein & Uslaner, 2005; Uslaner & Brown, 2005). Yet recent research has documented disparate levels of social trust across socioeconomic strata, and in particular, a diminished sense of trust among low-income populations (Burnham, 1967; Deininger & Squire, 1996; Uslaner, 2002; Rothstein & Uslaner, 2005; Uslaner & Brown, 2005). This is also the case when race is factored into the equation. A recent Pew Research Center survey found significant differences in levels of social trust across race/ethnicity categories with white respondents enjoying higher levels of social trust at much greater rates (64%) than African American (34%) and Hispanic (36%) respondents (Pew Research Center, 2006).

There are multiple justifications for these disparate levels of generalized trust across racial and class lines. Most common among them is the belief that perceived vulnerability leads to increased social guardedness (McLeod & Kessler, 1999; Wuthnow, 1998; Paxton, 2005). Subsequent research has also identified correlates such as urbanicity, social heterogeneity, crime rates, and governmental corruption as rationales for waning levels of social trust (Uslaner, 2002)

As with the more commonly understood concept of “individual trust,” our faith in the external “other,” has particular resonance when we examine marketplace behavior. Indeed, economic sociologists have focused on the social/behavioral elements of marketplace activity for some time (Fourcade, 2007). Broadly speaking, trust is inexorably linked to our consumption decisions. For instance, Zelizer (2007), in her discussion on social trust and consumption, states:

“....(the) three social strategies that apply broadly across the whole range of consumption by repeated interaction with the suppliers; by identifying reliable suppliers

through mutual ties to third parties; and by creation or consultation of monitoring agencies. All three rely on or create more trustworthy cultural knowledge, thus converting uncertainty into manageable risk (pg. 347).”

According to Zelizer, consumption, and by extension marketplace, behavior is not only motivated by concerns for individual sustenance, communal need, and outward support for social institutions, but also represents an expression of interpersonal relations consistent with the more conventionally “social” activities of production (i.e. the process of making particular goods and services), distribution (i.e. the process of offering particular goods and services), and trust (the hedging or non-hedging of risk) (pg. 348).

What Zelizer suggests is that those factors that influence consumption choices and money meaning are fundamentally social and fundamentally cultural. Moreover, economic logic is at once a product of individual level trust (a faith in the relationships of exchange) as well a product of social trust (an expression of faith that the system of exchange is well functioning, fair, and equitable). To illustrate this point, take as an example the recent home financing crisis. At the heart of the controversy are the self-serving actions of corrupt loan officers crafting together subprime loans to low-income families without sufficient evidence that these families could pay their mortgages once the loans amortized. Criticism has been leveled not only at the bankers that created these loans, but the megabanks and securities traders that extended the breach to the far reaches of the banking system through massive derivatives trading. Here we have the perfect storm of failed promises, questionable motivations, and unwitting participation in the downfall of a financial system. Interestingly, the Obama administration’s solution to resolving the banking failure was, in effect, an attempt to restore trust. Supplying banks with stimulus money provided the needed capital for banks to return to



the practice of lending (a restoration of individual level trust). Simultaneously, the Obama administration has worked diligently at introducing federal regulations that change executive pay structures, improve consumer protections, and expand upon existing law in order to limit the creative financing techniques that created the initial problem (restoring faith in the system).

Returning to our original conversation, social trust, much like individual level trust, mirrors our sense of well-being within the world. If a relationship makes us feel vulnerable to risk, we tend to shun it. Likewise, if we feel that a system, Bourdiean field, or social arena is unjust, unfair, or inequitable, we will likely question whether our involvement is worthwhile. Social trust, therefore operates as a barometer for the internalizing of advantage and disadvantage within our endogenous social world. As such, social trust, when understood as an expression of collective trust over government and other social institutions, places attention on the implicit, often overlooked assumptions made about the relationship between class, history of and interactions with social institutions, money meaning, and risk.

*The Postsecondary Choice/Affordability Nexus: Understanding the Influence of Class*

Within status attainment research, low-income disadvantage is framed as a cumulative process that results in significant barriers to social mobility (Karen, 1991; McDonough, 1997; Cabrera & La Nasa, 2000; Beattie, 2002). By extension, college access and choice literature has also focused on the complex relationships between socioeconomic status and the multiple barriers to access resulting from income disadvantage. What we know is that low-income students are the most sensitive to fluctuations in institutional sticker price (Heller, 1997; Fitzgerald & Delaney, 2002; Paulsen & St. John, 2002), more apt to delay postsecondary entry immediately following high school and thus place themselves at greater risk for drop-out, more likely than any other income group to work at least 30 hours per week while maintaining a full

course load, are at greater risk for assuming higher levels of post-graduation debt than middle and higher income students, place greater reliance on so-called, “free money” (via grants and scholarships) as a primary financing tool for their college costs, and have the greatest propensity for interrupted movement, or “stop-outs”<sup>15</sup> and part-time enrollment due to cost concerns.

We also know that, unlike their middle and upper-income counterparts, low-income students are more likely to be first-generation college-goers, and in the absence of first-hand, in-home knowledge, must rely upon school or community-based informational resources in order to negotiate the complex postsecondary financing process (Schneider, 2007; McDonough, 1997; McDonough, 2004; Hawkins & Clinedinst, 2007). Given the fact that 80% of school counselors recently reported feeling only somewhat prepared to offer financial aid information to students and their families (Hawkins & Clinedinst, 2007), low-income students remain at a distinct disadvantage insofar as basing financing decision-making on accurate, balanced, timely information. The lack of reliable information on debt to income thresholds, stipulations guiding loan assumption and repayment, not to mention methods and conditions for repayment serve as significant barriers to access for low-income students.

Certainly, social class influences the ways in which postsecondary affordability is understood and constructed. Yet, treatment of affordability in the existing research literature has tended to emphasize supply-side dynamics as the determining force in postsecondary choice decision-making rather than focused inquiry on local decision-making. Using this logic, our current construction of affordability is framed on the presumption that each individual choice decision is a highly rational, externally dependent consumption response to a host of market-

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<sup>15</sup> “Stop-out” represents the point at which a student chooses to not enroll in courses for a period of time and then later re-enrolls at the same or different institution. Using three waves of NELS longitudinal data, Goldrick-Rabb (2006) reported that low-income students were *four times* as likely to experience interrupted movement in their path towards degree than higher income students (pg. 66).

based factors such as institutional pricing, shifts in the composition and availability of state and federal financial aid, not to mention the increasing push towards privatization despite federal commitments originally established through the Higher Education Act of 1965.

This proposed dissertation project makes the case that the affordability decision encompasses a host of endogenous factors (i.e. perceived risk, trust, family histories, role expectation, time horizons, etc.) that reflect the unique classed experience. These endogenous features, in effect, shape individual and family perspectives on the exogenous landscape of college access and affordability. This exogenous landscape reflects the “structural organization” of college access and affordability, depicted in the literature as including state and federal aid policymaking, institutional pricing, and information and marketing.

In keeping with this framework, I synthesize existing research that focuses on the key structural aspects of college affordability and then transition to a discussion of research that focuses on the endogenous features of affordability, namely what we know about the subjective experience of college affordability. Before I begin this discussion, however, I outline what is currently known about the college choice process in order to situate the timing and relevance of college cost/financial aid knowledge at various temporal points along a student’s path towards college matriculation.

### *Background on the College Choice Process*

The path to college represents a complex, longitudinal process mediated in large part by individual aspiration and achievement, high school learning contexts, and institutional admissions policies and procedures (Hossler et al. 1989; McDonough, 1997; Oakes, et.al., 2004). Marked disparities in individual, community, and family resources as well as college-going information have tremendous bearing on whether a student opts to attend or not

(McDonough, 1997; 2004; Stanton-Salazar, 2001). Existing research literature suggests that the acquisition of college qualifications, graduation from high school, and applying to college are the key factors leading to college eligibility and matriculation (Hossler, Braxton and Coopersmith, 1989; Hossler, Schmidt and Vesper, 1999).

There are three key phases, representing critical junctures in the deliberative process leading to the eventual selection of a final college destination. These are readily understood within the research literature to be the predisposition, search, and choice stages of college choice.

Generally speaking, the predisposition stage is where a student begins to develop occupational and educational aspirations. This phase generally begins in elementary school and continues through middle school. Consistent with the timing of this initial predisposition phase, research has indicated that most students have envisioned for themselves some post-high school educational or job plans by the ninth grade (Stage & Hossler, 1989). The middle school years represent a particularly important period in which a child begins to truly formulate college awareness aspirations and takes action on those aspirations by taking algebra, and other gatekeeping courses. This then positions students for high school course work that aligns well with college enrollment requirements. It is in this predisposition stage that students are to be informed of college entrance requirements, be enrolled in a college preparatory curriculum, be engaged in extracurricular activities, and begin to learn more about financing a college education (Cabrera and La Nasa, 2000; Hearn and Holdsworth, 2004; Heller, 2006).

During the tenth through twelfth grades, students engage in the search phase, which involves gathering the information necessary for students to develop a short list of potential colleges (Cabrera and La Nasa, 2000, p. 9). It is within this phase that upper and middle-income students begin to utilize a wide range of resources (both within and outside of the school) in

order to gain access to critical information such as admissions procedures, college costs, and financial pre-planning in an effort to effectively strategize, and ultimately, develop a final set of institutions to which they will apply (Hossler, Schmidt and Vesper, 1999). Importantly, this is also the period in which middle and upper-income parents begin their own strategizing around college financing (Hossler, Schmidt, and Vesper, 1999).

The choice phase in the decision to go to college begins roughly in the eleventh grade and culminates in the twelfth. Within this phase, students engage in final deliberations over their application set and make final matriculation decisions based upon their given list of acceptances (Hossler, Braxton, Coopersmith, 1989). The choice phase represents one of the critical points at which college costs and financial aid play into the college choices of low-SES students, African Americans and Latinos; all of whom are known to be negatively influenced by high tuition (McPherson and Shapiro, 1998) but positively influenced by financial aid (Berkner and Chavez, 1997).

While the three phase model offers a simplified, comprehensive schematic for understanding college choice processes, navigation through these phases can be particularly precarious for low-income, first generation, and minority students lacking adequate college information and guidance counseling, quality schooling opportunities, family and community resources, as well as relevant cultural capital (McDonough, 1997; 2004; Oakes, 1994; Oakes, et.al., 2004; Stanton-Salazar, 2001).

As Paulsen and St. John state, students of differing socioeconomic backgrounds tend to have, "...dramatically different choice contexts, which have a pervasive influence on multiple stages of the sequences of student choice (pg. 194)." The next section of this synthesis offers an overview of the exogenous/"structural" landscape of affordability, giving particular attention to

historical shifts in federal, state, and institutional aid and the impact of pricing. I then discuss some of the more subjective, endogenous features of the classed experience, focusing on such issues as cost perceptions, loan aversion, and differential class practices around college financing.

### *Endogenous Factors related to College Affordability*

Financial Aid: Forty-four years have passed since LBJ's Higher Education Act of 1965 (HEA) was put into law. Established as part of Johnson's "Great Society" program of reforms, HEA was intended to lay the foundation for a host of federal subsidies created so that no student would be turned away from receiving a postsecondary education because they lacked the funds to do so (Stampen & Hansen, 2004; McDonough & Calderone, 2006). The passage of the HEA offered unprecedented support for the creation of a federal financial aid system designed to expand college opportunity and promote access particularly for low-income students (McPherson & Schapiro, 1997; Stampen & Hansen, 2004). Beginning in 1972, the HEA, in combination with the Basic Educational Opportunity Grants (now commonly known as the Pell Grants), represented the most significant public policy interventions intended to increase postsecondary participation across socioeconomic sectors (Stampen & Hansen, 2004). In providing grant monies to increase college opportunities for those historically marginalized and underrepresented within our nation's colleges and universities, federal financial aid offered the promise of supporting a more democratic, accessible, egalitarian system of higher education (Gladieux & Swail, 2000).

Yet, over the past twenty years, a pronounced shift in policymaking has occurred with the dissipation of monies directed to financing postsecondary education. Remaining federal

support has also shifted away from need to merit based approaches for awarding aid as well as to equally significant emphasis on loans over grants (Spencer, 2002; Gladieux, 2002). Overall declines in several indicators of a family's standard of living suggest that, assuming no change in college prices, the ability of low- and middle-income families to pay college prices will continue to fall dramatically over the next decade (Advisory Committee on Student Financial Aid, 2001; Perna & Chunyan, 2006). Declines in personal income and savings, increases in consumer debt, and rapidly increasing tuition costs result in a potentially devastating cost conundrum for low- and middle-income families (Perna, 2006). As a result, more families are utilizing financial aid to leverage against the rising costs of college.

Given that net price in public four-year colleges has risen rapidly since 2001-02 (5.6% alone between 2005-06 and 2006-07 for all 4-year public universities) (College Board, 2006), the subsequent impact on low-income enrollment rates has been substantial. Indeed, Paulsen and St. John (2002) offer compelling evidence to suggest that financial aid in large part mediates the final destination choices of students from lower income and working class families and that those choices are often leveled in response to pricing and financial aid availability. As a consequence, social class played a substantial role in the college choice process as it greatly reduced the probability for lower-SES students to enroll at their optimal college choice as well as persist towards degree.

While net increases in the cost of attending college are an important influence on the postsecondary participation of low-SES and traditionally underrepresented students, changes in the type, amount, or value of available student aid have also been found to impact the enrollment chances of lower income students (Fitzgerald & Delaney, 2002; Heller, 2006).

Hossler, Schmit, and Vesper (1999) report that the perceived availability of financial aid by

lower-income families, in effect, increased the total number of postsecondary choices considered overall. Conversely, Hurtado, et.al. (1997) found that once aid and cost were factored, traditionally underrepresented students tended to prioritize cost over institutional preference.

Proliferation in the Use of Loans: Despite the availability of financial aid at both the federal and state levels, the combination of increases in institutional pricing and the decreasing value of the Pell Grant has resulted in aid totals that are increasingly falling short of actual need (Perna, 2006). For instance, in 2009-10, the maximum Pell Grant amount covered a mere 35% of public four-year tuition and an average of 15% of private four-year tuition (College Board, 2009a), yet in this same period, four-year public, in-state tuition increased by 6.5%, while four-year private tuition increased by 4.4% (College Board, 2009). These ever-expanding gaps in need have resulted in increased borrowing via federally subsidized, non-subsidized, and private loans.

According to Price (2004), loans have increased as a greater percentage of total aid for students over the last twenty years. In 1975-76, grants and gift aid comprised 76% of a student's financial aid package, while loans made up only 21%. By 2001-2002, 77% of federal student financial aid awarded came in the form of loans (Price, 2004). The College Board's 2009-10 update on trends in student financial aid indicates that in 2007-2008, 35% of undergrads took out a Stafford Loan while 65% did not. This trend is consistent with recent reports that, among full-time dependent students, low-income students are less likely to borrow than other students, and when they do borrow, they take out smaller loans (King, 2001; Burdman, 2005; Perna, 2006, 2008). Clearly the fact that these students are eligible for more need-based grants plays a role, as does their tendency to attend lower-cost institutions. But debt



aversion may also play a role, particularly when it explains the choice of a low-cost institution (Burdman, 2005; Hurtado, et. Al.; Perna, 2006; Calderone & McDonough, 2009).

Merit Aid: The increase in state merit aid awards represents one of the most dramatic shifts in higher education policy since the introduction of the Pell and SSIG in 1972 (Heller & Marin, 2004; Doyle, 2006). According to the 2004-05 National Association of State Student Grant and Aid Programs (NASSGAP) report, states awarded approximately \$7.9 billion in total financial aid during the 2003-04 academic year, amounting to a total increase of 6% nationally. While states continue to disseminate a majority of their financial aid in the form of grants, non-grant or merit aid has increased at more dramatic rates (Heller, 2002; Doyle, 2006). Based upon NASSGAP figures for 2003-04, merit aid represents 24% of the average total aid awarded to undergraduate education by states as compared to 49% in need-based monies, and 27% generating from a combination of work-study, tuition waivers, loan assumptions, conditional grants, and the like (NASSGAP, 2006). So, while at face value the percentage of need-based grants represents a majority of all state aid, the combination of merit plus other non-need based aid actually represents a higher percentage of total state-based undergraduate aid signifying an obvious de-emphasis in state grant giving overall (NASSGAP, 2006). Moreover, NASSGAP reports that, on average, 49% of all state undergraduates receive a standard award package that is exclusively based on need alone as compared to 29% of undergraduates receiving merit or a mix of merit plus need aid (NASSGAP, 2006).

This trend in merit aid is not relegated to the states alone. Institutional grant giving has also increasingly favored merit over need as competition for the best and brightest students has resulted in aggressive enrollment management strategies (McDonough, 1994). The College Board's *Trends on Student Aid* reports that in 2007-08, public four-year institutions distributed

almost two-thirds of their institutional grant aid on a non-need basis. Students from the lowest-income families received an average of \$570 in non-need-based and \$760 in need-based institutional grant aid. Students from upper-middle-income families received an average of about \$840 per student in non-need-based and \$310 in need-based institutional grant aid.

Tuition Pricing: The relevance of costs and financing to the college choice process has significant bearing on the relative outcome of the predisposition-search-choice stages. The associated cost of going to college represents a major determinant over whether a student assumes college is within their reach (Advisory Committee on Student Financial Aid, 2001). In the choice phase, the narrowing of potential institutions includes an assessment of cost, particularly amongst low-income and traditionally underrepresented students (Hurtado, et. al.). Moreover, tuition pricing has been found to have direct effects on a student's final matriculation set, as financial aid letters, "expected family contribution" (EFC), and actual costs are weighed (Leslie & Brinkman, 1988; Heller, 1997). Among the research conducted on pricing effects for low-SES students, findings suggest that lower-income, dependent students tend to be more sensitive to tuition price and financial aid availability than their higher-income counterparts (Manski & Wise, 1983; Leslie & Brinkman, 1988; Manski, 1990; Heller, 1997; 1998; 1999; 2006).

Furthermore, low-SES students tend to be the most susceptible to tuition price increases, with some opting to consider alternative postsecondary pathways to college or, once enrolled, face increased risk of dropping out of college (Manski & Wise, 1983; Ellwood & Kane, 2000; Fitzgerald & Delaney, 2002; Paulsen & St. John, 2002; Heller, 1999). To illustrate this point, Heller's (1999) update of Leslie and Brinkman's 1988 landmark study on the relationship between enrollment patterns and tuition price signals indicated that for every \$160 (in 1994

dollars) in increased tuition, enrollments in four year, public institutions dropped by .5% and 2.3% in community colleges.

### *Exogenous Factors related to College Affordability*

Cost Information and Knowledge: Individual and family cost perceptions, according to Perna and Chunyan (2006), are mediated by a host of factors that include projected and realized increases to tuition and fees, the diminished value of the Pell Grant relative to current college fees, increasing unmet financial need, borrowing as leverage against escalating costs, and greater policy emphasis on non-need over need-based aid.

Research on cost perceptions among low-income students and families indicate that, in the absence of accurate information, students are reliant upon school personnel, peers and extended network alliances (i.e. outreach, community leaders) to fill the informational void (Ikenberry & Hartle, 1998; Stanton-Salazar, 2001; McDonough, 2004, 2004a; McDonough & Calderone, 2006; Tierney & Venegas, 2006). The value of accurate college cost information cannot be underestimated. Research by Berkner and Chavez (1997), for instance, found that low-income Latino and African-American students were substantially more likely to take definitive steps towards financing their college education having read information from one or more sources than those who had not (70% vs. 40%).

Particularly in the case of college costs, study after study has indicated that low-income families estimate the price of college incorrectly. For instance, Venezia, et al. (2003) found that students from six states overestimated tuition at all colleges, but especially at less-selective four-year colleges and at community colleges. In a federal study of parents and youth, only 18% of all high school students and 30% of parents had information on college costs (U.S. Department

of Education 2003). However, this knowledge improved over time because 52% of juniors and seniors had information on college costs. Predictably, low-income students and students of color were less likely to have the quantity or quality of information that high-SES or White students possessed due to differential access to within-home resources (see also McDonough, 1997, 2004, 2004a; McDonough & Calderone, 2006). Avery & Kane (2004) found that students had a fairly accurate assessment of project costs. Interestingly, these cost estimates, while slightly inflated, were matched by equally inflated estimates of benefits. In the case of low-income students, however, Beattie (2002) found that expected benefits were actually deflated relative to their middle and upper class counterparts. Luna de la Rosa (2006) also found evidence of substantial cost misperceptions among a cadre of low-income seniors enrolled in LA high schools. She argued that the effects of poor cost information suggest that low-income students develop and cultivate aspirations based upon their cost perceptions. Therefore, more clear, accurate financial aid information was necessary earlier on in the educational pipeline.

Grodsky and Jones (2007), using data generated from the National Household Education Survey, found that race/ethnicity, education and income were commonly associated with errors in parental estimates of college tuition costs. As to be expected, these errors in estimate tended to overstate the actual cost of college-going, with those parents who possessed the least amount of college knowledge overstating the most. Importantly, Grodsky and Jones suggest that misinformation surrounding college costs could be associated with a general lack of college cost information available within parents' immediate social networks. However, their analyses indicted that there was no discernable difference in error estimation across race/ethnicity and class, signifying that low-income enrollment behaviors may be far more nuanced than a general reticence over cost.

While college counselors play a vital role in the dispensing of college information, a growing body of evidence suggests that they stand as inadvertent gatekeepers in the dissemination of quality cost and aid information to low-income, first generation students (McDonough 1997, 2004, 2004a; McDonough & Calderone, 2006; Hawkins & Clinedinst, 2007). In addition to being under resourced and under appreciated as a profession, most college counselors face impossible work load challenges as a result of astronomically high student to counselor ratios ranging anywhere from national average of roughly 400 to 1 to upwards of 5,000 to 1 in poorly resourced urban high schools (McDonough, 2004). The relating of college cost information involves, not only knowledge of a complex, intricate financial aid system (Heller, 2006), but the ability to translate this to students. Moreover, foregrounding estimates of available aid is known to be a critical feature of the low-income choice process. Yet, the depth of information required on a FAFSA in combination with the US Department of Education's complex EFC calculations makes estimation aid all but impossible (Heller, 2006). Given this challenging set of issues, it is no wonder that college counselors are reluctant to dispense college cost information (McDonough & Calderone, 2006; Hawkins & Clinedinst, 2007). Moreover, differential, class-based understandings of money between middle-class counselors and low-income families may also lead to differential sets of expectations over the kinds of information low-income families need to adequately assess college financing options (McDonough & Calderone, 2006).

Debt/Loan Aversion: Financial aid represents important leverage in responding to the rising costs of college. Yet, the implicit risk-taking of financing a college education, particularly in relation to debt accumulation, has bearing upon college choice decisions for low-income students and their families (ECMC Group Foundation, 2003; Perna, 2008; Calderone &

McDonough, 2009).

Researchers suggest that low-income, first generation students often forgo the use of loans to pay for college for fear that they will be burdened with debt. Within the literature, there is evidence to support this notion. For example, Burdman (2005) argued that students whose parents have less education are less likely to use loans to pay for college than students whose parents have college or graduate degrees. Moreover, Hilmer (1998) found that student decisions over enrollment in both two- and four-year institutions was, in great part, mediated by their perceived chances for completing a degree.

Several rationales have been offered for why students, particularly low-income students of color, have shown clear aversion patterns to debt, including cultural stigma around loans (St. John, 2001; De La Rosa, 2006; McDonough & Calderone, 2006), imperfect financial aid information (Redd, 2004; Perna, 2006), as well as locus of control concerns (Trent, Lee, & Owens-Nicholson, 2006). Fear and anxiety over the ability to pay off loan debt after graduation represented yet another rationale, with the psychological stress of loan default an important hindrance to borrowing behaviors (Nora, et. al., 2006; Hilmer, 1998).

Perna (2008), in a multi-state, multi-school study, explored the various forces that compelled or dissuaded students from borrowing. What she found was that in highly-resourced schools, students were more likely to assume debt in order to pay for their college education. Conversely, students at poorly-resourced schools were not. Perna suggests, however, that the decision to borrow was in large part mediated by an individual weighing of cost and benefits, with most indicating that benefits of a college education outweighed the costs and potential debt.

Calderone & McDonough (2009) in a qualitative study of 112 low-income Latino/a

students and 48 parents examined how social trust shaped decisions around loans. Their findings indicated that trust appeared to play a significant role in, not only loan decisions, but the financial aid process overall. Trust influenced how students and parents chose to disclose personal financial information via the FAFSA. Likewise, students and parents expressed generalized faith around the fairness and accuracy of state and federal EFC formulas. Expressions of social trust also appeared to be highly influenced by individual positionality. In other words, the relative comfort of one's material and social position within the world shapes and informs how, who, and in what contexts we should express generalized trust. In the case of loans, however, findings indicated significant fear and anxiety over how they might pay off accumulated debt upon graduation, whether they would find work after graduation and whether that work would offer enough income to down the loans they'd taken. Students and parents also expressed fear over how college debt would interfere with life plans.

Low-Income Practices around Affordability: Bloome's (2006) dissertation work detailing a year in the life of college-qualified, low-income students at three different small school sites in New York city offers important insights into the ways in which class is enacted within the admissions cycle. While she does not frame her findings as affordability practices per se, Bloome documents the ways in which class is expressed as students and their families attempted to navigate their way through the dense, complex college financing process.

Bloome writes that once applications were submitted and the realities of the costs associated with going to college loomed larger, a good number of lower-income parents and students began to back away from their original commitment to college-going. Those families that did persevere despite cost, did so with a certain amount of "blind faith (pg. 129)." Grodsky & Jackson (2009) characterize this form of cost-based retreating a disconnect between

prefigurative and preparatory commitments. Prefigurative commitments relate to an orientation and openness to a future action (intent), while preparatory commitment take concrete steps towards fulfilling their goal (action). Unless parents engage in both forms of commitment, the risk of abandoning support for a child's college going increases substantially.

Bloome also documents the inherent challenges low-income students faced in proceeding through the financial aid process. Consistent with McDonough's (1997) findings, students and families approached the college admissions process on a step-by-step basis. In other words, there was no long-term planning, no strategies or contingencies in place for how to most effectively (and efficiently) approach the college admissions process. This had direct bearing, of course, on the role of finances. Low-income students and families who managed to clear the initial application hurdle were now confronted with the daunting task of figuring out how to finance this endeavor. Class position, Bloome suggests, was most often expressed through the relative absence of planning (both in terms of the admissions process and money planning), the perception that there was little room for error (particularly as it related to college costs), and the tendency for the students to operate independently of parents through most of the major steps involved in the financial aid process (noting deadlines, completing FAFSA forms, and the like).

Taken together, what this synthesis of the literature tells us is that the structural composition of the college affordability landscape is a challenging one for low-income students and their families. In addition to a policy environment in which federal, state, and institutional aid programs have gradually abandoned prior commitments to providing need-based subsidies, low-income students and families are now being asked to contribute more substantial amounts of personal income (an average of 60% according to Perna & Chunyan, 2006) in response to the



ever-widening gap in unmet need. Given the complicated EFC calculations, the system's inability to provide aid offers until after a student has applied to a set of institutions, and the complexity of the FAFSA, low-income students are asked to make significant commitments to institutions without the benefit of clear information. Likewise, given the costs associated with a college education, the expectation that low-income students could make a commitment to institutions on blind faith alone was untenable.

We have some sense as to how the subjective aspects of class influence low-income interactions with the exogenous features comprising the affordability process. We know that low-income students and families operate with incomplete, inaccurate information around cost. We also know that low-income students and families have shown some aversion to borrowing and debt. Moreover, we know that class influences all aspects of the admissions process, including how the planning and strategizing of college financing differs dramatically according to one's socioeconomic background. Clearly, there is much more to be learned about these confounding sets of issues. This proposed project intends to push this agenda forward.

### *Chapter Conclusion*

The depth of research on low-income college affordability gives us a much greater understanding of the impact of cost on long-standing stratification patterns in postsecondary enrollment and retention as well as the linkages between price, debt, grants, and individual affordability decisions. Yet, perceptible gaps remain in our understanding of the interactions between the postsecondary marketplace<sup>16</sup> and the non-market effects of class, culture, and community on postsecondary consumption decisions. First, a great majority of the research

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<sup>16</sup> Many have rationalized the escalation in postsecondary institutional and student competition as the result of marketplace dynamics. Multiple factors have been linked to this transformation, including shifts in federal and state-based funding beginning with the GI Bill of 1944 and the Higher Education Act of 1965.

conducted on low-income students and postsecondary financing tends to control for class rather than consider the class experience *a priori*. In other words, the depiction of class relative to questions of college affordability is largely understood in the research as a set of probabilistic linkages (Walpole, 2003). While these linkages offer important glimpses into the iterative nature of class relative to specific outcomes (i.e. tuition increases, loan assumption, pricing effects, etc.), we are left without a comprehensive understanding of the ways in which class shapes life experiences, and consequently, the ways in which class is *practiced* in postsecondary affordability deliberations.

Given the complexity of the economic logic that sustains market and non-market behavior described in this chapter, it follows that the college affordability decision is equally complex. Like other types of financial decisions, the deliberative process that underlies the college affordability decision incorporates a host of factors that include known and unknown risk, self-assessments of status and identity, taste and preference, family history, role expectations, and value systems, historical interactions with and faith in the integrity of key social systems (university admissions, financial aid officers, state and federal governments, among others), extant financial literacies, previously modeled financial consumption, perceptions of self-efficacy, external and internal locus of control, merit and ability –to name but a few. This task is made more difficult, however, by what we already know about the college financing “landscape,” namely current financial aid trends that emphasize loans over grants and merit over need, escalating tuition pricing, incomplete and (at times) reluctantly dispensed college financing information, all add to the complexity of the task before a low-income child and her family.

It is the job of this dissertation project to disentangle the jumble of motivations, impulses, predisposition, and structural disconnects that fuel low-income and high-income deliberations and choice outcomes. It is also the task of this study to move beyond our prior definitions of affordability in order to offer a more finely tuned, nuanced portrait of what a low-income affordability decision looks like and feels like across social class. While a tremendous amount of quality research has focused on this issue, there are still many questions regarding this important deliberative process that remains unanswered. St. John (2006) reinforces this point as follows:

“The major limitation of economic research on student aid is not the statistical sophistication but the limited use of social and educational variables to examine outcomes and the failure to consider indirect effects on student aid (i.e. the effect of concern about finances on preparation, aspirations, and applications for college and student aid)...Given the current emphasis on preparation and family background, there is a need to further refine the logic used in research. Critical social research can help inform the fundamental rethinking of economic theory on education choices that is so badly needed. (St. John, 2006, pg. 1607).”

This dissertation project is inspired by the need to “refine the logic” of current understandings around postsecondary affordability. Through a strict conceptual focus on class, this project begins the process of deconstructing some of our basic assumptions about the nature of money meaning, the ways in which taste and preference expressed through “choice” limits life options, and the way in which trust encourages or delimits those options in order to move closer to the “heart” of the low-income affordability problem.

*Class, race, sexuality, gender and all other categories by which we categorize and dismiss each other need to be excavated from the inside.*

Dorothy Allison (1994, pg. 35-36)

### **Chapter Three: Developing a Conceptual Framework: Bourdieu's Habitus and the Logic of Class-Based Practice**

#### *Class and Classlessness: Contemporary Debate*

There are a number of observable facts about social class in America. Primary among them is the belief that class, and class position, is of relatively little consequence to the daily material realities of contemporary U.S. life (Pakulski and Waters, 1996). Oftentimes confounded with the capacity to consume, class is seen less as a static demarcation of social position and power, and more as a temporal, fluid measure of self-perceived financial well-being relative to another (Aronowitz, 2003). In this sense, social inequity is merely an abstraction of reality: the single mother on welfare, the filth and crime-ridden inner-city, the homeless and decrepit mulling about on city streets; imagery so-often reinforced through news reports, in the day-to-day rhetoric of politicians, and via the purveyors of popular culture.

The perceived absence of strict hierarchical boundaries within the American class system also feeds this sense of classlessness. According to a 2007 CBS opinion poll, over ninety percent of Americans identify themselves as falling within the middle class. Yet, this so-called middle-class "bulge" in the American class structure is belied by the facts as we know them: 37% of Americans do not own a home (U.S. Census Bureau, 2007), and of this 37%, 50% are required to use 30% or more of their income on housing costs; above the federal standard for affordable housing in America. Worse yet, 75% of American households falling below the

poverty line far surpass that federal standard, with close to half of them paying more than 70% of their income on housing costs alone (Timmer, Eitzen, & Talley, 1994).

Outward signs of class division have also been blurred by the significant changes in global production and consumption behaviors. Globalization and technological innovation have produced tremendous production and distribution efficiencies that have transformed how and what we consume. These changes in our consumption practices have also rendered former “outward” signs of class obsolete (Schor, 1998). No longer can we assume that someone wearing designer fashions or versed in the nuances of classical music is a member of the upper class. Nor can we assume that someone who embraces the fashion tenets of *Poor Chic* or is found eating at McDonalds is a member of the working or lower class (Halnon, 2002). Yet, these contradictions in historical symbols have helped to sustain standing arguments against the existence of class. Globalization, technological innovation, and the “real time” distribution of goods and services, has assured that outward signs of class delineation are no longer in keeping with traditional patterns of material demarcation (Mantsios, 1995). The new dynamism of class (Brinmeyer, Miller & Perrucci, 2006) and the American commitment to boundless mobility (Ehrenreich, 1989; hooks, 1989; Kelley & Evans, 1995) further substantiates misperceptions around class (Lareau, 2008).

The seemingly fictive nature of class is also reinforced by a general reluctance to recognize its salience in contemporary American life. Class is an issue that remains largely unspoken. Our steadfast belief in meritocracy as the democratic sorter of haves and have-nots, and the protestant work ethic as the engine by which class position is ultimately determined, reinforce this perceived sense of classlessness (Keller, 2005). Americans still hang their hopes on the myth of mobility and the future promise of conspicuous consumption in their refusal to

acknowledge the insidiousness of class inequality. This “American exceptionalism,” as Stanley Aronowitz (2003) has deftly termed it, fuels this sense of possibility and gives rise to the belief that class divisions are the product of a bygone era. To this end, Pakulski and Waters (1996) sound the death knell of class divisions by stating, “(c)lass has collapsed and is decomposing, leaving only the merest traces of its effects. If it ever was real and salient, it is no longer (pg. 7).”

Yet, there is resounding evidence that opportunity for social mobility, particularly in the case of education, is undermined by a schooling structure that is more inclined to quell aspirations and reproduce the status quo than it is to encouraging greater mobility among working and lower-class children (Bowles & Gintis, 1976; Bourdieu, 1977; Willis, 1977; Oakes, 1985; Apple, 1982; Kozol, 1991; MacLeod, 1995). There is also resounding evidence to suggest that hiring (Staff & Mortimer, 2008), housing (Pattillo, 2008), wealth generation (Conley, 1999), jurisprudence (Mumola, 2000), health services (Pappas, et.al, 1993; Link, et.al, 1998; Carpiano, et.al, 2008), and politics (Manza & Brooks) reproduce existing class arrangements.

Modern debate surrounding the validity of class, while certainly lively and contentious, operates in contradiction to the overwhelming evidence suggesting that the power of economic advantage and the social structures intended to support and sustain opportunity in reality constrain status mobility. The saliency of class, and the substantial influence of economic disadvantage on an individual’s chances for mobility (Keller, 2005; Lareau, 2008), suggests that class remains a viable area for examination. Furthermore, it suggests that class is an omnipresent force in our lives; one that holds tremendous influence in both our social and material worlds.

*What is social class? Differential Worlds and Differential Paradigms*

What is class? What does it mean to share an affiliation with others on the basis of material position? Class, according to Marx's classical definition, represents the proximal relationship of individuals to the means of production (Marx, 1992). Similarly, Weber (1978) conceptualized class as a social construct that reflects one's market position, and in large part, guides opportunity and life chances. However, Weber makes a conceptual distinction between class and social status, suggesting that status represents a separate sphere of communal interaction; a social space in which such things as honor, prestige, and power operate (pg. 932).

Functionalist theory, and most famously that of Durkheim and Parsons, differed with the classic conflict theories of Marx and Weber by looking at social world as driven, not by tensions between social groups, but rather a need for integration and harmony (Sadovnik, 2001). For Durkheim, the social world was organized around two forms of solidarity: mechanistic and organic. Class groupings were largely mechanistic by virtue of their shared values and beliefs. However, class groups did not operate in opposition to other class groups, but rather formed an organic solidarity based upon a need for social interdependence and mutually beneficial integration (Sadovnik, 2001). Class tension was seen, less as a product of dissension, as it was a product of anomie; a period of normlessness in which existing social beliefs and existing norms was undermined (more often as a result of rapid social change) (Sadovnik, 2001). Resolution, however, was motivated by the need to re-affirm social harmony and stability. Similarly, Parsons argued that class affiliation maintained social stability by defining the various roles and sets of expectations of individuals within a stratified world. In this way, rewards and status were differentiated according to the weight of responsibility placed upon those within a given class group (Parsons, 1961; Sadvonic, 2001).

More recent conceptualizing of class includes the work of Giddens & Held (1982) and Giddens (1995), who described class, and class structure, as the translation of economic relationships that ultimately contributes to a fundamentally non-economic social structure. Similarly, Crompton (1995) views class as an interpretation of social reality constructed via the intermixing of both structure and action (agency). Bourdieu (1977a) picks up on Weber's theorizing around class, but distinguishes himself by suggesting that class position is not so much a production of social hierarchy as it is a question of who is more "legitimated" within the social sphere. Legitimacy is determined according to the volume and composition of cultural assets possessed as well as the trajectory of a "success" a class group enjoys within the field of social activity (Swartz, 1997). Aronowitz (2003) speaks of class as a reflection of social struggle; a spatial, temporal snapshot of class *formation* within a given historical moment.

As a theoretical concept, class has often been framed as the interplay between structure and agency (Apple, 1982; Crompton, 1995); a rationale for explaining a host of social phenomena, including social reproduction, collective group behavior and economic action (Aronowitz, 2003). In effect, class serves as a profound analytic for the distillation of group social action (Bourdieu, 1977; Swartz, 1997). And while much has been written about these social cleavages – these status formations organized around issues of productivity, power, collectivity, and hierarchy, the question still remains – what is class?

To answer this question more comprehensively, we must first distinguish the classic conceptual construct of class from the experience of class. To this end, the material experience of socioeconomic status moves us from the highly contentious debate over what class is, to a discussion over how class is experienced. How is material hardship, and conversely advantage,



enacted and understood? In what ways does the materiality of our daily lives influence our perspectives on the world and our ability to imagine social action?

Class analysis of this kind treads complicated analytical and conceptual ground (Lareau, 2008; Hout, 2008). Refocusing our analytical gaze from the concept of class as social cleavage to one focusing on the experiential elements of material hardship, requires greater attention to the effects of advantage and disadvantage in light of income inequality. Wright (2008) refers to this shift in class analyses as movement from a gradational approach, in which class is constructed in accordance with the distribution of wealth (physical and symbolic), to one focusing on the relational aspects of class, whereby attention is given to the “determinants” of material position; a more critical examination of economic advantage/disadvantage via a classed standpoint (pg. 345). Likewise, relational analysis is not so much classified by the “subjectively salient attributes of social location” as it is by the “macro/micro” processes that shape class location (pg. 345-355). Looking at class in this way moves us to a more inferential, subtle, highly nuanced conversation on material hardship and the insidiousness of economic disadvantage, while remaining accountable to the larger structural forces that fuel and sustain existing class arrangements.

The experience of class is both a product of material position and resource allocation as well as a blending of psychosocial responses and differentially constructed paradigmatic worlds resulting from economic scarcity (and abundance). Mayer & Jencks (1989) reinforce this proposition through their quantitative study on impoverished families in Chicago, and how their family’s income-to-needs ratio only partially accounted (14% of variance) for the material hardships experienced. Their findings suggest that income distribution and material hardship should be thought of as conceptually distinct. This unaccounted for material hardship,

experienced outside the context of income distribution, speaks to the importance of the lived experience in explaining paradigmatic differences across social class.

Understanding the physical, symbolic, cultural, and existential nature of marginality -- in effect, capturing the dualism of what it means to be disadvantaged relative to the world around you -- gives recognition to the space in which hardship is internalized. In a pragmatic sense, Mayer and Jencks offer us the conceptual image of economic disadvantage as manifest in two dichotomous worlds; that of income scarcity as well as the lesser-known material dimension in which hardship resides. Certainly, the task of “naming” this alterity is nothing new. Marx referred to a form of class-based dissonance in his theory of alienation<sup>17</sup>. Dubois followed suit in his elaborations on double consciousness<sup>18</sup>. Likewise, Weber (1978) makes a conceptual distinction between class and status by identifying class as a statistical phenomenon that operates in opposition to the role of status in which common, yet distinctive, class-based lifestyle choices are denoted. Bourdieu also presents a distinction between the “intrinsic” and “relational” features of class, whereby the intrinsic signals the “material conditions of existence,” while the relational aspect of class assumes the “comparative advantage” of material position within class hierarchy (Swartz, 1997).

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<sup>17</sup> Marx’s theory of alienation, addressed in *Capital*, speaks to the psychic disconnect between the laborer and the output of her production capacities. Marx argues that humans are fundamentally responsive to history as a means of connectivity to the world around them. In the case of factory labor, that history or connectivity to the output produced is severed by the organization of the factory, divisions in labor, and the oppressive conditions therein. Henceforth, laborers no longer remained vested in the production process and were thus alienated. This dissonance in the role of laborers within factory settings is further complicated by their treatment as machines rather than skilled human producers. Marx suggests that this de-humanizing process serves as a primary sin among the bourgeoisie.

<sup>18</sup> According to Du Bois, the cultural logic of racism serves to fragment and compartmentalize black identity through what he terms a “double-consciousness.” While emancipation may serve the purpose of dismantling the institution of slavery, African Americans continue to import and internalize the social cues of a fundamentally racist society. Through this process of internalization, black identity is redefined through the eyes of the white oppressor. Double-consciousness, in turn, reflects the conflictive nature of black identity; one that combines the contempt of the oppressor with the cultural, social, and historical legacies of their own blackness. States Du Bois, “...one ever feels his two-ness,-- an American, a Negro; two souls, two thoughts, two unreconciled strivings; two warring ideals in one dark body, whose dogged strength alone keeps it from being torn asunder (pg. 5).”

Sennett & Cobb (1972) characterize the internalized form of material hardship as the “hidden injuries of class.” Presented in the context of perceptual understandings around economic mobility, Sennett and Cobb attribute the intra-generational transmission of advantage and disadvantage as a form of status incongruity, whereby the internalization of inadequacy and discontent undermines aspirations. They state,

“...class is a system for limiting freedom; it limits the freedom of the powerful in dealing with other people, because the strong are constricted within the circle of action that maintains their power; class constricts the weak more obviously in that they must obey their commands. What happens to the dignity men (sic) see in themselves and in each other when their freedom is checked by class? (pg. 28).”

According to Sennett & Cobb, these hidden injuries result in qualitatively distinct forms of hardship that constrain life options. This conceptual notion of dichotomous worlds, in which material hardship is expressed through differing “perceptions” of the world, have practical ramifications for how we live our lives, how we view the world around us and the ways in which class is enacted, and ultimately, reproduced.

Examples of these “real life effects” abound. For instance, in a March 4, 2007 article, the *Washington Post* reported on the precipitous drop in the number of American heterosexual couples who opt to marry and have children. According to the *Post*, recent census numbers overwhelmingly indicated that married couples with children made up only one in four households; a nearly fifty percent decline since 1960. One of the most perplexing findings presented in this article, however, was the large class-based gap in marriage rates among couples with children under 18. Recent statistical data indicated that those couples with income earnings within the top twenty percent of all households were twice as likely to marry as their

lower-income counterparts. Despite the substantial benefits provided through legally binding marriage, findings from a range of studies seemed to indicate a de-coupling of marriage and child bearing along racial and class dimensions. Most importantly, however, these trends were substantiated by related research indicating that young, poor couples avoided marriage because they perceived it to be unaffordable.

As seen in this example, the deliberative processes that underlie questions of affordability and money meaning hold significant influence over how individuals make important life choices. While affordability is typically understood as an intentional, rational assessment of choice based upon a careful weighing of potential costs and benefits, the *Post* example offers us an alternative reading of money-related decisions as demonstrated by lower income couples of color's choices. This alternative reading, namely that marriage and financial viability are not necessarily compatible, runs contrary to the more popular belief that marriage is a highly rational, financially advantageous decision, and that any alternative determination is at the minimum outwardly non-rational.

Lareau (2003) in her book entitled, *Unequal Childhoods: Class, Race, and Family Ties* reports on ethnographic findings generated from a qualitative study of 88 families across race and class (lower-income/working class families and middle/upper income families). Observations conducted within the home, schools/classrooms, and in a variety of social settings indicate that parenting styles differed dramatically across class. Lareau categorized these child-rearing styles as in keeping with a middle/upper class emphasis on "concerted cultivation" as compared to the working/lower class pattern of parenting referred to as the "accomplishment of natural growth." Concerted cultivation reflected a consistent pattern of direct involvement by parents in the lives of their children, encouraging not only academic success, but a outward push

towards becoming socially savvy. This was accomplished through any number of means: from direct oversight of a child's academic progress in school to the intricacies of balancing multiple extracurricular activities. Middle and upper income children, Lareau observed, were in constant motion, with involvements that left both parents and children constantly drained. Conversely, the "accomplishment of natural growth" enacted by low-income/working class parents reflected a style of childrearing in which children were often left to their own devices, academically and socially. These parents, consumed with the running and financing of a household, had neither time nor energy to devote to direct engagement and oversight of their children's development. Yet, unlike the middle/upper-income model, low-income/working class families enjoyed stronger kinship ties. Low-income children were also more readily connected to the children in their neighborhoods, relying upon play and the immediacy of these networks for their socialization and development.

