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The College Experience: Exploring the Relationships among Student Socioeconomic
Background, Experiences of Classism, and Adjustment to College

By

Autumn Loreene Backhaus

A DISSERTATION

Presented to the Faculty of
The Graduate College at the University of Nebraska
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Major: Psychological Studies in Education
(Counseling Psychology)

Under the Supervision of Professor Christy Horn

Lincoln, Nebraska

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The College Experience: Exploring the Relationships among Student Socioeconomic Background, Experiences of Classism, and Adjustment to College

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University of Nebraska, 2010

Advisor: Christy Horn

The purpose of this study was to investigate the relationships between 1) student Socioeconomic (SES) background and adjustment to college, 2) SES background and experiences of classism and 3) experiences of classism and adjustment to college. It was predicted that 1) students from low-SES backgrounds would be less well adjusted than their peers from higher-SES backgrounds, 2) students from low-SES backgrounds would report higher levels of experiences of classism than higher-SES peers and 3) experiences of classism at college would be negatively related to overall adjustment to college. Study participants were first year college students from a large Midwestern University.

The data was analyzed using multiple SES variables as predictors in exploratory regression modeling with multiple criterion variables related to college adjustment, and experiences of classism. Correlational analyses were used to examine the relationship between experiences of classism and adjustment to college.

The results of the study indicate that students from low-SES backgrounds are less well adjusted academically and personal-emotionally, as well as having less attachment to their university than their peers from higher-SES backgrounds. However no relationship was found between SES and overall adjustment to college and although a relationship was found between social adjustment and SES, the direction of that

relationship cannot be determined. Additionally, the results indicate that students from low-SES backgrounds were more likely to report experiencing all three types of classism (institutional, citational, and interpersonal via discounting) than were their peers from higher-SES backgrounds. Finally, students who reported experiencing institutional or interpersonal via discounting types of classism were associated with lower levels of overall adjustment to college while no relationship was found between citational classism and overall adjustment to college. The implications and limitations of this study as well as directions for future research will be discussed.

DEDICATION

In memory of my brother Bryan Backhaus

1986 – 2008

“There's no other love like the love for a brother.

There's no other love like the love from a brother”

-Astrid Alauda

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Chapter I

Introduction

“The quest for educational equity is a moral imperative for a society in which education is a crucial determinant of life chances” (Levin, 2009)

In a nation that stresses the importance of higher education for its citizens and has historically emphasized a commitment to supporting the opportunity for underrepresented groups of people to attend college, it is somewhat disheartening to realize that students from low-income and working class backgrounds are half as likely to attend college as their higher-income peers with comparable qualifications (Advisory Committee on Student Financial Aid, ACSFA, 2001). Perhaps even more disturbing is the realization that low-income and working class college students who do attend college are far less likely to graduate from 4-year institutions than their higher socioeconomic status peers (Terenzini, Cabrera, & Bernal, 2001). Low-income college students' lower rates of degree completion has serious implications in terms of their employment opportunities and income potential and for their communities and the nation as a whole (e.g., gross domestic product) (ACSFA, 2001; Terenzini, et al., 2001).

College student development in general has been studied from various perspectives. College recruitment, retention, and attrition, with a goal of improvement in all areas, have been the focus of much previous research. As a result, extensive literature exists examining various student characteristics as they relate to these constructs. For example, student characteristics such as race/ethnicity (Dennis, Phinney, & Chuateco, 2005; Flowers, 2004), gender (Capraro, 2004; Clayton, Lucas-Hewitt, & Gaffney, 2004; Tomlinson-Clarke, 1998), sexual orientation (Abes & Jones, 2004; D'Augelli, 1991), and generational differences (Coomes & DeBard, 2004) have been considered important

factors related to college student development. However, an area that remains understudied is the relevance of student socioeconomic status (SES).