Lareau calls upon Bourdieu's work on cultural capital, habitus, and field to make sense of these differential class-based patterns of interaction within families. Among the most compelling linkages made, was the predilection by middle/upper income families to modeling behaviors that were rooted in the sets of middle-class/upper-class values, expectations, and strategies readily present within school and social settings. This socialization process cultivated within the middle/upper class child a capacity for negotiating complex social settings effectively and offered much needed practice in interpreting the sets of expectations that would ultimately secure status advantage. In this way, concerted cultivation improved the chances for intergenerational mobility as transmitted between middle/upper class parent to child. That scaffolding was not present in the lives of lower/working class children. While these children certainly engaged in a variety of social practices, these involvements were not meticulously

staged under the accomplishment of natural growth as with concerted cultivation. In this way, Lareau argues, low-income/working class children fall behind in the race towards securing upwardly mobile status.

Lareau's work in the area of parenting and childrearing presents an alternative, even contrary perhaps, set of dichotomous worlds in which social class mediates future material position. Her work also further substantiates the differential, hidden paradigms in which class is manifest. These paradigms reflect different perspectives on the world that, objectively, appear to be of no greater merit or worth until they are assessed within particular Bourdiean fields of social activity. What becomes clear, however, is the socializing of middle/upper income children provides the necessary predispositions for future institutional success.

Countless other examples exist within journalistic accountings, research circles, and from our very own anecdotal and personal observations that shed light on these "hidden" disconnects -- hidden worlds of activity mediated by the classed experience. Everyday deliberations over which stores to frequent (the corner market or Whole Foods), how we save (a basic savings account or a high interest Roth IRA), and how we choose to compound our money (purchasing a lottery ticket or high yield stocks or government bonds) speaks to the intimacy between class and the ways in which we construct and organize our lives. Even in the case of intelligence, the sacrosanct realm in which merit is said to be distributionally determined, Rose (2005) offers a contrary accounting for how evaluations of intelligence are overlooked when class is factored. Using the workplace as proxy for class identity, Rose privileges the ways in which blue-collar work is performed as well as the multiple, yet significantly understated, intelligences that are required by those individuals employed within these settings. In looking at

the work of waitresses, plumbers, hair stylists, electricians, and construction workers, Rose states,

“...(t)hese limiting categories reaffirm longstanding biases about particular occupations and cause us to miss so much: The mental processes that enable service. The aesthetics of physical labor. The complex interplay of the social and the mechanical. The choreography of hand, eye, ear, brain. The ever presence of abstraction, planning, and problem solving in everyday work (pg. 25).”

These seeming class-based contradictions in how we interpret common human experience may be less an expression of rationality or non-rationality as they are questions of preference, culture, and local knowledge. We need not look further than our own individual decision-making practices to know that the materiality of our daily lives fundamentally influences how we look at the world. And it is these class-based assessments that are often driven by a set of cultural and social values that mediate individual choice and behavioral practice.

*Habitus: The Within-Family Transfer of “Virtuosity”*

Bourdieu’s theoretical work provides answers for why these differential, class-based worlds coexist. Through his concepts of habitus and field, Bourdieu offers us a language for how action is regulated through a process of socialization that at once serves to reproduce inequity while simultaneously making such inequity invisible to the actors involved. A critical feature of his theory, one that conceptually distinguishes him from Marx, Weber, and Durkheim, is his emphasis upon culture. Culture, according to Swartz (1997), is the conceptual platform for how we communicate and interact. Yet, it is also the platform in which power is enacted, representing a “source of domination” (pg. 1).

Unlike his theoretical predecessors, Bourdieu abandons the notion that class position is discernable by the possession of property and that status, the enactment of lifestyle choice, is motivated by status competition (Swartz, 1997). Rather, he suggests that class and status operate in *nominal unity*, whereby class position is socially legitimated (Swartz, 1997). In this sense, the apparent social narrative is one of equity in which each class maintains a position of domination. In reality, however, this is not the case. The appearance of equity belies the domination that does exist. Legitimacy is therefore defined in accordance with dominant forms of cultural knowledge and disposition (Bourdieu, 1979). Likewise, social sorting is determined based upon the more amorphous contingencies of dominant cultural knowledge and reaffirmed through the ideologies of merit and talent (among other things) (Bourdieu, 1977a; 1979).

Bourdieu's recalculating of the interplay between class and status offers his own resolution to the objectivity/subjectivity conundrum operating at the center of the theoretical debate surrounding social action (King, 2000). He does not so much attempt to resolve the objectivity/subjective (or agency/structure) dualism as to incorporate both social realities within his concept of habitus (King, 2000). As such, habitus represents a robust theory of social activity that assumes objective social structures have subjective consequences for the individual actor (Bourdieu, 1977a; 1977b; 1979).

In Bourdieu's theoretical world, all social actors are constrained by sets of rules that regulate their opportunities, and ultimately, aspirations. These rules represent the "formative conditions" of their habitus, and as such, provide a framework for understanding what is possible or impossible (Swartz, 1997). These subjective determinations are bounded by the actor's social position within the world, shaping individual action in such a way as ensure the unwitting reproduction of the existing opportunity structure. As a consequence, habitus



represents what Swartz refers to as a “deep-structuring cultural matrix” that ensures social success and failure within the world of social activity (pg. 104). More importantly, social actors within Bourdieu’s social world become “virtuosos”; individuals knowledgeable in the scripts, dispositions, and ethos of their status group. These scripts are so deeply embedded in the subconscious of the actor as to be considered a natural part of her world view, and in turn, assures expertise in knowing how the “game” is played (Bourdieu, 1977b; Swartz, 1997; King, 2000). It is within this framework of scripts that “objective probabilities” for success and failure are accessed and reaffirmed in accordance with the social agreements of other members of the social class (Swartz, 1997).

While Bourdieu certainly leaves room for adjustments in *habiti* to occur, these deviations are slight, made more difficult by the a priori sets of values and unconscious calculations that serve to differentiate social worlds (Swartz, 1997). Therefore the chance for dispositional variation is diminished by the internalization of the rules set forth by the original *habitus*. Swartz, in quoting Bourdieu, likens deviation to that of writing styles (pg. 108), while contexts, situations, and formats may change, an individual’s style of writing remains largely intact. So too, Bourdieu suggests, is the case with *habitus*.

The transmission and expression of class-based dispositions are of key theoretical significance to how social inequality is reproduced. To this end, *habitus* represents a theory of socialization that establishes action predispositions that mediate between objective structure and subjective cultural practice. This cultural sense-making that guides behavior is transmitted primarily within-family. As such, parental modeling of particular class-based regulatory dispositions are shared and ultimately internalized by the next generation. Bourdieu (1980) characterizes this process as, “...acting as a system of cognitive and motivating structures...is a

world of already realized ends – procedures to follow, paths to take – and of objects endowed with ‘permanent teleological character’ (pg. 53).” These endowments, i.e. cultural capital are transmitted through what Bourdieu (1973) refers to as an “imperceptible apprenticeship (pg. 82); a process that takes place primarily within the home and in school settings where cultural and social reproduction occurs most often within the lives of children (Bourdieu, 1973; 1977a).

While the dispositions that make up habitus are a reflection of the objective structures in which families and children interact on a daily basis, they are at the same time internalized formulations of cultural cues expressed externally via appearance, speech, behavior, manners and tastes (Bourdieu, 1979). Culture, therefore, serves as the conceptual lynchpin for the reproduction of class inequity as it either operates to legitimate success or produce failure (Bourdieu, 1977a).

However, as widely misperceived by scholars who misappropriate these theories, it is not simply the case that those of lower material position possess “bad” cultural assets as compared to the “good” assets belonging to their middle and upper class counterparts. Rather, Bourdieu carefully points out that it is the volume and composition of cultural endowments that legitimate status (Bourdieu, 1979; Swartz, 1997) and their use in fields of action. In other words, the sheer volume of cultural capital assets mediates class habitus by virtue of one’s “distance to necessity” (Bourdieu, 1979, pg. 114). For example, the realities of income scarcity place those of the lower class in a position whereby meeting basic necessities is the prevailing concern. In the case of middle and upper-income actors, relative resource abundance affords greater leisure and greater opportunity to accumulate the quantity of cultural capital that will ultimately be rewarded within the larger field of activity. Necessity also mediates the composition of cultural endowments received, as a “taste” becomes derivative of resource volume (Bourdieu, 1979;

Swartz, 1997). Bourdieu suggests that “taste for freedom,” the capacity to move beyond the commonplace, mundane aspects of meeting daily necessities permits those with resource abundance to value form, aesthetic, intellectualism and etiquette. At the same time, those who must focus on meeting daily necessity are limited by both time and energy, consequently favor cultural choices of necessity (Bourdieu, 1979, pg. 54). In this way, Bourdieu associates the structural aspects of class position with the subjective dispositions of habitus in order to formulate a set of culturally based assets that determine reward and advantage within the social world writ large.

### *“Practice” as Compliment to Bourdieu’s Habitus*

The explanatory power of Bourdieu’s habitus comes, not just from his work in the area of socialization, but also from the value it places on the importance of cultural practice to the reproduction of social inequity (King, 2000). Bourdieu’s theoretical concerns expand beyond the intricacies of cultural life to include the process by which these intricacies may be documented and translated into science (Swartz, 1997; King, 2000; Bourdieu, 1973, 1977a). This science, serving as the basis for his form of “reflexive sociology,” attempts to account for the alterity, that space between observer and the virtuosos to be observed, concealed by class-based, cultural dissonance (King, 2000). Habitus informs this dilemma by elaborating on how the cultural incongruity between the social science researcher and the observed “other” may lead to misunderstanding over motive, perception, and intention (Bourdieu, 1977b).

Indeed, the notion of virtuosity assumes a level of expertise that even the most experienced social observer may be unable to appreciate. Habitus, by its very nature, transmits socially agreed upon rules, values, and strategies taken up by a particular social milieu. These “rules of the game” are understood and internalized to such an extent that social action cannot

be construed as premeditated, but rather seen as a natural response by the social actor to a given situation (Bourdieu, 1977b). Using the sport of football as one example, casual observers of the game will certainly understand that the “meta-goal” of the contest is to accumulate more points than the opponent. We may extend our depth of knowledge to include the ways in which these points are accumulated (by moving the ball across the goal line of the end zone or by kicking the ball through the goalposts located at the back of the end zone). A more dedicated fan of the game may even know some of the basic offensive and defensive strategies that are utilized to ensure or prohibit a team from acquiring more points. However, the casual or trained observer will never appreciate the intricacies of the team tactics used, nor would they be able to translate the instinctual responses that a running back has when he identifies a gap at the line of scrimmage or the value of body position for a defensive back who attempts to protect against a successful pass from quarterback to wide receiver. This knowledge is reserved for the participant, the actor if you will, who plays the game and who has internalized, not only the rules and strategies of the game, but brings a language of instinct intrinsic to membership within this football milieu.

Habitus serves as a natural compliment to the social science endeavor by providing a heuristic for interpreting practice and understanding how and why different habits develop. The flexibility and pliability of habitus in its conceptual form produces opportunities for identifying the ways in which groups, families, and other social milieus recreate or improve upon their social position (Swartz, 1997). Swartz, quoting Bourdieu, refers to this particular feature as a “genetic theory of groups”; whereby an explanation is provided for “...how groups, especially families, create, maintain unity (pg. 7).”

In effect, habitus is regulated, not by rational action, but by social agreement (King, 2000). These repertoires of action are at once fundamentally social and fundamentally circumscribed by the regulatory function residing within habitus (Lareau, 2003). In this way, habitus provides a construct that, because of its theoretical sensitivity to both structure and subjectivity, offers empirical pathways towards greater evidence of social inequality, and particularly, economic disadvantage.

### *Chapter Conclusion*

While the Bourdiean concept of habitus has been lauded as a potential resolution to the subjectivism-objectivism debates within social theory, the concept itself has not been immune to criticism. Primary among these critiques is the suggestion that predispositions, values, strategies regulated through habitus are conceptually vague (Calhoun, 1993; Swartz, 1997; King, 2000). Others have charged that Bourdieu's habitus falls prey to the same objectivism that he sought to avoid (King, 2000). Still others have argued that habitus is altogether too deterministic in predicting social behavior (Calhoun, 1993) and not pliable a concept to factor in such things as social change (King, 2000), and that habitus is not scalable to "units of analysis" beyond status groups, failing to possess a theoretical "global reach" (i.e interactions between states) (Swartz, 1997).

While Bourdieu's work is susceptible to a host of criticisms, the most potentially damning challenge is that of conceptual vagueness. The theory of cultural capital, and the value of habitus to the transmission and reproduction of social advantage and disadvantage, is nothing if not pragmatic. It serves as an important heuristic that operates to conceptually disentangle the complexity of social life. Yet, the vagary charge isn't without substance. Swartz (1997) states, "...unfortunately, Bourdieu gives little insight into how the process of internalization

becomes activated into a process of externalization. We learn little about the triggering mechanism at work or whether certain types of internalization are more easily externalized than others (pg. 107).” The question then is: what are the triggering mechanisms that transform the internal into the external? What are the specific antecedents or a priori conditions found within the home that reinforce advantage and disadvantage within the field of activity? Finally, how are these specific forms of advantage and disadvantage communicated from parent to child?

The tensions that play out in the arena of postsecondary college affordability may offer a litmus test for how these questions might be answered. Prior research on the sociocultural aspects of college financing have led to a series of propositions that have the potential to conceptually inform the ways in which habitus is constructed and enacted within the family.

These propositions are as follows:

1. The role of *social, or generalized trust* as an influential factor in the formation of group dispositions -- particularly as communicated by parents to their children (i.e. do bureaucratic “others” such as banks, schools, governments really have my best interests in mind?);
2. The perceptual interplay between merit and perceptions of opportunity that shapes and informs aspirations (i.e. is my daughter’s academic performance worthy of the financial investment required of a four-year institutions? A two-year institution? Is her performance worthy at all?)
3. Perceived vulnerability and lowered tolerance for risk-taking (i.e. what happens to my family’s financial position if I were to insist on going to college? To what extent do I compromise my family’s financial viability?)

Certainly, this represents only a small portion of potential logics that reinforce the affordability practices of low-income children and their families. Likewise, these logics reflect positions of material hardship as opposed to the upper class position of abundance. As we'll see in chapter four, these differential class experiences will be accounted for in the design of the overall study.

This dissertation project, however, intends to not only expand upon the notions of cultural practice that make up the affordability decision, but to look for the concrete ways in which habitus is pragmatically externalized within the Bourdiean field of college financing. In this way, the dissertation project aspires to improve upon our contextual understanding of class and affordability, while simultaneously offering theoretical contributions intended to bring greater empirical depth to how Bourdieu's internal/external dialectic – assumed through habitus – is actualized.

## **Chapter Four: Methodology, Method, & Research Design: Uncovering Class Virtuosity Through the Postsecondary Affordability Practices of Families**

### *Introduction*

This dissertation project examined how material position influenced parent-child money practices and, in turn, how those within-family practices shaped the range of short and long-term tasks associated with college affordability decision-making. While considerable attention has been given to the connections between socioeconomic class and affordability, the intractability of low-income postsecondary enrollment patterns requires us to look at the problem in conceptually new ways. This means taking stock of what research has taught us thus far about the affordability problem, while simultaneously looking for new avenues of inquiry not already considered. One way in which to do this is by questioning some of our basic assumptions about how families across the socioeconomic spectrum navigate their affordability pathways. Consequently, this study is designed to examine how materiality influences the values and logics that regulate how families engage in consumption decisions as well as how they tend to weigh affordability within the context of human capital investment. It is hoped that by applying unique approaches to existing empirical thought on college affordability, we might find alternative ways to address an otherwise perplexing and longstanding problem.

Applying a Bourdieuan sociocultural framework to the study of postsecondary affordability represents an important conceptual break from prior empirical work by focusing on the social and the cultural as it relates to the *classed experience*. Bourdieuan cultural theory is immensely useful in this regard as it captures what is the very essence of the classed experience within the context of capitalism, namely, a framework for understanding how resource



abundance and scarcity shape our perspectives on the world, and perhaps even more importantly, how advantage and disadvantage is unwittingly reproduced between generations.

Bourdieu's concept of habitus helps to answer these questions by boldly suggesting that, as human beings, there are limits to what we can know and understand and be vigilant over in the world. Cognitively, temporally, emotionally, and physically we are constrained. What helps us to escape the trappings of our humanity is, quite simply, resources. Abundant resources provide us with the freedom and wherewithal to explore sets of options outside of our immediate purview, it buys us time and leisure, it holds the power to inure us from calamity and personal strife, and it instills within us the capacity to manage our lives on terms that are of our very own making.

Habitus reflects this interplay between the objective world and the subjective self. It represents the lens we look through to know what is possible and what is not. Likewise, it is through out habitus that our options become choices and our choices become tastes. And it is those tastes or competencies, Bourdieu suggests, that are differentially rewarded based upon the logic of a given field of activity

Family plays a particularly important role in Bourdieu's social world as it is primarily within the home where the cultural assets and material logics of class are transmitted from parent to child. It is also within the home where family routines and other "taken-for-granted realities" are enacted; routines potentially rich in meaning and symbolic significance (Daly, 1994, pg. 80). Consequently, it is within the home where this study primarily resides.

To this end, this study examines, through a series of in depth interviews with both college qualified high school seniors and their parents, how classed perspectives inform, shape, and influence the ways in which college cost decisions are made. More specifically, this

qualitative study explored how a select group of 14 college-ready high SES and 16 low SES white and Latina high school seniors and their parents engaged in practices postsecondary affordability and opportunity in light of their commitment to attend some form of postsecondary education in the coming year.

The goals of this study were threefold. First and foremost, my intent was to understand how habitus shaped the relationship between perceptions of postsecondary opportunity and affordability. More specifically, I examined, how the economic logic of class influenced sense-making around postsecondary opportunity and affordability by parents and their children. The second goal was to document how affordability was practiced within the home. How were parents and children making decisions over how to pay for college? What was the division of labor within the home (vis a vis fiscal responsibility)? How was college cost and financing information received and acted upon? My third and final goal was to explore how habitus was communicated within the home by examining how Bourdieu's notion of taste was effectively transmitted between parent and child. In doing so, my hope has been to improve our understanding as to the specific antecedents and within-family dispositions that reinforce advantage and disadvantage.

The following set of research questions were intended to operationalize the three goals of this study. They are as follows:

1. How and in what ways does money play a role in students' and parents' perceptions of college opportunity?
2. What are the within-family values, strategies, and predispositions towards money? How are these values, strategies, and predispositions similarly or dissimilarly understood by parents and their children?

3. What kinds of money-related practices do families engage in related to the college financing process?
4. How is the labor associated with the college financing process organized within families?
5. How does the organizational habits of schools influence family practices related to college financing and affordability?

### *Methodological Approach*

Qualitative methodologies serve as the most obvious empirical approach to answering the types of questions I have outlined above. As Vidich and Lyman (1994) state, qualitative research permits the social scientist to "...understand the mechanisms of social processes, and to comprehend and explain why both actors and processes are as they are (pg. 23)." While I arrive at these questions guided by both theory and a set of assumptions about the interplay between social class and college affordability, this study remains fundamentally exploratory and phenomenological in approach.

Phenomenology, according to Holstein and Gubrium (1994), gives credence to the "constitutive nature of consciousness and interaction (pg. 263)." As such, it offers opportunity to account for the separate and distinct world of the subjective through recognition of, and appreciation for, the unique forms of knowledge that comprise individual's everyday lives. Likewise, a phenomenological approach to social science research provides opportunity to uncover the specific meanings that apply to their social interactions; the patterns of "typification" that comprise social worlds (Holstein & Gubrium, 1994).

Recognition of subjectivity is, of course, a necessary and vital part of qualitative methodology, yet as Bourdieu has often suggested, a reflexive, critical approach to social

observation is both a science and an expression of politics (Bourdieu & Wacquant, 1992). The intended goals of this project are in keeping with a critical tradition of social science research. Critical research, Kincheloe and McLaren (1994) suggest, seeks to identify inequity and thus serves as a “transformative endeavor” that ultimately seeks “emancipatory” outcomes (pg. 140). As such, this study is designed to uncover the ideological bases for social action by emphasizing the ways in which actors and institutions operate to reproduce the material hardship of existing class arrangements. Therefore, critical research requires me to examine, not only the subjective experience as related to me by the social actors involved, but to situate these subjectivities within the objective realities of the structured social worlds in which they are embedded (Kincheloe & McLaren, 1994).

This relationship between subjective and objective social worlds is, of course, a running theme through Bourdieu’s cultural theory as well as his musings on reflexive sociology. Bourdieu was nothing if not prodigious in documenting his thoughts on the relationship between the observer and the observed. His concept of reflexivity, while certainly not unique to the science endeavor, reflects his general orientation to the biases of class and the implicit power between researcher and subject (Bourdieu & Wacquant, 1992). His concerns center around three forms of bias that lays the foundation for his form of reflexive sociology. They include the general biases of the scientist due to her own subjectivities, biases involving the scientist’s allegiance to her profession and the temptation to unconsciously distort findings to comply with the expectations of discipline and field, and finally what Bourdieu terms the “intellectualist bias” in which the researcher construes the world as “spectacle” and in which the conflicts and tensions identified within the field are described rather than looked upon as problems in need of resolution (Bourdieu & Wacquant, 1992, pg. 39).

Qualitative inquiry provides an empirical framework for answering questions of meaning, process, and description (Creswell, 2003). Likewise, this approach prioritizes the outlier, the subjective experience, and the value of our seemingly commonplace, day-to-day realities (Holstein and Gubrium, 1994). Qualitative research also affords the researcher with opportunities to locate where social injustice occurs with an eye to emancipatory resolution (Kincheloe & McLaren, 1994). Taken together, a qualitative approach permits me to ask the sorts of questions I am most interested in exploring as a researcher. This rich, critical tradition serves as a natural complement to examining issues of class, social reproduction, and educational opportunity that I have taken up through this study.

### *The Research Population & Sampling Strategies*

Family serves as the primary unit of analysis for this project as it represents the site at which sociocultural practices are modeled and ultimately transmitted. The research design for this study is therefore intentional in privileging the lived experiences of both parent and child as it relates to the engagements around family money practices broadly and related college affordability decision-making more specifically. In order to bring meaning to these money-related family practices, I examined, and ultimately documented, the range of interactions, spoken and unspoken communications, and taken-for-granted assumptions that make up the daily material lives of the family participants. The rich and powerful testimonies of these thirty families speak, not only to the salience of these material practices as a focal point for study, but also to the value of their voices and sense-making that informs this study.

Family, for purposes of this scholarship, refers to the combination of college aspiring high school senior as well as designated parent or guardian (or both). Given my interest in looking at the role of habitus within the home, I was intentional in including parents as part of

my research population. Parents<sup>19</sup> play a pivotal role in the lives of their children and particularly in key life choices such as where and whether to go to college. As Bourdieu makes clear, parents also transmit class dispositions within the home, thereby making their insights invaluable to this study.

### *Sampling Strategies: A Justification of Choices*

For purposes of this study, I solicited the participation of thirty female seniors from four different local public schools in and around Los Alamos County. Study participants were selected according to a number of criteria, including gender, college eligibility for admission to a four-year institution, self-identified race/ethnicity, socioeconomic status and a representative parent's willingness to participate in the study.

These sampling choices were both intentional and strategic. Applying Arnold's (1970) concept of dimensional sampling, I made decisions as to who should be the focus on my study based upon the conceptual categories that would most effectively respond to core concerns of this inquiry, while also remaining cognizant of the importance that generalizability on subsequent findings and eventual research claims. According to Arnold, purposive sampling should be organized according to key conceptual "dimensions" upon which the study is designed to address. More to the point, the researcher must create meaningful dimensions for comparative purposes that are organized according to a "purposive sample that [is] representative of the universe to which one wishes to generalize (pg. 147)." For this reason, my unit of measurement (families) reflected my concerns for family practices. However, I

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<sup>19</sup> The concept of family is an ever-evolving one (Daly, 1994). As a result, "parent" as well as "parent surrogate" was used interchangeably when soliciting in the field. All but one parent referred to themselves as the biological parent of their child/charge. The one who did not identified himself as the boyfriend of the child's mother, who was also present for the interview.

intentional developed dimensional grouping according to family class status (high versus low-income), racial/ethnic composition (Latina versus white) as the core dimensions for comparison. In holding both gender, academic ability, and college-going aspirations constant, I operated from an analytical position of comparison, while also offering myself opportunity to look at the intersections of race/class and the mediating effects these constructs might have on a family's college affordability practices.

Accordingly, I structured my study by way of four sampling or "identity" quadrants that highlighted my analytical concerns related to social class and race as well as the intersections therein. They are as follows: (1) High-income White families; (2) High-income Latina families; (3) Low-income White families; and (4) Low-income Latina families.

The choice to hold gender constant was also quite strategic. Recent trends reports suggest that gender has a significant influence over one's college-going chances. In the case of Whites and Latino/as women, patterns of college-going indicate that women have consistently outpaced their male counterparts in some form of postsecondary education (NCES, 2014). For example, between the period of 2001 and 2011, male postsecondary enrollment in aggregate increased by 36%, while women experienced a 56% increase within the same period (NCES, 2014). These same gender-based trends also hold when examining college-going by racial/ethnic groups. For example, compared to men, Latina and White women's have outperformed Latino and White men. According to NCES (2014), 56% of white women have gone on to some form of postsecondary education as compared to 44% of white men. This pattern is far more dramatic when you compare the college enrollment patterns of Latinas (60.7%) compared to Latinos (39.3%).

Race and ethnicity remain critical to any examination of college going behavior, and by consequence, is factored into this study as yet analytical dimension. My focus on both Latina and White college aspiring high school seniors takes into account the current state of educational opportunity, and more specifically postsecondary access, here in the US. Latino/a college educational attainment, for example, remains a challenging, perplexing, and critical concern to both national economic well-being as well as to the state of California, where this study was situated. Illustrating this complexity, the Pew Institute (2013) declared a recent upswing in national Latino/a college enrollment numbers as a potential bellwether of educational attainment patterns to come.

Yet, the real truth appears to be found in the details. Those details depict two troubling trends that undermine the understandable optimism founded in the aggregated numbers. First, Latinos/as continue to be under represented within four-year institutions and over-represented within two-years; and second, Latinos/as postsecondary completion rates continue to trail substantially behind other racial/ethnic groups despite maintaining near-numerical majorities in the so-called pipeline (Campaign for College Opportunity, 2014; Excelencia in Education, 2014). In California, where Latinas/os are projected to be the statistical majority by late 2015, Latino/a postsecondary enrollments, and the roadblocks to four-year enrollment, are of grave concern to policymakers, researchers, and practitioners alike (Campaign for College Opportunity, 2014).

Similar to national patterns, California Latinos/as have enjoyed a steady increase in postsecondary participation, yet continue to lag behind all other racial and ethnic groups in overall educational attainment with only 10.7% of Latino/a adults 25 years or older possessing a Bachelor's degree (Campaign for College Opportunity, 2013). Placed in comparison with the



39.3% of comparable Whites and the 47.9% Asian Pacific Islanders (API), the Latino/a educational attainment trends suggest (Campaign for College Opportunity, 2013). In summary, these documented patterns of access justify the need to look closely at the decision-making behaviors of Latina, and by historical comparison, Whites if we are to unravel the otherwise confounding challenges to educational opportunity for Latinos/as. Focused inquiry on the affordability practices of Latina families placed in contrast to White families should, therefore, offer a nuanced set of understandings for how class and race intersect in the shaping of specific family-based material practices around human capital investment via college affordability decision-making.

### *The Research Participants*

As mentioned previously, a total of thirty families made up the research sample for this study. All thirty families were recruited by way of a written solicitation initiated by me, but communicated through key gatekeepers at each of the five public high schools in which they were enrolled as seniors. Participating families resided in geographically diverse locations across a large swatch of the Southern California region; from the sandy, beachside localities of Mar Azul and Beachside, to the densely populated Central/Hollywood basin, and finally crossing over the San Gabriel Mountains into the city of High Desert.

Consistent with my dimensional sampling strategy, participants were organized according to self-reported racial identity (White or Latina) and social class position (high-income or low-income). Those thirty families recruited to this study distributed across the dimensions of race and class in the following manner:

Table 4.1: Distribution of Participants by Identity Quadrants

<b>Identity Dimensions</b>	<b>White</b>	<b>Latina</b>
<b>High-income</b>	8 families (8 seniors + 6 mothers/2 fathers)	6 families (6 seniors + 2 mothers/5 fathers)
<b>Low-income</b>	8 families (8 seniors +8 mothers)	8 families (8 seniors +8 mother/2 fathers)

Each of the families represented in this study complied with the basic selection criteria established: the child/Senior identified as either Latina or White, completed the required A-G course requirements which ensured their eligibility for admission to a University of California or California State University institution and maintained a GPA of 3.0 or higher<sup>20</sup>. As I illustrate above, each identity quadrant were represented by a minimum of eight different families. The one exception was the high-income Latina families; the quadrant category in which I was unable to meet the eight-family threshold due to specific recruitment challenges I detail below.

*Recruitment & Selection*

The recruitment and solicitation of study participants occurred over a six-month period between February and June of 2012. In total, I worked cooperatively with five different high schools located in and around the Los Alamos County. Through the support of key gatekeepers<sup>21</sup> (teachers and college counselors), I was able successfully recruit a total of thirty high school seniors for the study with the promise that they would in turn ensure the cooperation of their parent’s participation in the study.

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<sup>20</sup> A grade point average of 3.0 is generally considered the minimum standard for admission into a University of California institution. See the UC admissions website for more detailed information on university admission requirements: <http://admission.universityofcalifornia.edu/freshman/requirements/>

<sup>21</sup> Gatekeepers were largely selected through direct solicitation by me (by way of emails and phone calls) or via existing social and professional networks.

The process by which I was able to recruit and select participants involved an initial meeting with each college counselor at the designated school site. This was followed by what I referred to as a “recruitment day” at each school. Counselors organized a list of 15-20 students who fit the study selection requirements<sup>22</sup>. I would then meet with each of the students for one-on-one meetings on site at the school. In each of these meetings, I would introduce myself and provided an outline of the study and the study’s purposes, the need for parental involvement in the interview phase of the study, and presentation of IRB consent forms, and then collected their contact information (and hopefully a tentative “yes” to my study invitation). I would then follow this meeting up with an email, or in cases where Internet access was not available in the home, a phone call. Students, in coordination with their parents, would then schedule a meeting time for me to meet them. The interview typically occurred at the participant’s home or a local coffee shop. Student and parent interviews were conducted separately and often in succession given the scheduling challenges. In cases where parents preferred to speak in Spanish, I would ask a Spanish-speaking colleague to serve as translator for me.

### *High Schools – Recruitment Centers*

A key feature of my original recruitment plan was the use of high schools, and more specifically high school college counselors, as the conduits for the solicitation and selection of study participants. For the sake of continuity (and to control for high school organizational/college going habiti), I was hoping to identify schools that served both high and low-income students. I quickly learned, however, that a neat and tidy research design was no match for the realities of the field. Field lesson number one was the realization that my plan to

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<sup>22</sup> While student income and class designations would not be fully verified until the interview stage, the counselors did provide some tentative assessments of family well-being based upon (1) anecdotal knowledge of the student and/or her family; or (2) participation in the free and reduced lunch program.

recruit from schools that were both economically and racially/economically diverse was, in practice, far more difficult than originally thought. Los Alamos County, the geographical focal point for my study, is comprised of myriad communities that are largely class-homogenous. For example, the Brookings Institute (Berube, 2014) issued a report in which Los Alamos was listed among the top ten US cities with the most significant income inequality<sup>23</sup>. Couple this with the Joint Center for Housing Studies of Harvard University's 2014 report identifying Los Alamos as one of the least affordable housing markets in the country and it becomes clear that the economic landscape was a complex and challenging one to negotiate for purposes of this study.

Complicating matters further were the day-to-day realities of modern, urban, high schools. Field lesson two came when I realized that population dense high schools did not tend to operate at the discretion of wishful, data desperate PhD students. Understandably, high school administrators and staff were forced to attend to many daily calamities that reflect the constant state of triage of most overcrowded and understaffed public high schools in the State of California. Furthermore, in identifying public school college counselors as the key conduit for my recruitment efforts, I was essentially relying upon a cadre of professionals that were particularly overwhelmed as the average student to counselor ratio for the five schools tended to hover around 600-700 to 1.<sup>24</sup>

This income/wealth balkanization<sup>25</sup>, while not entirely reflected in the class composition of schools, certainly made it difficult to identify those schools that could support my need for

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<sup>23</sup> The median household income in Los Alamos ranges between \$17,657 for low-income (20<sup>th</sup> percentile) to \$217,770 high-income (95<sup>th</sup> percentile). By comparison, the US median household income range is \$20,968 for low-income (20<sup>th</sup> percentile) compared to \$191,770 for high-income (95<sup>th</sup> percentile) (Berube, 2014).

<sup>24</sup> By comparison, California's state average is 951:1 (McDonough, 2006).

<sup>25</sup> The LA Times has developed a dynamic, interactive online feature that provides information on LA median household income by neighborhood: <http://maps.latimes.com/neighborhoods/income/median/neighborhood/list/>

both high and low-income participants. Added to this, was the challenge of access to schools more generally. Even if an institution offered the representative diversity I was seeking in terms of race and class, there was no guarantee of cooperation. The day-to-day realities of large-scale, public comprehensive high schools made researcher access impossible at times. It therefore became painfully clear that I needed to revise my approach in order to become more pragmatic about school selection, thus abandoning to some extent the proposed algorithmic balancing of race, ethnicity, SES and college-going preparation. Despite these initial design compromises, I was surprised to find that, among the participating schools, the planning, timing and implementation of college information programs – particularly around college costs and affordability – were remarkably similar. Such continuity in the wake of organizational diversity served as an unexpected finding, but one that runs complementary to other patterns of school and family practice around college financial information, decision-making, and affordability deliberations. I speak more to this point in chapter seven.

The high schools I selected as recruitment sites were located in and around Los Alamos County. I intentionally chose public high schools in order to (1) account for the organizational habitus of the schools as expressed through their encouragement; (2) track the kinds of college information and support provided to students within schools; and (3) keep relatively constant the class-based organizational contexts in which students and parents are embedded.

Once the dust finally settled, I was fortunate enough to find myself working with five public high schools. Among the five were two largely high-income serving schools (Mar Azul and Beachside High Schools), one middle- to low-income serving school (Hollander High School), and two low-income serving schools (Los Alamos Senior High and Victory High

Schools). These schools operated under the auspice of three separate school districts, although all were located in Los Alamos County.

As McDonough (1997) argues, schools possess organizational habits that in large part mirrors the socioeconomic composition of the students they serve. Likewise, schools reflect the characteristics of the socioeconomic and racial communities in which they are embedded. As such, they also serve to unwittingly reproduce existing class arrangements by structuring school experiences in ways that reinforce the individual habits and class boundedness of their students. In McDonough's study, organizational habits was measured according to a number of factors, including SES make-up of the school, cohort measures, and institutional college going supports that served to encourage (or in some cases discourage) students' postsecondary aspirations. For purposes of this study, I assess the organizational habits of the five participating high schools according to a number of key indicators pertaining to each school's racial and class composition as well as "generally accepted" college-going indicators, such as measures of teacher and curricular quality, standardized testing results, graduation rates, etc. (McDonough, 1997; Oakes, 2003). These college going indicators are particularly salient to any assessment of the organizational habits of schools given that these numbers reflect the degree to which schools postsecondary expectations are expressed through established institutional college-going practices and mirrored in student postsecondary aspirations, preparation and rates of entry.

In looking at the racial and ethnic composition of the five participating schools, as presented in Table 4.2 below, what seems most striking is the fair amount of racial homogeneity of the schools themselves.

Table 4.2: AY2011-12 Racial Composition of High School Recruitment Sites

High School	No.	Latino	Native American	Asian	Pacific Islander	Filipino	African American	White	Not Reported	Total Enroll
MAHS	Senior Class	269	1	56	2	2	69	279	59	737
		36.5%	0.1%	7.6%	0.3%	0.3%	9.4%	37.9%	8.0%	100.0%
	All grades	1,134	6	231	7	18	272	1,220	181	3,069
		37.0%	0.2%	7.5%	0.2%	0.6%	8.9%	39.8%	5.9%	100.0%
BHH	Senior Class	17	0	1	0	0	4	160	1	183
		9.3%	0.0%	0.5%	0.0%	0.0%	2.2%	87.4%	0.5%	100.0%
	All grades	135	3	24	4	5	21	949	27	1,168
		11.6%	0.3%	2.1%	0.3%	0.4%	1.8%	81.3%	2.3%	100.0%
VSHS	Senior Class	292	3	108	1	53	20	87	0	564
		51.8%	0.5%	19.1%	0.2%	9.4%	3.5%	15.4%	0.0%	100.0%
	All grades	1,706	15	436	4	211	106	370	8	2,856
		59.7%	0.5%	15.3%	0.1%	7.4%	3.7%	13.0%	0.3%	100.0%
LASHS	Senior Class	244	3	53	0	11	36	8	0	355
		68.7%	0.8%	14.9%	0.0%	3.1%	10.1%	2.3%	0.0%	100.0%
	All grades	1,498	17	124	2	27	229	58	4	1,959
		76.5%	0.9%	6.3%	0.1%	1.4%	11.7%	3.0%	0.2%	100.0%
HHS	Senior Class	365	7	27	3	21	122	189	14	748
		48.8%	0.9%	3.6%	0.4%	2.8%	16.3%	25.3%	1.9%	100.0%
	All grades	1,689	17	92	9	83	500	650	195	3,235
		52.2%	0.5%	2.8%	0.3%	2.6%	15.5%	20.1%	6.0%	100.0%
State of CA	Senior Class	239,884	3,907	45,039	3,078	13,801	37,037	142,297	10,902	495,945
		48.4%	0.8%	9.1%	0.6%	2.8%	7.5%	28.7%	2.2%	100.0%
	All grades	3,236,942	42,539	535,829	34,944	157,640	406,089	1,626,507	180,503	6,220,993
		52.0%	0.7%	8.6%	0.6%	2.5%	6.5%	26.1%	2.9%	100.0%

Data taken from California Department of Education's Dataquest website: <http://data1.cde.ca.gov/dataquest/>

As this descriptive data illustrate, the racial complexion across the five participating high schools varied fairly significantly though internally were quite homogenous. To highlight these compositional differences, we can see for example that 87% of Beachside's Academic Year 2011-12 senior class was reported to be white/Caucasian. This stands in stark contrast to

numerical majority of Latino/a students enrolled at Los Alamos High School (68.7%) in that same academic year.

Looking closely at the numbers presented in Table 4.2, it is clear that the other high-income serving school, Mar Azul and to a lesser extent the middle to low-income serving Hollander High School represented perhaps the most racial/ethnic diversity of the five schools in this study. When race/ethnicity numbers are placed in context with each of the five schools key SES indicators, we see how race and SES map, albeit imperfectly, onto one another. Table 4.3 provides a summary of some of the key SES indicators for each of the five participating schools. These include measures related to student participation in the federally sponsored, National School Lunch Program (NSLP), more commonly referred to as the free and reduced lunch program, as well as measures related to the local community unemployment rate and the neighborhood affluence rate. Taken together, the three measures offer a more nuanced picture of the SES context in which each high school is situated – both internally and within the local communities in which they’re embedded.



Table 4.3: AY 2011-12 High School SES Indicators

High School Site	Free & Reduced Lunch	Neighborhood Unemployment Rate <sup>26</sup>	Neighborhood Affluence Rate <sup>27</sup>
Mar Azul High School	967 (32.7%)	12.1%	24.0%
Beachside High School	161 (14.1%)	3.2%	51.0%
Victory Senior High School	2,130 (78.9%)	12.3%	11.0%
Los Alamos Senior High School	1,417 (80.1%)	13.7%	12.0%
Hollander High School	1,721 (55.6%)	4.5%	30.0%
State of California	3,472,481 (57.5%)	12.5%	18.3%

Data taken from UCLA’s Institute for Democracy, Education and Access (2011): <http://idea.gseis.ucla.edu/educational-opportunity-report/2011/eor-search.php>

In looking at the available SES data for the five schools, Beachside represents what I would refer to as a high-income outlier with a relatively low percentage of students participating in the free/reduced lunch program (14.1%). Likewise, Beachside’s neighborhood unemployment (3.2%) and community affluence rate (51%) reflects the high-income constituent base that the school serves. Mar Azul follows in a somewhat similar pattern, though in far less dramatic fashion than Beachside, with only 32.7% of students enrolled in the free/reduced lunch program

<sup>26</sup> Defined as the unemployment rate for neighborhoods located within a one-mile radius of the high school.

<sup>27</sup> Defined as the percentage of neighborhood families whose income is above \$125,000

while reporting a far higher local unemployment rate (12%) and far lower affluence rate (24%). By comparison, Victory and Los Alamos are home to high percentages of free/reduced lunch program participants (78.9% and 80.1% respectively) and are nested within high unemployment communities (13.7% and 12.3%) with comparatively low rates of community affluence (12% and 11%). Interestingly, Hollander High located in the High Desert presents a more middle to working class SES picture with low-level levels of local/community unemployment combined with a 30% affluence rate.

What these SES profiles tell us is that the five participating schools maintain a fairly predictable pattern in terms of their racial/SES make-up. Schools with the highest proportion of students of color tend to be the same schools with low SES profiles. Conversely, the schools with somewhat high to very high white/Caucasian populations also tended to be serving higher income populations in higher resourced neighborhoods. As the literature points out repeatedly (Wells & Crain, 1994; Mikelson & Heath, 1999; Mikelson, 2008; Southworth & Mikelson, 2007; Stearns, 2010; Wells, Seifert, Saunders, 2013), these patterns of racial and SES composition often predict the quantity and quality of resources available to schools. In looking at the five participating high schools, it is particularly relevant to understand how resourced each school is – particularly as it relates to academic quality and college preparation. Table 4.4 provides a composite of key school resources, academic quality, and college preparatory measures that, taken together, depict the quality of the college going contexts in which each of the thirty study participants were embedded.

Table 4.4: College-Going Measures of Participant High Schools

High School Site <sup>28</sup>	School Resources			Academic Quality		College Preparation				
	Teacher Credential Rates	College Counselor to Student Ratio	School Overcrowding <sup>29</sup>	(A-G) Course Compl.	Adv. Math Participation (11 <sup>th</sup> /12 <sup>th</sup> grade)	SAT Test-Takers (12 gr)	SAT Score Avg. <sup>30</sup>	Avg. ACT <sup>31</sup>	AP Test-Takers <sup>32</sup>	Coll Opp Ratio <sup>33</sup>
MAHS	97%	245:1	YES	84%	63%	64%	1,633	23.7	46%	100:83:81
BHS	97%	183:1	NO	82%	52%	70%	1,655	25.1	63%	100:90:82
VSHS	97.0%	564:1	YES	78%	43%	38%	1,570	23.4	56%	100:40:12
LASH S	97%	344:1	YES	76%	20%	41%	1,298	18.8	27%	100:27:07
HHS	94%	None	NO	79%	45%	32%	1,416	21.6	20%	100:67:15
State of CA	95%	801:1	13%	74%	31%	40%	1,492	21.8	29%	100:67:26

<sup>28</sup> Schools acronyms: MAHS (Mar Azul High School); BHS (Beachside High School); VSHS (Victory Senior High School); LASHS (Los Alamos Senior High School); HHS (Hollander High School)

<sup>29</sup> The California Department of Education's school overcrowding standard measures student density of students per "usable acre." The density standard varies across K-12 sectors (Elementary = 115 students/acre and middle/high school= 90 students/acre) (Colmenar, 2005).

<sup>30</sup> SAT max score (Reading, Math, & Writing combined) = 2,400

<sup>31</sup> ACT max score = 36 points

<sup>32</sup> AP Test-Takers: Percentage of 11th and 12th graders who report taking an AP exam

<sup>33</sup> College Opportunity Ratio = Represents a composite of the educational pipeline and college preparatory path within a particular school. The translation: For every 100 Ninth graders of an entering cohort, X will graduate, and of those graduates, X number will have completed their A-G course requirements (making them UC/CSU eligible).

In assessing the overall quality of an institution, Oakes identifies three key areas for consideration: (1) the academic and instructional quality of a school; (2) the environmental contexts in which students are asked to learn; and (3) the sets of expectations that the institutional has for it is students – both academically and through college admission and financing measures.

*Academic Quality of Schools:* In assessing academic and instructional quality, we see high rates of instructional credentialing for each one of the five-school sites. Only Hollander, located in the High Desert Unified School District, reports instructional reported instructor credentials lower than the state average. In terms of access to quality courses, we some greater variability across the schools with Mar Azul and Beachside reporting the highest percentages of 11<sup>th</sup> and 12<sup>th</sup> graders enrolled in advanced math courses. By comparison, Los Alamos reports the lowest, with only 20% of it is 11<sup>th</sup> and 12<sup>th</sup> graders enrolled in advanced math courses. They patterns also play out in terms of AP test-takers at each institution. From the percentages reported, Beachside once again had the highest numbers of AP test-takers (63.1%) with Victory High School a surprising second (56.4%). This seeming blip could be an artifact of Victory’s several magnets.<sup>34</sup> Outside of Mar Azul (45.7%), the other remaining schools reported similar rates of test-taking among their students with Los Alamos reporting 27.1% and Hollander 20.3% - both below the California state average of 28.8%.

*Environmental Contexts:* The school crowding measure serves as one indicator of school environmental contexts. Nearly across the board, four out of the five schools participating in this study qualify by state standard as being overcrowded. That is to say, each school currently enrolls 90 or more students for each acre school property. In the case of our five schools, the

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<sup>34</sup> It should be noted that none of the participants from Victory were a part of the Math & Science, Medical or Performing Arts magnets.

high-income serving Beachside and High Desert-based (and consequently, more sparsely populated) Hollander do not qualify as overcrowded according to this standard. The other schools, by comparison, represent 3 of the 13% of schools statewide that can be classified as overcrowded. As per UCLA/IDEA (2014), overcrowded schools tend to serve poor, Latino students and utilize multi-track systems to sustain their significant numbers in the wake of the limited resources. Students enrolled in overcrowded schools are also more likely to attend schools in temporary classroom facilities and receive far less attention from teachers and administrative staff as they might in less populated schools. It should be noted, however, that in the case of the four participating schools deemed “overcrowded” (Mar Azul, Victory, and Los Alamos), none of them currently offer a multi-track or year-round schedule as the local school districts (Los Alamos, Beachside-Mar Azul) have made concerted efforts to limit this as an option. In sum, all but one of the five participating schools struggles with what is a common reality for many urban-based California schools; namely, these schools are largely overwhelmed by their mandate to serve the local communities given the significant limitations on school staff, facilities, and resources. It is within this environmental context that these schools are operating and supporting the college going aspirations of their students.

*College Going Supports:* While the numbers presented in Table 4.4 cannot fully depict the breadth and depth of a college going present within each of the five participating institutions, certain key indicators certainly provide some insight as to the state of college going as well as the internal practices of schools in support of college going. In the case of the higher income serving schools, Mar Azul and Beachside, one finds that the schools did an exceptional job at directing a majority of their students to some form of postsecondary education. For example, Mar Azul and Beachside performed well above the state average in the number of seniors

completing A-G requirement (84% and 82% respectively). In addition, the high-income serving schools also had substantially higher-than-average numbers of SAT test-takers, and those that took the SAT also scored well above the state averages (as they also did in the case of the ACT). Likewise, Mar Azul and Beachside's College Opportunity Ratios (COR)<sup>35</sup> indicated that both schools were also performing well above the state average in the number of graduates having fulfilled their A-G requirements, thereby making them qualified to enter any of the reputable public postsecondary institutions in the state of California. The three other participating schools, all of whom are largely serving middle to low-income students, appear to be less successful in preparing their students for college. As the numbers appear to indicate, Victory and Hollander's college going indicators fall more or less in line with the state averages in percentages of SAT test-takers, SAT and ACT score averages, and COR. Los Alamos, serving the most students of color and poorest communities out of the five participating schools, predictably scored below average in all of the key college-going indicators.

Taken together, the high school sites represent an interesting mix of racial and SES composition with expected variability in terms of both academic quality and college success measures. While this variability in high school context offers the potential for confounding how and in what ways students and their families prepare for the college admissions task, and by extension the affordability decision process, I will argue in Chapter 7 that the design, implementation and delivery of college going information programs and particularly financial and college cost information, is surprisingly consistent across high schools. I'll also argue that this consistency in approach reflects the largely routinized, regulated, and streamlined ways in

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<sup>35</sup> COR represents the ratio of students who graduate, yet do so with completed A-G requirements. In the case of Mar Azul, for instance, for every 100 Mar Azul 9<sup>th</sup> graders, 83 of them go on to graduate and 81 of those 83 do so having completed their A-G requirements.

which college information is now communicated within large urban public schools. This consistency therefore betrays in some ways the long held belief that the breadth and depth of college information programs within high schools mirrors the organizational habits of the institution. Rather, schools offer baseline information that is then complemented (or not complemented) by in-home information. I also build on previous work by McDonough and Calderone (2006) by suggesting that the dissemination of college-related cost and financial aid information is further complicated by counselors' middle class assumptions about money and money practice – as well as the stigma associated with engaging in personalized conversations around money. This standardization of information further complicates the college opportunity picture within schools and also serves as the jumping off point for a divergence in within-home practices, particularly around college affordability and college costs.

### *Participant Selection*

As mentioned earlier, my primary method of recruiting and selecting study participants was through the college/school counseling offices located at each of the five high schools. Recruitment and solicitation generally followed a three-step process: (1) I initially met with my assigned point of contact, typically the school's college counselor. In this meeting, I would provide details on the study goals, the specific participant criteria for purposes of recruitment, and discussion on potential candidates and/or strategies the counselor might use to identify qualified students. Counselors were also asked to complete a brief questionnaire with specific questions about their college planning and implementation processes for the academic year. (2)

In keeping with the mandates of IRB, I met with a list of 15-20 potential participants identified by the counselor at each of the school sites. In these one-on-one meetings, I would detail the purpose of the project, present the requirements of participation in the study, review

individual consent forms, assess their potential interest in participating, and then collect their contact information. Within twenty-four hours of the meeting, I would then contact the student as a follow-up to determine whether they remained interested in participating as well as to confirm whether their parent (or in some cases, parents) had agreed to participate alongside the student in the study. Assuming the family's willingness to participate, I then attempted to schedule the appropriate time and day that would work for the interview.

### *Verification & Operationalization of Social Class*

As discussed in Chapter Three, social class is conceptually enigmatic at best. Operationalizing materiality in the context of class was certainly one of the more challenging tasks in the recruitment/selection process, yet was arguably the most critical feature of my study. In order to navigate this conceptual ambiguity, I relied to a great extent upon the extant literature. Variables such as income, occupational categories, parental education, prestige assessments, and conceptual class schematics have all been used as a means for identifying material position in relation to social class status (Grusky & Weeden, 2008). Approaches to measuring social class have included the intermixing of highly objective composite measures that track overall financial well-being, mobility, and income. Other approaches have included a mixing of objective and subjective criteria, such as income categorization in combination with self-reported class affiliation and well-being measures (Ostrove & Long, 2007).

For purposes of this study, I relied upon McDonough's 1997 examination of the class-based structuring of high school college-going experiences as an initial guide for my own operationalizing of social class. In addition to including parental education and parental job status, both measures used in the McDonough study, I also incorporated basic wealth measures (home ownership in this case) to help draw stronger lines of delineation in my determinations of



participants' locations along the social class continuum (Conley, 1999). Families in which one or more parent had a BA and in which one or more parents were professionally employed were considered to be of high SES. Parents who did not possess a college degree and were employed in blue collar, non-professionally designated occupations were considered low SES.

Wealth was also factored in order to triangulate SES position with parental education and occupation initial assessments of class. According to Conley (1999), personal wealth (the purchase of a home, securities and other forms of investment) is an important strategy used by middle and upper class families to pay for college. Wealth permits families to easily convert their assets in order to leverage the financing of big-ticket items like a college education. Given the potential impact of these forms of wealth in the financing of postsecondary costs, understanding the composition of family wealth assets, such as home ownership, retirement planning, and stock portfolios, should be accounted for in determining a family's socioeconomic station.

Final determinations as to individual families' social class position were made according to a host of quantifiable measures that included: self reporting of parental education levels, parental employment, family income bracket, family affluence and wealth measures, evidence of advanced financial planning (i.e. retirement accounts, investments, inheritances, etc.), and quality of life assessments. Participant self-reporting of SES-related information was provided through the solicitation of this information in the context of family interviews and re-verified by way of Mistry's (2008) socio-demographic instrument modified for purposes of this study<sup>36</sup>. My SES groups were then assessed according to the following sets of criteria:

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<sup>36</sup> More specifics on the administration of interview and questionnaire items is provided in the "Data Collection" section of this chapter

Table 4.5: SES Operationalized

Class Position	Educational Attainment	Occupational Class.	Household Income	Home Owner	Home Affluence Measures	Financial Aggregation Strategies
Professional Class/Higher Income	Both parents earned a BA with at least one parent receiving an advanced degree	Primary wage earner(s) job fall into a professional or managerial classification	Income falls within the top 20% of all household income according to the 2006 Census Bureau (1.5 x the LA median income of \$55,909 <sup>37</sup> )	Home ownership	Household material conditions including: # cars in household # bedrooms in home; # computers in the home	Investment plans/portfolios, professional financial managers/accountants to build long-term wealth, property investments
Working Class/Low-income	Parent(s) earned a maximum of a BA.	Primary wage earner(s) fall into one of the following categories:  (1) Position is classified as working class (easily filled positions, limited economic compensation, and little to no requirement of formal training).  (2) Work is part-time, seasonal, or intermittent.  (3) Full or part-time student;  (4) Unemployed or on disability	Within \$10,000 annum of the US poverty threshold (calculated on the basis of the number of individuals within the family unit plus number of dependent children residing within the household <sup>38</sup> ).	Diversified housing arrangements (home ownership, rental, shared living arrangements)	Limited or non-presence of home affluence measures identified above	Limited to retirement plans (professionally mandated), savings, and in some limited cases home ownership.

Class and SES status are complicated and highly contextualized measures. In looking at the criteria I have used to determine my SES groups for this study, one must be mindful of a couple of things. First, the Great Recession of 2007-09 and the ensuing global recession that followed

<sup>37</sup> Figure taken from the US Census Bureau’s “State and County Quick Facts” for Los Alamos County (2009-2013): <http://quickfacts.census.gov/qfd/states/06/06037.html>.

<sup>38</sup> See Appendix A: “Poverty Thresholds for 2011-12 by Size of Family and Number of Related Children Under 18 Years” for detailed breakdown of US federal poverty thresholds.

had troubling effects on the financial picture for a number of families within this study. Some of the high-income families, for example, experienced precipitous drops in overall wealth by experiencing depreciation in home market values, volatile stock markets, and corresponding reductions to retirement and pension plans. Within the low-income family group, there were a number of families whose financial circumstances became far more dire after 2007 thanks primarily to lay-offs, more rigorous lending and credit criteria, and the overall instability and volatility of the job markets. In more favorable economic times, some of these families might have had a more optimistic outlook on their future financial fortunes or perhaps would have felt less financially and materially vulnerable. For the sake of this study, they have been identified according to the SES definitional framework I have devised based upon their existing material position at the time of the interview. Second, as will be seen in my presentation of the families later in Chapter Five, a number of the low-income families do not fall below the official federal poverty threshold. However, like many others who have used the federal definition in the past, the threshold itself must be contextualized given that it is merely a measure that does not take into account geographical differences, urbanity, and the variability of family structures and material arrangements<sup>39</sup>. Third, some could argue (and with good reason) that the families falling within my “high-income” group are more aptly described as “upper middle class” given identified income thresholds and occupational status. While I have taken the liberty of identifying them as “high-income” for the sake of this study, I would certainly acknowledge that many of those in this group do not fall into the category of the super wealthy or elite class that one might immediately associate with a high-income classification.

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<sup>39</sup> For more on this point, see Fisher, Gordon M. .” *Poverty – Experimental Measures*. U.S. Census Bureau. Retrieved 11 December 2014.

However, the murkiness of my classification scheme may not be as damning as some might think. According to Bourdieu, examining those who fall along the class borders offers far greater analytical purchase than observing the super wealthy as the energy expended to maintain one's status shapes practice in dynamic and telling ways (Bourdieu, 1977b). For this reason, I believe the SES framework I have created for purposes of this study has garnered a strong group of "high-income/upper middle class" families who represent favorably the high-income universe I was hoping to study.

### *Data Collection*

Consistent with the phenomenological commitments of this study, my data collection was organized around three different methods. These included one-on-one in-depth interviews undertaken with individual members of each participating family and complemented by a detailed demographic questionnaire and analytic memos produced periodically over the course of the data collection period. This data helped bring into greater relief the individual perspectives, life experiences, and sense-making that operates at the heart of this study – and certainly contributed to a more nuanced understanding as to the role of money and money practice in family affordability decision-making. For purposes of clarity, I elaborate further on these data collection processes below.

### *In-depth Interviews*

Separate in-depth, semi-structured interviews were conducted with both students and their parents. Fontana and Frey (1994) define semi-structured interviews as a hybridized form of rigorously-structured interviews, in which protocol questions are heavily scripted and presented in uniformity, and informally structured interviews, where relevant empirical data is collected in informal, spontaneous, unspecified ways. I opted to use a semi-structured approach

in my conversations with participants for a number of reasons: (1) The informality placed participants at greater ease and lead to more spontaneity in our conversations; (2) a semi-structured approach presented an opportunity to test various approaches to certain topics and ideas in order to more effectively engage with my participants on emergent topics and ideas generating from my analytic memos; and (3) ensured that a basic framework was in place so that key concepts central to the study were touched upon, albeit it in a more natural and organic way.

In total, I conducted sixty different interviews. Each of these interviews lasted anywhere from 2 to 2.5 hours. The length of time often varied based upon the extent of the sharing and the availability of the participants involved. The interviews themselves were more often than not conducted in the family home – especially since I often transitioned from my initial interview with one family member directly into a second interview with the other. Other interview settings included a number of Starbucks located throughout LA County (resulting in a lifetime worth of consumed lattes), a public library, a high school counseling center, my committee chair’s office, and perhaps most memorable, a church carnival. In all, the participants were tremendously giving of themselves, their time, and also their stories.

In preparing for the interviews, I developed two separate protocols – one for the daughter (aspiring senior) and one for the parent(s).<sup>40</sup> Both sets of protocols covered similar sets of issues, addressing the college going and affordability processes from what I refer to as a longitudinal perspective. Essentially, I had the participants describe their college admissions/college affordability experiences as a process – one with both a beginning, and ultimately, an end. In this way, each of the interviews represented a story, an ongoing narrative

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<sup>40</sup> See Appendix B and C for student and parent interview protocols.

from the individual standpoints of both parent and child in which they revealed, not only their impressions of the process, but the within-family logics and dynamics that drove decision-making – and perhaps, offered insight into the boundaries that comprised the college-going/affordability universe within which they operated. Generating these narratives offered the greatest opportunity to operate within the realm of individual perception and thus stay true to the phenomenological approach of this study. Also, in soliciting the individual narratives of both daughter and parent, I was able to identify where there was shared sense making on college and college affordability/costs and where these narratives might have diverged. These moments of similarity and contradiction served as important areas for subsequent examination once I embarked on the analytical phase of this process.

#### *Family Demographic Survey*

In addition to one-on-one interviews, all thirty families were asked to complete a family demographic survey. This survey instrument included a host of questions related to parental education, employment, family affluence, and importantly, quality of life measures. A great majority of the questions presented in this survey were taken from a socio-demographic instrument developed by Dr. Rashmita Mistry in support of her work looking at the impact of family economic well being on children's educational outcomes.<sup>41</sup> My purpose in using the Mistry survey instrument was to use proven, well-defined metrics that would help me to accurately assess family SES given its centrality to this project. Due to the fact that the survey was intended for a K-12 audience, I made slight modifications to the original instrument, including elimination of some of the child-specific behavioral reporting. In place of these items,

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<sup>41</sup> Dr. Mistry was kind enough to share a version of her socio-demographic or PAR questionnaire with me via personal communication on 1/18/2010. This form was originally used in support of a 2008 UCLA Lab School study and was therefore modified to reflect the goals of this current study.

I included areas in which families identified their approach(es) to financing college costs, a special question related to use of financial professionals in planning for college costs, as well as reporting of the daughter's final college application set and final destination choice<sup>42</sup>.

Administration of the survey was typically conducted prior to the start of the parent interview. I limited form completion to parents since the survey asked respondents to assess their overall quality of life and material well being at different points in the family's history. A translated version of this form was also provided to those few parents who spoke Spanish only. By administering the survey in this way, I eliminated the need to chase down parents after-the-fact. It was also helpful in that it put parent(s) in the mindset to discuss deeply personal issues related to educational background, educational aspirations they hold for their child, and money-related concerns. The descriptive data generated from this survey instrument informed, and in some cases helped to contextualize, the interviews conducted with parent and child

### *Analytic Memos*

Reflection is a critical methodological practice that informs both data collection and analysis (Wacquant & Bourdieu, 1992; Kincheloe & McClaren, 1994; Emerson, Fretz and Shaw, 2001). Researcher reflexivity is a necessary task of the researcher in making meaning of her experiences in the field as well as how personal history might come to bear on the research project. The analytic memo is a method to systematically capture these reflections (Strauss & Corbin, 1990; Emerson, Fretz and Shaw, 2001). My purpose in incorporating analytic memos into my data collection process was to ensure that I fully documented the issues, topics, and observations that I made while in the field and then later during the data analysis phase of this study. More than journal entries, my analytic memos served as focused writing reflections

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<sup>42</sup> See Appendix D for sample Family Demographic Survey.

intended to document specific feelings, attitudes, perceptions, and emergent ideas that developed as I proceeded through this research process. The analytic memos created throughout this data process served as an important jumping point in the development of this study's findings.

Analytic memos served two purposes throughout the data collection process. First, it provided a space in which to document on and reflect over significant moments in the interviewing process. For example, this could include moments where a theme was starting to emerge or notable moments in which parent(s) and daughter seemed to contradict one another in what I determined to be significant ways. Memo writing, in large part, served as spaces for creativity, where reflection on the data and brainstorming could meaningfully take place. The second purpose for analytic memos was that it served as a bridge by which I could connect my emerging ideas with the existing literature and Bourdieu's ideas on cultural capital, habitus and field. It provided an opportunity to step back from the process and note how my own positionality as a middle class, white woman might also cause me to overlook some of the taken-for-granted practices of families – particularly among those that fell into the high-income group, as it was within this group that their communicated values, beliefs, and established practices around money were most similar to my own.

In total, I drafted 20 analytic memos of varying length and on a wide range of topics. These memos, taken together, helped to establish the initial direction for my data analysis at the culmination of my family interviews.

### *Data Analysis*

Thoughtful analysis of the data collected is a critically important part of the research task. Huberman and Miles (1994) argue that the task of data analysis begins, not at the point at



which data ceases to be collected, but rather in the actual planning stages of the research endeavor. Given the highly conceptual nature of some of the ideas embedded within this dissertation project, my approach to data analysis was to a great extent emergent and on-going. This is in keeping with the constant comparative method outlined by Glaser and Strauss (1967) and Strauss and Corbin (1990). Accordingly, analysis began with (1) a conceptualizing of the data; and (2) the development of data categories organized in a manner this felt consistent with the conceptual ideas of my project (Strauss & Corbin, 1990).

Bourdieu's theory of practice factored heavily into my analyses as it allowed me to make sense of the data as a discernable series of class-derived practices. The first step of this process was to align my study of postsecondary affordability with Bourdieu's cultural theory, and in particular, his focus on habitus, taste, and preference. In doing so, I utilized his idea of practice as the primary unit of analysis in analyzing how families engage in issues of college cost. As discussed in Chapter Three, Bourdieu speaks of the "genetic theory of groups," one in which status is enacted through "repertoires of action" conform with the spoken and unspoken social agreements (agreements predicated upon the regulatory function of habitus) known to members of a particular status group (Bourdieu, 1990b). This social component to Bourdieu's theory explains how practices serve as an important heuristic for understanding class-based sense making, and by extension, how they are regulated by and ultimately reproduced by the actors (in this case, families) involved. It follows then that this examination of postsecondary affordability utilizes "practice" as the analytical framework for understanding how class and materiality influences decision-making patterns. The data analysis work for this project was organized with an eye to identifying the range of different practices participating families undertook in completing the series of tasks that made up the individual "college affordability process."

In taking up of this idea of college affordability as a “process,” I ultimately depart from conventional definitions of affordability represented in the literature. As suggested in Chapter One, college affordability is often conceived as a highly rational weighing of costs and benefits; a generally predictable individual calculus in which one balances the substantial investment of college with the potential returns that a college education might bring. By contrast, I argue for a recasting of college affordability as a multi-faceted series of activities organized around a central task, namely the satisfaction of the college cost obligation. This working definition of affordability is therefore fundamentally *process oriented* in that it assumes the sets of activities intended to satisfy the college cost obligation are interrelated, in most cases progressive, and cohere in a systematic and logical way. In this way, college affordability encompasses all phases of the college financing process – from the planning and anticipation of costs, to the collection of cost-related information, through FAFSA, all the way to the final sets of decisions a family may make in the run-up to satisfying their college cost obligations and the solidifying their child’s final institutional choice.

So often, the existing research literature has sought to understand a variety of college financing tasks as seemingly disconnected from other discrete tasks. There has also been a tendency to examine these tasks (i.e. FAFSA completion or loan decision-making) as individual-level challenges en route to satisfying the college cost obligation. For example, a quantitative research study on student responses to net costs is inevitably disconnected from the lifetime worth of pre-planning that some families may or may not have undertaken in anticipation of the external support they projected by way of financial aid awards. Similarly, the calendaring and timing of financial aid information dissemination in schools is often de-contextualized from examinations of student FAFSA completion trends or assessments of

FAFSA's complexity to the average low-income, first-generation family. Yet, in our individual level practices, we know all of these tasks to be fundamentally interrelated. Arguably, some of the conceptual choices reflected in prior affordability work was a product of both method and research design. However, this tendency towards decontextualizing finance activities overlooks the apriori conditions and relationships that I argue fundamentally influence how families engage in affordability practices.

Consequently, this re-conceptualizing of affordability also suggests a dynamism to the college affordability process, one in which families engage in financing activities through class-informed repertoires of action or practice. This suggests that family responses to this "process" are variable and reflect class habitus. In framing affordability in this way, we can then begin to talk with far greater specificity about the class-derived practices that perhaps structure advantage and disadvantage in the arena of college financing and college costs. As Bourdieu suggests, practices represent more than action as there are affective features that betray the sense making of the actor. For Bourdieu, this sense making is a fundamental production of our habitus vis a vis practice.

How do these ideas play out in how I approached the task of data reduction? First and foremost, the recounting by families – both parent and daughter – of the affordability process was re-conceived as a series of class-informed practices in which families engage. For example, the frequency in which a family engages in formal/informal money talk reflects, not only the money-based communication practices of the family, but may also speak to the ways in which money conversations reflect the roles and responsibilities of parent and child, or more importantly, how parents signal to their children their monetary and class position. From an empirical perspective, observations of this kind of practice also generate valuable opportunities

for comparison across the class groups as well as racial/ethnicity subgroupings in order to find consistencies and/or discontinuities. Furthermore, analysis at the level of practice permitted me to document the actionable work of daughter and parent en route to meeting the college cost obligation, and in so doing, helped me to attribute these practices as motivated by the regulatory features of class/status group membership as expressed through Bourdieu's habitus.

Consistent with this notion of process is the conceptualization of affordability as a pathway. While not necessarily linear or progressive (in much the same that a college going itself is not always linear or progressive), there are concrete tasks that must be accomplished (CSS Profile, FAFSA, aid package decision-making and acceptance) in order for most families to meet the cost obligations of college. This pathway also includes pitfalls and unique challenges (EFC determinations, debt aversion, access to computer for purposes of filling out the FAFSA) that families must navigate en route to meeting their college cost obligations. In this way we move beyond conceptual convention, which dictates college financing to be a momentary, often vexing, challenge families face and ultimately overcome, to a process that is fundamentally longitudinal and that mirrors the historicity and cultural significance of family money practice.

#### *Data Display*

In keeping with this this idea of practice as a feature of class habitus, I have attempted to focus my attention on the ways in which parents and children interact with one another over college costs and affordability as well as the ways in which preferences are expressed and strategies crafted with regards to college choice and perceptions of opportunity.

I began the analytical process by engaging in a pre-coding process as outlined by Saldana (2009). This included reading through two representative transcripts from each of the "identity

quadrants” – one student and one parent transcript per quadrant. With each reading, I developed a running list of pre-codes that would eventually be consolidated and later organized into concept or “lumper” code groups (Saldana, 2009)<sup>43</sup>. All of the codes identified complied with the process orientation/practice-based approach I have adopted and grounded in the Bourdiean’s notion of the genetic theory of groups.

All concept code groups were organized in a way that reflected the key ideas/concepts derived from my original research questions. The sub-coding provided further refinement on how concepts like family financial management, perceptions of college affordability or navigation of the college affordability pathway was ultimately enacted. Table 4.6 provides an overview of the analytical process as it was operationalized.

Table 4.6: Research Questions Operationalized

<b>Research Question</b>	<b>Concept Code and Sub-Code(s) Used</b>	<b>Interview Protocol Question</b>	<b>Response Example</b>	<b>Analysis</b>
How and in what ways does money play a role in students’ and parents’ perceptions of college opportunity?	Concept Code: Perceptions of College Opportunity  Sub-code(s): Fairness of financial aid policy/process	From what you know of the college financial aid process, do you think it is fair? Why? Why not? (Parent protocol)	Parent Quote (High-Income White): “No, I do not think it is fair. We knew going into this process that we wouldn’t qualify for any financial aid and we did not. Yet you look at what it takes to pay for four-years of college these days and you start to feel as though the process is kind of rigged against those who show any ability to pay.”	Financial aid is inequitably distributed. The promise implied by the mere existence of financial aid is that it should be for all families regardless of need. Furthermore, “ability to pay” is a punitive status in the financial aid and college financing arena.
What are the within-family values, strategies, and	Concept Code: Affective Features of Money	Generally speaking, how do you feel about possibly taking on loan debt while	Student Quote (Low-Income Latina): “Honestly, I’m scared of loans. I’d rather	For this particular low-income student, loans (and by

<sup>43</sup> See Appendix E for a complete detailed listing of all concept- and sub-coding used for data analysis purposes.

<p>predispositions towards money? How do parents and their children similarly or dissimilarly understand these values, strategies, and predispositions?</p>	<p>Practice  Sub-Code: Financial Fears</p>	<p>you are in school? Is this something that you and your parents have specifically discussed? (Student Protocol)</p>	<p>work two jobs then take out a loan. All I have ever heard is that debt is bad.”</p>	<p>extension debt) come with considerable personal risk. There are solutions (i.e. multiple jobs), but they also include a certain amount of implied - though far different risk.</p>
<p>What kinds of money-related practices do families engage in related to the college financing process?</p>	<p>Concept Code: Money Communication  Sub-Code: College Costs Talk – Within Home</p>	<p>What kinds of things have you talked about with your child when you discuss paying for college with them? (Parent Protocol)</p>	<p>Parent Quote (Low-Income White): “Honestly, we do not really talk about it much. She talks to others about the financial stuff. I have told her that once she’s 18, she’s on her own. That’s what happened to me when I was her age and it will be true for her too.”</p>	<p>Within this low-income family, communication focuses, not on the specifics of the affordability and financing task, but rather on the “help parameters” established by the parent.</p>
<p>How is the labor associated with the college financing process organized within families?</p>	<p>Concept Code: Family Financial Management Practices  Sub-Code: Family Financial Roles</p>	<p>What are you responsible for doing (in the financial aid process)? What are your parents’ responsibilities? (Student Protocol)</p>	<p>Parent Quote (High-Income Latino): “Her job is to do well in school and to do her best with her applications. My job is to make sure that we can afford the college she chooses.”</p>	<p>There is a well-defined college admissions/financing labor structure in this high-income, Latino home. The implication is that the daughter attends to the college admissions task uninterrupted by the complex financial dealings that are associated with paying for college.</p>
<p>How does the organizational habit of schools influence family practices related to college financing and affordability?</p>	<p>Concept Code: HS Quality  Sub-Code(s): College Counseling – Quality &amp; College Counseling – Information</p>	<p>What kinds of interactions did you have with school personnel (more specifically college counselors) around college admissions and college costs? (Parent Protocol)</p>	<p>Parent Quote (High-Income White): “Frankly, I do not find them useful at all. I mean, what are they going to tell me about financial aid that I do not already know or can’t pick up from talking to my accountant? Honestly, I</p>	<p>In this example, this high-income father is offering a rather interesting set of observations about the state of college counseling at his daughter’s school (Mar Azul HS).</p>

			think the (college) counselor's office really does more for the students whose parents do not support them. They (the counseling office) approach things from a standpoint of lifting the entire boat. I appreciate that they do this, but that does not do anything to help me or my kid who's working her butt off to get into a good school."	This includes: (1) that the college counselor offers a caliber of knowledge around money and money practice that is beneath his own and; (2) what knowledge the counseling office does offer, it is in keeping with the needs of a different social class of students (in this case, the children of presumably lower-income, working class students). As such, the organizational habit of Mar Azul is inconsistent with his own.
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While not an exhaustive representation of the analytical work supporting the study's findings, Table 4.6 offers some idea of the logical linkages that I established in order to develop a data-driven set of assertions to the research questions established at the outset of this project. While my concept and sub-coding efforts ensured that I could reduce the roughly 1,500 pages of interview data to identifiable forms of family-based activity intended to support navigation of the college affordability pathway, it is theory, and more specifically Bourdieu's theory of social reproduction, that offers the powerful explanatory insight to better understand how class-based money practices shape advantage and disadvantage within the sphere of activity I'll later refer to as the *cultural field of college affordability*.

The intellectual work of developing the concept and sub-coding schema described above

was further supported through the use of Dedoose research software<sup>44</sup>. Unlike more popular qualitative software programs like Atlas-ti and Nivo, Dedoose offers its codifying programs via the Internet. This provided the added security and convenience of a cloud-based qualitative program that permitted me to code flexibly provided I had internet access.

### *Reciprocity & Ethics*

As a social science researcher focused on issues of social inequality, I was very aware of my status as a white, middle class, educated woman and how this positionality could serve as a point of advantage in my role as researcher. Bourdieu and Wacquant (1992) spoke at length about the tendency of researchers to lose sight of the productive possibilities of inequality research (and social science research more generally) and instead seek to engage in a form of predatory research that does nothing more than record mere “spectacle.” I took such warnings very much to heart in my interactions with all of the family participants; from recruitment, in the execution of the one-on-one interviews, and in all subsequent communications that followed.

I was also deeply appreciative of the time, energy, and the astonishing degree of trust that the participants instilled in me by simply sharing their stories. Regardless of where these families fell along the socioeconomic ladder, their individual narratives depicted equally powerful stories of success and personal triumph, and how these same successes could be quickly muted by hardship and unexpected challenges.

The generosity bestowed upon me by the study participants served as a constant reminder of my responsibilities to them. For this reason, I remained very conscientious of the role they played in the overall success of this study. They were in every way, equal partners in this journey. This meant maintaining respectful communications with all participants

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<sup>44</sup> For further information on Dedoose, please visit their website: <http://www.dedoose.com/>.



throughout the process. It also meant that I offered whatever expert support I could provide to the students and families – particularly those families who did not have a lot of in-home information on the college admissions or college financing process.

### *Study Limitations*

As with any study of this type, there are a number of key decisions that impact how the study findings should be interpreted. For the sake of transparency, I provide an outline of some of the key limitations of this study.

#### Sample Choices – Gender & Year

While I was committed to examining the college affordability process of college-bound women, the trade-off, of course, is that I cannot speak to the ways in which college-bound male students might experience the affordability process differently. I characterize this as a trade-off (rather than a shortcoming) because research of this sort is, in effect, a series of choices in terms of how one directs the empirical gaze. Similarly, I've intentionally chosen to examine the experiences of college-bound seniors. If the affordability process is indeed a longitudinal one, the affordability processes of families may be fundamentally different in the years prior to the culminating senior year. This too serves as a limitation on how we might view the findings as they are presented within this dissertation project.

#### Defining and Operationalizing Social Class

Among the key limitations to this study is long-standing debate over how to meaningfully define what is meant by the term, “social class.” Many of the preceding chapters have addressed in fairly substantial detail the various nuances of this debate. Closely tied to the definitional issues I have alluded to are the associated complications that result from the operationalization of social class in a research context.

## Timing of Interviews

One of the design concerns commonly associated with any sort of examination of individual college admissions and/or affordability processes is the timing of the inquiry itself. Given that admissions decisions take place anywhere from early/mid December (in the case of early decision) all the way up through the start of the subsequent Fall semester (in the case of community colleges), the timing of the decision-making process around college matriculation and college costs is best characterized as fluid, contingent, and largely contextual. For this reason, the FAFSA deadlines have served as a useful marker for delineating when financial aid and college costs begin to take on greater significance in the lives of college aspirants and their families. In the case of California, the FAFSA could be filed as early as January 1 or as late as the Cal Grant deadline in early March— the most significant pool of dedicated state-level aid offered to California families for use at California-based colleges and universities. This is a conservative filing estimate, however, as the majority of study participants filed by January 1 through FAFSA if not earlier thanks to the various priority filing dates mandated by individual institutions participating in the College Board’s popular CSS Profile Service<sup>45</sup>.

While the interviews were timed such that all participants had completed some portion of the financial aid application process (either the FAFSA or CSS Profile), the timing and nature of the aid offers – that mix of grants, scholarships and/or loans – varied by family and the institutions to which their daughters applied. In light of these differing stages in aid offer

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<sup>45</sup> The CSS (or College Scholarship Service) Profile is a College Board financial aid platform established for the applicants of it college/university member institutions. The CSS has become an increasingly popular financial aid service for institutions in recent years. Compared to the FAFSA, the CSS form asks for far greater financial information of families, thus providing colleges and universities with a more complete family financial picture as well as greater control over when this financial information is received – a critical logistical concern in the case of early decision aid packages as well as in fulfilling an institution’s admissions year enrollment management strategies. While institutions often make initial aid offers on the basis of information provided via the CSS, these decisions may be adjusted following the Jan 1 FAFSA deadline. More importantly perhaps, unlike FAFSA, the CSS application is not free. While CSS fees vary from year to year, applicants are typically expected to be pay anywhere between \$9 and \$16 *per application*. These are the “hidden fees,” if you will, of the financial aid process. For more specific information on the CSS Profile, visit: <https://student.collegeboard.org/css-financial-aid-profile>.

process, email (and at times phone) follow-ups were conducted with families to see how these financial decisions were finalized and, when relevant, the impact of these offers on the daughter's final institutional decision. It is important to point out, however, that this study was not designed as an examination of the financial aid "calculus" of families (perhaps a topic for a future study), but rather an examination and documentation of the practices that sustained such work.

This design concern was also in some ways fortuitous as it also highlighted the fluidity of the financial aid offer process. Typically, the aid process is viewed as a singular exchange of information between the college or university and family (i.e. the institution makes an admissions/aid offer, the applicant then decides to accept or decline). However, in this age of high stakes admissions, financially-driven enrollment management practices, the rise in use of the CSS Profile, along with limited public institutional funding, financial aid offers are frequently susceptible to revision. Consequently, the families who participated in this study often depicted their aid offers as contingent or tentative and potentially revisable. How families responded to these seemingly tentative offers, and how this influenced decision-making on final destinations is elaborated upon in subsequent chapters. For example, several of those I interviewed early in the data collection process were accepted early admission to their choice institution (including one non-binding early admission).

### Language Limitations

Among the thirty participating families, three sets of parents did not speak English as their primary language. While I'm conversant in Spanish, I am not at a proficiency level suitable to conduct an interview, especially given the breadth of topics covered, not to mention the implied trust one must build in talking personal issues like money and money practice.

While I did screen for language, I was disinclined to disqualify a family due to language differences. Instead, I enlisted the generous help of a fellow Spanish-speaking doctoral student who served as my interview interpreter. Prior to meeting with the three families, my colleague and I reviewed the interview protocol to ensure there was a shared understanding as to the intent of each question(s) as well as to discuss potential follow-up questions. It was only after this “norming” process that I proceeded with scheduling the three interviews. Arguably, bringing a third party into this process was less than ideal, but thanks to careful planning and our due diligence all three families offered fruitful contributions to the study findings.

### The “Great Recession” Effect

The perfect storm of accumulated private debt, a run on the shadow banking industry, questionable national monetary policy, trade deficits and a collapsing US housing market resulted in what many have called “The Great Recession” of 2007-09 (Hsu, 2012). While data collection for this study took place in the Winter/Spring of 2012, many families (and particularly those in California) were still reeling from the effects of the economic decline. Among the families who participated in this study, these effects were quite clear: stock portfolios were reported to have taken a hit, jobs were lost and never reclaimed, “temporary” housing arrangements became more permanent cost-cutting solutions, and the purchase of discretionary big ticket items were reconsidered and/or pushed back to another day. Certainly, how families looked at the issue of college costs was also affected by the troubling economic climate of the times. It is unclear as to how much the recession may have unwittingly complicated decision-making for both income groups. However, it remains a valid concern given the precarious and volatile nature of the job market and major financial institutions (i.e. housing lenders, banks, stock market).

### *Validation & Ethics*

Major validity threats included my own biases and presuppositions over the meaning and significance of class-based cultural practice and the assumed values and meanings I applied to my observations of the families involved. Triangulation, multiple interviews, as well as acknowledgement of researcher bias have served as the basic tools for strengthening the overall integrity of this qualitative study (Merriam, 2001).

It should also be noted that this study posed no serious ethical problems to the participants of the inquiry. Human subjects approval was sought from the UCLA Institutional Review Board as well as appropriate school districts and local school authorities. Consistent with IRB instructions, all participating families provided their official consent to the sharing of their stories prior to participation in this study. In cases where participants spoke Spanish-only, these same consent forms were translated into Spanish. All signed consent agreements remain in the possession of the author and under lock and key.

### *Verification*

As outlined by Cresswell (2003), there are a number of ways in which to ensure validity within qualitative research. Interviewing both daughter and parent offered opportunities to cross-reference key communications, recollections, and interpretations of parent-child interactions. Any detectable discrepancies in these narratives were addressed through follow-up communications as necessary. In addition, I provided study participants with the opportunity to review key artifacts from my data reduction process – most significantly, their individual family profiles (see Chapter Five). All member checks occurred by email. I have also relied upon use of rich, “thick” description in order to substantiate the assertions I have made in the findings chapters that follow (Cresswell, pg. 196). This assures that my readers have the opportunity to

consider the logic of my findings within the context of the data presented. Finally, whenever necessary, I was sure to identify negative, discrepant, or contradictory evidence that surfaced in the development of my final set of findings. For the sake of transparency, the moments of contradiction are readily identified in the context of the study's findings.

### *Chapter Conclusion*

Developing a meaningful, thoughtful research design inevitably includes making difficult choices. Consequently, the task of setting parameters for this study, to a great extent, felt somewhat like an exercise in self-discipline. That said, the choices I have made, and the justifications that support those decisions, seem well fitted to the larger goals of this dissertation project.

This study, while fundamentally exploratory in nature, took into account the important empirical traditions of qualitative research and carefully considered how complex concepts of habitus, postsecondary affordability, and educational opportunity could be best operationalized. The findings generated from the data collected and subsequent analytical work offer the opportunity to push our thinking on issues of postsecondary affordability conceptually; both in terms of our conceptualization of the problem as well as in our theoretical understanding of the way in which disadvantage is structured and ultimately reproduced. The chapters that follow will focus on the outcomes of this analytical work. I'll begin with an elaborated discussion on the material lives of the individual families that made up this study. This will be followed by data-informed observations of family affordability practices with particular concern for the ways in which class ultimately shapes family practices when navigating the affordability pathway, how it informs more abstract understanding of college opportunity, and the way in which

family-based money practices ultimately contributes to class advantage and disadvantage within the highly regulated arena of college affordability and financing.

## Chapter Five: Understanding the Material Lives of Families

### *Introduction*

Over the several months in which I met and interviewed the thirty families who contributed to this study, I came upon a few truisms: (1) GPS is a data-collecting doctoral student's best friend; (2) Los Alamos County is surprisingly large and geographically diverse; (3) the high desert really starts to get painfully hot in late spring; (4) after testing the full gambit of coffee shops across the Los Alamos basin and beyond, Starbucks still makes the best soy lattes. What I also learned, of course, is that regardless of race or social status, the college financing process comes with a certain amount of risk. Risk can look very different depending upon your class status, but it remains a driving force in how families navigate their affordability pathway – a point that will be taken up in far greater detail later in a later study.

From this extended whirlwind of soy lattes, freeways, and ever-changing Southern California landscapes, I got to learn a tremendous amount about how families actually engage in the college affordability task and how social class shapes those engagements. This chapter sets the stage for more in-depth conversations about family, college going and affordability by first examining the participating families in their roles as economic units; i.e., What is the existing family structure as it relates to the organization and management of households? What are the material lives of the participating families like? How have these families come to understand this internal materiality? To help answer these questions, I first look at the composition of families as defined by key SES life measures. I then examine their own perceptions of their class position as well as “life satisfaction” measures in order to better understand how they “experience” class. I round out this discussion by examining the financial organization of families. More specifically, I look at how these families function as economic units. For



analytical purposes, all of the families are presented in the context of the identity grouping to which they belong. This allows me to ground these discussions in the context of social class as well as to better decipher the mediating effects that class has on certain types of financial decision-making. This also affords me opportunity to address within-group differences across the two racial groups (white and Latino) when appropriate to do so. Wherever possible, I also provide narratives to help move beyond the numbers in order to bring a human element to the stories shared with me.

### *The Families*

Family serves as the central organizing feature of our economic lives (Zelizer 2005a). While the constitution and composition of family has certainly diversified over the span of the last two to three generations, it continues to represent a dynamic social institution that operates in large part as a source of care, as a means of socializing our young and to ensuring economic survival for its individual members (Zelizer, 2005a). Studies of inequality also view the family as the symbolic, liminal space in which cultural ideologies of social class are practiced – and ultimately modeled – such that parent and child become “virtuosos” of class behavior (Bourdieu, 1990; Lareau, 2003). For these reasons, the family serves as the primary focal point for this study and is critical to furthering our collective understanding of college affordability.

Of the thirty families I met with in the spring of 2011, fourteen were identified as high-income (eight white families and six Latino families), with the sixteen remaining families (eight white and eight Latino) comprising the low-income group. Tables 5.1 and 5.2 provide a summary of the participating families, including high school affiliation and home community<sup>46</sup>.

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<sup>46</sup> Pseudonyms have been used to protect the privacy of the participating family members. The names of the affiliated high schools have also been changed in keeping established practice.

Table 5.1: High-income Families & High School Affiliation

<b>Daughter/ Participant</b>	<b>Parent Interview Participant</b>	<b>High School Affiliation</b>	<b>Home Community</b>
<i>White Families</i>			
Jennifer Caseman	Karen	Hollander HS	High Desert, CA
Daniela Desjardins	Rachel (Wambach)	Beachside HS	Beachside, CA
Marilyn Hyde	Phaidra (Vincent)	Hollander HS	High Desert, CA
Samantha Kirby	Judy	Beachside HS	Beachside, CA
Rachel Newsome	Barry	Mar Azul HS	Mar Azul, CA
Justine Potts	Tara	Mar Azul HS	Mar Azul, CA
Meryl Reingold	Susan (Feinstein)	Beachside HS	Beachside, CA
Andrea Zoph	Felicia	Mar Azul HS	Mar Azul, CA
<i>Latino Families</i>			
Carolina Barrera	John	Mar Azul HS	Mar Azul, CA
Teresa Flores	Doug	Beachside HS	Beachside, CA
Lali Moreno	Frank & Edina	Mar Azul HS	Mar Azul, CA
Trinidad Muñoz	Joaquín	Mar Azul HS	Mar Azul, CA
Paula Santana	Bennie	Mar Azul HS	Mar Azul, CA
Jacque Vasquez	Lawrence	Mar Azul HS	Mar Azul, CA

Within the high-income group of families (Table 5.1), eight self-identified as white while the remaining six identified themselves as ethnically Latino. As detailed in the prior chapter, I interviewed the fourteen sets of daughters and parents in separate interviews. Among the parent interviews conducted, eight of the fourteen (57.1%) were held with mothers and six (42.8%) with fathers (in the case of the Moreno family, both parents elected to participate). Table 5.1 also provides a listing of each family’s high school affiliation. Within this group of families, there were a total of eight students (57.1%) who participated from Mar Azul High School, four (28.6%) from Beachside High School while two (14.2%) hailed from Hollander High School located in High Desert, CA. The vast majority of families also resided within the LA beachside communities of Mar Azul and Beachside, communities considered to be among the most exclusive in the region if not the state.

Table 5.2: Low-income Families & High School Affiliation<sup>47</sup>

<b>Daughter/ Participant</b>	<b>Parent Interview Participant</b>	<b>High School Affiliation</b>	<b>Home Community</b>
<i>White Families</i>			
Rorie Anders	Linda (Hardy)	Hollander HS	High Desert, CA
Abbie Coleman	Kelli (Deal)	Hollander HS	High Desert, CA
Kelly Diamond	Monica	Hollander HS	High Desert, CA
Tamara Hanrahan	Lizzie	Hollander HS	High Desert, CA
Clara Jessup	Rhonda	Hollander HS	High Desert, CA
Jane Kirkman	Jenna	Hollander HS	High Desert, CA
Marnie Klondike	Sylvia (Montclair)	Los Alamos Sr. HS	Los Alamos, CA
Amy Mangold	Myra	Hollander HS	High Desert, CA
<i>Latino Families</i>			
Juana Castillo	Veronica	Los Alamos Sr. HS	Los Alamos, CA
Salome Cruz	Paula	Hollander HS	High Desert, CA
Isabel Duran	Manuela	Victory Senior HS	Van Nuys, CA
Camila Espinoza	Luciana	Los Alamos Sr. HS	Los Alamos, CA
Katalina Garza	Renata	Victory Senior HS	Los Alamos, CA
Monica Gonzalez	Herman	Los Alamos Sr. HS	Los Alamos, CA
Gia Lanza	Ramona	Los Alamos Sr. HS	Los Alamos, CA
Maite Morales	Noa	Victory Senior HS	Van Nuys, CA

Within the low-income group, I interviewed a total of eight self-identified white families and eight self-identified Latino families. Parent participation in the interview process was decidedly gendered given that all but one of the interviews was conducted with mothers (the exception being Monica Gonzalez’s father, Herman). This can be partially explained by the large number of single-mother-headed homes (particularly in the white, low-income group) as well as by the often assumed flexibility of women’s work in light of their dual roles as caretakers and providers.