A comprehensive literature review provided little related to persistence to degree completion for low-SES students. Research, on low-income college students has primarily focused on inequality in college choice (Trusty, Ng, & Plata, 2000), access to college (ACSFA, 2001; Terenzini, et al., 2001), attendance at selective or elite institutions (Davies & Guppy, 1997; Karabel & Astin, 1975), financing of college (King, 2005), graduation rates (King, 2005; Terenzini, et al., 2001), college performance/ability (Mueller & Hevener-Mueller, 1943), and attendance in graduate and professional programs (Cooter, et al., 2004; Walpole, 2003). Although some research reports a concern about persistence to degree completion for low-SES students, little scholarship has been directed toward investigating possible factors contributing to lower graduation rates for these students. Similarly, a limited number of investigations have examined the experiences and adjustment of low-income college students. College student adjustment is generally defined as a student's functioning in a variety of realms such as academic adjustment, personal-emotional adjustment, attachment to the university, and social adjustment. Examining the relationship between college student development and SES can offer important insights into the challenges and success of low-SES students at college.

In addition to studying the adjustment and persistence of low-SES versus high-SES students at college, there is also a need to understand the role of classism on college campuses. Classism can be defined as a type of prejudice and discrimination similar to that of racism or sexism (Langhout, et al., 2007). Lott (2002) posits that classism occurs

when people of lower social class status are discriminated against by people who occupy higher levels of social class status. Langhout and colleagues (2007) are the first to empirically test “theoretically derived domains of classism” (p. 148). The study found that students from lower-SES backgrounds reported experiencing higher levels of classism than students from higher-SES backgrounds, indicating that classism could be an important factor to consider when investigating the relationship between SES and adjustment to college. Currently, no studies have investigated the potential implications of classism experiences on the adjustment and experience of college students. It is important to investigate classism in the same way it is important to investigate other discriminations, such as racism, sexism, and heterocentrism, which impact student’s time at college (e.g. Brown, 2000; DeFour, 1996; Gowen & Britt, 2006; Lopez, Prelow, 1995; Mosher and Bowman, 2006).

The current study offers a unique opportunity to investigate whether or not college students are experiencing classism, and if so, what impact those experiences have on their adjustment to college. Additionally, the study offers the potential to further the findings of Langhout and colleagues (2007) while examining several factors related to adjustment to college, including student SES background and experiences of classism, as well as the relationship between SES background and experiences of classism.

Previous research has focused on the relevance and importance of recruiting, retaining, and graduating students from diverse backgrounds (e.g. Misra & McMahon, 2006; Morley, 2007; Oseguera, 2005; Pitts, 2009; Walters, 2007). This research is consistent with many colleges and universities who believe having a diverse (e.g. ethnic/racial, disability/ability, SES, college generational status, gender) student body is

important. Therefore, understanding the experiences of low-SES students is consistent with the missions, goals, and objectives of colleges/universities across the country who are focused on the recruitment, retention and graduation of students from diverse backgrounds. In fact, several universities across the nation highlight the importance of having socioeconomic diversity on their campuses in their missions and/or diversity statements (e.g. Boston University, n.d.; Northwestern State University, n.d.; Texas A&M University, 2006; University of Nebraska-Lincoln, n.d.; San Diego State University, n.d.). This study is aligned with the needs of many campuses who aspire to graduate groups of students from a variety of backgrounds and life experiences, and specifically with those interested in socioeconomic diversity. This study will provide information that addresses the experiences of low-SES students which may then be utilized to support the diversity-related goals of many university/college campuses.