Another particularly notable within-group difference is the geographic distribution of the low-income families. A brief scan of Table 5.2 finds that all but one of the white low-income families resided in the High Desert/high desert area of Los Alamos County, while the vast

<sup>47</sup> The identities of all participants to this study have been protected through the use of pseudonyms.

majority of low-income Latino families were based either in Los Alamos or neighboring Santa Frederica. This is consistent with the documented racial and classed geographies of Los Alamos County. For example, based upon the most recent High Desert city data, the absolute numbers of low-income whites (6,342) exceeded those of African American (5,538), Asian (857) as well as Native Hawaiian populations (18). Furthermore, the proportion of poor whites in the High Desert/high desert region exceeded the percentage of low-income whites statewide (16% versus 10.8%). Similarly, the Los Alamos and Santa Frederica areas represented the highest concentration (26.1%) of low-income Latinos within the State of California, superseding other high-density Latino areas in California like Orange County (22.5%) and San Diego (21.7%)<sup>48</sup>. Given these realities, the geographical distribution of the low-income families is consistent with the larger racial and class distributions of Los Alamos County at large.

#### *Family Structures of High and Low-Income Groups*

There were observable differences in the size and organization of the high and low-income families in this study. Within the high-income group, all but one household was headed by two-parents. Two out of the fourteen families were “blended,” in that they included at least one step-parent and additional step-sibling. These blended families were limited to the white, high-income group. All Latino, high-income families represented the original “family of origin.” The average family size for the high-income group overall was 3.92 people, with slight differences in average family size between white, high-income families (3.75) and their Latino counterparts (4.33).

In the case of the sixteen low-income families, only 56.3% of households were headed by two-parents. Also notable, all single parent homes were managed by mothers. Differences in

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<sup>48</sup> Poverty numbers taken from Public Policy Institute of California’s “Just the Facts”:  
[http://www.ppic.org/main/publication\\_show.asp?i=261](http://www.ppic.org/main/publication_show.asp?i=261)

household management were also quite stark within racial groups, as 62.5% of white, low-income families were headed by single mothers. By comparison, there was only one single-parent household within the Latino group. In terms of the average family size, low-income families were slightly larger than the average high-income family (4.4 for low-income versus 3.92 for high-income). That said, the within-group patterns were consistent with those of the high-income group as low-income white families tended to be smaller than the low-income Latino families (average size 4.25 versus 4.5). These differences in household management and family composition have very real implications for a host of quality of life issues, particularly in areas related to such things as household income or even family organizational structures and responsibilities.

#### *High and Low-Income Groups: SES Indicators*

As discussed at some length in Chapter 4, I have operationalized SES to include a combination of key wealth and status indicators. These indicators were identified as parental educational attainment, parental occupation, household income, home ownership, home affluence/material deprivation measures as well as evidence of financial aggregators like stock portfolios, mutual funds, or other types of investments intended to grow income. Tables 5.3-5.6 summarize these key SES indicators for both income groups. All SES-related information detailed in this section represents self-reported data, and in some cases, were cross-referenced and/or supplemented through subsequent parent interviews.

Table 5.3: Key Family SES Indicators (by Race & Class Groups)

Family	Place of Residence	Parental Education		Parent's Employment		Family Income Bracket	Home Ownership	
		Highest Degree Earned (Father)	Highest Degree Earned (Mother)	Current Employment (Father)	Current Employment (Mother)		Own or Rent	Home Value
<i>High-income White</i>								
Caseman	High Desert, CA	JD	MA & Teaching Cred.	Police Detective	Lead Teacher	\$150,001 to \$200,000	Own	\$825K
Desjardins	Beachside, CA	N/A	BA	N/A	Business Owner	\$100,001 to \$150,000	Own	Not reported
Hyde	High Desert, CA	JD	JD	Attorney	Assistant DA	\$200,001 to \$250,000	Own	\$900K
Kirby	Beachside, CA	BA	MSN	Business Owner	Nurse Practitioner (Manager)	\$250,001 to \$300,000	Own	Not reported
Newsome	Mar Azul, CA	PhD	MLA	Professor	Business Owner	\$250,001 to \$300,000	Own	\$2 million
Potts	Mar Azul, CA	JD	BA	Attorney & Business Owner	Stay-at-home	\$350,001 to \$400,000	Own	\$2.1 million
Reingold	Beachside, CA	JD	MFA	Attorney	Free-lance Writer	\$200,001 to \$250,000	Own	\$1.75 million
Zopf	Mar Azul, CA	BA	BA	Business Owner	Public Relations Consultant	\$350,001-\$400,000	Own	\$2.3 million
<i>High-income Latino</i>								
Barrera	Mar Azul, CA	BA	BA	Business Owner	Teacher's Aide (p/t)	\$250,001 to \$300,000	Own	\$1.70 million
Flores	Beachside, CA	PhD	JD	Astro-physicist	Attorney	\$200,001 to \$250,000	Own	\$2.07 million
Moreno	Mar Azul, CA	MD	BA	Surgeon	Business Owner	\$350,001 to \$400,000	Own	\$1.45 million
Muñoz	Mar Azul, CA	MBA	BA	Network Engineer	Banker (Retired)	\$200,001 to \$250,000	Own	\$1.55 million
Santana	Mar Azul, CA	BA	BA	Engineer	Teacher	\$200,001 to \$250,000	Own	\$1.27 million
Vasquez	Mar Azul, CA	MBA	MA	Business Owner	Librarian	\$200,001 to \$300,000	Own	Not reported
<i>Low-income White</i>								

Anders	High Desert, CA	Deceased	HS Diploma	N/A	Customer Service Rep	\$25,001 to \$50,000	Rent	\$950/mo.
Coleman (**)	High Desert, CA	N/A	BA	N/A	Teacher's Aid	\$15,001 to \$25,000	Own ∞	N/A
Diamond (**)	High Desert, CA	N/A	Some high school	N/A	Un-employed	\$15,001 to \$25,000	Own ∞	N/A
Hanrahan (**)	High Desert, CA	BA	BA	Un-employed	Legal Secretary	\$25,001 to \$50,000	Own	\$130K
Jessup (**)	High Desert, CA	N/A	Some high school	N/A	Un-employed	Less than \$10,000	Rent	\$920/mo.
Klondike	Santa Frederica	N/A	AA Degree	N/A	Accountant	\$25,001 to \$50,000	Rent ∞	N/A
Kirkman (**)	High Desert, CA	Some high school + vocational training	Some community college	Mechanic	Disability SSI	\$25,001 to \$50,000	Own	\$107K
Mangold (**)	High Desert, CA	HS Diploma	HS Diploma	Un-employed	Un-employed	\$15,001 to \$25,000	Rent	\$978/mo.
<i>Low-Income Latino</i>								
Castillo (**)	Los Alamos, CA	N/A	HS Diploma	N/A	Teacher Assistant	\$15,001 to \$25,000	Rent	\$1010/mo.
Cruz (**)	High Desert, CA	HS Diploma	Some community college	Disabled Veteran	Postal Service Worker	\$25,001 to \$50,000	Own	\$110K
Duran	Santa Frederica	Some high school	Some high school	Landscaper	Housekeeper	\$15,001 to \$25,000	Rent	\$1,120/mo.
Espinoza	Los Alamos, CA	Elementary	Some middle school	Tree Trimmer	Un-employed	\$15,001 to \$25,000	Rent	\$950/mo.
Garza	Santa Frederica	Some high school	Some high school	Small Business Owner - Painting	Un-employed	\$25,001 to \$50,000	Own	\$945/mo.
Gonzalez	Santa Frederica	Middle School	Elementary	Waiter	Un-employed	\$15,001 to \$25,000	Rent	\$1,100/mo.

Lanza	Los Alamos, CA	Middle School	Some high school	Valet	House-keeper	\$25,001 to \$50,000	Rent	\$925/mo.
Morales	Santa Frederica	Some high school	Some high school	Janitor	Un-employed	\$25,001 to \$50,000	Rent	\$1,250/mo

(\*\*) Currently on some form of public assistance (TANF, MediCal, Federal nutrition programs, Disability/SSI, or Veteran's Disability (among others).

∞ Living with a family, friend, or intimate other and paying partial to no rent.

### *Parental Education*

In the case of educational attainment, all parents within the high-income group earned a minimum of a BA. Furthermore, of the twenty-seven high-income parents, fifteen (or 55.5%) went on to earn some form of advanced degree. Of the thirteen fathers, nine (69%) currently hold a professional or advanced degree. Looking at the mother's educational levels, generally considered a reliable measure of SES (Currie & Moretti, 2003), it appears that 50% of mothers have an advanced degree. When examining educational levels across the two racial sub-groupings, we see that 66.6% of the white, high-income parents earned an advanced degree compared to 50% of the Latino, high-income parents. Along dimensions of race and gender, we see that 71% of white fathers and 62.5% of mothers report having an advanced degree compared to 66.6% of Latino fathers and 33.3% of Latina mothers. Though there may be notable differences in degree completion across dimensions of gender and race, on the whole, the parents within the high-income group demonstrate high levels of educational attainment.

As might be expected, the vast majority of parents within the low-income group reported low levels of education attainment compared to the high-income group. In fact, only three of the low-income parents earned a BA: Rorie Ander's mom, Linda Hardy, and Tamara Hanrahan's parents, Lizzie and Ron, who earned their BA and BS respectively. Among the low-income parents, only 42.3% of parents report a high school diploma or higher. Conversely, 57.7%



attained less than a high school diploma. When looking at levels of educational attainment across the two racial groups, the 72.7% of white parents reported receiving a high school diploma or higher as compared to 20.1% of Latino parents. These differences are most likely due to the fact that all of the Latino parents represented except the Cruz family spent their formative schooling years in Mexico only to have their education disrupted once they moved to the United States. Taken together, however, the numbers seem to suggest that overall educational attainment among parents was quite low.

### *Parental Occupations*

The occupations represented among the group of twenty-seven high-income parents represent a mix of professional, managerial, and business-based occupations consistent with the parents' demonstrated levels of educational attainment. Roughly 67% of the representative occupations reported by the high-income parents fell within either professional or managerial classifications, while 26% of parents identified as business owners. The remaining 7% fell into a "miscellaneous" category that included a part-time teacher's aid, a stay-at-home mother, and free-lance writer.

The state of employment for the low-income parents in many ways mirrored the state of the still-recovering economy in 2011, with 38.4% of parents identified as unemployed or underemployed<sup>49</sup>. Many of those who fell into this category were victims of lay-offs. Amy Mangold's mother, Myra, tells the story of her ex-husband (Amy's father) getting laid off from his detailer job at a local Ford dealership by his own brother. Lizzie Hanrahan spoke at length about the challenges her husband faced once he was laid off from his position as a public radio

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<sup>49</sup> In actuality, the unemployment rate of the low-income families far exceeded rates of unemployment at the state and even national levels. . As points of comparison, the California state unemployment rate in December 2011 was 11%, while nationally, the unemployment rate was 8.5%

personality three years prior. Despite constant searching, Ron has been unable to secure a position in his former field. The family of five, once considered solidly middle class, was now living solely off of Lizzie's salary as a legal secretary because Ron's unemployment had run out. Then, there was Kelly Diamond's mom, Monica, who was laid off from her job at a local hardware store. After six months of searching, she decided to move both Kelly and her older son, Rick, to her mother's home.

A majority of low-income parents who held positions often did so in the historically volatile, largely non-unionized service industry. As waiters, housekeepers, valets, landscapers, and customer service reps, they worked in low-skilled positions that placed them at particular risk for being laid off or replaced. Among the employed low-income parents, however, Latino parents reported the highest levels of employment between the two groups; this despite comparatively lower levels of educational attainment than their white counterparts (67% versus 36.3% respectively). It is unclear if these substantial differences in rates of employment are explained through disparities in regional economies (High Desert versus Los Alamos) or other as-yet unidentified factors. However, it does suggest perhaps differing levels of perceived stability given the greater consistency in employment among Latino low-income families.

### *Household Income*

Household income reported by the families within the high-income group represented anywhere from two to over seven times the LA median income (\$55,909<sup>50</sup>). Participants exceed local median incomes including, High Desert (\$63,317), Mar Azul (\$69,013) and Beachside

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<sup>50</sup> Figure taken from the US Census Bureau's "State and County Quick Facts" for Los Alamos County (2009-2013): <http://quickfacts.census.gov/qfd/states/06/06037.html>

(\$138,215)<sup>51</sup>. In terms of income distribution, 43% of high-income families reported combined incomes of \$200-\$250K/year, while 21% reported incomes of \$250-\$300K/year and \$350-\$400k/year respectively. The remaining 14% of families earned between \$100K and \$200K/year, which still represented a sizeable difference from the annual income of the average Angeleno. Interestingly, there was far greater distribution in income within the white, high-income group as compared to the Latino group, with 83% of Latino families clustered within the \$200 to \$300K/year income brackets.

The financial struggles of the low-income families in this study were very real. No other indicator expresses that reality more than in reported income levels. Across all low-income families, 50% identified themselves as earning between \$25,001-\$50,000, 31.3% reported earning between \$15,001-\$25,000 - \$29,606, while 18.7% of families earned \$10,000 or less. All families in the low-income group fell below LA's median income (\$55,909) as well as the local median incomes for High Desert (\$63,317) and Santa Frederica (\$41,134). With the exception of the Anders and Klondike families, all low-income parents were paid on a bi-weekly basis.

Half of the low-income families were also supported through various forms of public assistance, including MediCal (California's Medicaid program), the SNAP/Food Stamp program, CalVets, and CalWorks (the California version of the federal Temporary Aid for Need Families or TANF program). At the time of data collection, three families were near or had already fully exhausted their public support. Moreover, close to half of the low-income families supplemented their household income through the earnings of their adult children, extended family, or other unrelated adults. Clara Jessup's family, for example, not only relied upon her

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<sup>51</sup> Median income numbers taken from the Los Alamos Times' "Mapping LA" project: <http://maps.latimes.com/neighborhoods/income/median/neighborhood/list/>

mom Rhonda's monthly unemployment check, but also on her older sister Denise's income as sales clerk at the nearby Target. Veronica Castillo, mother to Juana, routinely received support from her parents and younger sister so that she could pay the monthly rent. With her ex-husband in prison for the foreseeable future, Veronica's extended family corralled around her family of four to ensure bills would be paid. Likewise, Kelli Deal, mother of Abbie Coleman, uprooted Abbie and her younger brother from the small California border town of Boron so that they could live with Kelli's new boyfriend in High Desert. As these examples certainly demonstrate, there was fluidity regarding who was responsible for wage earning within low-income families. Unlike the high-income families that were firmly locked in a conventional family labor structure whereby dad and mom served as wage earners, low-income households (particularly those headed by single mothers and those with one or more unemployed parent) were much more flexible by necessity.

### *Home Ownership & Home Values*

Home ownership is a critical wealth-measurement feature of any SES assessment. In the case of the fourteen high-income families, all reported owning their homes. The average home value was \$1.69 million (roughly four times LA's median housing figure of \$401,000 for January 2011<sup>52</sup>). Disaggregated by race, the average home value for the white, high-income families was \$1.75 million as compared to \$1.60 million for the Latino group. In addition to exceeding the LA median housing average, in most cases, the families also exceeded local median figures. For example, the Caseman and Hyde families, who both lived in the High Desert area, reported home values of \$825K and \$900K respectively, while median housing in that region was reported at \$228,000 in 2011. Likewise, the average home value for families

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<sup>52</sup> Median housing figures for LA and LA County were pulled using the Zillow online pricing engine: <http://www.zillow.com/los-angeles-ca/home-values/>

residing in Mar Azul was \$1.91 million as compared the reported median housing rate of \$1.20 million. While families in High Desert and Mar Azul exceeded local median values, this was not the case for those who resided in the exclusive beach enclave of Beachside. Median housing values in Beachside, home to the glitter and glam for which Los Alamos is most famous, lists at a staggering \$2.58 million as compared to the study participants' reported average home value of \$1.91 million. Despite this fact, the home values of the families contributing to this study certainly align with or demonstrably exceed the housing values for some of the most costly neighborhoods in the region. With this in mind, it is safe to assume that the high-income home ownership and reported home values exceed the wealth-based criteria established in Chapter 4.

As might be expected, the majority of low-income families rented their homes rather than owned them outright (56% renters versus 25% of home owners). The remaining 19% of families lived in shared housing whereby they were only partially, if at all, responsible for monthly housing costs. In cases like the Diamonds, free housing was offered in exchange for round-the-clock care of Rhonda's elderly mother who suffers from Alzheimer's. The Klondike and Coleman families resided at the home of their mothers' boyfriends.

Among those four families that did own homes, the monthly mortgage was often a struggle. The Kirkmans often made their mortgage payments at the expense of other necessities like groceries. The Cruz and Hanrahan families also found themselves spending a majority of their household income on housing due to the dramatic changes in their families' financial outlook as a result of job loss and disability. While their homes served as important wealth assets for these families, the struggle to meet the cost of housing was just as jarring and anxiety-inducing as it was for the majority of families who opted to rent.

### *Home Affluence/Material Deprivation Measures*

What are the material conditions of high and low-income families within this study? According to Mistry (2008), measures related to (1) cars/household; (2) number of bedrooms within the home (relative to family size); and (3) the inventory of the number of computers within the home serve as a useful litmus for assessing the quality of material family life. Table 5.4 provides a summary of the data collected based upon these affluence measures.

In examining these measures, it should be noted that household size factors heavily into the ways that the specified material comforts are experienced. For that reason, I have also included average household size in order to bring context to the numbers presented. As discussed at an earlier point in this chapter, the average family size of the fourteen high-income families was 3.92 (including adults within the home). Among the high-income white families, average household size was smaller (3.7) than for participating Latino families (4.33). The average size of participating low-income families was slightly larger at 4.38. However, similar patterns play out when looking at family size across the two racial groups, with white families averaging 4.25 people per household as compared to 4.5 for Latino households. How, and in what way, household size impacts the material comfort levels of family is assessed further in the sections that follow.

Table 5.4: Home Material Affluence (High and Low-Income Groups)

<b>Affluence Measures</b>	<b>Frequency</b>	<b>White High-Income Families</b>	<b>Latino High-Income Families</b>	<b>All High-Income Families</b>
Avg. Household Size	--	3.75	4.33	3.92
Cars in household	None	(0) 0%	(0) 0%	(0) 0%
	1	(0) 0%	(0) 0%	(0) 0%
	2	(2) 25%	(1) 16.6%	(3) 21.4%
	3+	(6) 75%	(5) 83.3%	(11) 78.6%
No. of bedrooms in the home	None	(0) 0%	(0) 0%	(0) 0%
	1-2	(0) 0%	(0) 0%	(0) 0%
	3-4	(5) 62.5%	(4) 66.6%	(9) 64.2%
	5+	(3) 37.5%	(2) 33.3%	(5) 35.7%
No. of computers available in the home*	None	(0) 0%	(0) 0%	(0) 0%
	1	(0) 0%	(0) 0%	(0) 0%
	2	(2) 25%	(1) 16.6%	(3) 21.4%
	3+	(6) 75%	(5) 83.3%	(11) 78.6%
<b>Affluence Measures</b>	<b>Frequency</b>	<b>White Low-Income Families</b>	<b>Latino Low-Income Families</b>	<b>All Low-Income Families</b>
Avg. Household Size	--	4.25	4.5	4.38
Cars in household	None	1 (12.5%)	0 (0%)	1 (6.2%)
	1	4 (50%)	6 (75%)	10 (62.5%)
	2	3 (37.5%)	2 (25%)	5 (31.3%)
	3+	(0) 0%	(0) 0%	(0) 0%
No. of bedrooms in the home	None	(0) 0%	(0) 0%	(0) 0%
	1-2	4 (50%)	3 (37.5%)	7 (43.8%)
	3-4	4 (50%)	5 (62.5%)	9 (56%)
	5+	(0) 0%	(0) 0%	(0) 0%
No. of computers available in the home*	None	3 (37.5%)	2 (25%)	5 (31.3%)
	1	5 (62.5%)	6 (75%)	11 (69%)
	2	(0) 0%	(0) 0%	(0) 0%
	3+	(0) 0%	(0) 0%	(0) 0%

\*Understood to mean laptop and/or desktop computers. Ipads, smartphones and other forms of internet-accessible technology were intentionally excluded from these counts.

High-Income Families. Based upon the self-reported data summarized in Table 5.4, transportation, personal space, and access to technology do not appear to be concerns for the

high-income families in this study. In the case of transportation, we see clearly that 78.6% of families reported having at least three cars. Of course, this should not be surprising given the significant car culture in Los Alamos. Interestingly, a higher rate of Latino families owned three or more cars than did their white counterparts. This could be because (1) Latino families were, on average, slightly larger than White families; and/or (2) the Latino families within this study were largely clustered within the west side communities where public transportation is not as readily available.

In the case of personal space, we also see a fairly well-defined pattern for the high-income families. The vast majority of these families lived in spaces where the average number of bedrooms was equal to or exceeded the average number of inhabitants. For example, 64.2% of all high-income families lived in homes with 3-4 bedrooms. A far smaller percentage (35.7%) resided in homes with five bedrooms or more. In either case, it appears that personal space, even within shared family homes, provided a level of privacy that speaks to the relative comforts of home for high-income families.

Finally, technology also appears to be prevalent within most high-income homes with nearly 78.6% of families reporting that they owned at least three computers. Again, this is not hard to imagine given the near ubiquity of computers in middle and high-income homes. While research has suggested that the millennial generation uses smartphones and other micro-technologies to access the internet and social media more frequently, and particularly in households where computers are being shared (Pew Research Center, 2015), many of the high-income daughters communicated to me that they had their own computers and used them for schoolwork, applications, research as well as for social functions. At least within the high-



income households, there is evidence to suggest that a dedicated computer is considered a mandatory asset rather than a discretionary one.

Low-Income Families. In assessing these same measures in the context of the low-income families, there is a notable downward shift in the types of resources available to families. In the case of car ownership, 62.5% of low-income families reported access to only one family car as compared to 0% of high-income families. From my conversations with low-income parents and daughters alike, public transportation was considered a viable and often necessary form of transportation. Bus and rail stops belonging to High Desert Transportation Authority (AVTA) and the Los Alamos MTA bus and rail system were often conveniently located near the homes of the families. Given the substantial upfront cost of a car, the add-on costs of upkeep and the utility of reasonably price public options, it made sense for struggling families to limit the number of cars within the household.

In the case of the number of bedrooms within the home, 43.8% of families live in 1-2 bedroom homes, while 56% live in homes with 3-4 bedrooms. Cross-reference this with the average household size (4.38 people/household) and it becomes clear that the vast majority of low-income families are housed in spaces that, at the minimum, necessitate multiple members per bedroom. In cases like Camila Espinoza's family, the children's "bedroom" is a shared common space within their one bedroom apartment. Likewise, Monica Gonzalez shares her bedroom with her two younger sisters, while her youngest brother continues to sleep in her parents' room. This lack of sufficient space has very real implications for the overall quality of life experienced by the families.

In terms of technology, 69% of low-income families reported having a computer in the home. Low-income Latino families, in fact, reported a slightly higher rate of computer

ownership than the low-income white families (75% to 62.5% respectively). The heaviest technology users within low-income households were the children. Low-income parents, while not regular consumers of computer and Internet technologies, did make a point to police their children's usage. This was particularly the case within Latino families, where many parents spoke of the Internet as an existential threat and discretionary. This stood in contrast to the rather *laissez faire* approach taken by high-income parents. Despite these fears, daughters reported most often using the family computer for schoolwork, social media, videos and gaming. Consistent with research by the Pew Research Center (2015), the minority of low-income daughters (37.5%) who were fortunate enough to have a phone with Internet access tended to use their phones in lieu of computers, especially for social media and other non-school tasks, in order to maintain a modicum of privacy and independence over their technology use.

It should also be noted that 31.3% of low-income families reported no computer in the home. In the absence of within-home technology, the daughters were often industrious by opting to stay after school in order to access the computer lab, using the computers available for public use at their local library, or in some cases, relying upon neighbors, extended family members, and friends for computer access. The absence of an in-home computer was a particular challenge for the five women during the college applications and FAFSA stages of the college admissions process. Given that most admissions processes are computer based, this presented another (formidable) obstacle in their college going processes.

In sum, the two income groups represented in this study had substantially different access to key resources, and by extension, different material experiences within the home. What is clear from the patterns and trends seen here is that when a family is resource independent, they are then free to utilize their energies (physical, psychic) on other important tasks. However,

when families are resource dependent, greater amounts of energy must be expended to effectively interact in the world. A readily available car or unlimited access to computer technology bring substantial benefits – and comforts – that free high-income families from unnecessary labor.

### *Financial Aggregation Strategies*

Table 5.5 provides a summary of financial aggregation approaches utilized by high and low-income families and according to racial subgroups. This in no way serves as a comprehensive set of investment options. However, it does reflect some of the more popular ways in which families typically grew their money. Not surprisingly, high-income families engaged in a number of different tactics in order to compound their money. Each of the high-income families reported having at least one interest-bearing savings account as well as a complement of more aggressive, largely equity-based, investments.<sup>53</sup> All fourteen high-income families had (in most cases) substantial long-term retirement plans in place. And while not a formal question posed to families, many also disclosed that they worked with a financial professional(s), including accountants, financial planners, investment firms or some variation therein. Although there was great uniformity in responses to questions related to savings, investment, and retirement, there was variability in the use of real estate as an investment strategy, with only half of all families indicating that they'd invested in some form of real estate beyond purchase of their primary residence. It was also the case that white families tended to invest in real estate with greater frequency than Latino families (62.5% versus 33.3%).

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<sup>53</sup> Families were not asked to specify the types of investments beyond the four broad categories presented through this table.

Table 5.5: Financial Aggregation Strategies of High and Low-Income Families

Investment & Non-Investment Types	High-Income Families			Low-Income Families		
	White	Latino	All High-Income Families	White	Latino	All Low-Income Families
Basic Savings Accounts (Interest bearing)	(8) 100%	(6) 100%	(14) 100%	6 (75%)	7 (87.5%)	13 (83.5%)
Investment Portfolios (Examples: Equities, Mutual Funds, Bonds)	(8) 100%	(6) 100%	(14) 100%	1 (12.5%)	0 (0%)	0 (0%)
Retirement (Examples: Pensions, Tax sheltered savings, Annuities)	(8) 100%	(6) 100%	(14) 100%	5 (62.5%)	5 (62.5%)	10 (62.5%)
Real Estate (Examples: Timeshare, Second home, rental properties, etc. Excludes primary residence)	(5) 62.5%	(2) 33.3%	(7) 50%	0 (0%)	0 (0%)	0 (0%)

For the most part, low-income families in this study were not engaged in substantial investment activities. The financial fragility of low-income household economies made the prospect of investing nearly impossible. The paycheck-to-paycheck realities for these families left many at a point in which one car repair, one sick kid, or one missed paycheck could easily lead to insolvency. Still, the majority (83.5%) of low-income families did maintain at least one savings account, with Latino families doing so at more frequent rates than the white families (87.5% versus 75% respectively). For many, any amount of savings served as an important

financial buffer between themselves and potential destitution. Notably, families that saved were also inclined to formally earmark their savings. For example, Camila Espinoza's family earmarked savings specifically for her college costs. Other families, like the Mangold and Gonzalez families, earmarked savings for the purchase of a family car, or in the case of the Lanza family, a new family television. Earmarking was a far more common practice for the low-income families in comparison to their high-income counterparts, most likely due to the high-stakes nature of their financial decision-making.

While savings accounts provided a sense of security for low-income families, there was no flexibility for more aggressive-minded investments in things like equities, mutual funds and real estate. Although the Diamonds reported ownership of a government bond (given to them by an extended relative) these types of investments were typically out of financial reach for the majority of families in this study. Retirement/pension plans were, however, an exception, as these financial options were often offered as a workplace benefit. In all, 62.5% of the families reported some form of retirement planning; 37.5% professed to lacking any type of nest egg for the future.

In sum, the investment behaviors and strategies of high and low-income families were found to be markedly different. High-income families presented their financial worlds as complex, strategic, and in keeping with an acceptable amount of risk. Risk was often mitigated through the hiring of financial professionals who could help to protect and grow wealth assets, limit tax vulnerabilities, situate parents in the best possible position for retirement and, ultimately, to ensure family assets could be efficiently transferred on to the next generation. By comparison, low-income families did not engage in these types of activities. Given the fragile, high stakes nature of each household financial decision, family economics were largely

organized around how to best retain the resources they did have. This often resulted in money practices that favored shortened time-horizons and liquidity. While the idea of saving and creating financial buffers was certainly an ideal to strive for (with many families, to their credit, meeting this ideal), savings practices were, for a good majority of the families, conditional, contingent, and often accomplished at great sacrifice.

### *Self-Assessments of Class and Life Satisfaction*

Table 5.6 provides a summary of responses to two important self-assessment questions derived from the sociodemographic form that was completed by parents at the interview stage of this project. The first question asks parents to assess on a scale of 1-10 (with 1 being the highest and 10 lowest) where they would locate their family in terms of their money position. The second question required parents to also assess on a scale of 1-10 their current life satisfaction. High-income parents placed their money position at a 4.45 on the 10-point continuum. On the question of life satisfaction, parents were a bit more positive, scoring themselves a 3.83 out of 10, with Latino high-income parents indicating higher life satisfaction than white parents (3.66 versus 4.0). What is perhaps most interesting about these self-assessment responses, is that the families clearly delineated between their evaluations of their family's money position as compared to overall life satisfaction. While the families seemed to be reasonably satisfied with their lives overall, their money positions were more harshly evaluated, leading many to grade

Table 5.6: Self-Assessments of Income Position (SES) and Overall Quality of Life

Class & Quality of Life Assessments	High-Income Families			Low-Income Families		
	White	Latino	All	White	Latino	All
Average self-assessment of family money position relative to others (10-point scale with 1 being highest money position and 10 is the lowest).	4.25	4.66	4.45	7.37	7.5	7.4
Average self-assessment of current life satisfaction (10-point scale with 1 being highest satisfaction position and 10 is the lowest).	4.0	3.66	3.83	5.62	6.0	5.81

themselves as solidly middle class<sup>54</sup>. When justifying their income placement, high-income parents offered the following:

- *“We have a lot of money compared to the average American, but the cost of living is high in LA, so we have to make choices a lot.”*
- *“We are not poor, and we are not rich. We do not have much disposable income, but we own a home, have pensions, etc.”*
- *“Our family is very fortunate, and we enjoy a very comfortable standard of living. My sense from news reports is that our family income is more than most people make but less than the wealthiest 30%.”*
- *“When I compare our family to the other families who send their kids to Beachside, there is really no comparison. These people have everything. We, on the other hand, need to be thoughtful about how we spend our money.”*

<sup>54</sup> See Pew Research Center’s 2012 social trends report on the tendency for American families to downgrade their class positions to that of middle and lower class: <http://www.pewsocialtrends.org/2012/09/10/a-third-of-americans-now-say-they-are-in-the-lower-classes/>.

Based upon their own words, high-income parents' assessments of their status were in large part premised upon two complementary concerns: (1) notions over one's ability to choose, whereby *not* needing to choose was often deemed the ultimate expression of material comfort; and (2) context driven assessments of status, in which family material position is either affirmed or devalued in accordance with external cues (i.e. interactions with parents in their daughter's class, the news, etc.).

This idea of choice as status measure was not limited to the high-income parents' written comments alone, but rather represented a narrative thread throughout the interviews with them, and perhaps to a lesser extent, their daughters. Often, parents spoke of needing to be "careful" with their money or describing financial circumstances that were often couched in somewhat dire terms. As one high-income Latino parent shared when describing current consumption habits, "(w)e're in lockdown right now. I take care of my kids. I take care of my body. We've got our financials in place, but there is no room for anything else right now." Another high-income white parent stated,

"(m)y wife and I have worked hard to get to the place that we are at. We are not rich...but business has been going well (*SC: he owns a successful carpeting and flooring business*). To be honest, I do not operate on the assumption that we'll ever be in a position where I do not need to worry about something. I think (long pause) it is just like there is always something in the pipeline. Something could go down with a store, the stock market takes a hit, Lori's (his wife) health, my health...there is just no way to predict it. In fact, she and I just sat down with the accountant last week and she says we've got another ten years to go before we can retire. I guess what I'm saying is that you'd think we'd be better off than we are."



As this quote suggests, there was a surprising amount of emotional labor engaged in by this father in his effort to maintain his current financial position. Certainly, he was not unique in this regard. In speaking with parents in the high-income group, worry and anxiety often coexisted with perceptions of risk and financial vulnerability. The source of this vulnerability, as Cooper (2014) suggests, is explained by the need to protect the very resources that high-income families possess. As one's financial fortunes increase, so too does the anxiety to maintain it. Financial anxiety, as it turns out, is a far more universal experience than we might have once thought.

This financial anxiety was also expressed in the responses of low-income families. When asked to assess their money position, on average, the families located themselves at a 7.5 on the 10-point scale, suggesting a deeply internalized sense of financial hardship. Like the high-income parents, there was a precipitous increase in their scoring on overall life satisfaction with families giving themselves a 5.81, again, on a 10-point scale. Clearly, financial hardship took a toll on these families, especially when evaluating their money position. In justifying their scores, families stated the following:

- *“It is one income for a family of six. It is not enough.”*
- *“Because we are struggling right now and trying to find jobs.”*
- *“We’ve got financial problems. My house was foreclosed on, and my ex is unemployed. It is been tough keeping up.”*
- *“The reason is because we are a minimum wage family and my husband is the only one that works.”*
- *“We had a middle class life before my husband got laid off three years ago. I would have put us as a 5 back then. Now, I can’t see us as better than a 7 or 8.”*

The daily struggle for low-income families was a prescient force in their lives. As the preceding comments indicate, the anxiety of their financial lives resulted in significant emotional labor – worry, fear and a constant need to anticipate things to come. Certainly, this had an effect on their self-perceptions as well as their economic location relative to others. Yet their life satisfaction scores also offered hints of their resiliency. While they lamented the financial challenges they faced, these same parents would also point to their faith, continued health, an intact marriage and family, or their children as tremendous sources of optimism. As one low-income white parent wrote, “I’m grateful for what we have. It is hard a lot of the time with money and I get tired but I always try to stay thankful.”

The families’ self-assessments of money position and life satisfaction offer fascinating insights into the mindset of parents across the two income groups. From the empirical data presented it appeared that, regardless of class membership, parents understood their financial position as precarious, albeit for far different sets of reasons. From my conversations with high-income parents, they expressed tremendous concern as to how to best maintain (or grow) their finances. They would often speak of assuming a defensive posture so that they might stay ever vigilant against threats to symbolic expressions of their class membership; i.e., the respectable home, the good neighborhood, family destination vacations, the well-planned retirement, and of course, college costs. For these parents, staying “afloat” had more to do with threats to lifestyle (both short and long-term), losing the vestments of class position, and perhaps even more powerfully, slowing or entirely negating the accumulation of wealth and assets intended to position the next generation for future success.

Low-income parents were also anxious, of course, and expressed these concerns through their comparatively low assessments of material position and life satisfaction. Their stressors,

however, were fueled by the immediate daily concerns of feeding and clothing their children, paying the rent or mortgage or affording the tank of gas needed to get to work that next week. For these parents, staying “afloat” meant carefully budgeting how money would be spent, finding creative ways to do more with less, and most importantly, avoiding anything that might upset this delicate financial balance. These differing positionalities have an interesting and important impact upon college affordability decision-making, a discussion I will take up in far greater detail in Chapter 6.

### *The Financial Organization of Families*

Any critical examination of the economic life of families must include some discussion as to how financial labor is organized within the family milieu. In other words, how do families engage in financial-related tasks? How do children factor (or not) into the financial labor of families? And finally, how are these labor arrangements reinforced through the spoken and unspoken rules of the family members themselves?

Before discussing the family organization of financial labor, however, there must first be some thought given to the nature of the labor itself. For many families, including the 30 represented in this study, financial work includes a mix of both high and low-impact tasks. High-impact tasks represent high impact financial tasks and/or decisions that reflect (consciously or unconsciously) specific strategies, values and beliefs intended to bring the greatest benefit to the family. Low-impact tasks are understood to be financial tasks that are cyclical and routinized by nature and that have an impact on the short-term financial direction of the family, but a nominal effect over the long-term (See Table 5.7 for examples).

Table 5.7: Examples of Common High and Low-impact Financial Tasks of Families

<u>High-impact Financial Tasks:</u>	<u>Low-impact Financial Tasks</u>
Long-term investment decisions/opening of mutual funds/purchase of government bonds Taxes* Large-scale purchases (i.e. car, home, new appliance or technology) Establish and maintain family budget Long-term financial planning, including college costs, retirement and estate planning. Bank transactions of scale (deposits, transfers) Credit card balance transfers Earmarking* Philanthropy Within family financial communications*	Payment of monthly bills Taxes* Establish beneficiaries for retirement and insurance accounts Opening and closing of bank accounts Disbursement of children’s allowance Small-scale or routinized purchases (groceries, clothes, small-scale discretionary items) Coupons Balancing bank account(s) Earmarking* Within family financial communications*

\* Items may fall within either high or low-impact categories depending upon scope and impact.

While Figure 5.1 does not represent a “comprehensive” list of tasks that the 30 families reportedly engaged in, it does identify some of the most common across the two income groups. And it is this mix of high and low-impact tasks that represents the core tasks that made up the financial labor of the families. To be clear, not all tasks were completed by all 30 of the families. Consistent with findings presented earlier in this chapter, the type of tasks that made up the financial labor of families was mediated by their class/income position. Therefore, some high-impact tasks may not have been relevant to the low-income families who, for example, weren’t actively investing and/or saving. Likewise, high-income families may not have engaged in couponing (most did not) or particular forms of earmarking common among low-income families (perhaps because there was a limited necessity to do so). The composition of financial labor tended to look different across the two income groups.

Not only did the type of financial labor engaged in look different across the two groups, but also the distribution of that labor was differentially organized. In the case of the high-

income group, the division of family labor was limited to the parents alone. Consistent with prior findings, this division of labor between mother and father was largely egalitarian in family situations where both mother and father contributed in equal measure to the family earnings (Thompson & Walker, 1989). This egalitarianism, however, was not seen in families where one partner (fathers within this particular high-income milieu) substantially out-earned the other or in situations where the partner did not work at all. As an example, Justine Potts' mother, Tara, was a stay-at-home mom who relied entirely upon her husband, Adam's salary. In the Potts' case, Adam held all the purse strings – this despite the fact that he ran a large amusement rides business that kept him out-of-town for nine months of the year. As a result, Tara was largely responsible for the low-impact tasks within the family, while Adam managed the high-impact tasks from afar. By contrast, Lali Moreno's parents, Frank and Edina, demonstrated a far more egalitarian division of labor. Frank maintained his own pediatrics practice, while Edina ran a small art gallery showcasing the work of various artists from her native Mexico. While Frank's financial contributions made him the "main breadwinner" in the family, both Frank and Edina spoke at length about their financial process as fairly fluid, involving lots of discussion over key financial decisions. States Edina,

"E: We always sit down together every month or two and go over our finances. Frank may actually get in touch with the accountant to say, please do X, but we always talk about it almost all the time. It is important to communicate on these things.

F: That's true. I like to talk to the accountant more than you.

E: (Laughs) That's because he's your cousin!"

Many families reported that they maintained labor arrangements very similar to the one described by the Moreno's. While one parent might carryout the decision-making with greater

frequency (Frank in the Moreno's case), the decision-making labor was a product of conversation and joint agreement. In families where the high-impact tasks were shared, low-impact tasks were also shared (Frank was just as likely to buy groceries on his way home from work as Edina, for example). Conversely, in the non-egalitarian high-income families, high-impact tasks were assumed by the main wage earner, while low-impact tasks tended to be carried out by the stay-at-home or underemployed partner.

For low-income families, the division of financial labor was far more restrictive than what was demonstrated among families in the high-income group. Within two-parent households, the main wage earner (in this particular milieu, always the husband) would be responsible for the high-impact tasks, while the partner tended to engage in low-impact tasks *within the parameters established by her partner*. Financial talk within the family tended to center around constraints and limitations. However, parents who carried out either high-impact tasks or low-impact tasks also tended to be specialists in their roles. High-impact task completers expertly balanced the day-to-day needs of the family with other financial commitments already forecasted or in the pipeline. Likewise, low-impact task completers honed their skills around such things as cost-cutting or coupon use – always making the most of little. Tara Mangold, Amy's mother, spoke eloquently of her weekly grocery routine.

“I'm real good at finding the deals. I go to the Dollar Store to buy the juices, pasta, bread—all the staples for the week. I look in the paper to see what the sales are, but I usually go to Superior Grocers for my vegetables and fruit because...they have the best deals I think. My mom goes to Food 4 Less, but their fruit is bruised up all the time. If I have the money, I go to Stater Brothers for my meat. They have some nice sales there,

but usually I just get the kid's lunchmeat from the Dollar Store...I make it work best I can."

Tara went on to speak about her couponing skills.

"TM: I go through the Sunday paper and I'm always picking out coupons. They have those free coupon inserts at the corner store near my place, so I pick those up as well. I like to outsmart the stores. You know...I never have to pay for toothpaste and deodorant most of the time because I have figured out a way to get all that for free at CVS. You just have to be smart.

SC: Amazing. I need to learn how to do that.

TM: As long as you do not care about the brand, you always can get that stuff for free. I have saved a ton of money that way."

In dual parent homes, the high-impact task completer was also the person responsible for revising the family financial plan and was therefore, primarily responsible for assessing what was affordable or not. Several daughters, in fact, spoke of seeking out their father when they needed something at school. Salome Cruz, for example, described her recent decision to approach her father about money for her prom dress. She states, "When I got invited to go, the first thing I thought was – I need to tell my dad! The sooner I tell him, the sooner he could plan it out. I have learned you can't wait. If you want something, you are going to need to ask."

Not only was Salome instinctually aware that her father was the person responsible for determining the fate of her prom wardrobe, she knew her sartorial situation would be vastly improved if she gave her father the maximum amount of time to respond. In effect, Salome's instincts spoke to the implied organization of family financial labor within her home.

While dual parent homes upheld a similar, albeit tightly regulated, high and low-impact task structure to that found in high-income families, this structuring of financial labor broke down to some extent in single-parent homes. Certainly the pared down number of financial “laborers” within the home accounted for some of these differences, as a single mom was often solely responsible for the full range of financial tasks assumed in supporting a family. However, there were often other variables that could complicate the existing labor structure – adult children who contributed income to the home, boyfriends, or even ex-husbands who also factored into the financial labor structure of the household in tangential ways. In these cases, there was a degree of solidarity in maintaining the financial well-being, but this solidarity was contingent. At any point, Rhonda Jessup’s older daughter could leave (and often threatened to do so) or Kelli Deal’s boyfriend had financial obligations of his own that did not necessarily connect in any way with those of Kelli and her two children. In other words, the labor coherence that might be felt in a dual parent home was not always present within a single-parent household. As a result, the financial labor structures were less clear and at times less stable.

While the structuring of financial labor within the home was largely organized around the key economic actors in the family, i.e. the parent(s), a question remains as to how children also fit into financial work of families. In the case of the high-income families, the children were viewed as strictly outside the family labor structure. A recent New York Times article articulates this point perfectly. In a June 24<sup>th</sup>, 2015 article entitled, “*Why Affluent Parents Clam Up About Their Incomes,*” money columnist Ron Lieber discussed recent findings from a Spectrem Millionaire Corner survey in which they asked their affluent respondents whether they



shared their income information with their children<sup>55</sup>. The majority response was “no.” When pushed to explain why they preferred not sharing the information, the most parents responded that they simply did not think it was their children’s business to know. It is important to note that the high-income parents in this survey weren’t saying that they did not want their kids to be financially literate or to develop good money practices. Rather, they felt that it was not the child’s place to know the financial specifics of the family. Children operated outside of the family financial labor structure by virtue of their status as children. Zelizer (1985) spoke of this in terms of the “sacralization” of children; a middle and upper income ethos in which children are viewed to be outside of the financial/money nexus of families (pg. 22).

The high-income families within this study created separation between child and finances through limited money talk within the home. For parents, the justification for doing so was (1) to protect their children from the complexity of the family’s financial affairs; (2) to avoid creating one more cause for anxiety among the children; and most relevant to this discussion (3) to ensure the children could focus on “being children.” And in speaking with the high-income daughters, they clearly understood that their role was outside the financial. They were to focus on the important tasks of being a child – schoolwork, social life, volunteerism, and so on. Take as an example, the case of Meryl Reingold (as excerpted from a fieldnotes):

*Meryl Reingold admits she does not really think all that much about money. In fact, she does not really see herself as terribly materialistic. When she needs new clothes or money to go out with friends, she simply uses the debit card that’s attached to her mother’s bank account. Although Meryl works on occasion as a tutor for kids in the Beachside area, she does so sparingly – four hours per week. In her mind, the message has always been really clear: Her real job is to do*

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<sup>55</sup> While the organization represents itself as representative of millionaires, in fact, the survey extends to include those earning \$100,000 and above.

*well at school. Second, in the order of priority, are her community service involvements (she was recently named to the Beachside City Council as their “youth representative”). As long as she continues to perform well in those two areas of her life, she can always expect her mother, Susan, and stepfather, Jacob, to support her. To this point she states,*

*“It is never something we’ve really had to talk too much about. They just do not want me to worry about making money or anything like that. I do well in school and they take care of the rest. They always try to help me out and give me what I need. My mom bought me Coachella tickets as a reward for getting into Brown early. I felt bad at first, but my mom said to forget about it because I earned it.”*

*The truth is, Meryl and her parents never really talked that much about money at all outside of those rare occasions when she was caught spending too much (like her trip to Europe last summer). Money was not anything she had to worry too much about.*

Indeed for the high-income daughters, money was an abstraction from their day-to-day lives. High-income daughters like Meryl were often told, either implicitly or explicitly, that their job was to do well in school – to achieve and to position themselves for the college admissions sweepstakes. What money talk there was within high-income families was largely pedagogical in nature with attention given to healthy money practices, lessons on the value of money, or the importance of saving and growing their money. For those whose daughters opted to work (roughly half of the high-income daughters), work hours were strictly kept to a minimum and often rationalized by parents as a way to gain experience rather than provide needed income.

Within the low-income families, the separation between the family’s financial affairs and children was far less apparent. This did not mean that children in low-income homes were active participants in the financial labor of their families. In fact, out of the sixteen low-income

daughters who participated in this study, only three actually held a part-time job. In fact, much like the high-income parents, low-income parents did not insist that their daughters work. Rather, they preferred that their daughters focus on their academics, their obligations to family (largely in the form of household chores and in helping to care for younger siblings). Or perhaps the lack of employment among the low-income Latina daughters was a product of perceived gender roles within the home<sup>56</sup>. As one low-income Latina mother stated,

“My husband and I work hard so that my children do not have to. We struggle, but this is the parent’s responsibility (to care for the children). We have not asked her to work. If she wants to work to buy things that she wants, she can do that, but it can’t interfere with her school work or helping here at home. Once she is done with school, we will expect different things, of course. Right now, she should focus on important things like her education. (English translation)”

In many ways, this quote reflects the sentiments of the other low-income parents in the study. For these families, Zelizer’s notion of child sacralization remained a logic that justified the separation of children from the family’s financial labor. However, two things were made clear by both parents and daughters: (1) this was a temporary status – the expectations of children could and would change with time; and (2) the labor expectations of children, while not directly financial in nature, supported the overall functioning of the family as an economic unit. The child within a low-income home was free to be a child, but it was, to some extent, conditional and contingent. Children were also members of the economic unit, though their productive roles were different in nature and perhaps tangential to the economic functioning of the family as a whole.

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<sup>56</sup> As we saw earlier in this chapter, the financial labor of low-income families did often organize along gender lines – and particularly within low-income Latino homes. .

These principles also applied to the money talk within the low-income home. Ask the daughters within this study what their perceptions were of their family's financial position and they would have a very good sense of the challenges the family faced. The low-income daughters, while not direct contributors to family money talk, were witnesses to it. As was widely reported among the low-income families, money was discussed within the home such that everyone understood that financial challenges existed. Money conversations were had largely out of necessity – parameters needed to be set, expectations needed to be calibrated, the general elasticity of the family's finances needed to be understood.

States one low-income Latina daughter:

“It actually does not come out (within-family talk of financial struggle) often because my dad is the one who takes care of the financial stuff for us. But it does come up at times when we are paying the rent. He does not say we can't pay, but sometimes I know that it hurts him to have to pay that much. But we are cautious about our money. He has everything set. We can spend this much for rent, this much for this, and this much—et cetera. I'm really thankful for that. He has everything set up like how it is supposed to be spent. It never comes to a point where we can't pay something because my dad manages it himself.”

While parents may have tried to deflect financial stressors, as reported within this Latino family, the messaging was not lost on the daughters. In effect, everyone was on the same page, either as key decision-makers or dependent children, in order to protect the family against existential threat. This ensured that unusual requests like Salome Cruz's prom dress could be accommodated, provided she understood the financial rules of the family; namely that requests

such as these be presented early on so that there was ample time in which to gather resources to make it happen.

Whether it be high-income or low-income families, the family economic unit functions to uphold family interests in the financial realm and to ensure its economic survival. The complementary forces that shape these family labor structures are: (1) the family's overall financial position; and (2) the perceived role or "sacralization" of children within the home.

### *Chapter Conclusion*

The economic life of families is both complex and highly contextual. Families serve to support and sustain their individual members, ensuring their very survival. Simultaneously, family also operates to socialize its young and to convey certain key understandings of class membership through various forms of financial practices. Indeed, family is a critical space in which the economic logics of class and class practice are transmitted from parent to child.

The purpose of this chapter was to introduce the high and low-income families who participated in this study. More specifically, I sought to provide a basic outline of the families' material lives. In looking at the key building blocks of socioeconomic status, I have offered some sense as to the shared material realities of the families constituting the high and low-income groups. I have also provided insight into some of the affective features of the families' material lives by highlighting their own sense-making over how they came to understand their material position as well as the impact this had on their overall life satisfaction. Finally, I spoke at length about the financial organization of families and the roles and responsibilities that play into the financial labor structure that differentially supports and sustains families economically and materially.

These distinguishing features of economic life play out powerfully within the home. It organizes family life and delineates the roles and responsibilities of its members. In the chapters that follow, I will argue that these intimate forms of family organization and labor practice also contribute substantively to the reproducing of class advantage and disadvantage. Naturally, an example of this concerns one of the most powerful engines of social mobility: college going. The following chapters speak more directly to how high and low-income groups engage in “the practice” of affordability and how these class-based affordability practices ultimately serve to encourage as well as to challenge the college-going aspirations of the 30 daughters in this study.

## Chapter Six: The Class-based Affordability Practices of Parental Managerialism & Parental Proximal Support

### *Introduction*

*The Newsome family home is located in a well-manicured community not far from Mar Azul High School. Strolling along its sequestered streets, one finds many hallmarks of a well-to-do neighborhood in urban Los Alamos: quiet solitude from the hum of L.A.'s incessant car traffic, well-tended yards showcasing the full range of Southwestern flora and fauna, the slow rhythmic pace of the nanny as she uses the afternoon stroll to lull a young child into his afternoon nap, and an assortment of remarkable homes representing a mix of contemporary Southern California architectural design, including classic ranch, Mediterranean and Spanish Mission styles.*

*The Newsome's home fits perfectly into its surrounding milieu. Once you enter, it feels large but lived in, offering hints at family members' many and varied interests. There are literally hundreds of books lined up along the built-in shelving in the living room; classics mostly with a mix of biography, history as well as more whimsical fiction. A oft played guitar sits against a wall in the adjoining dining room, gardening books are casually displayed on a decorative table, and framed vintage political posters are strategically located at points throughout the house.*

*Walk further into the Newsome's home and you are likely to catch a glimpse of their backyard fashioned in the style of a Japanese garden – one that perfectly captures the feeling of peacefulness and serenity that mother Amy, a landscape artist, was no doubt seeking. Set apart from the stone fountains and bamboo is a small guesthouse. This structure, the visitor soon learns, is father Barry's creative space. Barry, a tenured political science professor at a local*

*state university, is also a creative force as an emerging screenwriter and musician. When he wishes to escape the demands of his hectic life as chair of a large, demanding academic department, the guesthouse serves as his creative refuge.*

*While the house may outwardly reflect the personalities of her two parents, the family's day-to-day energies are very clearly focused on Rachel. As the only child of Barry and Amy, Rachel Newsome is admittedly in the hot seat. After four challenging years at Mar Azul, she's now faced with the task of getting into college – and a prestigious college at that. There is no doubt Rachel is solidly qualified to earn her acceptance somewhere. Mar Azul is a high performing public high school located within a well-to-do section of Los Alamos. The school's graduates routinely end up attending many of the nation's most prestigious colleges and universities. With a 3.95 (unweighted) GPA, an SAT score of 2020 and a host of AP courses under her belt, Rachel possesses impressive credentials coming out of Mar Azul's competitive environs. Yet, Rachel struggled mightily to achieve at these levels. Diagnosed with severe Attention Deficit Disorder (ADD) at an early age, Rachel has had to work doubly hard to keep up with the extraordinary rigor of Mar Azul's AP courses. With the help of professional tutors hired by her parents, she was able to navigate her processing challenges with remarkable success.*

*From as far back as she can remember Rachel Newsome has wanted to be an actress. Some of her first memories were of Broadway shows she attended while visiting her father's family in New York City. Rachel still vividly recalls seeing Thoroughly Modern Millie on stage at the age of five and being absolutely enchanted. Rachel's fascination came naturally as her mother was a working actress in Los Alamos before Rachel was born. Now the owner of her*



*own landscape architecture firm, Amy has remained supportive of Rachel's aspirations despite having left that life behind long ago.*

*Rachel thoroughly enjoyed her many involvements in the drama department at Mar Azul. Given the school's impressive body of alumni, drama was a serious endeavor. And it was in the Mar Azul drama department that she established her closest friendships with fellow students sharing a passion for acting and theater. In the summer before her senior year, she spent several weeks in New Jersey attending the Rutgers Summer Acting Repertory. There she had opportunity to experience a BFA-styled program for high school students. In addition to training in voice, movement and acting, participants attended a mandatory "career services" course in which they were introduced to the requirements of the BFA admissions process, including strategies on how to effectively prepare for program auditions and interviews—a unique feature of Bachelor's of Fine Arts (BFA) programs in general.*

*While Rachel was committed to pursuing her acting career, she was also committed to keeping her college options open. At her father's urging, she applied to BFA as well as non-BFA schools. Barry was an active participant in Rachel's search process, and from his perspective, BFA programs were fine provided they offered a well-rounded education. Barry had great faith in Rachel's talents, there was no doubt, but he also felt she needed to leverage her strong high school credentials in order to get into the best school she could, not just the best BFA program. As a regular consumer of the Chronicle of Higher Education, Barry schooled himself on college admissions and financial aid policies and trends. Armed with this knowledge, and in consultation with a private SAT tutor they hired early in the process, Rachel and Barry narrowed down her original field of 60 schools to a set of seventeen to which she would apply. The seventeen schools represented a mix of public and private, in-state and out-of-state, small*

*liberal arts and large public universities as well as “conventional” academic and conservatory-style BFA programs. For BFA programs, candidates were required to submit portfolios that included their resume and professional headshots. If the applicant advanced to round two, they were invited for an in-person audition in which they were asked to perform dramatic monologue of their choice. For this portion of her admissions process, Rachel’s family hired a former high school acting director who worked with other students in previous years. As Rachel described it, “things were intense.”*

*Throughout the admissions process, money did not weigh into the Newsome family’s decision-making. Fortunately, Rachel’s college costs would be taken care of thanks to an inheritance from her paternal grandmother. Barry’s mom was a strong proponent of education even though she herself was not a college graduate. Upon inheriting the money, Barry and Amy made a conscious decision to put it aside for Rachel’s future college costs in tribute to his mother. The money was a blessing to the family if for no other reason than it offered Barry and his wife peace of mind in knowing that their life savings, retirement, and pensions would not be impacted. It also provided the financial flexibility they needed to pay for the best college or university that would become available to Rachel. At one point, Barry considered applying for financial aid, but based upon conversations with his brother (who happened to be financing his son’s tuition at NYU around that time) and consultation with a private financial aid counselor, it did not seem likely that the Newsomes would qualify. And while the private aid counselor did offer him some suggestions on how to arrange his finances so that he might qualify for some sort of relief, he eventually came to the conclusion that “it simply was not worth the effort.” While, as Barry joked, it would have been nice to “use this money to buy a house in the south of France,” using the money in this way is “part of the bargain one must make as a parent.”*

*Given Rachel's hard work and her commitment to being a successful student, Barry felt this was the right thing to do. After all, "she deserves this."*

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*Jane Kirkman's story and that of her family stands out in many ways. Jane is the oldest daughter of Sam Kirkman, a car mechanic, and Jenna Kirkman, a stay-at-home mom on permanent disability. The Kirkmans were among the few low-income families in this study who owned a home, yet they were also one of the most desperately poor out of the sixteen low-income families I met. Once the monthly mortgage was paid, the family of six had little left from Jenna's disability check and Sam's \$40,000/annum salary to pay for other essentials. Consequently, Jane, her two brothers, sister, and parents found themselves at the local food pantry and/or soup kitchen at least "two to three times each month." It was clear from the outset that while the family struggled mightily, they did so with a sense of practicality and matter-of-factness that simply commanded respect.*

*Talk to Jane Kirkman and you would have no clue that her family struggled as they did. Jane is upbeat, engaging, and has plenty of dreams – big dreams like becoming a foreign diplomat some day. She also maintained a strong academic record at Hollander High School and was enrolled over her junior and senior years in the school's rigorous International Baccalaureate (IB) program. While home life was often a struggle, life at school was quite the opposite. Despite the rigors of Hollander's IB program, Jane maintained an overall GPA of 3.95 (unweighted). In addition to her exceptional GPA, Jane scored a 2080 on her SAT, placing her among the top IB performers. So dedicated was she to her schooling that Jane voluntarily participated in ROTC during zero period and the after-school College Club, while still dedicating considerable time to church-related activities.*

*Jane's involvement in Desert Springs Community Church served as an ongoing source of encouragement and spiritual support for her. Described as a non-denominational, Christian church, Desert Springs maintains a close-knit community of evangelical worshippers of which Jane, her siblings, and occasionally her father, were members. In addition to weekly worship sessions, Jane was actively involved in the church's ongoing ministry work that took her to various points throughout the high desert as well as on a "life changing" overseas trip to Central America. Her friendships, and most importantly, her mentors, were all active members of Desert Springs and provided a great deal of guidance to Jane in all phases of her life, but especially in her academic accomplishments – and most notably, by encouraging her college-going aspirations.*

*Jane's noteworthy performance on the PSAT resulted in an invitation from Questbridge to participate in the Questbridge National College Matching program<sup>57</sup>. At first she nearly disregarded the envelope as simply junk mail that was part of the larger avalanche of solicitations she received following the PSAT. But she opened the Questbridge envelope on a whim and then read the paperwork carefully. To Jane, the Questbridge offer sounded perfect. She went on to attend a couple of Questbridge-sponsored workshops, receiving just enough information to navigate the universe of colleges and universities that might otherwise have felt overwhelming. And it was under Questbridge's guidance that she became aware of the application fee waivers that afforded her the chance to apply to ten different institutions, among*

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<sup>57</sup> Through this program low-income, high performing students could apply to any of Questbridge's 35 prestigious partnering institutions in hopes of receiving a potentially binding institutional "match" acceptance, which effectively amounted to a 100% tuition-free ride. However, the great majority of participants are not given match offers and are instead encouraged to apply to these institutions via regular decision. In addition to providing to its participants a ready-made universe of colleges and universities from which to select, Questbridge also helped to streamline the applications process, ensured application fees were waived, and provided testing as well as FAFSA support. For more information on the Questbridge programs, including partner institutions, visit: <http://www.questbridge.org/index.php>.

*them, Stanford, UC Berkeley, UCLA, and University of Southern California (USC). While she did not receive a “match” acceptance to any of the schools she applied to, she was accepted regular admission to a number of schools. Through a process of elimination, it came down to two – UC Berkeley and USC. By her estimation, both had excellent International Studies programs, so the decision was a hard one to make. With the help of an older church friend, Jane completed an elaborate pros and cons list, factoring among other things, the quality of each school’s aid package. Based upon some elaborate calculations and a little bit of heartache, Jane decided to accept USC’s offer. It did not hurt that USC was just an hour-long train ride away from the high desert.*

*On the issue of college costs, one thing was absolutely clear: Jane was not to expect any financial support from her family. It was not that her parents were against her going – Jenna had once taken a few community college classes herself when she was younger – but neither parent felt the need to push Jane on the college-going path. As Jenna would often say, “it is really up to her. I won’t stop her, but I can’t help her neither.” Furthermore, as both Jenna and Jane stated on separate occasions, Jane’s coming of age meant that she would be on her own. Much like Jenna and Sam who left home at an early age, the expectation was that Jane would follow suit. In the minds of her parents, a child turning eighteen meant one fewer mouth to feed, one fewer body to clothe, and one fewer person to manage.*

*With no help expected from her family, the burden to navigate the college financing process fell squarely to Jane. Questbridge, while supportive in guiding her through the aid process, did not provide any assistance with financial decision-making. Jane was ostensibly left to devise a financial plan of action to meet the \$3,000+ net costs she would be responsible for paying on her own each semester. Consistent with her handling of other complex admissions-*

*related tasks, Jane devised an elaborate plan of attack. In addition to anticipated summer savings, calculated down to the penny, she determined that by taking on two jobs once school started, selecting the cheapest on-campus housing, opting out of the food plan, and renting rather than buying books, she could meet EFC in year one. The plan was a demanding one, and even a bit risky, but Jane was intent on making it work. Her personal determination had gotten her to this advanced point on her path to college. One could not help but think her chances were pretty good she'd make it through okay.*

### *The Class Based Affordability Practices of Families*

The stories of Rachel Newsome and Jane Kirkman speak to the fundamentally different ways in which high-income and low-income families experience the college affordability process. Like many parents in the high-income group, Barry and Amy Newsome were intentional in structuring Rachel's college admissions experience in a way that maximized her chances for success. Part of that strategy was to assume full control over affordability-related tasks and decision-making. Consistent with the money practices of high-income families, the Newsome's created a powerful buffer between Rachel and the financial labor associated with college costs.

In the case of Jane Kirkman, we see the opposite dynamic happening. Like many of the low-income families in this study, Jane's parents, Jenna and Sam, were supportive of Jane's efforts to go to college. However, unlike the Newsome's and the other high-income families in this study, Jenna and Sam did not have the cognitive freedom to study the *Chronicle of Higher Education* or to make sense of the family's financial aid chances, and they certainly could not foot the bill for Jane's USC costs. The demands of attending to the more immediate needs of the

family and to the day-to-day struggle of making ends meet assumed enough of Jenna and Sam's cognitive energy. They would support Jane's college aspirations in the role of distant cheerleader and supporter, but were also careful to establish boundaries for what the family could or could not do for their daughter. By consequence, Jane became the central figure in her own navigation of the college admissions process, and more importantly, her affordability pathway.

As we see through the Newsome and Kirkman examples, money practices intended to support and sustain college affordability decision-making can be interpreted and acted upon by families in substantially different ways. From my conversations with high and low-income parents and children, two distinct patterns of practice emerged as it related to navigating the affordability pathway. For the sake of conceptual shorthand, I refer to them as the high-income practices of *parental managerialism* and the low-income practices of *parental proximal support*. For the remainder of this chapter, I will elaborate upon these two forms of class-based money practices, detailing the meaning and significance of these practices for the families involved, a rendering of the activities that constitute these two patterns of practice, and finally, the class-based logics that sustain them.

#### *The High-Income Affordability Practice of Parental Managerialism*

The high-income practice of parental managerialism is best defined as a set of complementary money-related practices in which high-income parents assume full responsibility for the management and supervision of the college affordability process. The guiding logic of parental managerialism, however, is more than an expression of the high-income ethos of sacralization in which children must be protected from the psychic weight of family financial labor. Rather, it extends Zelizer's notion of sacralization to reflect parental

commitment to ensuring faithful transition of class status and position from parent to child. In other words, high-income parents engage in parental managerialism affordability practices to protect their child from the complexities of family affordability labor, but do so in a manner that (1) acknowledges the role that college going plays in the retention of their child's class status; and in light of this (2) leverages their class capital (financial, cultural, social) in such a way that it maximizes the sets of college options ultimately available to their daughter.

To illustrate this idea, let's consider the example of Rachel Newsome. Barry and Amy Newsome not only took over the management, supervision and navigation of the family's college affordability pathway, they did so in a manner that ensured that money would not need to be an obstacle should Rachel be admitted to an elite college or university. Using the financial capital they had (Barry's inheritance), they planned out an affordability pathway that, at the very least, eliminated cost from the list of potential challenges facing Rachel in her attempt to gain entry to an elite institution, one that would ultimately put her on the path to meeting the membership requirements of her family's existing class position.

What were the identified affordability practices that constituted parental managerialism? From conversations with parents and children, there emerged four distinct categories of affordability practice that high-income parents engaged in regularly. The first was a strict division of labor between parent and child. The second was the complementary practice of limited within-home talk. The third high-income practice was what I refer to as high-income families' "informational independence." Finally, the fourth high-income affordability practice was one in which parents engage in "strategic negotiation" of college financing-related tasks. I will elaborate in turn on how each of these practices, in combination, supported the high-income parental managerial approach to navigating the family's affordability pathway.



*Parental Managerialism Characteristic 1: Division of Labor between Parent and Child*

The strict division of college affordability labor within the high-income home was one of the defining characteristics of high-income families' affordability practice. Consistent with historical money practices in which parents take full responsibility for the financial labor of the family documented in Chapter 5, affordability work within the high-income family was strictly delineated as a parental form of labor. This labor was consistent with the notion of parent as financial provider and child as financial dependent. Indeed, several parents spoke at great length about how important it was to them to support their child's college-going pursuits. The universal refrain from parents was "this is my job" – and for many, this was a commitment they'd envisioned for themselves even before becoming a parent. Karen Caseman (mother to Jennifer) stated:

"my husband and I starting a savings account for my oldest as soon we found out I was pregnant. We just did not ever NOT consider college for the kids. We put some small amount in there I remember. Setting up that account was our idea...as I think back on (it) now, doing that, buying are first condo...it is what being a parent was about to us. Things change once we became parents, and when you do, you just know what you've got to do to take care of your kids in the right way."

Like Karen, many of the high-income parents also spoke of college as a measure of quality parenting; to be a good parent was part and parcel with bearing their daughter's college costs. Furthermore, twelve out of the sixteen individual parents interviewed indicated that they themselves did not receive support from their parents for their college-going pursuits. Consequently, they saw the chance to support their daughter's college-going as a symbol of

their own personal success; an opportunity to provide for their children in ways that they themselves were not. Edina Moreno encapsulates these sentiments when she stated,

“I am so proud of my daughter for all her hard work. I really am. She’s so good. But you know, I’m proud of us too (nodding to her husband Frank). We worked hard to get to this place we are at. Lali’s going to college. She deserves all the credit...I just can’t help sometimes being proud of us for what we’ve done to get her to a place where she can thrive. This is why you work hard. You work hard so you can give your children a better life. Hopefully, you can give them things that you did not get. We are doing that now. So, that’s how I feel...I’m so proud of her and I’m proud of us.”

As Edina’s quote suggests, parents felt pride for themselves as well as their daughters. Given that each of the fourteen daughters performed at an academically high level with GPA’s ranging from 3.4 to 4.0, the parents had every right to feel that their daughters had worked hard for the right to go to a college (and for many, the expectation was that it would be a selective institution). Indeed, many parents spoke of their child as deserving of their support, believing that the daughters had in some sense fulfilled their part of the so-called bargain between parent and child. As John Barrera states,

“You know, she’s so self-motivated—and I do not know where that comes from. If she was not a good student, I wouldn’t be inclined if she did not try. If she tried and did not get good grades, I’d help her no matter what. But if she did not try—or if, let’s say, she’s a great student, but did not put in the effort and the time—I’d be less inclined to do stuff for her. But the fact...anybody that puts that much effort and focus over that long of period of time...part of doing my part is to then to back her up. Do whatever I can do to make sure she succeeds and gets...you know, she really deserves it. Well she’s been

working on this since fifth grade! She really has! It is really amazing, I'm still stunned by that.”

While the high-income parents universally spoke of supporting their daughter's college-going as a hallmark of good parenting, there was also a conditional element to this support. As John Barrera's earlier quote implies, a parent's commitment to financing a college education for their child was commensurate with the child's academic efforts. If there was not adequate reciprocity between parent and child, the financial commitments of the parent could be susceptible to revision.

One important and notable requisite of the strict division of labor assumed through parental managerialism is that by assuming control over the affordability decision-making process, daughters within high-income families were free to focus on the tasks that actually mattered most to college admissions: namely, maintaining good grades, filling out college applications, crafting high quality applications and scholarship essays, completing test prep courses, and hopefully, gaining admission to the best schools available. For high-income parents, this was one of the critical features of this within-family affordability quid pro quo. By relieving their daughter of the affordability-related labor (i.e. deciphering costs, financial planning, CSS/FAFSA completion and so on), daughters were free to focus on the college admissions process, and by doing so, help to improve their competitive advantage in an already highly competitive environment.

#### *Parental Managerialism: Limited Within-Home Affordability and College Cost Talk*

Restrictions on within-home affordability talk have historical roots in the longstanding financial labor structure of high-income families. Just as families limit the type of money talk they engage in with their children, they are equally disinclined to share the specific labor

associated with college financing and cost planning. As parents often shared, the logic of this arrangement was to limit the amount of energy a child needed to expend on cost-related concerns. In addition, restricted home talk between parent and child also ensures greater efficiency within the family by limiting the number of potential decision-makers as it relates to family financial strategy. For example, cost preparations like home refinancing, use of specific earmarked funds for college purposes, selling of other types of assets are more efficiently accomplished without the need to confer with the child.

This isn't to suggest that there was absolute radio silence within the homes of high-income families when it came to the topic of college costs and affordability. In fact, four of the high-income daughters even spoke of frequent discussions around college costs. Upon closer examination, however, these within-family conversations were more in line with the practices of the larger high-income milieu. The "talk" of college affordability, was of a different constitution that could be best characterized as moments of "reporting out," whereby parents might offer some substantive details on their financing work, but never relinquished their role as key decision-maker in the affordability process. Conversations were often intended to be informative or outlined various parameters within which the daughter was expected to comply. Parameter setting was often expressed by way of parental worry and concern over costs. Andrea Zoph, for example, reflects on a conversation she had with her father early in her senior year in which he offered advice on how to narrow down her application set:

"He mentioned he was worried...he's got my sister's college tuition (Andrea's older sister just finished her first year at Boston College at the time this interview took place) and I'm going next year. I know it is a lot. My sister said something about it. It worries me too. I have told them that I want to go to the East Coast (for college). He never said

you can't apply to this place or that place is too much. He would just say things like, 'apply and let's see what happens.' So, I applied all over the place and just kind of put it all in the back of my head...hoping it all works out for me."

For Andrea, the little bit of information shared by her father signaled that her parents were experiencing some anxiety over the increased financial load of two college tuitions, but the severity of that anxiety is not made clear. He simply put her on warning. When speaking with Andrea's mom, Felicia, a little bit later, a somewhat different perspective on the same messaging emerged.

"Andrea's a hard working kid and a sensitive kid. My husband and I want to make sure she's at a school she loves and is happy with. We are worried about how we make this work for the next three years...we did not save a ton so we are scrambling now. We shared this with her and I think she took it well. We just did not want her to be surprised if we had to put the brakes on things or ask her to take out another loan or whatever...but, it looks like Natalie's getting more aid next year because of her sister, so that's good. My husband's business is doing well (SC: Jason runs a land development and building management company) and I can take on more work if we need it. It is not going to be pretty, but we've got some things figured out. The last thing Jason and I want is to tell Andrea...BU is too expensive or you have to stay in California. We want her to not think about it."

Felicia's comments tell us a few things: First, she confirms that the stress and anxiety sensed by Andrea was indeed felt by both she and her husband. Second, she offers evidence to suggest that both she and her husband are fully engaged in the college affordability task - weighing financing options and creating "livable" solutions that will ensure Andrea can attend the school of her

choosing; all things they did not share with Andrea. Third, and perhaps most importantly, there was a conscious effort by Felicia and her husband to communicate their anxiety so that Andrea knew they were operating within particular constraints. While those constraints did not necessarily materialize (Andrea, as it turns out, did join her sister in Boston though ended up enrolling at Boston University rather than BC), the signaling of these limitations served the purpose of informing Andrea to the challenges her parents was facing. Yet, despite these expressions of constraint, the overriding assumption by Andrea was that the family would “figure it out somehow”; recognizing that financial worry and concern expressed by her parents was signaling that the potential for financial threat did exist. This notion of threat, risk and consequent worry expressed by high-income parents is a point we will also take up in Chapter 8 of this dissertation.

While parents often rationalized the structuring of affordability labor as a necessary function of their role as parents and a way to ensure efficiency in the family’s decision-making structure, there were also downsides to these restrictions in home talk. The first and most tangible of these was the frustration it caused the daughters themselves. Guilt, concern, worry, and outright fear were all descriptors that the daughters used to describe the range of emotions they felt over the financial circumstances of their college going plans. Paula Santana offers a case in point.

“Yeah, and I did want to be involved just to see like...I have no idea what we are expected to pay...I heard ours is around \$14K, but I would like to know that...but my dad is just like, do not worry about it. Maybe it is because I’m conscious about spending and he does not really want me to worry about that. And, unlike my brother, who really does not care, I want to know and just kind of see if we are in the position to make the

cost. I mean, I'm wondering if I should work at a summer camp or to do something to make money or if I should look for another option to do this summer like a free internship. I feel like I should, but they just do not want me to worry so much I guess. I'm not completely sure why they do not want me to know, but they're always like – do not worry about it...just focus on getting into college...we'll take care of the rest.”

Justine Potts offers a similar sentiment.

“I know they (Justine's parents) wouldn't make an insane amount of sacrifices...I guess my fear about that is that they would internalize the actual...the difficulty of the situation by trying to make me happy, which would in essence make me unhappy to see them keep that away from me because, as a family, I should be able to communicate openly with my parents and be able to understand the finances that evolve around the family. And also, just not knowing...I feel like I should understand some of this stuff before I go to college because I'm going to have to manage my own finances one day and I feel like they are not really helping me with that. They're just hiding that from me. I'd rather learn that now rather than later when things get even more complicated and whatnot. For me, that's just something I'd like to learn and have the opportunity to learn.”

While there was some variability in how strongly daughters felt this personal responsibility and a desire to know more, this was certainly an important and consistent theme that emerged in my conversations on family communications.

Of course, restricted home talk also has implications for how the daughters came to understand what it meant to pay for college as well as their overall depth of knowledge on the college financing process more generally. As a regular feature of my interviews with the thirty families, I asked both parent and daughter to assess their knowledge of particular college

financing options on a scale of 1-10 (1 being no understanding of the particular college financial tool and 10 being a deep understanding). As can be seen from Table 6.1, there were two distinct patterns that emerged from the participant self-ratings. The first is that high-income parents rate themselves the highest among all income group/family roles. This isn't a surprise given the affordability labor distribution of families. Second, high-income daughters' average self-ratings on their college financing knowledge were lower than their parents and their low-income peers, but not low-income parents.

Table 6.1: Participant Self-Ratings on Financial Aid Knowledge (By SES, Parent & Family Role)

SES Group	Family Role	Loan Options	Federal and State Need Based Grants	Merit Aid Prog	Scholar-ships	Work-study	Federal Tax Credits	Tuition Savings Plan (529 Plans)	Avg. Self-Rating
High-income	Parents	6.23	6.27	4.66	7.73	5.91	6.54	6.00	6.19
	Daughters	3.00	5.13	4.125	6.23	2.82	0.95	0.87	3.30
	<i>Gap b/w parent-daughter</i>	3.23	1.14	0.54	1.5	3.09	5.59	5.13	2.89
Low-income	Parents	4.53	5.37	1.73	5.42	2.42	1.26	1.12	3.12
	Daughter	6.55	7.15	5.57	8.75	5.85	1.25	0.74	5.12
	<i>Gap b/w parent-daughter</i>	-2.02	-1.78	-3.84	-3.33	-3.43	0.01	0.38	-2

Looking closely at the high-income daughters' self-ratings presented in Table 6.1, it is only on the topic of scholarships and merit aid programs that the high-income daughters came close to rivaling their parents' expert knowledge. This elevation in reported knowledge may be due to the fact that the daughters themselves played a direct role in one or both sources of financial aid. For example, over half of the high-income daughters reported pursuing scholarships of one form or another (64.2%), although high-income Latina daughters did so a



far greater rates than their white counterparts (83.3% vs. 50% respectively). Likewise, daughters were aware that competitive institutional grants were available and, in some cases, they were actively pursuing that aid.

It should also be noted that the high-income daughter group indicated substantially less knowledge on aid options like loans, work-study, federal tax credits and 529 savings plans. In fact, there was a limited awareness of federal tax credits and 529 financing options across all sub-groupings except in the case of high-income parents. What is surprising, perhaps, is the low rating by high-income daughters on their specific loan knowledge, particularly given that many of the high-income families did rely upon student and parent PLUS loans in meeting their college cost obligations. From my conversations with daughters, this was less an indicator of the daughter's lack of understanding of how loans function than a lack of awareness over the actual differences between different types of loans (subsidized versus unsubsidized versus private, etc.).

In summarizing the patterns specific to the high-income group of daughters and parents, what we see from Table 6.1 is a fairly distinct pattern whereby the depth of parents' and daughters' knowledge about specific financial aid options maps onto their roles and obligations within the family affordability labor structure. A by-product of that labor structure is the limited amount of within-home talk between parents and child.

#### *Parental Managerialism Characteristic 2: Informational Independence*

A key practice characterizing parental managerialism is the commitment by high-income families to maintaining informational autonomy. Informational autonomy is best understood as the ability to seek out information independent from the main channel of most financial aid information: the high school college counseling office. From my conversations with families, it became clear fairly quickly that parents did not view the local college counseling office as a

dependable source of college financial information. In their eyes, college counseling offices were guilty of providing only the most basic financial aid information and doing so according to a master calendar that was largely tied to key financial aid deadlines like FAFSA, CalGrant, the UC/CSU EOP program, along with a smattering of promotions for local scholarship competitions. While this was certainly of value to some families attending their daughter's school, it was too little and far too late for the high-income families in this study given that the families were engaging in advanced, complex college financial planning well ahead of their daughter's senior year in high school.

The inadequacy of so-called "conventional channels" of support was, in fact, of little consequence to the fourteen high-income families. The complexity of their financial portfolios, the potential risks to family assets, not to mention the highly personalized nature of money talk in general meant that the counseling office's lowest common denominator approach to aid information was practically useless to these families. One high-income Latino father said of the high school college counselors:

"You know, I had no interaction with them...I really can't speak to any particular experience. Carolina (his daughter) has dealt with them I believe – like to pick up a form or what have you. Geez...I'm not sure how useful they could be to me. What are they going to say to me about financial aid that I do not already know or can't ask my accountant? I respect what they do for the students, for the community, but I do not think Carolina should be fighting the other kids for their attention. We can handle this process on our own...so no problem."

Rather than rely upon a questionable source of information, such as the counseling office, high-income parents felt that the safer, risk-mitigating approach to informing themselves of the

process was to take matters into their own hands. Barry Newsome contacted financial aid officers at each of Rachel's top five schools; Doug Flores reached out to a friend of his from graduate school who ultimately put him in touch with the Dean of Admissions at the University of Chicago; Susan Feinstein spent her time pouring over blogs and online discussion boards in order to glean as much information as she could on how to effectively manage her assets in anticipation of the FAFSA process. Still others sought out the help of financial professionals, such as personal accountants or private financial aid counselors. Lawrence Vasquez, for example, hired a professional financial aid counselor. States his daughter, Jacque:

“Well, he (Lawrence, Jacque's dad) knew Daniela's mom through me. She was an acquaintance of mine. She was in orchestra last year. And her mom and him are pretty close friends. And she hired the same financial aid advisor to do the paperwork for this girl, Lucy's admissions. She's going to Harvard with having to pay almost nothing. And so my Dad is like, wow I wonder how they do that because they have money. How did they do that? So, my dad asked her mom how that worked out for them so nicely. So, she gave him the name of the financial aid advisor. And he was like, oh it seems like an investment worth making.”

Lawrence, of course, is not alone in seeking out professional help. For high-income families, the relevant professionals are not school counselors but financial industry professionals. Eleven out of the fourteen high-income families (78.5%) reported using the guidance of a financial professional in preparing for the financial aid process. The Muñoz family was a particularly interesting outlier in this regard. Their daughter Trinidad was an elite volleyball player, a defensive and passing specialist known as a “libero” in common volleyball

vernacular. Trinidad was so talented, in fact, that she was generating interest from some of the top college volleyball programs in the country. As I share in an accompanying fieldnote:

*Families with elite amateur athletes, who have the money to do so, typically seek out a recruitment services company to assist their child in the Division I recruitment process. For anywhere between \$5,000-\$6,000, one can hire a college recruitment service to create professionally produced highlight reels, solicit interest from appropriately matched college programs, and once a program shows interest, coach up the athlete/client in preparation for the all-important team/coach interviews. Once an offer has been made, the recruitment service also operates as the go-between for the family in the negotiation of the final scholarship. Having already invested some \$20,000 in club fees, travel costs and training to date, the Muñoz family felt that an additional \$5,000-\$6,000 investment was certainly worthwhile - especially if it resulted in a savings of \$100,000 to \$200,000+ in college costs. Trinidad began working with the recruitment services representatives starting in the latter part of her sophomore year of high school. By the summer of her junior year, she had a clear idea as to which universities would be in the running for her services: University of Michigan, University of San Diego, Purdue, Ohio State, and Oregon State. It was the University of Michigan that ultimately won Trinidad's heart. As Trinidad put it, she simply "felt at home" when she visited. Initially, the Michigan officials were only willing to offer a partial scholarship, which was insufficient in the eyes of Joaquín and Christina. Factoring in out-of-state tuition costs plus the cost of travel made even a partial scholarship difficult to accept – especially when other programs were offering much more. After multiple appeals by the Muñoz family, the university finally relented and offered Trinidad the full scholarship. By the*

*end of her junior year in high school, when so many of her peers were only beginning their college admissions preparations, Trinidad could rest in the knowledge that she was a fully-funded admit to one of the most elite public institutions in the country. The high risk, high reward investment paid off. Trinidad would be libero for a quality Division I volleyball program.*

In talking with the high-income parents, it was common to hear them speak of these services as worthwhile investments and a necessary means to an end. More importantly, perhaps, the families saw these investment professionals as a means of mitigating risk given their expert ability to help them navigate the aid process successfully.

The third and final source of information-seeking for high-income families came in the form of social networks: high-income parents learned from other parents. Whether it came as a tip about a particularly talented financial advisor, guidance on Ivy League aid processes, or something as mundane as the favorable interest rates on private loans, families readily shared the knowledge they had with one another. In doing so, high-income families supported other high-income families through the exchange of class-relevant affordability knowledge that could then be applied in ways to help these families to navigate their affordability pathways.

### *Parental Managerialism Characteristic 3: Strategic Negotiation of Affordability Tasks*

High-income families maintained a complex history of financial practices. This complexity reflects the inclination of high-income families to grow income, build assets, and ultimately to compound wealth. With this complexity, of course, comes the potential for risk, with the college affordability pathway representing substantial risk for high-income families. Given rapid increases in tuition costs, the complexity of the cost structure of colleges and universities, and the uncertainty of these costs over their child's four-years of enrollment, the

risk of college is real for high-income families. Consequently, these families engage in a form of risk management that incorporates an assortment of tactics that I categorize under the heading of “strategic negotiation.” This strategic negotiation includes (1) diversification college financial planning approaches, (2) the strategic gaming of the aid process in order to protect assets and long-term financial planning, and (3) self-advocacy and direct negotiation vis a vis the aid appeals process.

The pre-planning of college costs represents one of the most surefire ways for families to protect themselves from the financial uncertainty of an ever-changing financial aid landscape. Consistent with the college-going ethos of middle and high-income families, nearly all families engaged in some sort of formal preplanning of their child’s college costs. This pre-planning came a variety of different forms. Some, like the Muñoz family, did so through the hiring of professional services, in this case, hedging their bets on their daughter’s ability to win a scholarship. Others, like the Barrera and Vasquez families, focused on growing existing businesses over time with the expectation that built-up equity could serve as a financial buffer to college costs and other large-scale family needs. The Newsome, Desjardin/Wambach, Caseman, and Kirby families earmarked inheritances and family wealth transfers for college costs. And finally, others, like the Flores family, looked to home refinancing as a means of liquidating existing assets in order to cover their family’s costs.

Table 6.2 provides a summary of methods utilized by high and low-income families in paying for college. Emergent patterns related to the types of methods used provide some insight as to how high-income families are endowed enough to prepare for and ultimately approach the financial obligations of college. As Table 6.2 indicates, the vast majority of families used family earnings (and particularly personal income) to pay for college. Also notable was the use of

savings – both personal and sheltered accounts like the college-specific 529 savings accounts and loans for financing purposes. Not surprisingly, wealth assets (home refinancing, inheritances

Table 6.2: High-Income Families’ Aid and Asset Usage

		Family Earnings		Grants (Need or Merit) Loans & Scholarships			Loans		Savings		Wealth Assets	
Income	R/E	Out-of-pocket (personal income)	Child Earned Income	State or Federal grants	Institutional Grants	Scholar-ships	Sub and Unsub-Loans	Private Loans	Personal Savings	529 Savings Plan	Liquid-ating of Assets	Family Inherit-ance & Wealth Trans-fers
High-income	White	7	2	0	2	3	4	2	4	4	0	4
	Latino	6	1	1	2	5	4	2	4	4	1	0
	% use	93%	21%	7%	29%	57%	57%	29%	57%	57%	7%	29%

and within-family wealth transfers) were also utilized in the financing of college costs. Looking across all categories of financing options used, the high-income families demonstrate a fairly diverse approach to meeting college costs, suggesting that families preplanned.

In my talks with high-income parents, many expressed grave concern over the potential risk that college costs posed to their long-term financial planning. For example, a great majority of the parents were anywhere from ten to fifteen years away from retirement age, and they expressed concern over the impact of college financing on their retirement plans. In speaking on college financing strategy, one white, high-income mother stated as follows:

“You are not supposed to use your retirement funds because it is much easier for a 20 year old to take on loans when they have 40 years of work ahead of them as opposed to my husband who’s 59 and I’m 52, so I could technically retire next year from the Writer’s Guild. And that’s one of the things we considered. Cause I can draw on my pension. But it is much better if the kids take on the debt and we help them out, than if we take it on and we are saddled with retirement as well. So, we said no to that approach. Too risky.”

Another high-income Latino parent spoke to the ways in which retirement forced his financial hand:

“I think (taking on a loan) is more shady by my age. I lived with a few women before and then got married about forty-ish. So now I have to be a responsible person from a financial perspective, so it does not make a lot of sense. My wife (an attorney) is looking for a better paying job right now. If I take out a loan now, I’m essentially betting that against my loan. At my point in my career, I guaranteed to be working past normal retirement age and the fact my wife’s situation is a bit up in the air, we are coming out very much against loans. So we will let Teresa take a loan, but no more than 5,000/year and we are actually not going to let her get it this year to try and force her to get work so that she can avoid it as an undergraduate.”

One way in which families protected their assets was by what is best described as a “gaming” of the financial aid system. Gaming, in practice, involve the leveraging of family resources (money resources, social capital, or knowledge) to ensure more favorable financial aid results. I have already spoken in a previous section about one such gaming tactic used by high-income families – namely, the hiring of private financial aid advisors. There are, of course, others. Families



reported moving money around, transferring money into the accounts of other family members, and even turning down work or delaying compensation. Stated one mom,

“So, I took the free consultation meetings. You know one was with my husband in an office, and one was on the phone with a company in Ohio. We went in with the idea that we might want to be potential clients, but afterwards decided we could do it ourselves. What we learned was very helpful. Apparently, the expected family contribution is calculated based upon 25% of the children’s money and 5-6% of the parent’s money. So if the children have money in their name, the school is going to look for a 25% contribution, but if that money is in the parent’s name, they’re only going to look for a 5-6% contribution of the same money. So we moved some stuff around. That helped.”

Another mom spoke of manipulations to work compensation:

“I freelance and have been for a while. When we talked to the financial aid guy, he told me to scale back some, if we could handle it, which I did. For some of the clients I have worked with for awhile...well, one small company I have worked with for a while...they were great about holding off on paying me. Other work I have just had had to say no to.”

Though parents were reluctant to share all of their strategies with me, what became clear was that “gaming” was indeed a widespread practice among high-income families. Often couched in softer descriptive terms (“moving money around,” “examining our options,” “reassign value”), the fact is that families did actively seek out ways to shape their financial dispositions such that it could help lower family EFC. States one father:

“I hear about families working their numbers over. I know it happens because I hear all the time from Samantha about her friend who got a full ride to Harvard. Or I talk to the neighbor down the street whose son goes Northwestern and she’s paying virtually

nothing. And the thing is that both those families are loaded. It is a little frustrating when I think of how hard Samantha works and for her to see this happening knowing that her family did not get any of that. The ones who really do things the right way are the ones who have the hardest path to tread.”

High-income families also engaged in various forms of self-determination as a means of mitigating threats to their financial position. For high-income families, financial aid is not perceived as a unilateral decision-making process in which they have little to no voice. Rather, families view aid packages (and particularly unfavorable packages) as simply a first point of negotiation. Through procedural options like financial aid appeals and the questioning of institutional policy, the high-income families in this study fiercely advocated for their financial interests. In talking with parents, they would often offer examples of this self-determination in practice, including extensive (and extended) discussions with financial aid offices over their aid offers, tapping into social networks, or in one notable case, actively advocating against an institutional policy that they deemed unfair.

In order to be an effective advocate, one must be able to maintain intellectual independence, be assertive, and assess situations to ensure there is sufficient warrant for action. In the case of high-income families who maintain informational independence and have a long-standing legacy of building and maintaining assets, the ability to engage in forms of self-advocacy is critical to creating advantages in the college finance/affordability arena.

Information independence is a critical tool high-income parents use to mitigate potential risk by way of negotiation. Given the complexity of the aid system, high-income parents often use this knowledge to question existing institutional practices. It engenders a level of self-

efficacy that reinforces the belief that all offers remain a negotiation. Justine Pott's mom, Tara, provides an example of this:

“I know that the sticker price of a school is not necessarily what you pay. The sticker price at Tulane was like \$59K, but that does not mean a kid like (Justine) is going to pay \$59K—without showing them a FAFSA or CSS, they gave her \$22K/year. Then they're going to see the FAFSA and CSS and they're going to add a little more on. It took them a long time to realize she had pulled her application. They'd been coming after her big time. So the sticker price at Tulane—although it says \$59K on the website—for somebody like (Justine) is going to be half that. I'm trying to tell my housekeeper, you have to...no, you are son won't be penalized for you being illegal, he has to apply to be an architect. I was trying to push Tulane on her. He's Hispanic, he's Latin, and he's an A-student. Please! She wouldn't do it because she does not understand. She sees the sticker price on the website and she does not understand. She does not have the experience in America that you can negotiate and say here is what I can pay, can you meet me half way? I mean Arcadia University is the perfect example. They gave my son a ton of financial aid with only a 2.6 GPA. I mean he was a male from California. He was a valuable commodity at a girl's school.”