The Current Study

The purpose of the current study was to explore the relationship between college student SES and adjustment to college, SES and experiences of classism, and experiences of classism and adjustment to college. For the current study, SES will be conceptualized and measured by multiple components/variables. Because this study was designed to allow for a comprehensive exploration of multiple indicators of SES as they relate to various outcome variables, the multiple SES variables will not be combined into composite variables. This design is consistent with the recommendations of the American Psychological Association (APA) Task Force on Socioeconomic Status (APA, 2007) which forwards “it is generally more informative to assess the different dimensions of SES and understand how each contributes to an outcome under study rather than

merge the measures” (APA, 2007, p. 11). Additionally previous research has demonstrated that various measures of SES related differently to the same criterion variables, further supporting the importance of including multiple indicators of SES and for examining those indicators in their original form versus combining them into composite variables (Power & Manor, 1992; Rodgers, 1991; von Rueden et al., 2006). Based on these recommendations and previous findings the current study has been designed to comprehensively explore the relationships between multiple indicators of SES and multiple criterion variables related to adjustment to college and experiences of classism. The following sections will provide an outline of the upcoming chapters.

The literature review summarizes relevant information related to 1) the role of SES in the lives of individuals, 2) issues of college student adjustment in general, 3) the available literature related to SES and college students, and 4) experiences of classism on college campuses. The literature review will begin with a overview of the relevant research concerning SES and physical and mental/emotional health, as well as SES and primary and secondary education. Previous research has established a strong foundation for the relevance of SES in those facets (i.e., health and education), with research in a variety of areas indicating that low- SES individuals are continually at a disadvantage as compared to their higher-SES peers (e.g., APA, 2007).

The topic of college student adjustment has also been widely studied. The literature review focuses on a summation of the issues concerned with defining and measuring the concept of college adjustment, and information regarding various issues (e.g. personal/emotional, social, institutional, and academic factors) relevant to college adjustment. Additionally, issues such as college enrollment, financial issues, persistence

to college graduation/college termination, experiences of classism, and student characteristics will be reviewed. Finally, a review of the literature related to experiences of classism on college campuses will be reviewed.

Following the literature review the methodological foundations for the current study are described in detail. In general, the study was administered via a secure on-line survey and participants consisted of college students, 17 years of age and older, in their first year of college, enrolled either part or full-time at a large Midwestern University. Participants completed multiple inventories and questionnaires including (1) The Student Adaptation to College Questionnaire (SACQ; Baker & Siryk, 1989), (2) Classism Experiences Questionnaire—Academe (CEQ-A; Langhout, Rosselli & Feinstein, 2007), (3) an author created Socioeconomic Factors Inventory (SFI) and (4) an author created demographic questionnaire. Analysis of the data began with an examination of the sample's SES characteristics. Next, eighteen variables were selected from the SFI and used as predictors in the exploratory regression modeling with the SACQ and CEQ-A scales as the criterion variables. In addition, a series of correlational analyses were used to test the hypotheses examining the relationship between scores on the SACQ scales and the CEQ-A scales. The following details each of the research questions and related hypotheses investigated in this study:

1. Does a relationship exist between SES and the various types of adjustment to college (as measured by the SACQ scales)?
2. Does a relationship exist between student SES and reported experiences of classism at college?

3. Does a relationship exist between student adjustment to college and experiences of institutional classism at college?
4. Does a relationship exist between student adjustment to college and experiences of citational classism at college?
5. Does a relationship exist between student adjustment to college and experiences of interpersonal via discounting classism at college?

Chapter II

Literature Review

Introduction

Historically, issues related to socioeconomic status and social class in the field of psychology have received sporadic attention and prominence (Smith, 2005). Compared to the fields of sociology and medicine (physical health), psychology has been lacking in its attention to the role of SES in the lives of individuals. However, a body of research in the field of psychology that acknowledges the importance of SES and social class in the lives of individuals does exist (e.g., Bronfenbrenner, 1984; Centers, 1949; House, 1977; Hyman, 1942; Kohn, 1989; Ryff, 1987). Much of the earlier research focused on the relationship between SES and individual and cultural values, such as perceptions and beliefs about class (e.g. Coleman & Rainwater, 1978; Jackman & Jackman, 1983), general issues concerned with therapeutic interventions and SES (e.g., for review see Smith, 2005) and parenting behaviors (e.g. Conger, et al., 1992; Elder, Liker, & Cross, 1984; Elder, Nguyen, & Caspi, 1985).