While information serves as an important asset in the negotiation process, families also relied on their social networks to negotiate more favorable aid packages. One father used his connections as an alumnus to negotiate \$40,000 in additional scholarship for daughter based upon network connections alone. He retells the story of the extended appeals process:

“So I was lamenting to my friend about how most of these (financial aid offices) do not let you talk to them, they just ask you to send the letter or communicate via this online

thing or by email. And I was getting, I wanted to discuss where do you think we are going to get this money from, especially when I have another daughter coming in the pipeline? Why would I deplete our total reserves before that daughter is even financially in question? Where do I get to take her into account? I could not get anyone on the line, so my friend in Chicago forwarded my email to her husband and her husband forwarded it to the Dean, and he's Vice President and Dean of Admission. He's the guy who's hired to get Chicago up in ranking. Get an email back from this guy and he says, 'why do not you send me your information immediately?' So then I sent an email back, and I said I'm a little embarrassed - you know I do not want to you to leverage whatever you do and then have my daughter... right now she is leaning toward Swarthmore and Penn and then he answers me and he says it is unfortunate that we are not number one. Then three days later they go ahead and send another letter saying they have awarded her an additional 10K a year scholarship for four years. All the sudden, Chicago went from number three to one."

Families also spoke of their fearlessness in calling financial aid office directors, petitioning the potential home departments of their daughter's major (a STEM field), while another family went so far as to start a bidding war between two elite East Coast institutions. For these parents, it was left unquestioned that they would and could tap into their existing skill and knowledge sets to ensure greater advantages for their daughter, and by extension, their family.

The high-income affordability practice of parental managerialism aids parents in their attempt to (1) ensure their daughter is free to totally engage in the college admissions process without concern for the cost; (2) mitigate the inherent financial risk that comes with the burden of college tuition; and (3) streamline the family's labor and decision-making structure to ensure

that parents are able to flexibly maneuver themselves into positions of advantage at key points in the financial aid process. Families reinforce this structure through a strict division of financial labor within the home that is reinforced through limited within-home money talk. They also limit implied risk by maintaining positions of information independence such that they are capable of strategizing, leveraging resources (knowledge and money), and ultimately negotiating with institutions in their quest to securing the most favorable aid package available.

### *The Low-Income Affordability Practice of Parental Proximal Support*

The low-income practice of parental proximal support is best defined as a set of complementary money-related practices in which low-income *children* assume *primary* responsibility for the management and supervision of the college affordability process. The guiding logic of parental proximal support is in keeping with two important priorities of low-income families: familial financial equilibrium and choice/revision. Familial equilibrium reflects the idealized state of stasis or balance that all low-income families seek to achieve in spite of external threats and potential challenges. In the absence of equilibrium, there is struggle and vulnerability. In order to maintain this state of equilibrium, the immediate needs of the family must be prioritized above all else.

As we saw in Chapter 5, the financial labor structure of low-income families is constructed, whereby high and low-impact financial task completers maintained strict roles and responsibilities. In maintaining this rigidity, however, both high and low-impact task completers also develop functional expertise within their area of responsibility, which in turn allows for the possibility of revision or choice in the financial priorities of the family. Taking the example of Jane Kirkman's story, we see how one family had to choose family equilibrium over supporting their daughter's college costs. In this case, the financial laborers within the family, Jane's

mother Jenna and father Sam, determined that they did not have the ability to adjust or make revisions the family's existing financial priorities in order to help Jane pay for USC. While they certainly supported her pursuits, the family's financial predicament made the possibility for absorbing those additional costs impossible.

This logic of equilibrium and choice also mediates the affordability practices of low-income families – first by structuring the order of affordability labor. Familial equilibrium requires constant vigilance, substantial energy expenditures, and ongoing maintenance of core family functioning. By consequence, college-going and associated college costs logically fall outside the core work of low-income families however desirable in the long run. This does not mean that low-income parents do not value college, nor does it mean that parents fail to encourage or support the college-going aspirations of their children – based upon all my conversations with the low-income parents in this study, such claims simply are not true. However, it is true that in the absence of first-hand college-going knowledge, the idea of college remains an abstraction to parents and therefore outside the sets of financial priorities that families have established for themselves. Consequently, college costs is not factored into the core financial labor of the family.

What are the complementary practices that sustain parental proximal support? For one, there is what I refer to as a “complementary labor structure” between parent and child. Second, parental proximal support dictates open and fluid money communications between parent and child. Third is a financial planning process that is both short-term in nature and that emphasizes a form of aid-related task completion that complies with the pacing and information flows of the high school college counseling office. Finally, there is what I call the “practice of magical

thinking,” whereby low-income families communicate an uncommon faith in the notion that the college financing process will work itself out. I will elaborate upon these practices further.

*Parental Proximal Support Characteristic 1: Parent-Child Complementary Labor Structure*

As discussed, low-income families maintain an affordability labor structure that differs from their conventional family financial organization. In the conventional structure, parents (largely fathers) are considered the key decision-makers regarding large scale, high-impact costs within the home. In accordance with the practices of parental proximal support, children, and in this case the low-income daughters within this study, were largely charged with navigating their own affordability pathways independent of their family. This is quite consistent with what is already known about the low-income college admissions process whereby children also serve as the primary arbiters of their own college preparatory and choice processes (McDonough, 1997; 2004a; Cabrera & La Nasa, 2000; Holland, 2014).

The effects of these elevated responsibilities are evidenced in the relative confidence of low-income daughters regarding their overall financial aid knowledge. Like the high-income families in this study, low-income parents and daughters were given the chance to rate their knowledge of various college financing options. The results speak to the differential forms of affordability practice between the two income groups. In the case of the high-income families, we saw an inverse relationship in the self-perceived knowledge of parents and daughters whereby high-income parents rated themselves highly in their overall financial aid knowledge, while daughters were far less confident. In the case of low-income families, we again see an inverse relationship play out between parents and daughters, but in reverse. Instead, we see that low-income daughters rate themselves highly (average rating of 5.12) in comparison to the self-ratings of low-income parents (average rating of 3.12). Where low-income daughters seem to

rate themselves the highest were on (1) scholarships (8.75), (2) federal/state grants (7.15); and (3) loan options (6.55).

Table 6.3: Participant Self-Ratings on Financial Aid Knowledge (By Low-to-High-income)

SES Group	Family Role	Loan Option	Federal and State Need Based Grants	Merit Aid Prog	Scholar-ships	Work study	Fed Tax Credit	529 Plans	Avg. Self-Rate
Low-Income	Parents	4.53	5.37	1.73	5.42	2.42	1.26	1.12	3.12
	Daughter	6.55	7.15	5.57	8.75	5.85	1.25	0.74	5.12
High-Income	Parents	6.23	6.27	4.66	7.73	5.91	6.54	6	6.19
	Daughter	3.00	5.13	4.13	6.23	2.82	0.95	0.86	3.30

The self-rating results are not entirely surprising given the attention many of the low-income daughters placed on scholarships, grants and loans. In my conversations with them, it was apparent that scholarships represented opportunities for “free money” that, with a bit of luck, would help them immeasurably in meeting their college cost obligations. Says one Latina daughter:

“I applied to five different scholarships. I’m kind of proud of myself for that because it is a lot of work to fill out those applications and to write the essays. It is like preparing my college applications over again. I have heard back from three of them, but so far nothing...it would be great to get one. Obviously, I could use the money. It would be like a complete and total gift!”

Scholarships were also heavily emphasized at school and particularly within AVID classrooms and college counseling offices. In our conversations many of the daughters described how active



college counseling offices were in inviting relevant scholarship organizations to campus. In addition to scholarships, federal/state grants and loans represented the most frequent forms of aid offered to these low-income students. Once again, their specific knowledge of these forms of aid was directly tied to the messaging they received in both AVID (for those who participated) and from the counseling office.

What Table 6.3 also indicates is that low-income parents exhibited far less confidence in their knowledge of specific college financing methods than their daughters. Consistent with the affordability practice of proximal support, their perceived fitness in matters related to financial aid was largely a result of the limited amount of responsibility they had in their daughter's financial aid process. Not surprisingly, low-income parents indicated that they were most familiar with scholarships and state/federal grants as these represented the most desirable forms of available aid. For some, like Kelly Diamond's mother Monica, grants were the only form of financial aid that she knew about or even found relevant. In speaking with her about Kelly's college financing plans, she offered this response:

“I do not really know anything about it. Kelly takes care of those things. I do know about grants though. We can't afford anything but grants. Yeah Kelly, she wants to be a teacher, so she wants to go. Lucky for the grants! If we did not have them, I could not afford it. She would not be able to go from not being able to be financially able. And that would be sad because she's a great person to go. And she needs that. We are very lucky to have the grants. Because Kelly would not be able to go and then she would not reach her full benefit in life. That would be on me, more or less. Cause we are just doing what we can do. That's where God has placed me at this time.”

As grants represent the optimal form of aid for low-income parents (second only to scholarships), comments like these were quite common among low-income parents.

*Parental Proximal Support Characteristic 2: Unrestricted Within-Home Money Talk*

While the low-income daughters within this study did take primary responsibility for the execution of the college affordability process, it would be a misstatement to suggest they did so completely outside of parental influence. In fact, parents were never far from the process; they provided opinions, guidance, family financial information, and established expectations for the support they would give. In this way, parent and daughter operated in complementary fashion. The parent maintained family stasis while providing counsel and proximal support to their daughter, thus allowing the daughter to make informed affordability decisions that were in keeping with the expectations of her parents.

In order for the complementary labor structure of low-income families to work, there needed to be an expectation of open and fluid conversation between parent and child regarding college cost matters. As discussed in Chapter 5, the ability to openly discuss affordability-related topics is consistent with the historical pattern of low-income communications within the home. While parents were only proximally involved in the affordability process, they were participants in the context of affordability “talk.”

Open communication between daughter and parent served a number of different purposes. First, it provided the daughters with opportunities to communicate how the financial aid process worked, often serving as affordability translators to parents. With the exception of Tamara Hanrahan’s parents, none of the low-income parents in this study had much prior experience with college and college going. Therefore, as first-generation college *aspirants*,

these daughters often played the role of teacher and sense-maker in conveying key college affordability information. Take, for instance, the following quote by Camila Espinoza:

“My parents came from having no education. My mom barely made it through half of middle school. Cause in other countries they charge for their education - for books, for everything. So my parents over there were really poor and could not afford books or shoes. My mom had to stop her education and start working...and my dad as well. He did not even live in the city. He lived in a ranch where they only had an elementary school—that’s all they got. So when they came here they had no idea what to expect with school. When they came here I was like their kid to tell them about everything. So when I would talk to them (about paying for college) they would be clueless. But my mom has learned a lot from me talking about it. She knows what FAFSA is. It was basically like I was talking to an alien at first. I’d say, “Maybe I’ll apply to FAFSA,” and she’d say, “What is that?” So I had to explain to her what it was. It was actually kind of hard for me because I felt like other parents understood their kids like, “Oh, yeah, you need a---I’m going to help you out with this.” and she could not help me. I was on my own. It made me feel like I had a lot on me...a lot of responsibility. Not only that but also I had to help my sisters out a lot too. But my mom and my dad are informed now. Cause I taught them a lot. But it was often really general information when I would talk to my parents about that.”

This role of financial aid teacher, while common to almost all low-income daughters, was particularly challenging for the Latina daughters as they not only had to educate parents on the aid process, but also on all topics related to school and schooling in the US. For the white daughters within this study, the burden of teaching may not have been as great. However, their

pedagogical role was no less critical to within-family conversations over financial aid. Clara Jessup recounts having to explain to her mother why the family's tax information was required for the FAFSA:

“My mom does not really know much about college. It is not something she's experienced before. She did not go and my sister did not go. It is all new to them. When I needed the tax records from my mom, she got upset because she was not too happy about sharing her private business. She gave it to me anyway, but I had to explain a lot about why I needed it. I felt bad that she was angry.”

Much like first-generation college aspirant Camila's experience with her family, Clara was also placed in the position of educating. However, in her case it was done in order to justify the need for critical FAFSA information from her mother. For her to be successful, however, she needed to be capable of explaining its purpose and ensuring that her mother clearly understood the “minimal personal risk” involved in sharing this information.

Another function of open, fluid affordability talk was that it provided the opportunity for parents to engage in their own form of pedagogy by way of money guidance. In my conversations with both parents and daughters, some of the most lasting impressions came from conversations about loans and debt, meeting key financial deadlines, cost cutting, and the value of a steady income to offset college expenses. While there was, in general, a range of opinions on the hot button topic of debt (some saw it as something to avoid while others saw it as an inevitability), often the conversations between parents and child would center on the cost-benefits of taking on debt. For Maite Morales' father, loans meant taking on challenges that could impact the start of her career. She explains:

“Well, my dad mentioned it a couple of times. He says, why would you want to tie yourself down right now? Why would you want to be in that hole? You shouldn’t start your life in debt. You can take classes at the community college and then take classes at CSUN, so it kind of will like balance out the price. He’s like if you are going to take out a loan, it shouldn’t be now, unless the economy gets worse or something, you know. Unless it is really bad.”

Isabel Duran recalls a similar conversation with her father:

“He tells me a lot of lessons. He works as a landscaper, so he does not make as much. But he knows how to manage his money really well. I feel like if he did not, we wouldn’t have nowhere to live, I think. He’s really cautious with his money as well. He gives us treats here and there, but not like all at once or we’d go into debt. So we pay everything cash. That’s the attitude he wants me to take with college. College should help you, not create situations that are bad for you. You should avoid debt. It is not good to owe like that. So, I’m working and saving.”

In both cases, parents offered a cost-benefit calculus whereby debt was nearly paramount to insolvency. The message was fairly clear - while college could certainly offer particular benefits, those benefits did not offset the potential complications that debt brings. Rather than take this risk, both fathers suggest alternative money practices that minimize the risk. In Maite’s case, it might mean a detour through community college, while in Isabel’s case, it would mean paying out-of-pocket, either by attending school while working or going part-time and slowing down time to degree.

Other parents, like Linda Hardy and Lizzie Hanrahan, provided guidance on the topic of cost-cutting. Linda, for example, offered the following:

“I do not think she should really move too far away. I know she wants to get the college experience, but that’s a lot of fancy bells and whistles. The most important thing is for her to graduate and start her career.”

For Linda, it was far more cost-effective for Rorie to continue living at home in High Desert than it was to live on campus at CSU, San Bernardino. Living on campus was part of the “bells and whistles” that should be discretionary in nature. Likewise, Lizzie offered the following:

“To me, it is...I’m happy. I’m very proud of her wanting to get her degree. I still feel that she’s making selfish decisions about where to go. Her sister went to school when my husband still was working. Tamara wants our help to pay for school, but we just do not have it. I’m having to do all kinds of things to cut corners for us. She could be going to HDCC (High Desert Community College) and then she can do it all on her own no problem. It is just selfish in my opinion.”

To Lizzie’s way of thinking, the complication of her husband’s layoff has muddied the family’s financial picture considerably. For Lizzie, recent family cost cutting should serve as a model for Tamara’s decision making around college and college costs. The alternative to this (Tamara deciding to attend a local two-year institution) is, in Lizzie’s mind, a reasonable sacrifice to make under the circumstances.

Another feature of the complementary parent-child labor structure relates to the establishment of family support parameters as it pertains to the daughter’s college costs. As discussed earlier, one of the pervasive logics of parental proximal support is that of maintaining family financial equilibrium. Nowhere is that more profoundly expressed than in my conversations with the low-income daughters in which they would describe their college cost talks with parents as commensurate with what could best be termed, “border setting.” Border

setting was the clear communication of family commitments of support. These commitments could be represented as ongoing negotiations between parent and child that took place periodically throughout the affordability process or could be as simple as a conversation or even a particular moment in which the parents' intentions were clearly communicated. Amy Mangold describes one such conversation with her mother:

“My mom got really confused when I talked to her about it. Like she confused what I'm saying with what she thinks I'm saying and she just started screaming at me: “no, we are not helping you out! We have no money. What the heck do you think you are doing? Why are you asking this?” and I'm like no! I'm not wanting anything! I'm just telling you! Yeah, it is not their life, it is my life. I'm supposed to deal with it. I'm now an adult, and they're helping me out by supporting me. I just need to be self-sufficient.”

While border setting conversations were typically not as dramatic as the one that occurred in the Mangold household, these conversations did play an important function in establishing expectations for both parent and daughter.

Oddly, border setting also provided families with the freedom to revise those very parameters as financial bottom lines dictated. In other words, creating and establishing family financial boundaries permitted families to later redefine those limits. This can lead to a positive revision of family contributions as was the case with Gia Lanza, whose parents decided suddenly and without warning to cover her EFC with family savings for her first year at UC, Davis. It could also contribute to a negative revision of family boundaries as was sadly reflected in the case of Clara Jessup. Clara, who had her heart set on going to California State Northridge, was told that her books and the commuter train pass from High Desert to Northridge and an orientation fee would be paid for by her mother and sister. Those commitments of support,

however, were later revised when her mother and sister had a significant falling out. One thing lead to another and her sister ended up moving out of the family home into her boyfriend's house in another part of the city. This internal shift in the finances and financial labor structure of the home, and the disequilibrium caused by her sister's departure, required that both Clara and Rhonda revise the existing offer of financial support. Consequently, Clara opted to forgo her enrollment at CSUN and instead enlisted in the Air Force (understood by Rhonda to be the safest option among the five military branches).

In sum, the complementary labor structure of families served as a key feature associated with the low-income affordability practice of parental proximal support. Given that parents were already consumed with managing the financial labor of the family, support for their daughter's college aspirations came largely through open and fluid money-related communications. These communications served a number of functional purposes: First, communication opened the door for daughters to share important information about the financial aid process. Second, it provided opportunities for parents to share guidance and key money strategies in hopes of influencing the daughter's final decision-making. Finally, these conversations presented opportunities for what I have termed "border setting," the establishment of parameters for what parents could or could not do relative to supporting their daughter in her effort to meet the cost of college. Such parameter setting also offered the potential for revision of support choices should family financial circumstances appear more favorable or, as was the case of Clara Jessup, less favorable.



### *Parental Proximal Support Characteristic 3: Information Dependence Leading to Pragmatic Affordability Planning*

Information serves as a critical component in the financial aid decision-making process for low-income students (Perna, 2006; LaRosa, Luna & Tierney, 2006; Soria, Weiner, & Lu, 2014). In the absence of within home financial aid knowledge, low-income children must often look to external sources for support (LaRosa, Luna & Tierney, 2006). The most significant source of informational support for low-income children is generally the high school counseling office. College counselors are known to play a critical role in providing important financial aid information to students, including key deadlines they must meet to qualify for various forms of aid (McDonough, 2004; Oliverez & Tierney, 2005; LaRosa, Luna & Tierney, 2006).

While the dispensation of financial aid information and support is seen as a critical feature of a counseling office's college-going support system, we know high school counselors tend to avoid offering more substantive guidance due to a perceived lack of quality aid knowledge (McDonough, 2004; Burdman 2005). Likewise, college counseling offices face tremendous demand for college admission information. This demand inevitably leads to an "informational triage" situation in which admissions guidance must be prioritized over a more substantive and personalized college cost/financial aid information (McDonough, 2004; Burdman 2005). Likewise, time, energy, school rules, and concerns over family financial privacy further reinforce the limited and deadline-driven informational approach taken by counseling offices.

While this deadline-driven approach to financial aid and college cost information was standard fare at all five of the high schools represented in this study, it was the low-income daughters who were the primary consumers of school-based financial aid-related knowledge. As

the individuals primarily responsible for negotiating the complex world of college costs, low-income daughters depended upon the quality and accuracy of financial aid information in order to navigate the aid process. In doing so, though, it reduced the world of college affordability to a simple series of key deadlines. In effect, college affordability was synonymous with the aid process, resulting in a financial planning process that was calibrated in accordance with the counseling office's master calendar of deadlines. This stands in stark contrast to the complex financial understandings and extended planning/time horizons of high-income families.

By mapping their financial planning to the counseling office's master calendar, three things naturally occurred: (1) the daughters (and consequently their families) operated from a short rather than long time horizon; (2) the aid process was largely task-driven; and (3) the vast majority of daughters were largely unprepared for the realities of college costs once financial aid letters were received.

In the case of high-income families, the operating time horizon for affordability decisions was, in part, dictated by their assumption of a college going ethos. This college going ethos, the expectation that their children would be going to college, ensured that the costs associated with college-going were always anticipated. Whether they chose to actively engage in savings earmarked for college costs or build up wealth assets knowing that these assets would ultimately buy them freedom to finance college, there was an anticipation of things to come. In the case of low-income families, this level of anticipation was not present. The realities of low-income family financial decision-making, however, are in large part dictated by the need for shortened planning horizons given concerns over flexibility, choice, and the potential for revision in all consumer decisions (Flint, 1992).

While some low-income families within this study maintained a college going ethos, the lack of real world, within-home college knowledge meant college-going itself remained in the abstract. Consequently, there was minimal concretized anticipation of costs to come, but rather a looming sense that college could cost a significant amount of money. States Kelli Deal, Abbie Coleman's mom:

“KD: No, I did not go to school and neither did Abbie's daddy. Abbie always read lots of books. She'd hang out at the public library all summer. So I knew she was smart and I knew she was motivated. It crossed my mind that she might want to continue her schooling. So, it do not surprise me to hear her say she wants to go.

SC: Did you have any thoughts about planning or anticipating college costs to come knowing that college could be in her future?

KD: I did not really. I mean, I know college is very expensive. I would have loved to saved something for her, but it was not there. Her daddy left, and I'm raising two kids on my own. Not really...was not much I could do about it.”

In the abstract, the notion of college was merely a potentiality or “future possibility,” which eliminated the need for concrete planning. For this reason, low-income daughters entered into the world of financial aid as unwitting players in a game of catch-up. Compounding their disadvantage further were the informational limitations of their primary source of support: college counseling offices.

According to Oliverez & Tierney (2005), fully developed college counseling financial aid programming ideally consists of one-on-one advisement, classroom and after-school presentations on college and financial aid (including presentations with family as the intended audience), informational announcements about workshops, events, deadlines, testing, and

applications. Counseling efforts might also include regular maintenance of scholarship information, direct assistance in the completion of aid and scholarship applications, line-by-line FAFSA workshops, and support/interpretation of financial aid letters.

In the case of large public secondary institutions with substantial student-to-counselor ratios, the aid programming offered is often far more attenuated. One-on-one advisement is replaced with generalized classroom FAFSA instruction; messages related to workshops, testing deadlines and applications are often conveyed over the static-prone school PA system during the chaotic heights of school period classroom transitions; parent workshops are designed to address the most basic of information in order for all parents to benefit regardless of prior knowledge, and any individual hand-holding is provided to the limited few that can be helped by an already overburdened counselor. The cattle-prod approach to college admissions and financial aid guidance within large-scale public high schools creates an environment in which guidance is fundamentally task-oriented and where completion of the financial aid process is limited to a few key deadlines all students must comply with: (1) On January 1<sup>st</sup> the FAFSA is made available; (2) On January 31<sup>st</sup>, the UC/CSU EOP application is due; (3) On March 2<sup>nd</sup> FAFSA is due in order to be considered for a CalGrant, and so on. As a result, the low-income daughters involved in this study tended to conceptualize the college financial aid process as a set of steps that, much like the college application, must be completed in full as part of the college going process. Marnie Klondike, for example, recalls her surprise over the ease with which she completed her aid paperwork:

“Yes! It was really easy! People are all like: oh, you really need help with that stuff. What the heck are they talking about? That was five steps; put in your social security number, put in your parents’ number, put in all this stuff. She gave me her W2s as well as

her federal tax information—the 1040. She gave me that. I just went online to a friend’s house, I plugged in the information I needed to plug in. It was like five pages. It said do this, do this, do this, do this, do this, do this, sign it with a pin you created and BOOM, turn it in. I do not get what the big deal was at all. Yeah I did that and the other stuff on my own. My mom helped me with the CSS thing one time at a coffee shop cause I did not know the information. So yeah. So I have done all the applications by myself and everything.”

The simplicity of the process, of course, belies the far more dire consequences of the process itself. However, for the daughters, the financing process was cognitively constructed as yet another box to check off on the large “to do” list that was college admission. This does not mean to suggest that the low-income daughters in this study took the process lightly or did not fear what the ramifications of the process might be to their college chances. However, the task, as conceptualized by the daughters, was fundamentally pragmatic in both the planning (i.e. correspondence with the task-orientation of the counseling office’s financial aid guidance) and short-term nature (i.e. consistent with the pacing and timing of the college counseling office’s calendaring of deadlines and related activities).

The resulting effects of this pragmatic, short-term planning approach to college financing resulted in far less diverse use of financial aid options by low-income families in order to satisfy college costs. Table 6.4 provides a summary of financial methods used as reported by the low-income families themselves. Not unexpectedly, we see all sixteen families reported using state

Table 6.4: Low-Income Families’ Reported Financial Aid and Asset Usage

		Family Earnings		Grants (Need or Merit) Loans & Scholarships			Loans		Savings		Wealth Assets	
Income	R/E	Out-of-pocket	Child Earned Income	State or Federal grants	Institutional Grants	Scholar-ships	Sub and Unsub-Loans	Private Loans	Personal Savings	529 Savings Plan	Liquid-ating of Assets	Family Inherit-ance & Wealth Trans-fers
Low-income	White	5	2	8	0	5	5	1	2	0	0	0
	Latino	7	1	8	2	4	7	0	2	0	0	0
	% use	75%	19%	100%	13%	56%	75%	6%	25%	0%	0%	0%

and federal grants in the satisfaction of their college cost obligations. Likewise, 75% also indicated that they would be using family personal income as well as federal loans<sup>58</sup> to meet their college costs. Scholarships (56.3%) served as the third most prevalent method. Beyond this, small numbers of representative families engaged in an assortment of different approaches – personal savings, children’s earned income and so on. Not surprising, wealth assets were not an available asset to use in the financing of college for low-income families.

The commitment to short-term planning and time horizons in combination with low-income families’ over-reliance on school-generated financial aid information led to greater simplification for families in meeting their college cost obligations. These practices are also consistent with the affordability labor structure employed by low-income families. With daughters as the central arbiters of their college financing process, it is logical that these patterns of practice would emerge in this context.

<sup>58</sup> The breakdown between subsidized and unsubsidized was unfortunately not a reliable figure given the timing of the family interviews. For many families, it was still not entirely clear what that distribution would look like. Rather than work off of estimates (of which only a few families were prepared to offer), I instead chose to consolidate both subsidized and unsubsidized under the heading of “federal loans” and only asked that they distinguish between private and federal loan options.

*Parental Proximal Support Characteristic 4: The Low-Income Practice of “Magical Thinking”*

In describing this final practice of parental proximal support, I use the term “magical thinking” somewhat facetiously. In fact, what I speak of is on-going narrative thread throughout my conversations with low-income families in which they attribute potential success or failure in meeting the cost of college to a certain degree of chance. This operates in contrast to the far more proactive approach to risk mitigation that played out in the narrative of high-income families. Where high-income families might typically take matters into their own hands by calling financial aid offices or attempting to negotiate more favorable aid terms, low-income families would attribute outcomes to fate. Jane Kirkman illustrates this point perfectly:

“Right now I’m really worried about how I’m going to get the money. If I do not get a job, how am I supposed to pay? In the beginning, I’m supposed to have all this money upfront. I do not have any money right now. I’m earning money starting now to the end of summer, and I do not want to do loans, but I think right now I’m going to apply for a private loan of about \$3,000 just in case I can’t do it. I’m going to need that money to do that, and then I can use the extra for the next couple of years if I have extra left over. But the thing is, my dad does not have really good credit, and you need a co-signer, otherwise you have huge 10% interest rate - no thank you. And they said I might not even pass—that kind of stuff—cause private loans you have to be like a good risk and I do not know. It is hard times, they’re not giving it to all the people that they’re giving it to, and so. They said there is no guarantee. So that’s why I’m like—well, I’m not worried about it. I know the Lord’s going to take care of me. This is the path he obviously wants me to take right now since everything’s just falling into place. The money will fall into place too. So I know that’s going to happen but it is just a little bit stressful sometimes, but then the

Bible says not to worry—like if the Lord makes the flowers beautiful, you are going to be beautiful, you are going to be taken care of. Flowers are always watered, so do not even worry. So I'm not worrying about it. If I am, I'm giving it up to the Lord...It is just...yeah things are going to fall into place. I believe that. There is always people around here praying for me and are really glad I have been so successful. I know it will happen.”

Jane's faith speaks to a common form of sense-making among the low-income families of this study; namely, that success or failure was largely outside of their control. While high-income families might use their resources to claim control over questionable situations, the low-income families did not. Such is the difference between exhibitions of internal or external locus of control. For low-income families, college going was in constant negotiation - a set of abstract potentialities. Therefore, success or failure could simply be rationalized as reflective of the natural order of things.

This belief in magical thinking is not entirely rooted in the family sense making of low-income families. To a great extent, it is also perpetuated in the messaging offered by college counseling offices everywhere. That messaging is – focus on the college applications, and the money will come. Juana Castillo relates hearing this message from her college counselor:

“How to pay has always been something I worry about. The money won't come from my mom. It definitely can't come from my father (SC: her father is in jail at the moment). I say this to my counselor at school and she tells me we will figure it out when we hear back from schools. It makes me uncomfortable in a way because I want to have my career and college is the best way to achieve my goals. But she says, ‘do not panic cause I have worked with lots of other students before and it works out for them. Let's see what



happens.’ What can I do other than wait?”

Perhaps it is no coincidence that this refrain of “do the applications, and the money will come” echoes the ethereality of that famous line from the 1989 film *Field of Dreams*: “*If you build it, he will come!*” Much like Iowa farmer, Ray Kinsella, the daughters of this study also exhibited routine acts of faith in hopes that their college-going aspirations would ultimately be met.

The affordability practice of parental proximal support represents a series of complementary, class-based practices premised upon two organizing principles of low-income economic life, namely, the ability to maintain family economic equilibrium and the ability to maintain the family’s freedom to choose (and by extension revise) financial decisions. In the case of parental proximal support, parents and children operate within a complementary labor structure whereby the daughter claims responsibility for affordability-related financial tasks. This arrangement ensures that parents can remain focused on the more critical task of ensuring the family’s economic survival. The complementary affordability-related practices of parental proximal support are, in fact, a reflection of this child-centric labor arrangement. First, families engage in open and fluid communications so that the child may make informed decisions that ultimately comply with the wishes of the family. Likewise, child-led labor also results in far more pragmatic planning that is best described as fundamentally short-term in nature, while also intimately tied to the pacing and content of college counseling informational sources. Finally, the child-led affordability labor arrangement of parental proximal support operates in stark contrast to that of high-income families in that success or failure in the financing of college costs is left largely up to fate. Where high-income families actively participate in the negotiation of favorable aid offers for their daughters, low-income families instead rely upon “magical thinking” as the larger rationale for what the future will hold.

*A Short Note on the Role of Race in the Affordability Practices of Parental Managerialism and Parental Proximal Support*

While I have attempted to outline in full detail the class-based practices of both parental managerialism and proximal support, a question remains as to how race might differentially shape these affordability approaches. Based upon my conversations with families, demographic data collected, and my observations, the differences are slight. The emergent patterns of parental managerialism and parental proximal support are certainly present across racial subgroups. However, in looking at discernable differences in practice according to racial groups there are a few points that should be addressed:

- **HIGH-INCOME LATINO PARENTS:** In comparing the economic origins of high-income white and Latino families, Latino heads of household were largely first-generation college goers. Also, unlike the white parents in this study, Latino parents were not the beneficiaries of generational transmissions of wealth. All of the Latino parents came from humble beginnings – either in the Los Alamos area or in their native Mexico and spoke candidly about the personal challenges they faced in navigating the educational system as first-generation students. While many were extremely well educated and correspondingly accomplished in their careers, they approached the college going processes in slightly different ways than did the white high-income families. For one, Latinos were the group of parents most likely to hire admissions and financial aid professionals. In this way, Latino parents opted to leverage their resources to gain valuable knowledge that would help inform their daughters’ navigational processes (as well as their own affordability/financial aid pathways). It is unclear why Latino parents were more inclined to hire professionals in this way. From my conversations, there are

indications that this might be due in part to the lack of social connectivity these families felt within the largely predominantly white school communities in which their daughters were embedded. As a result, they did not benefit from the same degree of informational capital that white parents might have received. It was also the case that Latino parents were slightly less confident in their knowledge of college financing options than their white counterparts. The differences, while slight, perhaps speak to a perceived point of weakness in helping to support their daughter's college going aspirations.

- **LOW-INCOME LATINO DAUGHTERS:** Low-income Latina daughters demonstrated tremendous resiliency in terms of the challenges they faced, both in the college-going and college-financing processes. While the white, low-income daughters in this study were certainly resilient in their own right, Latina daughters took on additional responsibilities that resulted in more structural challenges in their navigation of the affordability pathway. For one, all of the Latino parents were unfamiliar with the basics about the US postsecondary system. As a result, the Latina daughters did far more teaching and navigating than their white counterparts. Likewise, there was reason to believe that up to four of the eight Latino families were undocumented. While discussions related to documented status were not breached in the context of this study, it remains the case that for many of the low-income Latinas (as much as half), their legal status had bearing upon (and perhaps complicated) navigation of their affordability pathways.

Admittedly, the choices made in this study were squarely intended to address differential patterns in class practices. Consequently, the questions asked within the interviews and the sociodemographic forms were not necessarily constructed to interrogate race in the same way

that class was interrogated. Certainly, more targeted studies examining the intersection between race and the forms of affordability practices I have identified would be a welcome enhancement to the findings presented in this current study.

### *Chapter Conclusion*

In this chapter, I have identified two differentiated sets of class-based affordability practices: parental managerialism and parental proximal support. In my discussion of these affordability practices, I provided a set of insights as to how these high and low-income class-based logics create differentiations in affordability practice. In the case of high-income families, I addressed the ethos of “sacralization” (or what I will later call “class sacralization”), in which the sacred child is routinely protected from the heavy burdens of family financial labor. I also spoke of the high-income logics of risk mitigation and the maintenance of class membership as other organizing logics of parental managerialism. Low-income families engage in a different form of risk mitigation than their high-income counterparts by prioritizing familial equilibrium and the freedom to choose and revise financial decision-making. In doing so, they ensure that family economic survival is guaranteed.

It should also be pointed out that that affordability practices of parental managerialism and proximal support are underscored by affective features of high and low-income money practice. In other words, there are certain class-based traits, behaviors, and strategies that inform the complementary practices of parental managerialism and proximal support. For example, in the case of parental managerialism, families exhibited a strong internal locus of control, a commitment to long-term, extended time horizons, self-efficacy and self-determination. Likewise, parental proximal support incorporated the affective features of intrinsic and extrinsic motivation, pragmatism, use of shortened time horizons, help-seeking, resilience, a strong

external locus of control, as well as self-determination. As I will discuss in a subsequent chapter, the affordability practices of parental managerialism and proximal support and the relevant affective features that sustain them represent the virtuosities of class that operate at the heart of Bourdieu's theoretical world; a world in which select talents and skills are unwittingly internalized and utilized within particular cultural fields of activity. However, as we will discuss, these class-based virtuosities are differentially rewarded within the cultural field of college affordability, resulting in the structuring of yet another layer of disadvantage for low-income families.

## **Chapter Seven: Organizational Habits, Opportunity, Risk and Literacy: Identifying the External Drivers of Class-Based Affordability Practices**

### *Introduction*

To this point, I have elaborated on the interiority of material life for high and low-income families. With respect to the thirty families within this study, we have examined their differing material experiences as well as the internal structuring of family financial labor. This nuanced look at material interiority brings new insights into how and why high and low-income families engage in certain affordability practices. These class-based affordability practices – the practice of parental managerialism and proximal support – are organized in accordance with a set of internalized class-based logics that include such things as sacralization, familial equilibrium and freedom of choice/revision.

However, families do not operate in a vacuum. There are countless environmental forces that mediate the financial activities of families each and every day, ultimately shaping their responses as economic actors: Escalating gas prices serve to limit the mobility decisions of family such that they opt against that summer road trip to Yosemite. Neighborhood home values have risen so significantly over the last thirty years that a solidly middle class family have (at least on paper) suddenly become millionaires. The state of California passes new legislation permitting up to \$20,000 in loans for undocumented college students attending any of California's University of California or California State campuses, thus offering a low-income, undocumented child the possibility to attend college after all. All of these examples speak to the ways external forces can fundamentally shape and reshape the inner workings of a family's economic and material life.

What are the externalities that shape high and low-income affordability practices? What are the drivers – impactful external forces – that inform how and why parents and daughters engage in the affordability process as they do? And how do these external forces then contribute to the cohering set of class-based practices we now understand as parental managerialism and proximal support? These are the key questions I address in the context of this chapter. Through my data analysis, I have identified four salient external forces, or drivers, that contribute to the shaping of class-based affordability practices. They are the organizational habitus of high schools, perceptions of college opportunity, security and risk, and finally, financial literacy. Each of these drivers impact high and low-income affordability practices in fundamentally different ways. I'll address each in turn.

*Driver #1: Organizational Habitus & the Financial Aid Guidance Practices of College Counselors*

Habitus, as discussed in Chapter 3, refers to the combination of values, dispositions, and expectations that fundamentally shapes the universe of possible choices available to an individual actor (Bourdieu, 1977). It is, in effect, an embodiment of class origins that is not rationally based but rather reflexively or “pedagogically” based. Children unconsciously incorporate habitus through norms, values, and practices handed down by their parents. The enactment of these norms, values, and practices within the exogenous cultural field ultimately serves to reproduce class-based biases and dispositions. As we know from previous discussions, these predispositions shape decision making for the individual actor, which ultimately serves to reproduce class origins.

Organizations also possess a habitus, which mirrors the socioeconomic composition of its members (Bourdieu, 2005b). In the context of Bourdieu's relational sociology, capital,

habitus and cultural field serve as structuring entities intended to reproduce class order. Organizations are fully complicit in this relational world in their function as socializing agents. As such, they are constituted to perpetuate class structure through the mirroring of values and dispositions of their members' class habitus. Nowhere is this more powerfully understood than through the socializing function of schools. As McDonough (1997) argues, schools possess organizational habitus that in large part mirrors the socioeconomic composition of the students who attend them. As such, schools are constituted to reproduce inequality by structuring school experiences in ways that reinforce the individual habitus and class boundedness of their students. They do this through the leveling of achievement expectations of students, and as McDonough importantly points out, through the quality of college-going support structured into day-to-day school activities.

College counselors are also complicit in the enactment of school habitus through the quality and scope of college-going support provided to their students. In a 2006 study by McDonough & Calderone, counselors were found to have based their guidance practices on financial aid in a way that complied with their own middle class assumptions about how their low-income students should engage in financial aid/affordability practices. Importantly, this included redirecting low-income students away from loans as a way to avoid unnecessary risk for default – despite the fact that low-income students require these loans if they are to have any reasonable expectation of paying for most four-year institutions.

The evidence in this study suggests that, much like the counselors represented in the McDonough & Calderone study, the counselors at the five participating high schools seemed to share similar middle-class perceptions on the topic of loans, debt and risk in relation to their guidance practices. Table 7.1 offers an aggregated summary of counselor perceptions on topics



related to financial aid, loans/debt, cost-benefit analyses, assumed risk, and interestingly, on the degree to which students and parents trust the college admissions and financial aid advice they provide. As the numbers seem to suggest, counselors appear to maintain a fair amount of

Table 7.1: College Counselor Financial Aid Perception Measures (N=5)

Counselor Perception Measures	Agree Strongly	Agree Somewhat	Disagree Somewhat	Disagree Strongly
I feel very knowledgeable about the financial aid application process	100%			
Student loans are a good investment for all students regardless of income	40%	60%		
It is worth taking out loans if it means the students goes to a four-year institution over a two-year	60%	40%		
It is worth taking out loans if it means the students goes to a four-year institution that is prestigious		40%	60%	
It is better for a student to enroll in a community college initially if it helps them to avoid taking out loans		60%	40%	
I discourage my students from taking loans because I am concerned they may later be at risk for default		60%	40%	
I do not really think it is my place to offer individualized college financing advice to students and/or parents	80%	20%		
Students and families generally trust my advice when it comes to the college admissions process	40%	60%		
Students and families generally trust my advice when it comes to financing their college education	40%	60%		

confidence in their knowledge of the financial aid application process. Regarding their perceptions on loans, there seems to be a general consensus that loans play an important function in the financing of a four-year degree. However, counselors' thoughts on loans become more complicated once income is brought into their cost-benefit calculus, with the majority

expressing some trepidation over the advisability of loans for low-income students. This lingering concern is also expressed when counselors were asked if they would change their guidance practices when the potential for future default exists. In this scenario, 60% of surveyed counselors somewhat agreed that they would perhaps advise differently given the apparent solvency risks. Likewise, the counselors indicated that institutional prestige should not be a factor in loan decisions. Although the prompt did not specifically ask counselors to contextualize their responses in this regard, the sentiment does contradict what is known about the value of institutional prestige in middle and high-class cost benefit assessments (McDonough, 1997). As such, the response seems to fall more in line with their more conservative approach to loans and low-income risk.

Like the McDonough & Calderone study, there is evidence to suggest that counselors located at the five recruiting high schools share a set of middle class perceptions that guide their financial aid counseling practices. However, unlike the 2006 study, the documented interaction between the middle-class habits of counselors and the organizational habits of schools was observed not only at low-income racially homogenous schools, but at more heterogeneous, middle and high-income serving schools as well. The question is then: How does organizational habits of heterogeneous serving schools inform guidance practices? Furthermore, how do these approaches to aid guidance resonate with the high-income families in this study, and how did these residual effects shape the affordability practices of high and low-income families?

In response to these questions, the evidence seems to suggest that the heterogeneity of the schools in large part dictates the guidance approach counselors tend to take on financial aid topics. As Table 7.2 indicates, even middle to high-income schools like Mar Azul, Hollander and Beachside enjoy vastly superior college-going rates to schools such as Victory and Los

Alamos. Despite this, we see that all five schools share similar sets of priorities; namely, increasingly college enrollment preparation and improving college access. What this suggests is that the representative group of college counseling offices within this study appear to be prioritizing the needs of those for whom college going may be in doubt. Table 7.2 also offers insight into the delivery approaches utilized by these counseling offices in dispensing financial aid information. While the quality of content may perhaps differ, the delivery of financial aid information across all schools is surprisingly similar.

Table 7.2: Financial Aid Programming at Participating High Schools

			Financial Aid Programming Offered					
School	Student-to-Counselor Ratio	Top Priorities of Counseling Office	FAFSA Form Made Available	Handouts /Flyers On Key FA Deadlines	FA Workshops for Students & Parents	One-on-one FA Advising	Peer Mentor Prg	FA Officer Visits Arranged
MAHS	245:1	1- Increase HS grad rate 2- Increase college enrollment prep 3- Improve college access	Y	Y	Y	Y	N	Y
BHS	183:1	1- Facilitate College Application Process 2- Increase HS grad rate 3- Improve college access	Y	Y	Y	Y	N	N
VSHS	564:1	1- Increase daily attendance 2- Increase college enrollment prep	Y	Y	Y	Y	Y	N

		3- Improve college access						
LASHS	344:1	1- Increase daily attendance 2- Improve college access 3- Increase college enrollment prep	Y	Y	Y	Y	Y	N
HHS	No dedicated college counselor	1- Increase HS grad rate (no additional answers provided)	Y	Y	Y	Y	N	N

These findings suggest that the organizational habits of heterogeneous schools like Mar Azul, Hollander, and perhaps to a lesser extent, Beachside, calibrates its programming to meet the needs of the students who need it most; an organizational approach that one high-income parent characterized as “appealing to the lowest common denominator.” Admittedly, the evidence here is representative of a small pool of institutions; however, it is notable that, in the absence of substantive financial aid programming, we see a divergence in class-based-information-seeking behavior as presented in Chapter 6’s discussion on the informational independent versus informational dependent practices of high and low-income families.

These practices, of course, are not lost on parents – and particularly on high-income parents. Many have expressed their disappointment in the support provided by their child’s school counseling office. Also pointed out in Chapter 6, many parents questioned its relevance

given the apparent disconnect in class-based knowledge provided through the school. These sentiments are perfectly captured by one high-income Mar Azul parent. He states:

“I think, and this has been true, in my opinion throughout, that they’re of the opinion that they need to raise the bottom in Mar Azul, which is true probably. But they’re neglecting the people at the top that are really motivated. And their philosophy is those people are going to be fine no matter what so they do not have the resources to help them in a more useful way. In Mar Azul, being the egalitarian school that it is, they can’t separate people too early and say, “Okay, you are in an advanced class. We are going to give you a more challenging class because you’ve shown the aptitude” because that would be considered a negative on the rest of the students. I have heard of other schools that will try and recognize their top students...or they’ll post where the students get in (to college) from the prior year just to motivate people. But they do not do that at Mar Azul. It is just...it is not promoting self-esteem. So, that’s sort of indicative I think of the general tone of the school. They are concerned with people that really...they’re trying to get to go to college - especially the people who do not have any family members who’ve gone to college. And I support that 100%. But they do not have the resources, really, to...to help people like me early on in the process.”

While some of the high-income parents might have been more generous in their assessments of their child’s counseling office, this sentiment of informational irrelevancy was a common thread throughout my discussions with both parents and children. The class-based disconnects between high-income families and the schools help fuel the parental managerial emphasis on informational independence. Likewise, standardized delivery of financial aid information also had harmful effects on low-income families through the task-orientation and calendar driven

guidance that was offered to low-income daughters who were largely navigating their own affordability pathways.

*Driver #2: Class-Based Perceptions of College Opportunity*

Class-based perceptions of college affordability also served as an influential force in shaping the affordability practices of parental managerialism and proximal support. The concept of college opportunity has always been conceptually murky. In a December 1999 concept paper, the Institution for Higher Education Policy (IHEP) posed the question, “what *is* opportunity?” Politicians, policymakers, practitioners, and researchers alike have appropriated the term in any number of ways. If we look to policy and practice for definitional clarity, we are offered no real sense as to its actual meaning and are instead left only with different examples of the concepts’ application (equitable access, financial aid policy, informational access, and so on). In a noble attempt to clarify matters, IHEP produced a 1999 concept paper in which they took up the charge for this question: “What is college opportunity?” Their response was to offer two narrowing questions that, with proper answers, may help to narrow the scope of our definitional understanding: (1) College opportunity is an opportunity to what? Second, college opportunity is opportunity for whom? (IHEP, 1999<sup>59</sup>).

Certainly, in the case of thirty participating families in this study, the question of “to whom” was clearly understood. All of the daughters in this study had well-formed college aspirations with the credentials to back them up. On the question of “to what,” there was variability. Some had aspirations to attend an elite Ivy League school; others were more than content with the chance to attend one of the esteemed University of California or California

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<sup>59</sup> See O'Brien, C., Redmond, C., Cunningham, A. F., Wolanin, T., & Merisotis, J., 1999.

State campuses. For others still, it was the opportunity to have an opportunity – or chance to pursue lifelong career goals in nursing, forensic sciences, and so on.

For the families in this study, college opportunity was best defined in far more simplistic narrowing question: Is the system fair? And for the high-income families, the overwhelming response was a fairly emphatic “no.” From their perspective, college admissions represented a highly-competitive arena in which their daughter was firmly enmeshed. They witnessed their daughter’s hard work and effort over the last four year, paid for their SAT and ACT prep class, and, in some cases, hired a private counselor or financial aid advisor or saved regularly for the last eighteen years of their life. Whether they had advantage or not, those privileges were seemingly nullified by the stiff level of competition their daughter faced in the admissions world. In response to system fairness, Tara Potts offered the following:

“I do not know. They have so many applicants. Every letter that came back ‘we had more applicants this year than ever before’ ‘we had 16,000...’ I guess one of the colleges, I think Columbia, only accepted 300, maybe 600, I do not know. And she was waitlisted off of that list which is again like I said before great acknowledgement. It is a numbers game, and you have to have the right scores for them to even start considering you, I think. Although they do give, I suppose for athletes, but you know you have to have achieved a certain level before they even look again. I’m just impressed any of them (the kids from Mar Azul) get into college in a way. It just seems like the competition is just so hard.”

In a somewhat similar sentiment, John Barrera states:

“I do not feel it is fair because there is...the advantages given to some kids and some schools and some homes are not even to close the advantages another school, kids and

there is gotta be a way of handicapping the whole system. And I think the SAT is given way too much importance. And there is no way of monitoring, I mean, SAT prep schools and that situation. You know it is weird because they claim they can raise your score, but that contravenes the philosophy of the whole SAT. So where is the truth in that? I think a lot of people do it, it is...they just should do away with the whole thing. And there should be, maybe, like, AP tests or something like that that a student takes. Even the essays have gotten to be so “gameable.” You know, where you are not even sure if this is the student talking or writing or if it is somebody else. There is people that have college counselors and that certainly does not make it a level playing field. It is just not an equal opportunity. And it is tremendous extremes, you know? In cultures where education is not stressed, as opposed to cultures where education is stressed--where people are just going to do whatever it takes to play the game as successfully as possible. It is really, it is not a level playing field at all.”

Often parents would speak of the “system” of college admissions in metaphor. Higher education was “rigged,” people “gamed” the system, and truth be told, it was not “a level playing field.” These ideas also extended to discussions on affordability. For the high-income parents, all of whom did not qualify for need-based aid, the financial aid system was also structurally unfair. It was a system that favored the underprivileged and those able to circumvent the checks and balances of the financial aid system. States Barry Newsome:

“It kind of disgusts me in a way. I have done all the things that I should: I set aside money, I worked with an accountant...as a family we made all the right decisions. And I know plenty of families in the neighborhood who have chosen shortcuts. They have plenty of money, but they do not do anything. Those are the people that complicate this



tuition situation. They do not save and then they need to get bailed out and hire some financial person to do it for them. The people in the end who get hurt most are the people like me who went by the rules from the start.”

Doug Flores offers a more damning critique:

“No, the financial aid system is just is not turning into a system of patronage. Obviously we benefited that approach very well. I think there it is just...well, you’ve been in third world countries. A lot depends on who you circulate with and what info you can get. Does not mean that if you are economically disadvantaged you can’t be an astute person and figure it out. It should be that way! But the average kid who does his work and gets reasonable good grades, but does not have all this in their back pocket...they’re also probably pretty naïve and so they do not go out and do what they need to do to make it happen.”

High-income parents recognized all too well that the rules of the financial aid game were changing. In the context of our conversations, parents would express anger, despair, frustration, and at times confusion over their perceived victimization at the hands of financial aid and institutional policies and practices that failed to adequately support them and that unfairly rewarded the more savvy players in the affordability game.

While high-income families felt that they were increasingly losing ground in the highly competitive worlds of college admissions and affordability, they also maintained a strong faith in the idea of college. Often parents spoke of the inevitability of their daughter going to college. It was out of the question to consider any alternative. College was the expected pathway for their daughter. It was not simply a response to the class ethos of college going, it was also an acknowledgment that college represented a key transition point in the transmission of class

status. In this way, the college going ethos reflected what I would refer to as “class sacralization”; the recognition that the future well being of their child was intimately tied to their college going success. Consequently, perceptions of college opportunity were decidedly complicated in the case of high-income families. While they often complained of the lack of fairness in the system, they also firmly believed in the system and in that system’s staying power as an engine for maintaining class position, if not improving upon it.

How did these complicated perceptions of college opportunity in turn shape the affordability practices of high-income families? Parental managerialism was in many ways born out of the complicated contradictions of hope and anguish expressed by the high-income families. It is through the structuring of parent-directed affordability labor that (1) children/daughters are protected so that they can focus their energies on navigating the competitive world of college admissions; and (2) by maintaining control over affordability decision-making, high-income parents could navigate an ultimately flawed financial aid system in order to protect assets, while also positioning their family and daughter in the most financially favorable way.

Perceptions of college opportunity among low-income families offered some interesting insights into how college opportunity is differentially understood based upon one’s proximity to the system itself. In other words, those who were more likely to have direct engagement in the world of college admissions and college affordability also tended to have a far more nuanced perception of the system’s strengths as well as its failings.

In my conversations with the low-income parents and daughters, their perceptions of college opportunity were decidedly mixed – and for good reason. The vast majority of low-income parents had limited exposure to the world of postsecondary education, and by

consequence, limited opportunity to form opinions. While they may have lacked the insight as to the relative fairness of higher education, nearly all bought into the idea of college as offering their daughter opportunities for a better life. This thread of “possibility” was woven throughout a vast majority of my conversations with parents. To them, college provided opportunity by virtue of its symbolic forms of opportunity. Talking about her parents’ perceptions of college and college opportunity, Camila Espinoza spoke movingly of her parents’ belief in college as a system for change:

“Well, they just wanted me to pursue college. Flat out. They did not know about a certain school that I should go to or anything like that. They just believe that college will put me on the path to get my career and to be successful. It did not matter where I went to school or what my goals are...just as long as I end up somewhere in life they will consider that as their success too. As long as I do not end up at McDonald’s or working part-time at some low-income place. Because they want the best. Any parent wants the best for your kids.”

Parents saw college as the vehicle through which their daughter could be successful. And it is this narrative of success that justified the potential challenges that came with college-going – additional unanticipated expenses and the potential taxing of family resources (where and when available). Low-income parents bought into the notion of college as an engine of social mobility. This notion of social mobility may have been an abstract, hypothetical rendering of what could be imagined through college, but it also offered the potential for outcomes they saw as very real. Says Myra Mangold:

“Amy took a class this past year at school (Hollander) in Forensic Science. They had them going to a forensic training center for the police and she got to do real work. She’s

loved the CSI show ever since it came out, and when Hollander offered this vocational course, she enrolled and has just loved it. CSUN has a forensics program, which is why she applied. I just know she's going to come out of this with a great career, and hopefully, a really good job."

As Myra suggests, one of the threads found throughout the low-income parent interview narratives was a firm belief that college would help their daughter to jumpstart her career. College offered the potential for tremendous opportunities.

For low-income daughters, their perspectives on college opportunity were, as might be expected, far more complicated than their parents. They bore witness to a friend's disappointment over not getting in to UC Davis. They paid the consequences when they forgot to forward their SAT scores, causing their application to their dream school to be disqualified. In other words, as the central college admissions/affordability laborer, they faced the challenges of a flawed system. While they did not have the years of experience to name these systemic flaws, they did witness examples of what they saw as injustices. States Lizzie Hanrahan:

"I have a friend who is a great student. She took AP classes and did well on her SAT and she still did not get in to the school that she wanted even though she's soooooo good. That's kinda when I realized that college isn't always fair to everyone. There is no reason why Lydia did not get into Riverside. I'd say that and how expensive schools are and what they charge students are the two biggest problems from what I can tell."

These first-hand injustices brought into far greater relief the challenges that they themselves faced as applicants. As Lizzie seems to suggest, there is a randomness to the admissions decision. The illogical nature of competitive admissions and substantial costs associated with college going undermined her faith in the integrity of the system as a whole.

The differing perception of college opportunity as expressed by both low-income parents and daughters brings some clarity as to how the complementary labor of parental proximal support works in practice. While the primary work of the admissions process falls upon the daughter, parents offer varying forms of proximal support – money, money guidance, outlining of family financial parameters as well as encouragement.

*Driver #3 Differing Perceptions of Class-Based Risk*

*Cut Adrift: Families in Insecure Times* is Marianne Cooper’s 2014 investigation of the changing ways families occupying a range of socioeconomic statuses worked to achieve “security.” In Cooper’s study, she suggests that rising economic inequality (in the form of earnings, savings, and benefits disparities) accounts for American families experiencing vastly different “risk climates.” As she argues, we not only live in an age of the inequality of wealth, but one of the “inequality of security,” which, according to Cooper, often bears down on families, shaping nearly every aspect of their lived experience.

Some of Cooper’s preconceived notions going into the interview process echo my own; namely that high-income families within this study would be relatively content with the security their money could buy: good schools for their children, retirements, and some luxuries. The presumption would then be that low-income families would feel more worry and anxiety over the constant struggle for economic survival. However, quite the opposite was happening. Financial anxiety was expressed regardless of material position. From her investigations Cooper found that all families engaged in what she referred to as a “security project,” a family-based effort that represented “all the economic and emotion work done by a family to create, maintain, and further their particular notion of security” (Cooper, pg. 20). These security projects came in different forms depending upon class status. Relevant to this study, however, were the responses

of high and low-income families. According to Cooper, high-income families engaged in what she termed, “upscaling,” whereby upper-class men and women “were often plagued by the sense that they did not *quite* have enough” (23). They worried excessively about the things they felt they lacked, obsessively trying to solve the perceived problem through worrying. Low-income families, on the other hand, engaged in one of two different coping strategies. The first she referred to as “holding on,” in which families were focused simply on keeping their family’s security project on track. The second low-income pattern of coping was, “turning to God,” where families received material sustenance from faith-based organizations and emotional sustenance from the view that whatever hardships they experienced were part of “God’s plan” (pg. 24).

Cooper’s work supports many of the patterns that emerged from my conversations with the families from across the high and low-income groups. I too entered this project under the assumption that real economic struggle would likely reside with the low-income families. Once in the field, however, I learned that financial risk and the pursuit of what Cooper referred to as “security” were universal, yet differentially expressed, experiences. In the case of high-income families, the amount of anxiety over a family’s financial security was directly proportional to the amount of wealth they possessed. A great deal of this worry, as I shared in Chapter 6, was motivated by a need to stay on top of financial matters and to remain in a defensive stance at all times. In these cases it appeared just as the late Notorious B.I.G. proclaimed in his hit song, “Mo[re] Money Mo[re] Problems.” What an individual or family requires to feel “secure” is not easily predicted by their socio-economic status alone, and in fact, high-income families in this study spoke often about their concern over the potential harm of college costs on the family’s short and long-term planning. States Felicia Zoph,

“My husband is a businessman, so he worries for a living. There is no escaping this (meaning paying for college). It brings with it lots of anxiety for us, especially now that we’ll have two in school next year. We have a pretty good idea of what this coming year is going to look like for us financially, but what about the next three years after that? Development is a very volatile market. Things change quickly. It is hard, but we’ll get through this.”

The threat of what is to come is very real for the Zoph’s and for the thirteen other high-income families who were attempting to make sense of the impact college costs would have on their families and on their lives. Just as Felicia Zoph states, there was also another worry around the corner and another nagging doubt as to whether they, in fact, had enough to survive the financial challenges ahead. Families also engaged preventative measures that were taken up, not as an act of survival, but as a means of finding balance between the future well being of their child and immediate impacts to lifestyle. Phaidra Hyde offers a case in point:

“I think it is affordable, but you have to understand that our kids are four years apart. So we’ve told them that they need to get their degrees in four years because there is a sister and then a brother right behind. We’ve said this somewhat jokingly but somewhat not. I do not know that we could have two in college at the same time. One at a time is affordable, but it means a difference in lifestyle. Last year we went to Aruba on vacation. This year we are going to our timeshare in Escondido. It is that kind of thing. I expect we will be able to pay as we go and not finance it. All our kids have a college fund. We have enough money in Marilyn’s to make it 1.5 years. Then we should be able to pay as we go and not finance in any way. So as long as there is only one at a time, we can do that. We have definitely made changes to afford this. We cut back on our vacations and we

definitely eat in as much as possible rather than eating out. Anywhere we can save. My husband and I pack our lunches now. We used to spend \$15-30 bucks a day on lunch. Now my lunch costs less than \$1.50. We are making changes so we do not have to finance this. If it turns out to be more than we can afford, are we going to somehow finance something? We can't get an equity loan with the housing market. We are underwater with our house. It might be something that I would take a loan against my retirement account, but I'm hoping not to do that. I have also considered that we might have the kids take out student loans with the understanding that my husband and I would be repaying them. That's my expectation for paying for this."

Phaidra's efforts to cut back on costs are motivated by two key concerns. The first is to ensure that there are no *significant* lifestyle changes that may result from Marilyn's college costs. The second is to do what they can to avoid financing, and more specifically, having Marilyn take out loans. The implied fear, of course, is that the burden of loans would ultimately interfere with Marilyn's future life choices. More importantly, financing placed undue risk on the college investment itself as it runs counter to college's purpose – namely to maintain and/or build upon existing class standing.

The fear over financing is a fear invoked by many of the high-income families. To them, financing spelled risk; risk to themselves, to their daughters, or both. Many parents, in fact, saw an undergraduate degree as "their degree." The long-term plan would be to take 100% responsibility for their child's undergraduate degree with the knowledge that their daughter would then be responsible for the postgraduate degree. This was a long-term plan clearly articulated by nearly all of the high-income families, placing further pressure on the parents to ensure they got through the four-years of undergraduate work with minimal obligations to the



child. And if obligations were required, it would be the family that would assume that burden, knowing the child would then be free to pursue an advanced degree unencumbered by debt. In this way, the investment of college as a point of class transition was even more critical.

Much like the families in Cooper's study, the sixteen low-income families I had the opportunity to speak with shared a similar approach to mitigating as well as coping with risk. They also spoke in terms of "hanging on" and of trying to find ways to ensure they could make ends meet. What Cooper refers to as a family security project was, from my observations of low-income families, very much tied up in the need for family balance and equilibrium.

What is unique to this current, and what builds upon Cooper's findings, is the role that compartmentalization plays in low-income families' pursuit of equilibrium or security. When potential financial threats, like college costs, are made present, the low-income families in this study chose to partition family financial labor so that their main security project, namely family financial stability, could be maintained threat-free. However, the downside of this tactic is that college going, while certainly encouraged and emotionally supported by parents, did not include a full financial endorsement by parents. In effect, this compartmentalization led to greater chance for different choices to be made and for college plans to be revised as needed. Such was the case for Clara Jessup, Kelly Diamond, and Monica Gonzalez, who were forced to quickly abandon plans to attend a four-year institution once it became clear that the familial risk was too great. As Monica Gonzalez states,

"I really wanted to go (to a four-year institution)...my family struggles a lot financially. My father waits tables at a country club downtown. They give him salary, but he does not make tips like other waiters do at other restaurants, so they have to pay the bills carefully every month. My mom does not work because she has to take care of my younger brother

and sisters. I help but if I went away to school they lose this. They want me to go to college and to achieve my dreams. They said they would help me as much as they could, but I know that would be a lot to put on them. They never said they worried about paying for college, but I know they worry a lot about everything. And when they tell me they think it would be good to live at home and go to Valley (LA Valley College), I know they're right. This way, I can work and help them out still. I'm okay with it. I get sad about my friends who are going to away, but I can transfer to UCLA or Northridge when I'm ready...when things can be better at home. It is just the situation for now.”

Monica's comments speak to the fluid and changing nature of college affordability within low-income homes. As she shares, the family is emotionally supportive of her aspirations. They want to see her move forward, be successful, and achieve all her personal goals. Yet, there is always the pull of home and the larger security project to be addressed.

My impression from speaking with low-income families is that the risk threshold, that tipping point, the set of conditions upon which risk later translates into outright threat, is an internal calculus unique to the contexts and material conditions of the low-income families involved. For the Gonzalez family, it may have been the point at which they collectively realized that the shifting focus of Monica's commitments from family to college would be too much for the family to handle – child care would be lost, the possibility for another adult laborer within the home would be lost; perhaps they even felt a loss of ease knowing she was unavailable as a back-up or contingency or source of support. Whatever that tipping point was, it meant a complete revision of college plans for Monica and a process of emotionally disconnecting, or rather delaying, her college aspirations for another day.

*Driver #4: Abundance & Subsistence – The Financial Literacies of Class*

Financial socialization represents that process through which parents teach their offspring the values, norms, knowledge, attitudes, and skills needed for them to become financially literate and to function successfully within the marketplace (Currie & Morretti, 2003). Financial literacy operates at the intersection between a priori knowledge (i.e. family socialization) and practice. The relative coherence of these two dimensions, it is argued, results in the enactment of what would be considered, literate financial behavior (Remund, 2010).

Remund (2010) went on to identify five discrete categories of meaning applied to financial literacy: (1) the understanding of financial concepts; (2) a capacity to meaningfully communicate about financial concepts and ideas; (3) an ability to effectively manage personal finances; (4) a demonstrated facility for making financial decisions; and (5) an ability to engage in effective financial planning. In this way, financial literacy is best construed as a process rather than a set of progressive, linear cognitive tasks that must be mastered in order to engage in “financially literate practices.” Financial literacy, therefore, does not simply encompass objective content knowledge about financial concepts and ideas, rather it is the product of our subjective understandings of the way in which money should be practiced.

While the higher education literature has done much to address the mediating effects of cost/aid information on college-going, less attention has been directed to the information consumption side of the equation. In other words, how do families come to understand and interpret the cost and aid information they receive? How does a family’s preexisting financial knowledge (or the lack of knowledge) offer advantages or disadvantages when navigating within the complex college cost and financial aid arena?

From the literature, we know that financial literacy is a key determinant to future

financial success over the lifespan. Individuals who possess high levels of financial literacy are, on the whole, more likely to attain greater levels of wealth than those who do not (Lusardi, 2008; Lusardi & Tufano, 2009). The research also tells us that a complex understanding of financial matters (and acquisition of the relevant skills) ensures that individuals are more likely to save, to invest, and to possess greater resilience in the face of financial challenge (Lusardi, 2008; Lusardi & Tufano, 2009). By contrast, individuals with low levels of financial literacy, and weaker understanding of the existing rules and regulations guiding financial practices, are more likely to be indebted (Lusardi & Tufano, 2009), unlikely to invest in any substantive way (van Rooij, Lusardi, and Alssie, 2007), and less likely to have accumulated wealth over the lifespan (Hilgert, Hogarth, and Beverly 2003; Stango and Zinman 2007).

If, as I argue, money is a production of our sociocultural worlds, we should also consider how financial literacy is constituted. Our financial system and the related knowledge and skills therein are reflective of a set of rules and regulations regarding how individuals must interact within the world of finance. While the concept of financial literacy is widely understood to be a-historical, fundamentally rational, and lacking in any sort of social or cultural reference, existing sociodemographic trends seem to suggest otherwise. Disparities in the distribution of financial literacy skills and knowledge across social dimensions of race, class, and gender suggest that the ability to access and apply financial literacy and knowledge may, in fact, be a product of a system of advantage and disadvantage.

The existing affordability and financial aid landscape is organized around a set of assumptions as to what is good financial practice. Affordability policy and practice dictates that ideal family financial practices involve savings, cost projections, long-term vision and time horizons, tax savvy, experience entering into extended financial commitments, and an ability to

assume into debt intelligently and strategically. Perhaps even more important, financial literacy is based upon the presumption of rationality, including the rational weighing of costs and benefits.

Based upon the data collected, I identified two discrete forms of financial literacy derived from the class-specific money practices of high and low-income families. I argue that high-income families employ what I refer as a “financial literacy of resource abundance” while low-income families engage in a “financial literacy of subsistence.” I elaborate on these two patterns of practice below:

*Financial Literacy of Abundance:*

Not surprising, high-income families engage in a tremendous amount of freedom due to their abundance of resources. This freedom is most often expressed through their ability to choose – choose how they prioritize, how they spend their time, and most importantly, how they prefer to use their energies. In the case of college affordability, this means the freedom to plan, to anticipate, and to self-advocate as they navigate the college affordability pathway. This freedom also ensures that they can protect their own abundant assets by becoming scholars of the college financing/financial aid process (or in many cases, by hiring professionals to work on their behalf). The Financial Literacy of Abundance, in effect, represents the “idealized” set of practices families should be engaging in when they’re preparing to pay for college. Arguably, policies and practices (FAFSA, institutional aid offers, scholarships, etc.) are premised upon an ethos of freedom that corresponds with that of high-income families and their money practices. In practice, a financial literacy of abundance calls for deliberation, projection, anticipation, an ability to plan in the hypothetical, and an ability to maintain flexibility through choice. John Barrera offers an example of the financial literacy of abundance in practice:

“We weren’t totally sure where Carolina would land and what we would end up paying. We operated on the assumption that we would be looking at around \$60,000 in tuition and so our response was to say – oh hell! Our second response was to take inventory of what we had – what our available assets were and how we could afford to pay. We looked at this scenario and that scenario. I have looked into refinancing and loans I could take out on my retirement. We’ve talked about moving things around here and there. There is a lot of moving parts with this thing, but we’ve got a handle on it – especially now that we know she got in early decision to Brown.”

In this example, John demonstrates the flexibility and anticipatory nature of his planning for Carolina’s college costs. They weren’t operating off of specific numbers at first. Rather, they used hypothetical scenarios in order to calculate the types of steps they would have to take to meet the college cost obligations of the family. The implication, of course, is one of flexibility and choice. With resources and with freedom came the ability to manage the college-financing task in the most desirable manner possible.

*Financial Literacy of Subsistence:*

Due to the scarcity of resources available to low-income families, they must struggle for their economic survival. This struggle requires attention; it requires labor, and it also requires an immense amount of psychic energy. What are the implications for low-income families and college financing? There is less energy that can be dedicated to planning, to anticipating, and to mitigating potential risk. The practices that make up the Financial Literacy of Subsistence reflect specific low-income class “virtuosities” that are tremendously valuable to the family’s economic viability, but do not necessarily offer advantages in the arena of college financing. Skills such as short-term planning, debt aversion, problem-solving, maximizing resources,

establishing cost-efficiencies, and reliance upon social networks can certainly contribute to successful navigation of the affordability pathway, but do not guarantee success because the structuring of college financing (financial aid policies, institutional practices, pricing structures, the necessity of loans as financing tool) is not intended to reward these talents and skills. Rather, a financial literacy of subsistence is characteristically calculated, involves substantial precision, and often lacks flexibility in planning. Daughter Jane Kirkman provides a powerful illustration of the financial literacy of subsistence at play as she shares her plans to meet her EFC:

“That’s what I forgot. I was going to bring a paper. I had a paper all set up for you. So for example, USC’s tuition is \$45,000, room and board for me is \$13-14,000. Books and personal expenses is like \$3,000—I was like, yeah right!—so it is like \$1,000 for me. I’m really cheap. I can live cheap. It is going to be \$60,000 total about - for everything for a year. Initially I got into USC in the spring, but then they made it to the fall. I was originally a spring admit. Which would have been great! Cause then I could get a job and probably go to HDCC (High Desert Community College) and probably get some general ed out of the way. But no, so they gave me Fall. I’m like not upset about it, like it is cool, yeah, I’m going to get the four years there. So I’m not really complaining, but it was a big surprise. So now I’m trying to get a job for this summer to help with that stuff. So what I got was—it cost \$60k and in total with all the financial aid they gave me, I have about \$51,000 in scholarships and work-study things, and then they’re going to give me \$5,500 in loan ability. And I have an expected family contribution of \$3,678 dollars—I’m like yeah, right. My family’s not helping me at all! So—not cause—I’m not bitter about it or anything—they can’t help me. I totally get that. I get that I want my three other siblings to have what they can have cause they get rid of another mouth, which is good.

So that means I have to come up—so all this money has to be prepaid before I go to USC. Well, half of it. \$30,000 first semester, \$30,000 second. So that's why I need to get the job so I have money to pay for it. If you do not pay for it, you get like \$100 dollars added each week to your thing if you do not have the money. And work-study does not start 'til the week college gets in. So I do not have that work-study money to count on as paying for stuff. So I have to work through my summer to get money to pay all that stuff. So I have like budgeted everything out super down to like points and everything. I do not have exact figures, like I have them at home on the paper; it is all micro-managed, and I can show you that there.”

Jane's calculations are impressive based upon the depth of her planning alone. However, what is particularly striking about these calculations is the lack of choices embedded in her calculations. She is, to a great extent, beholden to the plan of attack she's devised for herself. It is premised upon clear sets of numbers and an EFC she must now effectively meet. Furthermore, she must do this under the constraints of bureaucracy. Work-study funding is only made available after the tuition deadline. By virtue of her lack of flexibility, she must devise contingencies that result in a far more complicated plan for her. Failure to find a summer job or to meet the money goals she's established for herself over summer could easily topple the whole plan. In this way, she's operating from a position of subsistence, whereby her planning and calculation are simply organized around the need to meet the cost obligation before her.

The financial literacies of abundance and subsistence mirror the money logics of high and low-income families. They speak to key class tensions of resource independence vs. resource dependence, flexibility versus precision, advocacy versus copying, deliberation versus responsiveness. And as we saw, the class literacies of high-income families work in complement



with the larger system of college costs and affordability, while the class literacies of low-income families operate, at times, in contradiction to that same system.

### *Chapter Conclusion*

The purpose of this chapter was to elaborate upon the external drivers that shape the affordability practices of parental managerialism and proximal support. These external drivers operate as impositions upon the family in one form or another. For example, I spoke about how the organizational habits of schools is reflected in a class-based set of institutional counseling practices that are disconnected from the class orientation of high-income families – while simultaneously doing injustice to the efforts of low-income families in navigating those same affordability pathways. I also spoke of how differing perceptions of college opportunity have shaped how high and low-income families see themselves in the policies and practices intended to support greater accessibility for all families. I also offered new and different perspectives on the role of risk in the construction of differing family “security projects,” projects that are structured to mitigate different types of threats depending upon a family’s material position. Finally, I spoke on the topic of financial literacy and how differing material positionalities fundamentally shape the manner in which families respond to the demands placed upon them by way of college costs and financial obligations. In this way, we see how these external impositions fundamentally shape the internal material lives of families, and in turn, the implications this has for how high and low-income families engage in disparate forms affordability practices.

## **Chapter Eight: Uncovering the Virtuositities of Social Class:**

### *Introduction*

Going to college is expensive. There is really no way around it. Close examination of tuition trends further emphasizes this point. Based upon the most recent iteration of the College Board's annual *Trends in College Pricing* for 2014, it was found that between Academic Year 2014 and 2015, average tuition and fee prices for in-state residents at US public four-year institutions increased by 2.9% and 3.3% for out-of-state students. Within private nonprofit four-year colleges and universities, the total costs increased by 3.7% (pg. 3). On the whole, this represents a mix of both good and bad news. On the one hand, the tuition and fee increases for 2014-15 are actually lower than annual price increases experienced over the last 5, 10, and 30 years (pg. 3). However, prices are still escalating at a higher rate than the Consumer Price Index, which was 2% for 2013 (pg. 3). Further complicating this picture, of course, is the widening income gap between high and low-income families, whereby the top 20% of families experienced a \$70,821 increase in their average income between 1983 and 2013 compared to the meager \$578 income increase experienced by the lowest quintile of families within that same period.

If we applied these same pricing logics to other types of consumer goods, it is quite likely that demand for that product would be severely curtailed, and as a result, the producer/supplier would have to change the pricing to match market demand or risk going out of business; such are the dynamics of an ideal market functions. However, higher education is not an ideal market. There are imperfections galore. Consumers must navigate shifting federal and state policies regulating higher education support, college cost structures routinely lack transparency DESPITE federal regulatory efforts, so-called "market information" is often inequitably

distributed to consumers, and as we saw in the College Board figures, increases to income are not commensurate with the increases to college costs. What mitigates these imperfections, of course, is choice. More to the point, consumers (i.e. families) have the choice to participate or not. They also have the choice as to the type of institution to which they'll eventually ally themselves.

For most high and low-income families the attendant risks associated with the astronomical cost of college combined with the unpredictability of the college admissions process results in a choice process that has been well documented in the higher education research literature. What we've learned from this research is that families typically engage in some form of cost-benefit analyses. With luck, these calculations are quite simple (I got into Brown as an early admit and on a full scholarship! Yay!) or they can be far more difficult to sift through (do I go into the Army for a couple of years, work full-time and attend Cal State Northridge so I can get the four-year degree, or do I just save money by attending LA Valley College?). Researchers, policymakers, and practitioners have typically characterized these cost-benefit analyses as simply a personalized weighing of costs and benefits. This study is intended to serve as a corrective to such assumptions.

#### *A New Conceptualization of College Affordability*

The cost-benefits rationale is, of course, a core concept in just about any discussion of college affordability. Prior higher education literature has tended to conceptualize affordability in any number of different ways: (1) as a "consumption choice process" in which individuals pit their standard of living against such things as debt tolerance and escalating health cost concerns (Perna & Chunyan, 2006); (2) As a measurable pattern of aggregated financial behavior, influenced by a combination of factors, including the cost of attendance, shifts in federal and

state funding, and median income (Gladieux, 2004); or (3) as a mix of interconnected macro and micro variables such as institutional price, state affordability policymaking, family financial, and personal family income (Trombley, 2003). This combination of differing meanings and understandings has provided us with a conceptually murky idea of what college affordability really is. Is college affordability simply an aggregated response to external price stimuli? Is it that particular moment when a family decided that a particular college is or is not affordable? Or is it a simple evaluation of tuition versus income? We continue to face a tremendous amount of wide ranging opinion over how to best qualify and quantify the idea of affordability.

Through this study, I have argued for a re-conceptualizing college affordability altogether. Viewing affordability as a momentary decision in time (or even a series of momentary decisions) does not do justice to the historicity of the task. Nor do prior definitional accountings for affordability factor into their analyses the complicated investment in human capital made by families as well as the implied promise of social mobility that serves as its primary motivation. Indeed, this promise of mobility is one of the features of the affordability decision that most distinguishes it from a typical consumption decision. It is therefore not simply incorrect to identify affordability decisions as purely rational, in-the-moment assessments of fiscal ability, it borders on irresponsible for us to frame it as such.

I argue that college affordability is best conceived as a pathway; one that functions in complementary fashion to the college admissions pathway that is so frequently referred to in the literature. This affordability pathway includes the range of concrete tasks that must be accomplished (CSS Profile, FAFSA, aid package decision-making and acceptance) in order for most families to meet the cost obligations of college. And just like any pathway, how we navigate our way to the end goal is entirely dependent upon our predispositions, the tools we

deem essential for navigation, and resources we ultimately use to get there. In this way, affordability accounts for the mechanical tasks associated with college costs and finance while also factoring in the sociocultural features of money practice, which tie so intimately to *how* we reach the end goal of meeting the college cost obligation.

This particular study of the college affordability pathway focuses not on the completion of the affordability tasks as much as on the navigational proclivities and informational assistance of the travelers involved. Documenting how families approach the affordability task helps to improve our understanding as to how and why the low-income enrollment gap remains so steadfast. If policies and practices targeted to improve low-income affordability do not have the desired effect of improving low-income enrollment trends, then it is critical for us to reconsider how to best reengage with our operating assumptions. One of these operating assumptions has been to assume that money and money practice should be objectively understood – that there is no variation in meaning that can be appropriately applied. However, there are countless examples of the ways in which we apply meaning to money. Recall the \$20 bill given to me by my grandmother that I refused to spend or the credit card that a family might set aside for “an emergency” or the bonus money that a young executive blows on a week in Vegas because it is free money after all. The truth is, there are millions of different ways we place meaning – social meaning and cultural meaning – on our money and consumption practices. College affordability is no different in this regard.

In addition to doing away with the assumption that money is devoid of meaning, we must also do away with the notion that the only challenges low-income families face in the college affordability process is a lack of resources. Financial aid policy for the last 40-50 years has been premised on the idea that resource scarcity is at the heart of the affordability problem:

If we up the Pell this much or lower interest rates to that level, we should see a correlate outcome in the total number of low-income enrollments. Good, thoughtful, intelligent qualitative and mixed methods work has already started to complicate these assumptions about motive, perception and the macro-micro impact of policymaking (Perna, 2006). We are learning that information, perceptions on debt, peer influence, and a host of other factors contribute to the way families engage with and make sense of the college affordability process. And it is here that this study empirically resides.

*Class Virtuosities & Cultural Field: The Relational World of Bourdieu*

What I have argued by way of this study is that class and class struggle mediate how we see and view the world of college affordability. I also suggest that the “injuries of class” play a prominent role in how class differentiates our perceptions of the affordability process (Sennett & Cobb, 1972). Bourdieu speaks of this differentiation as less an “injury” and more a product of class preference (Bourdieu, 1977). In effect, we all possess a host of talents, skills and virtuosities that are uniquely endowed to us based upon our class position. While we are all in possession of these cultural endowments (cultural capital) we are also constrained by sets of rules that regulate our opportunities, and ultimately, our aspirations. These rules represent the “formative conditions” of habitus, and as such, provide a framework for understanding what is possible or impossible (Swartz, 1997). In effect, our class virtuosities are a product of the scripts, dispositions, and ethos of status group membership. These scripts are so deeply embedded in the subconscious of the actor as to be considered a natural part of her worldview, and in turn, assures expertise in knowing how the “game” is played (Bourdieu, 1977b; Swartz, 1997; King, 2000).

How these successes and failures are determined is a critically important feature in Bourdieu's relational theory of social reproduction. If we are endowed with cultural assets and use them in service to our virtuositities, how is it that these assets are not universally valued? Bourdieu's (1993) field theory suggests that the cultural assets transmitted within family have no objective value until they are introduced within a highly regulated cultural field of activity. Cultural field represents a social arena of struggle, whereby resources are competitively distributed based upon one's ability to comply with the rules that regulate it. A cultural field, according to Bourdieu, operates much like a marketplace. If we go to the grocery store with \$20, some of us will undoubtedly leave the store with more items in their cart, while others will leave with less. The \$20 that the individual actors entered the store with obviously shares the same objective monetary value. What differentiates those with more items from those with less are the skills, talents and virtuositities they utilize while shopping. The actor with the greatest number of items has found ways to maximize her talents such that she reaped the greatest benefit from her trip to the store. Alternatively, the individual who exited the store with fewer items, while also possessing certain skills, talents and virtuositities, was incapable of using those skills to maximize her use of those \$20. In much the same way, Bourdieu argues that individuals enter a particular cultural sphere of activity with their talents and skills (cultural capital). What differentiates their use of those skills and talents is their ability to know how best to maximize those talents in order to acquire the benefits of the field. This capacity to know, to even have an appreciation for the probabilities of success, is derived from one's habitus. Cultural field, therefore, represents the space in which advantages and disadvantages are disseminated in accordance with class habitus.

### *The Structuring Advantage and Disadvantage Within the Cultural Field of College Affordability*

It is through Bourdieu's use of cultural capital, habitus, and cultural field that we are able to better understand how high and low-income family affordability practices contribute to the reproduction of postsecondary inequality. How might the findings generated from this study map onto Bourdieu's relational concepts of capital, habitus and cultural field? In the subsequent discussion, I hope to bring sense to these findings and to the ways in which the identified practices of high-income families are ostensibly rewarded within the cultural field of college affordability, while those practices of low-income families are devalued and ultimately disadvantaged. By first identifying the determinants of disadvantage, we can then begin to think more productively on potential solutions.

#### The Economic and Material Lives of High and Low-income Families

Money and freedom are inextricably tied together. Just as we saw with the high-income families within this study, resource abundance provides the individual actor with the freedom to choose from a wider array of potential options. Our fascination with celebrities serves as a more pronounced case in point. A quick visit to the TMZ website and you are likely to find pictures of celebrities partying in Las Vegas or relaxing on a yacht off a Mediterranean port. Our compulsion to consume these images is based upon our fascination with the freedoms that are exhibited – a degree of freedom that most of us will likely never experience. While the life of a celebrity serves as an extreme example of freedoms offered through resource abundance, for the high-income families within this study, these benefits were often expressed in terms of flexibility in decision-making, autonomy/independence, and self-determination.

Alternatively, money scarcity leads to a very different material reality. Once confronted by scarcity, we become survivalists. Much like the Alaska frontiersmen on the latest Discovery



Channel wilderness show, those who face money scarcity are also challenged by the demands of day-to-day subsistence. All energies must be directed to enduring the stress and strain of monthly bills, children that must be fed and clothed, a car that must remain in working order. There is, in fact, a very thin line between one's sense of security and the exigencies of what is right around the corner. The psychic energy and day-to-day burden of scarcity dramatically curtails freedom and provides very limited possibilities for the freedom of choice.

These two diverging realities operate at the heart of the classed experience in our current (Western) historical moment and were very much reflected in the lived realities of the thirty families I interacted with for purposes of this study. In speaking with high and low-income parents and daughters, there were clearly two divergent material paths forged. These were differentiated patterns formed around things like housing and housing options, investment and savings habits, as well as general life satisfaction. For those high-income families in the study, resource abundance equated to a level of material comfort that was not experienced by the low-income families.

These divergent patterns of materiality were also expressed in the financial organization of families. High-income families centralized the financial labor of family around the breadwinners within the home (more often than not, both mother and father). Their financial labor was kept entirely separate from the world of the child as the ethos of child sacralization insisted that children stay children. Furthermore, financial talk within the home would only serve to burden the child, particularly given that it could potentially be interpreted as a diminishment in the overall stability of the family. Similar to the practices of high-income families, the financial labor of low-income families was central organized around the parents. However, unlike high-income families, financial labor was highly regimented with parents

taking on distinct categories of financial work (high-intensity, low-intensity) in order to maintain family equilibrium and the potential for financial choice/revision. Another function of this financial labor structure was to ensure that family financial elasticity was clearly communicated to family members. In this way, low-income families could minimize the amount of potential risk that was inadvertently introduced to the family milieu. With everyone on the same page, the family could potentially enjoy a sense of tentative security.

The financial practices of high and low-income families also, in turn, shaped the college affordability labor of families. College costs represent a unique threat to both income groups. Astronomical tuition prices, looming debt, and an ever-changing policy landscape, while representing a substantial threat, was also tempered by a near universal belief that college was “worth it” given the promise it offered for social mobility and/or maintenance of class position. Nevertheless it was the challenge posed by these difficult cost realities of college attendance that lead to very different responses in class-based financial practices.

The affordability practices of parental managerialism and parental proximal support were derived from the material practices of high and low-income families as an organizational response to the substantial challenge represented by the college cost obligation. The high-income affordability practice of parental managerialism conforms to the existing family-based financial labor structure in that parents were once again the central financial laborers. As such, they took responsibility for all planning and decision-making around college costs. While frustrating for some daughters, this provided them with a competitive advantage in that it freed them to focus exclusively on their grades, and most importantly, on their college applications.

Low-income families engaged in the affordability task in a substantially different way. Given that their priority was the stability and security of their family unit, parents were

disinclined to be involved in the admissions and affordability task of their daughters. As survivalists, their energy needed to stay on family and on staying economically viable. Consequently, it was the low-income daughters who took up the bulk of the affordability work. While the daughter assumed primary responsibility over the affordability task, they did so with their parents proximally located in what I have termed a complementary parent-daughter labor structure. While low-income parents remained out of the mechanical processes of affordability, they served as cheerleaders, dispensers of financial advice, and often engaged in practice of border setting; the act of establishing parameters of support for their children's college going aspirations. Through this complementary labor structure, daughters could navigate their affordability pathway in an informed manner.

These patterns of affordability practice outline what Bourdieu refers to as the “formative conditions” of what is possible for the high and low-income families involved. Those possibilities, of course, are far more robust in the case of high-income families in large part because of the specific forms of cultural capital that they possess. High-income families maintained a propensity for flexibility by virtue of their ability to plan over the long-term, through their history of complex financial engagements, and their ability to self-advocate when necessary. These features of parental managerialism represent the different forms of cultural endowments or cultural capital that these families could access as necessary. Turning to the low-income affordability practice of parental proximal support, families engaged in practices that guaranteed maintenance of familial equilibrium and balance while also remaining open to the possibility of revising or altogether reversing any financial decision that poses a potential threat to family viability. To ensure success, low-income families utilized cultural capital assets

of resiliency, persistence, flexibility through revision, short time horizons, and problem-solving skills to bear in the execution of the affordability task.

### The Cultural Field of Affordability: The Regulatory Conditions for Success

What is the cultural field of college affordability? What are the conditions that constitute this field? What are the rules that regulate it? These are questions that will help us to better understand how the cultural field of college affordability operates in the reproduction of advantage and disadvantage.

The cultural field of affordability represents the full gambit of mechanical affordability practices, financial literacies, and affective features of money practice. The benefits rendered within this field of activity relate to (1) the successful mitigation of threat to (at the minimum) family solvency; (2) the ability to successfully meet the college cost obligations; and (3) the ability to maintain lifestyle priorities (be they priorities of leisure or, as in the case of low-income families, the priority of equilibrium and balance).

When we think about the conditions within the field of college affordability, we must turn to the macro policies and practices that constitute it. In the last 40 years, federal and state financial aid policy has fundamentally shifted the way students and families finance college costs. State level divestment in public higher education has continuously decreased funding of its public institutions – with the current entanglement between Governor Scott Walker and the University of Wisconsin campus as just the latest example. Just as there have been major changes in state supported funding, so too have there been major changes in the all-important federal Pell program. While federal Pell support is now reaching more students, the purchasing power of these awards have steadily diminished (The College Board, 2012) despite one of the most drastic increases in the history of the program (Bettinger & Williams, 2013).

While the aid landscape continues to operate as a bewildering moving target for consumers, public and private student loans remain a critical last resort option for most middle and low-income families as they attempt to meet the rising cost of college. Current trends in financial aid indicate that very low levels of grant aid have resulted in a higher reliance on loans. Given these realities, federal, state and institutional aid policies have been established under the presumption that families will use loans as leverage against the escalating cost of college (De La Rosa, 2006; McPherson & Schapiro, 1998). And as the statistics I presented as I opened this chapter suggest, tuition and fees continue to creep upwards while institutions fail to maintain necessary transparency – this *despite* federal regulation now requiring institutions to include tuition calculators on their public websites<sup>60</sup>. Tuition pricing continues to exceed the consumer price index and annual rate of income growth. Finally, as we learned in Chapter 6 and 7, information also remains largely imperfect as it is unevenly disseminated, and in the case of high school practices, minimally useful to students and parents.

The combination of factors that constitute the cultural field of college affordability suggests that the field lacks necessary transparency, that pricing structures are largely contingent and can shift upward at rates that are untenable – especially when lack of income growth is factored (College Board, 2014). It also represents a largely unwieldy system that is prone to updates, shifts in policies, and procedural changes. This unwieldiness also lends to its complexity, especially in the interpretation of aid letters and the policies that guide institutional aid-related practices. Referring back to our prior discussion on the affordability practices of parental managerialism and parental proximal support, we can begin to see how the cultural field of college affordability is structured to support the practices and cultural assets of high-

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<sup>60</sup> For more information on the 2011 mandatory tuition calculator regulation, see: [https://nces.ed.gov/ipeds/resource/net\\_price\\_calculator.asp](https://nces.ed.gov/ipeds/resource/net_price_calculator.asp)

income families. In the case of parental managerialism, the cultural assets (i.e. complex cost knowledge, history of family wealth management, etc.) assumed by high-income families are advantaged based upon the regulatory conditions of the cultural field of college affordability (i.e. changing federal/state policies, aid structures, variability in college costs, unfavorable cost-to-income ratios, and unequal informational flows). Seen in this light, parental managerialism offers a composite set of cultural capital assets that can be maximally utilized within the imperfect higher education market. These cultural assets, in turn, provide opportunities for high-income families to minimize the attendant risks that are associated with college affordability (i.e. threats to assets, pricing out of access to prestigious institutions, or the need for financing) as well as to ensure the satisfaction of their daughter's college cost obligations.

In the case of parental proximal support, we see a far different scenario. The cultural capital assets that make up parental proximal support (i.e. child-driven, limited negotiation capacities, resiliency through revised decision-making, and short time/planning horizon), once juxtaposed against the internal conditions of the cultural field of affordability, are in contradiction to one another. For example, parental proximal support represents a child driven process with complementary parent-daughter labor structures that also requires short-term time horizons. When we contrast these features of class-based practices against the expectations of the field (unequal flows of information, ongoing variability in the cost of college, etc.), the implications for low-income families becomes clear as the conditions within the cultural field of affordability operates in contrary fashion to the cultural capital assets of low-income families. As such, low-income families are asked to play a game for which they are less prepared to play than their high-income counterparts.

In conclusion, mapping the relationships between cultural capital, habitus and cultural field helps to uncover where class-based dissonance exists within the cultural field of college affordability. Perhaps more importantly, this field level analysis helps make clear how advantages and disadvantages are distributed within this particular cultural field. What we see is that, in the case of parental managerialism, high-income families are able to maintain a greater position of flexibility and responsiveness to changing tuition price structures and to the general lack of transparency that characterizes current affordability practices. Furthermore, parental managerialism requires information independence. This also works in complement with the problematic distribution channels of field level information. High-income families who practice parental managerialism also create substantial advantages for their daughters by leaving them out of the family affordability labor structure. This provides them with a competitive advantage in navigating the closely associated field of college admissions. While this list of complementary high-income cultural assets is not by any means comprehensive, it offers some sense as to the complementary nature of high-income affordability practices and field-level recognition of these virtuosities.

By contrast, parental proximal support mandates limited flexibility and responsiveness leading to more frequent revising of institutional choices. Families engaging in proximal support are also more information *dependent*, placing daughters at a disadvantage in accessing timely, accurate, and comprehensive informational support. Proximal support also places a tremendous burden upon the daughter to navigate the college admissions and college affordability processes, placing her at a distinct competitive disadvantage in both spheres of activity. By framing advantage and disadvantage in this way, we see quite clearly how the proverbial deck is stacked against low-income families.

What I have outlined is a reinterpretation of the study findings in accordance with Bourdieu's relational theory of social reproduction. By identifying how advantage and disadvantage are differentially structured, we can now gain a better sense as to how we might level the playing field. One potential avenue by which to do this is through more targeted and well informed financial literacy education.

*Moving Forward: Towards a Financial Literacy of Affordability*

Based upon the findings generated from this study, two things are made clear:

1. The current conditions that support and sustain the structuring of advantage and disadvantage within the world of college affordability will likely not change in the foreseeable future. As higher education continues to reorganize itself into a competitive marketplace, the priorities of accessibility will forever be placed in juxtaposition with the commercial and development commitments of academe. Until such time as these priorities change, there will be a struggle for the scarce resources that are made available to parents and their children;
2. Policies and institutional practices will continue to complement high-income financial practice as the freedoms of flexibility expressed through those practices *are the most complementary to the conditions of field*. In other words, as public divestment continues, colleges and universities will increasingly look to tuition dollars as a way to make up for those lost revenues. Given high-income families' commitments to an ethos of class-based sacralization, they will continue to exercise their freedoms of flexibility to ensure access for their children.

In light of these realities, any effort to try and level the proverbial playing field will need to reside in areas of policy advocacy, change implementation at the level of institutional practice,



and through education and awareness. In response to the latter, the most logical area for education intervention is in the area of financial literacy. We know, for example that one is more predisposed to gaining and ultimately using financial knowledge if they have access to and experience with money (Johnson & Sherraden, 2007). It follows that those who possess wealth, and who are historically positioned to enjoy greater access to wealth, are likely to be more financially literate and to enjoy the rewards of their literacy skills. What this tells us, of course, is two things. First, that “financial capability” is considered to be an essential feature to any effective financial education program. Second, it tells us that the supra social structures that regulate our social and cultural worlds are structured to reproduce material advantage and disadvantage, at least in part, through our financial decision-making and localized money practices.

If, however, we are to appropriate Remund’s (2010) conceptualizing of financial literacy as the combination of a priori financial dispositions and the mechanical knowledge of financial world, there is possibility to overcome the “financial capability” roadblock complicates possibilities for meaningful financial education efforts among low-income populations. Furthermore, the opportunity to develop a meaningful financial education program specific to college affordability planning and implementation is ripe for the taking. As discussed in Chapter 6 and later in Chapter 7, the college affordability education found in college counseling offices, within AVID classrooms and as part of just about all outreach efforts follows what could be generously termed a triage approach: deadlines as communicated, item-by-item FAFSA workshops, and if you are lucky, you might get some help in interpreting your aid letter. Financial literacy programs at the college level tackle such things as credit card usage and loan

defaults. There is, in fact, a gaping hole in how institutions and practitioners deliver meaningful college affordability financial education to constituents.

As this study has argued, the affordability practices of low-income families place them at a significant disadvantage in the run-up to meeting their college cost obligations. While some may suggest that a targeted affordability education program simply serves as a palliative in light of the far greater challenges facing low-income families, this study seems to suggest otherwise. If families (and daughters in particular) are exposed to literacy information that moves beyond the simple mechanics of the financial aid process, low-income children may benefit in the long run. However, in keeping with Remund’s suggestion that it is the sociocultural PLUS financial knowledge that mediates financial literacy, we must begin to consider how the *affective features* of money practice may also be introduced within a comprehensive college affordability education program. Such a program would incorporate a mix of mechanical as well as sociocultural features. For example, a comprehensive college affordability education program would likely include focused instruction on the eight critical college financing “tasks.” These include: (1) College financial preparations; (2) Scholarship selection; (3) FAFSA completion; (4) Institutional Cost Comparisons; (5) Interpreting the Financial Aid Offer; (6) Financial Aid offer Appeal; (7) Four-year Cost Estimates; and (8) Managing Borrowing and Debt<sup>61</sup>. Each of these “meta tasks” might also include a series of secondary tasks accompanied by a set of “affective” literacies. These affective literacies represent materially derived, cultural assets that support and sustain successful completion of their associated task list. Examples of these tacit skills include such things as internal locus of control, as well as the capacity to engage with adult “others”; a task that is emphasized and routinized in middle and upper income homes

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<sup>61</sup> See Attachment G: College Affordability Literacy Education - Topical Listing for a complete breakdown of proposed curricular coverage.

(Lareau, 2011). Social trust, defined as the implicit faith that individuals have for one another and public institutions (Uslaner, 2002), serves as an important tacit skill called upon to successfully negotiate a host of financial aid related tasks. As this study has also demonstrated, a comprehensive affordability educational plan must also emphasize the value of both short and extended time horizons, information literacies, support for greater risk tolerance, as well as help-seeking and self-advocacy skills.

In sum, a comprehensive college affordability educational program must place equal emphasis on the critical mechanics of affordability work as well as the affective, sociocultural features of class-based financial practices. In doing so, we begin to operate at the level of practice in developing skills that may operate in more complementary fashion to the conditions of the field of college affordability. Finally, in keeping with our reconceptualization of affordability as a pathway, financial education of this kind must be longitudinal in nature. Similar calls have been most recently been taken up by the Urban Institute in their Summer 2015 report, *“Delivering Early Information about College Financial Aid: Exploring the Options for Middle School Students.”* Early aid information presents opportunities for low-income families to move ideas around college costs from the abstract to the concrete. In doing so, the opportunity for greater complementary work between parent and child may be achieved.

#### *Implications for Higher Education Policy & Practice*

Based upon the findings generated from this study, we now have a greater understanding of the role that affordability practice plays in the structuring of advantage and disadvantage within the college cost arena. As a result, this work informs the ongoing efforts of researchers, policymakers and practitioners alike in clear and distinguishable way. I address these implications for each in turn.

### *Implications for Research*

How we come to conceptualize a problem has a clear impact on how we identify potential solutions. If the empirical gaze is focused on the wrong moment, the wrong issue, or perhaps the incorrect scale, the potential outcomes of that work are likely to also be skewed. Perhaps one of the strongest contributions this work can make to the study of college affordability is to challenge how we've come to conceptualize affordability itself. To date, researchers have chosen to compartmentalize the multitude of tasks that culminate in the satisfying of the college cost obligation. Whether it is a product of research design, an overreliance on aggregated quantitative work or an empirical commitment to rationality as the basis for financial decision-making, we have opted to examine college affordability in piecemeal fashion. The downside in doing so is that it does injustice to the historical legacy of financial decision-making practices of families and fails to account for the sociocultural features of financial behavior. By re-conceiving of college affordability as process, we can begin to examine how a history of values, belief systems, and financial practices shape and ultimately inform college financial decision-making. Likewise, we can begin to understand the process in terms of the different patterns of navigation families readily engage in en route to meeting college costs. Finally, it permits us to examine how affordability perpetuates the reproduction of class and racial inequality in postsecondary education in more meaningful and nuanced ways.

What this dissertation study also contributes is a way to examine how money itself should be re-conceived and re-conceptualized in light of its significance to the college going task. The inclination to see this problem as one of abundance versus scarcity results in policy recommendations that simply serve as a bandage on the problem. What may be more valuable over the long run is a careful interrogation as to how class "preference" materializes in taken-

for-granted tasks and activities related to college admissions and college affordability. This is the space in which future work on affordability should be situated.

### *Implications for Policymakers*

In some respects, this research complicates the college affordability puzzle in that we must now recognize the burden of responsibility that is placed upon low-income children in navigating the college affordability pathway. Consequently, changes must be implemented in recognition of who the consumers of college information actually are – low-income children and high/middle-income parents. While there have been concerted efforts in recent years to simplify the FAFSA, for example, we must be far more intentional in the marketing, messaging, and informational products designed for financial aid consumers.

While I have already spoken at length about the need for comprehensive affordability educational programming, the question is how and in what form it should be delivered. It is notable that President Obama’s Advisory Council on Financial Literacy, in their 2012 interim progress report, noted that the lack of research attention on higher education specific financial literacy should be a cause for concern and identified the issue as an immediate research priority (FLEC, 2012). Federal subsidy of a national literacy program would go a long way towards improving how families and children approach their navigation of the affordability pathway. Mandated affordability literacy programming in federal outreach efforts like TRIO would certainly guarantee a boost in financial literacy competencies among low-income youth as well as provide greater depth of knowledge on the range of skills needed to actualize their college aspirations.

No affordability study of low-income families can overlook the significant policy creep that has also fundamentally changed the landscape of college financial aid and affordability. It

perhaps should go without saying that the federal government must continue to fund the Pell federal grant program in a way that is meaningful and that keeps pace with the escalating cost of college. Likewise, policies that emphasize “back end” federal aid by way of tax incentives, fails to account for the front-end needs of low-income families. Any federal or state aid policy should examine how trends in merit aid, tax sheltered 529 programs, federal income tax credits overwhelmingly provide relief to high and middle-class families at the expense of low-income families.

Finally, states must consider establishing mandated financial literacy education that includes college financial planning as a constant and discernible thread starting in elementary school. Likewise, state government entities need to consider how to offer sustainable funding that ensures an overall increase in college counselor hiring as well as notable investment in their continued professionalization. Only then can we hope for more impactful affordability interventions within the high schools that need it most.

### *Implications for Practitioners*

Study findings seem to suggest that the greatest potential impact could come through the efforts of practitioners. While counseling and outreach efforts have always provided college financial aid information to low-income children and their families, greater coherency in those delivery approaches and systems could provide a far more supportive environment from which low-income families AND high-income families could surely benefit.

Much has been written about the need for high schools to develop a college going culture; one in which all aspects of the school (instructional and administrative staff, curriculum, support services) are coordinated in order to create an expectation for college as the next logical step for all students (Jarsky, McDonough & Nunez, 2002). While financial aid information is

certainly a part of the larger cultural shift that schools undertake in support of this effort, the anecdotal evidence seems to suggest that schools must consider alternatives to their current affordability informational systems as well as to reimagine what good financial aid information might look like to its constituencies. As we learned from this study, the homogeneity or heterogeneity of a schools' social class composition sets different standards for what is considered "useful" or "good" information. Particularly in schools with a heterogeneous class make-up, it is critical to stay mindful of the information needs of high-income and middle-income parents.

How then might a school begin to upscale its financial aid information to meet the needs of all constituent families? The easiest answer to this is to introduce financial aid education to families and children much earlier in the schooling process with the intention to introduce more complex literacy concepts throughout the schooling process. In this way, college affordability serves as a transformative element in the financial education of parents and children.

These study findings also suggest that more needs to be done to shift perceptions around money and income within school settings. In what ways can college counselors offer more effective, personalized guidance to students without feeling as though they're offering financial guidance per se. The issue of money and the cultural and classed perceptions of its proper place in school settings must be interrogated by schools, administrators and the counselors themselves.

#### *Potential Areas for Future Study*

The upside to any ambitious dissertation is that it offers plenty of opportunity for new avenues of future study. Certainly, this dissertation study is no exception. In considering the many different ways one could potentially build upon this work, a couple of ideas come to

mind. I elaborate upon these further:

- **Racialized Understandings of College Affordability Practice:** While this study did introduce race and racialized identity into our understanding of class practices around affordability, the theoretical framework and central design of the study emphasized class identity over racial identity. Further work needs to be done to determine whether there is a racialized element to the affordability practices of families. There is evidence, for example, to suggest that race/ethnicity among high-income and low-income Latino families does factor into the approaches taken in the organization of family work. While their core patterns of family practice remain consistent with those of parental managerialism and parental proximal support, how does race contour these practices differently? These are issues that can and should be taken up in future research.
- **Organizational Habiti, College Counseling and Financial Aid Information:** As I alluded to above, the organizational habiti of schools shapes in fundamental ways how they establish informational delivery systems. More needs to be done to document (1) how counselors view their role in the financial aid process; (2) how schools perhaps unwittingly undermine the quality of financial aid content they disseminate – and to what extent does that do harm to the families for whom the information has been provided?; (3) how have schools with a formalized college going culture introduced affordability literacy into their college-going support systems? To what extent can they do so in more meaningful socio-culturally relevant ways?
- **Financial Literacy Education:** While this study provided a foundation for the establishment of a new college affordability literacy program, more needs to be done to develop a responsive, research-informed curriculum that could have a practical impact



on the lives of low-income families. For example, what are the working assumptions of low-income families about the tasks involved in meeting the college cost obligation? These literacy efforts could also benefit from a more refined understanding of the sociocultural features of family money practice – and in particular, the logics of family risk aversion, ideas around security and family equilibrium, and the perceptual threats that lead to revised decision-making. While we know there are critical points in the college going process in which a revision of college plans is more likely to take place (i.e. “summer thaw”), we do not have a clear sense as to the tipping points along the affordability pathway. To what extent might an affordability literacy help to avoid these tipping points so that college aspirations can be realized?

- The Connection between Perceptions and Action: As Perna (2010) has suggested, more needs to be done to effectively examine the relationship between information and decision-making. We still do not have a full grasp on the motivations and predispositions that stir families into action. This dissertation study certainly offers one set of answers for how that relationship works, however, there are likely others. More should be done to explore the ways in which families engage in various forms of decision-making.

### *Conclusion*

This study has sought to examine college affordability through a sociocultural lens. In doing so, I have tried to make the argument that our money practices are imbued with different social, cultural and class-based meanings. These meanings shape how we engage in a litany of financial decisions, not the least of which is paying for college. Using the work of Pierre Bourdieu, I have examined how the virtuosities of class mediate the manner in which families

engage in the college affordability decision-making process. More specifically, I have identified two discrete class-based patterns of affordability practice: the high-income practice of parental managerialism and the low-income practice of parental proximal support. These two forms of practice represent the structuring frameworks from which high and low-income families determine what is possible in their navigation of the college affordability pathway. I have also demonstrated how these forms of practice operate in complement to and in contradiction to the current affordability policy and practice environment. It is these complementary and contradictory effects that lead to the structuring of advantage for high-income families and disadvantage for low-income families.

The study contributes to the literature by offering a new conceptualizing of affordability as a pathway that families constantly negotiate. I have also suggested that we must do away with key assumptions about how we can and should look at college inequality within the college cost and financing arena. The first of those assumptions is that we all make financial decisions through a highly rational weighing of costs and benefits. We've since learned that rationality is a highly contextualized practice based upon the lived experiences of the individual who is making the decision. The second assumption I have sought to question is the inclination to view college affordability as a problem of income – either you have money or you do not and those that do not will always face challenges in paying for college. The veracity of this claim in some sense can't be disputed. However, I argue that affordability inequality is more than just a question of volume. It is far more dimensional and nuanced than that. What I suggest is that there is another dimension of inequality rooted firmly in our class origins, our classed way of making sense of the world, our class virtuosities. It is the recognition of this sociocultural dimension of affordability inequality that we must now begin to unpack if we are to root out the

causal connections between aspirations, cost, and affordability. This study represents a first step in that project.

## Appendices

Appendix A: Poverty Thresholds for 2011 by Size of Family and Number of Related Children Under 18 Years

Size of family unit	Weighted Average Thresholds	Related children under 18 yrs								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual).....	11,484									
Under 65 years.....	11,702	11,702								
65 years and over.....	10,788	10,788								
Two people.....	14,657									
Householder under 65 years.....	15,139	15,063	15,504							
Householder 65 years and over.....	13,609	13,596	15,446							
Three people.....	17,916	17,595	18,106	18,123						
Four people.....	23,021	23,201	23,581	22,811	22,891					
Five people.....	27,251	27,979	28,386	27,517	26,844	26,434				
Six people.....	30,847	32,181	32,309	31,643	31,005	30,056	29,494			
Seven people.....	35,085	37,029	37,260	36,463	35,907	34,872	33,665	32,340		
Eight people.....	39,064	41,414	41,779	41,027	40,368	39,433	38,247	37,011	36,697	
Nine people or more.....	46,572	49,818	50,059	49,393	48,835	47,917	46,654	45,512	45,229	43,487

Source: U.S. Census Bureau: <https://www.census.gov/hhes/www/poverty/data/threshld/>

Appendix B  
Student Interview Protocol

**General Information**

1. How has your senior year been so far?
2. Thinking back over the last four years, what were your favorite things about Mar Azul High School? What did you dislike?
3. Who has had the most profound influence on you at Mar Azul High School and why?

**Academic Information**

4. How many AP courses, if any, have you taken in the time you've been at Mar Azul?
5. Did you take the PSAT in your junior year? Do you know how you scored?
6. When did you take the SAT? How did you score?
7. What is your GPA (approximation)?
8. What kinds of extracurricular activities have you been involved in throughout high school?

**College Admissions Process**

9. When did you first start thinking about going to college?
10. Who did you talk to about your college plans?
11. Who has most influenced your thinking about college??
12. How many schools did you apply to? Why? What is your #1?
13. How many schools did your friends apply to (on average)? What schools did they apply to?
14. How involved were your parents in the college application process?
15. What kinds of things did you and your parents discuss as you decided on the schools you would be applying to?
16. What was your role in the application process and what were your parents' roles? How did you and your parents determine who would be responsible for what task? How did they influence where you ended up applying?
17. In your opinion, what were the strengths and weaknesses of Mar Azul HS in preparing both you and your parents for the college application process?

**College Financing Strategies**

18. Based upon what you know, do you believe college is personally affordable for you and your family? Why? Why not?
19. Who or what served as a primary source of information for you with regards to paying for college?
20. If you get in to your #1 school, for example, how much do you think it will cost for you to go to college (for a year)?
21. How frequently have you discussed paying for college with your friends?
22. When did you first start thinking seriously about how you will pay for college?
23. Do you think financial aid will be an important factor in how you pay for school? Why or why not?

24. On a scale of 1 to 10 (with 1 being little knowledge and 10 being full knowledge), how would you rate your overall knowledge of the following (please also explain why you rated yourself this way):
- Available loan options (subsidized/unsubsidized/private)
  - Federal and state need-based grants
  - Merit aid programs (state and institutions)
  - scholarship (athletic, academic)
  - work-study
  - tuition savings plan (example: 529 savings plan)
  - federal tax credits for tuition costs
25. How frequently have you and your parent(s) talked about paying for college? What kinds of things have you discussed?
26. If parent is involved: With regards to the college cost process (filling out the FAFSA) what are you responsible for doing? What are your parents' responsibilities?
27. To what extent will college costs and the availability of financial aid factor into you final decision over where you plan on going to college?
28. What do you think worries your parents most about paying for college? Why?
29. What worries you most about paying for college? How have your worries changed since you started the college app process (or did they)?
30. Are you planning to work while you are in college? If yes, how do you feel about that?
31. Generally speaking, how do you feel about possibly taking on loan debt while you are in school? Is this something that you and your parents have specifically discussed?
32. Suppose a middle grader asked you for advice on the college process (admissions, costs, etc.). What kind of advice would you offer them?
33. Do you suppose your parents would be as supportive of paying for college if you weren't as good a student as you currently are?
34. A couple of scenarios regarding class rank and four-year institutional costs:
- Suppose a friend of yours' possessed an average GPA and average SAT scores. Would you recommend at that point that he/she attend a four-year institution or a two-year institution? Why?
  - Suppose a friend of yours' possessed a below average GPA and below average SAT scores (but enough to qualify for a four-year institution). Would you recommend at that point that he/she attend a four-year institution or a two-year institution? Why?

### **Family, Financing Decisions**

35. Do you currently have a job?
- If yes: Where do you work? How many hours per week do you work? Generally speaking, how do spend the income you receive from your job?
  - If no: When you have to buy something or want to do something fun with your friends, how do you pay for it?
36. What kinds of things are you responsible for paying for as opposed to your parents?

37. What are the “big lessons” your parents taught you about how to manage your money?
38. Do you possess a credit card? If so, in what situations do you tend to use your credit card?
  - a. Would you generally agree or disagree that credit card debt is a common fact of life? Why or why not?
39. When you have to buy something or want to do something fun with your friends and you are short of cash, do you consider borrowing the money from someone?
  - a. If yes: Who do you borrow from? Why?
40. What do you think your parent(s) think about taking loans and the prospect of being in debt?
41. Think of the last time your family bought a “big ticket” item (ex. a car, a major appliance, a luxury item).
  - a. How far in advance did your family plan this purchase before taking action?
  - b. What kind of information did your family use in deciding WHAT to buy?
  - c. How did your family actually pay for the item (cash, credit, lay-away, loan)?
  - d. Which family members made the key decisions as to what you would ultimately buy?
42. What changes do you anticipate making in how you spend money once you are in college.
43. If you were to classify your family’s socioeconomic status as low-middle-or high class (and points in between) how would you do so? Why?
44. How does your family’s socioeconomic status compare to that of your friend’s families?

### **Concluding Questions**

45. From what you know of the college admissions process, do you think it is fair? Why? Why not?
46. What are you most looking forward to about starting college next fall?
47. Conversely, what about college do you most fear? ?
48. At this moment, what life goals do you think college will help you to achieve?

## Appendix C Parent Interview Protocol

### Background

- 1) Could you summarize your family's educational background? Who, in your immediate and extended family (parents, siblings, in-laws, etc.) went to college? What was the highest degree earned?
- 2) Do you have other children in the household? If so, what are their ages? Have any gone on to college?
- 3) Please identify who the primary wage earners are in your home. What do they do specifically?

### College Choice Planning Process

- 4) What is your assessment of XXX as a student? What are her strengths and weaknesses academically?
- 5) When did you first begin to consider the possibility of XXX going to college?
- 6) Describe the college planning process from start to finish? How did your family go about this process?? Where did your family get information to make informed decisions?
- 7) What was your role in the application process and what was XXX's? How was that determined?
- 8) What role did you play in determining which colleges XXX would apply to?
- 9) What college would you prefer XXX go to? Is this consistent with XXX preferences? Why?
- 10) In your opinion, what were the strengths and weaknesses of Mar Azul HS in preparing both you and your daughter for the college application process?

### College Costs/Financing/Planning

- 11) Based upon what you know, do you believe college is personally affordable for you and your family? Why?
- 12) When did you first begin to seriously consider how XXX would pay for college?
- 13) What financial planning, if any, did you make in anticipation of XXX's college costs?
- 14) Does your family have financial plans in place for the entire four years in which XXX will be in college or is your strategy to handle financing issues on a year by year basis?
- 15) On a scale of 1 to 10 (with 1 being little knowledge and 10 being full knowledge), how would you rate your overall knowledge of the following (please also explain your answer):
  - a) Available loan options (subsidized/unsubsidized/private)
  - b) Federal and state need-based grants
  - c) Merit aid programs (state and institutions)
  - d) scholarship (athletic, academic)
  - e) work-study



- f) tuition savings plan (example: 529 savings plan)
- g) federal tax credits for tuition costs
- 16) Which of these options are you most likely to use in paying for XXX's college-related costs?
- 17) How worried are you about having to pay for college all four years? (Very worried, Somewhat worried, Not worried at all). Why?
- 18) How have your concerns about paying for college changed (if at all) from the beginning of the application process to the current day?
- 19) What kinds of things have you talked about with XXX when you discuss paying for college?
- 20) How much does XXX's strong academic performance play into your willingness to pay for college? Why?
- 21) Suppose a parent of a middle grader asked for your thoughts/advice on the entire college process (admissions, costs), what would you tell them?
- 22) A couple of scenarios regarding class rank and four-year institutional costs:
  - a) Suppose XXX possessed an average GPA and average SAT scores. Would you recommend at that point that she attend a four-year institution or a two-year institution? Why?
  - b) Suppose XXX possessed a below average GPA and below average SAT scores (but enough to qualify for a four-year institution). Would you recommend at that point that he/she attend a four-year institution or a two-year institution? Why?
- 23) Under what conditions would you consider college NOT being a worthwhile investment for your daughter?

#### Family Money Practices

- 24) What are the stores your family most often frequent?
- 25) How likely are you to collect and use coupons or frequent stores that offer special sales?
- 26) How frequently do you shop online? What kinds of things do you shop online for?
- 27) What are the "rules" in your family that guide what parents pay for (as opposed to parents)? How did those rules come to be determined?
- 28) What are the "big lessons" your parents taught you about how to manage your money? In turn, what are the "big lessons" you've imparted on your children?
- 29) Do you possess a credit card? If so, in what situations do you tend to use your credit card?
- 30) Do you agree or disagree that credit card debt is a common fact of life? Why or why not?
- 31) What are your feelings about the prospect of taking on loans (and financial debt in general)?
- 32) How often do you talk about money as a family? What sorts of things are discussed?
- 33) What kinds of changes do you anticipate making in terms of household money management once XXX begins college?
- 34) Think of the last time your family bought a "big ticket" item (ex. a car, a major appliance, a luxury item).
  - a) How far in advance did your family plan this purchase before taking action?

- b) What kind of information did your family use in deciding WHAT to buy?
- c) How did your family actually pay for the item (cash, credit, lay-away, loan)?
- d) Which family members made the key decisions as to what you would ultimately buy?

#### General Questions

- 35) Based upon what you know, do you feel the college admissions process is a fair one? Why or why not?
- 36) What are your greatest hopes for XXX once she enters college next fall? And conversely, what are your greatest college-related fears?
- 37) What do you envision as “success” for XXX once she finishes college?

Appendix D  
Participant College-Going Indicators (High & Low-Income Groups)

Participant College-Going Indicators (High-Income Group)

Student Name	HS	Reported GPA	AP Courses Taken	College Apps Submitted	PSAT	SAT & ACT	Final Choice
<i>White, High-Income</i>							
Jennifer Caseman	Hollander High School	3.8 (unw) 4.67 (w)	IB Program Literature	UC Berkeley, UC Davis, UC Santa Barbara, CSULB, CSU, Fullerton, Cal Lutheran, Montana State, UNC, Chapel Hill	Soph & Junior	SAT: 1810 ACT: 27	University of California, Davis
Daniela Desjardins	Beachside High School	3.7 (unw)	European History English Environmental Science Literature	SUNY Purchase, SUNY Oswego, Syracuse, Columbia Cornell, Adelphia, Carnegie Mellon	Soph & Junior	SAT: 1500	Syracuse University
Marilyn Hyde	Hollander High School	3.4 (unw) 3.6 (w)	US History Government World History Chemistry English	San Francisco State University, Cal State Northridge, Cal State Long Beach, San Jose State University	Soph & Junior	SAT: 1690	California State University, San Francisco
Samantha Kirby	Beachside High School	4.35 (w)	Chemistry European History English Statistics Physics Calculus Biology	UCSD, UC Berkeley, Stevens Institute of Tech, NY MIT, Harvard, Cornell, Columbia, Rennselaer, Brown Dartmouth, U Penn, Princeton, Carnegie Mellon, Swarthmore, Wellesley	Soph & Junior  Nat'l Merit Scholar Finalist	SAT: 2100	University of California, Los Alamos
Rachel Newsome	Mar Azul High School	3.95 (unw)	Chemistry English French Statistics Psychology	NYU, UCSB, UCSC, UC Berkeley, UCLA, University of Michigan, University of Washington, Seattle, University of Massachusetts, Amherst, NYU, Columbia,	Soph & Junior	SAT: 2020	University of California, Los Alamos

				Barnard, Skidmore, Boston U, Rutgers, Vassar, Wesleyan			
Justine Potts	Mar Azul High School	4.0 (unw)	Calculus BC Physics C Literature Statistics Economics Literature Psychology	Boston U; Columbia College; Tulane, Washington U, Claremont McKenna, Scripps, UC Berkeley, UC San Diego, UC Davis, UC Santa Barbara	Soph & Junior	SAT: 2300	Scripps College
Meryl Reingold	Beachside High School	4.0 (unw)	Photography English Calculus AB Government	Brown University, Tulane, Northeastern, UC Berkeley, Johns Hopkins, Georgetown	Soph & Junior	ACT: 30	Brown University (early decision)
Andrea Zoph	Mar Azul High School	3.7 (unw)	English Biology US History Psychology Physics Calculus AB	Boston University, Boston College, Penn State, Villanova, Notre Dame, U of Michigan, Rutgers, UCSD, UCSB, Syracuse, Northeastern	Soph & Junior	SAT: 1770	Boston University
<i>Latina, High-Income</i>							
Carolina Barrera	Mar Azul High School	3.98 (unw)	Calculus BC Chemistry English Biology Spanish Statistics	12 (Washington U, Duke, Tufts, Brown, UCSD, UCSC, Claremont McKenna, Stanford, Reed, Boston U, Yale, Harvard)	Junior	SAT: 2200 ACT:	Brown University
Teresa Flores	Beachside High School	3.85 (unw) 4.2 (w)	Spanish US History English Biology Statistics Environmental Science US Government	Emory, Harvard, University of Chicago, University of Pennsylvania, Swarthmore, Pomona College, UC Berkeley, UCLA, UCSD	Soph & Junior National Hispanic Recognition Program Scholar	SAT: 2130	University of Chicago
Paula Santana	Mar Azul High School	3.95 (unw)	English Calculus	UCLA, UC San Diego, Occidental College, Pepperdine, UCSB	Soph & Junior	SAT: 1950	University of California, Santa Barbara

Trinidad Muñoz  *Went to private Catholic school before transferring to current school; Atypical path as a result – 1 AP no PSAT.	Beachside High School	3.8 (unw)	AP Statistics*	University of Michigan - Also visited (for volleyball recruit visits) to Purdue, Oregon State, Ohio State, University of San Diego	Junior	SAT: 1600	University of Michigan
Jacque Vasquez	Beachside High School	3.95 (unw)	English US History Chemistry Calculus Physics	UCLA, Berkeley, USC, Pepperdine, UCSB, UCSC, UCSD, Georgetown, Columbia, Occidental, Stanford, Scripps, Pomona.	Soph & Junior	SAT: 2050	University of California, Los Alamos
Lali Moreno	Beachside High School	4.0 (unw)	Psychology US History World History Calculus	UCLA, Occidental, Pomona, Scripps, UCSB, Berkeley, UCSD, Upenn, Duke, Boston College, Tulane	Soph & Junior	SAT: 2170	Scripps College

### Participant College Going Indicators (Low-income Group)

Student Name	HS	Reported GPA	AP Courses Taken	College Apps Submitted	PSAT	SAT & ACT	Final Choice
<i>White, Low-Income</i>							
Rorie Anders	Hollander High School	3.75 (unw)	US History English Government	CSU San Bernardino, CSULB, Pepperdine, Occidental, UCLA UCSB, UCR, USC	Soph & Junior	SAT: 1570	California State University, San Bernardino
Abbie Coleman	Hollander High School	3.9 (unw) 4.6 (w)	English Human Geography Chemistry Physics	UC Davis, UC Berkeley, UC Santa Cruz, Pudget Sound, Reed College, Humbolt, SF State	Soph & Junior	SAT: 1750	University of California, Davis
Kelly Diamond	Hollander High School	3.75 (unw)	English World History Government	High Desert Community College; CSUN, CSU, San Bernardino, CSU Bakersfield, and UC Merced	No	SAT: 1435	High Desert Community College
Tamara	Hollander	3.75	English	UC Irvine, UC	Junior	SAT:	Sacramento

Hanrahan	High School	(unw) 4.14 (w)	Biology Psychology US History Government Statistics	Berkeley, CSU Bakersfield, SF State, CSU Long Beach, Sac State		1720	State University
Clara Jessup	Hollander High School	3.89 (unw)	Statistics US History English	Academy Arts, San Francisco; High Desert Community College; Air Force, CSUN, Fresno State	No	SAT: 1490	Air Force
Jane Kirkman	Hollander High School	3.95 (unw)	International Baccalaureate Program	Stanford, Yale, U Penn, USC, Northwestern, Wellesley College, Vassar College, Columbia College, Pomona College, UC Berkeley, UCLA, UCSB, Cal Lutheran	Soph & Junior National Merit Commended Student	SAT: 2080	University of Southern California
Marnie Klondike	Los Alamos Senior High School	3.99 (unw)	English US History Calculus	Wesleyan, Stanford, Yale, Dartmouth, Vanderbilt, North Carolina, Michigan, U Virginia, Emory, UPenn, CSU Long Beach, Cal Poly Pomona, UCSD, UCSB, UCLA, UC Berkeley	Soph & Junior	SAT: 1950	University of California, Berkeley
Amy Mangold	Hollander High School	3.8 (unw)	AP Language & Literature AP US History	Cal Poly Pomona CSUN CSU, Bakersfield CSU, East Bay	No	SAT: 1490 ACT: 22	California State, Northridge
<i>Latina, Low-Income</i>							
Juana Castillo	Los Alamos Senior High School	3.5 (unw)	English Spanish US History Physiology	UCLA, UCSB, Georgetown, University of Rochester, UCSD, UC Berkeley, Penn State	Junior	ACT: 25	University of California, San Diego
Salome Cruz	Hollander High School	3.67 (unw)	English	USC; CSUN; CSU Monterrey; UCSD	Soph & Junior	SAT: 1450	California State, Monterrey
Isabel Duran	Victory Senior HS	3.95 (unw)	AP English AP Biology Spanish US Government	Cal State, Northridge, UC Irvine, UCLA, Cal State, Los Alamos, Cal State, San Bernardino, Cal State Long Beach	Soph & Junior	SAT: 1620	California State, Northridge
Camila Espinoza	Los Alamos Senior High School	3.5 (unw)	English Spanish	UCLA, UC Riverside, UC Berkeley, UC Irvine, Cal State LA, Cal State Dominguez Hills, Cal State Northridge, Mount St. Mary's, USC	Soph	SAT: 1400	Mount St. Mary's
Katalina	Victory	3.2	Psychology	California State,	Soph	SAT:	California

Garza	Senior HS	(unw)	Stats *Two classes taken at local cc during senior year (German & Broadcasting)	Northridge, California State Long Beach, California State Los Alamos, Pomona College, Humboldt State University		1500	State, Northridge
Monica Gonzalez	Victory Senior HS	3.6 (unw)	Spanish Biology Calculus AB	UC Santa Barbara, LA Valley Community College, San Diego State U, Channel Islands (CSUCI)	Soph	SAT: 1360	Los Alamos Valley Community College
Gia Lanza	Los Alamos Senior High School	3.7 (unw)	English Literature US Government Economics	UCLA, USC, UC Davis, UC Berkeley, CSUN.	Soph	SAT: 1500	UC, Davis
Maite Morales	Victory Senior HS	3.4 (unw)	English Spanish	Los Alamos Valley College, Pierce College, CSULA, CSU Long Beach, CSU Bakersfield, CSUN	Soph	SAT: 1375	California State, Northridge

Appendix E  
SocioDemographic Form

**1. Parent Name:**

Name

Phone Number

Address 1

Address 2

City

State

Zip

Email Address

**2. Name of participating child or legal charge:**

Name

High School

Email Address

**3. What is your relationship to this child?  
(please check):**

Mother

Father

Legal Guardian

Other, please specify

**4. How many people currently live in your house?**

	1	2	3	4	5	6	7	8	9	10
Adults	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



**5. Ethnic/cultural/national identity**

Please identify your ethnic/cultural/national identity

Please identify your spouse's ethnic/cultural/national identity (if different from your own)

Please identify your child's ethnic/cultural/national identity (if different from your own)

**6. Please answer the following:**

	Yes	No	N/A
Was your <i>child</i> born in the United States?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Were <i>you</i> born in the United States?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Was your <i>spouse (or partner)</i> born in the United States?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**7. What is the primary language spoken in your household?**

- English
- Spanish
- Other, please specify

Family Education Background

**8. Please answer the following:**

	Yes	No	N/A
Did you attend school in a country other than the United States?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Did your spouse attend school in a country other than the United States?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Did your child attend school in a country other than the United States?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**9. Please identify the forms of education/training you and your spouse have completed in the United States**

	Check only those <b>you</b> have attended:	Check if <b>you</b> graduated or received certification of completion:	Check only those <b>your spouse</b> has attended (if N/A, leave blank):	Check if <b>your spouse</b> graduated or received certification of completion (if N/A, leave blank):
ESL Classes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Citizenship Classes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
High School/GED	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Vocational Training or Apprenticeship	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Community College	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
College (4-year institution)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Masters (MA, MS)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Doctoral (PhD)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Professional Degree (JD, MD, MBA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**10. Are there others (besides you and/or your spouse) within the household who have enrolled in and/or completed college coursework?**

Yes

No

**11. Please identify the relationship (i.e. brother, sister, cousin) of this person to your child, the name of the institution they attended, and whether they completed a program of study at that institution. Please list all household members (besides you and/or your spouse) who qualify:**

Relationship to Participant	<input type="text"/>
Postsecondary Institution Attended	<input type="text"/>
Major	<input type="text"/>
Enrollment Status (No longer enrolled, Currently enrolled, or Graduation & Graduation Date):	<input type="text"/>

**12. Please identify your current occupation:**

**13. Please identify your spouse/partner's occupation (leave blank if n/a):**

**14. Does your daughter currently qualify for her school's "free and reduced lunch" program?**

Yes

No

**15. Are there other household members who also contribute financially to the household?**

Yes

No

**16. If you answered "yes" to the question above, please provide the following information about other household contributors (space provided to identify up to two people). If you answered "no", please leave blank and move on to the next question:**

Relationship to Child/Study Participant:

Occupation:

Work Status (Full time, part-time, seasonal):

Relationship to Child/Study Participant:

Occupation:

Work Status (Full time, part-time, seasonal):

**17. Please check the category that tells us your approximate total family income for this last tax year (2011). Please consider all sources of income, including earnings, welfare cash assistance, child support alimonies, support from other household members, etc...**

- Less than \$10,000
- \$10,001 to \$15,000
- \$15,001 to \$25,000
- \$25,001 to \$50,000
- \$50,001 to \$75,000
- \$75,001 to \$100,000
- \$100,001 to \$150,000
- \$150,001 to \$200,000
- \$200,001 to \$250,000
- \$250,001 to \$500,000
- \$500,001 to \$750,000
- more than \$750,000

**18. In terms of housing, do you and your family (please check all that apply):**

- Own your home
- Rent your home
- Live with family or friends and don't currently pay rent
- Live in public housing or have your rent partially paid through public assistance (ex. Section 8).
- Other, please specify

**19. How do you anticipate paying for your child's upcoming college costs and related expenses? (Check all that apply)**

- Out-of-pocket (personal income)
- Personal Savings (outside of a tax-sheltered, long-term college savings plan)
- State or Federal grants (\$\$ that *does not* need to be paid back)
- Subsidized or unsubsidized federal loans (\$\$ that must be paid back)
- Private loans (acquired outside of the financial aid process)
- Financial assistance from family or friends
- Student scholarships (academic, athletic, art/music, etc.)
- Income earned by your child/student (either via campus work study or other employment)
- Section 529 college savings plans (or other similar sheltered and/or prepaid plans)
- Home refinancing
- Family inheritance/established trusts
- Other, please specify

**20. Has your family, at any point, consulted with a professional financial planner or accountant as part of your family's preparations to pay for your daughter's college?**

- Yes, I used my family's accountant.
- Yes, I hired a college financial aid planner.
- I did not hire any professional for this purpose.
- Other, please specify

**21.**

**Imagine that the rating scale below represents American society, with the people that have the most money at the #1 spot and those with the least amount of money at #10.**

**Now, think about your family. Where would you position your family on this spectrum? Mark the number where you think your family should be.**

Most \$\$ Least Amount of \$\$



**22. Please explain why you chose to locate your family where you did?**

**23. Has your family (since your child was born) always been at this location on the range specified above?**

- Yes  
 No

If "no", how has it changed? What was the reason for the change?

**24. Imagine that the range below now represents your current life satisfaction. The #1 spot represents the best possible life, while the #10 spot represents the absolute worst.**

**Now think about yourself and your family. Where would you locate both you and your family on this ladder? Mark an X at the location where you think your family should be.**

Greatest life satisfaction Poorest life satisfaction



**25. Please tell us why you placed yourself and your family where you did? What, for example, would help you to be more satisfied? What would detract from it?**

**26. Please list the colleges and universities where you daughter applied.**

**27. Please identify which school your daughter has chosen to attend.**



Appendix F  
Outline Concept and Sub-coding

Concept Codes	Sub-Codes
High School Quality	Academic Self-Assessment (Student) High School - Organizational Weaknesses High School -Organizational Strengths College Counseling – Quality College Counseling – Information Peer Competition** Volunteerism/Community Involvement**
Perceptions of College Opportunity	Reflections on College Admissions Postsecondary Aspirations Fairness of College Admissions Fairness of Financial Aid policy/process Peer Competition**
College Admissions	College Admissions Support – HS College Admissions Support – Parent College Admissions Support – Peers College Admissions Support - Siblings/Extended Family Hiring Experts (Advisers, Test Courses, Tutors) College Choice Responsibility College Decision-Making Factors** College Visits College Choice Responsibility Parental Misinformation**
Family Financial Management Practices	Credit card use Family Consumer Choices Cost-Benefit Analysis** Debt perceptions** Family Financial Roles Financial Lessons Taught Financial Lessons Taught** Employment** College Financial Planning**
College Costs/Affordability Pathways	FAFSA Completion Financial Aid Information Seeking Financial Aid Role - Parent Financial Aid Role - Sibling/Extended Family College Financial Planning** Family Financial Well Being** Financial Aid Role - Student Cost-Benefit Analysis**

	Debt perceptions** Employment** College Cost Stressors** College Decision-Making Factors** Money Management** Parental Misinformation** Pursuit of Scholarships
Communications	College Costs Talk - Within Home College Costs Talk - Outside of Home Money Talk – Within Home Money Talk - Outside of Home Financial Lessons Shared – Within Home**
Affective Features (related to money engagements)	Independence Locus of Control - Internal Locus of Control – External Time Management Social Trust** Stress Level Financial Fears
Material Position	Family Financial Well Being** College Cost Stressors** Family unemployment Money Management** Perspectives on Socioeconomic Class Social Mobility Social Trust** Wealth

\*\*Sub-codes duplicated under other concept codes.

Appendix G: College Affordability Literacy Education - Topical Listing

Cost/Financial Aid Tasks	Secondary Tasks	Relevant Affective Literacy Skills
College Financial Preparations	Opening a bank account/savings account Selecting interest bearing options for maximizing savings Initiate cost conversations with parents Introducing parents to the college savings and financial planning process Appreciation for the meaning of	Internal locus of control Short and long-term planning capacities Intrinsic motivation Interacting/Help-Seeking from Adult “Others” Self-efficacy
Scholarship Selection	Scholarship searches Selection of most applicable scholarships Satisfying scholarship requirements Meeting Deadlines	Organizational skills Internet literacy Internal locus of control Interacting/Help-Seeking from Adult “Others” Intrinsic motivation Opportunity cost Self-efficacy
FAFSA Completion	Identify appropriate Creating FAFSA pin Research key terms Submit by established deadlines Translating tax forms Review SAR for errors/miscalculations in reporting	Following instructions Organizational skills Form/Application literacy (ie. interpreting tax form categories, interpreting what information is being requested) Information management (soliciting financial info from parents or guardians) Interacting/Help-Seeking from Adult “Others” Social Trust
Institutional Cost Comparisons	Identify listed prices Discern differences between associated fees, housing, insurance Determining personal/family affordability threshold Possible weighing of institutional merit vs. personal affordability	Understanding concepts of constant vs. variable costs Budgeting Cost-benefits assessments
Interpreting Financial Aid Offer	Identify differences between types of aid (need vs. loans vs. scholarships) Calculating actual costs vs. recommended costs Determining affordability threshold Wealth management (liquidation of wealth, refinancing) Budgeting	Information seeking Interacting/Help-Seeking from Adult “Others” Information management Projection skills Problem-solving
Financial Aid Offer Appeal	Seek out and complete all requisite appeals steps Determining individual/family affordability	Information Seeking Internal Locus of

	<p>threshold Develop justification for appeals request</p>	<p>Control/Self-Advocacy Interacting/Seeking Support from Adult “Others” Negotiation skills Self-efficacy</p>
<p>Four-Year Cost Estimation</p>	<p>Interpreting college/university pricing trends Anticipating aid offer for four-year period Determining life of grants and scholarships for the four-year period</p>	<p>Understanding trends Projecting and estimating costs Information Seeking Long-term planning Risk Tolerance</p>
<p>Managing Borrowing &amp; Debt</p>	<p>Prioritizing subsidized over unsubsidized and private loans Limit unnecessary debt through unsubsidized loan interest payments while in school Calculating loan interest over long-term Calculate post-graduation salary (field average) vs monthly loan payment College/university loan default rate Long-term academic plans (graduate school Weighing of payment options/available plans Knowledge of loan servicer, tracking changes in loan servicing Familiarity with key terminology: interest, original fees, forbearance, default, servicing, loan/payment consolidation, deferment</p>	<p>Long-term planning Organizational skills Projection and estimating skills Long-term planning Information Seeking Internal Locus of Control/Self-Advocacy Internet literacy Information management Risk Tolerance</p>

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