Most recently the relevance of SES in the lives of individuals/families/communities and the nation has received increasing attention from psychologists as evidenced by the American Psychological Association's (APA) passage of a Resolution on Poverty and Socioeconomic Status in 2000, the formation of the APA Task Force on Socioeconomic Status in 2005, and perhaps most notably, the creation of the APA Office of Socioeconomic Status in 2007. Additionally, increasing numbers of publications in psychology-related journals and books have focused on issues of SES, social class, classism and poverty (e.g., Armstrong, 2007; Lott & Bullock, 2007; Lott, 2002; Smith,

2005). Moreover, several scholars in the field continue to call for increased awareness and attention to issues of social class and SES and also stress the need for an advocacy-based SES research agenda for the field of psychology (Bullock & Lott, 2001; Liu et al., 2004). Others have stressed the importance of taking an advocacy stance on the issue as it relates to counseling and psychotherapy (Hill & Rothblum, 1996; Smith, 2005). Finally, many other scholars have stressed the importance of making issues of SES and social class a more prominent component of the field of psychology's dedication to cultural competency (e.g., Armstrong, 2007; Bullock & Lott, 2001; Fouad & Brown, 2001; Liu, Hernandez, & Mahmood, 2006; Smith, 2005.).

The first section of this chapter will provide important definitions relevant throughout the paper. The following sections will review several areas of scholarly research that have investigated the role of SES in the lives of individuals such as; SES and mental health, SES and physical health, SES and elementary and secondary education, and finally SES and post secondary education. In addition, the final section of the review will provide an overview of the research regarding college student adjustment.

Definitions

College Student Adjustment

Historically, the concept of college student adjustment has been grounded in the theoretical premises regarding student persistence through college (see Bean, 1980, 1982; Tinto, 1975, 1986). Researchers were interested in understanding what factors were related to the adjustment of students to college and the relationship between that adjustment and persistence to graduation. Spady (1970) forwarded a theory that college students who drop out exhibit behaviors similar to individuals who consider suicide.

Specifically, Spady (1970) suggested that individuals who think about suicide tend to withdraw from their communities and support systems due to a perceived lack of shared values, and feelings of being unsupported and/or alienated from their environment.

Similarly college student persistence to graduation is connected to the student's experiences and feelings regarding their shared values and perceived feelings of support within their campus community. Tinto (1975) advanced this parallel by more explicitly describing the process that students who drop out of college go through, prior to dropping out. Tinto stressed the importance of both the social and the academic spheres of college life. His theory emphasized that integrated social and academic adjustment to college led to increased commitment to the institution, which in turn led to persistence to graduation. Tinto (1986) also found that college students experience rites of passage while in college (such as individuating from family, assimilating new values, beliefs and behaviors into their worldview, etc) and that those students who struggle with or fail to work through these successfully are less likely to persist to graduation.

Additionally, Bean (1980, 1982) stressed the importance of the cyclical nature of the interaction among students' beliefs, attitudes and actual experiences. Students' beliefs are influenced by their experiences, and their beliefs affect their attitudes toward their college experience. These beliefs and attitudes then affect their persistence plans and actual drop out behavior.

Finally, Russell and Petrie (1992) describe an additional area of importance when considering the theory of adjustment to college - individual/personal factors. Personality factors that influence adjustment to college include such student characteristics as self-esteem/efficacy (Lent, Brown & Larking, 1984, 1987; Chemers, Hu, & Garcia, 2001;

Prager & Freeman, 1979), depression (Beeber, 1999; Daughtry & Kunkel, 1993; Vredenburg, O'Brien, & Kramer, 1988), and anxiety (Pappas & Loring, 1985; Schreiber, 1985; Spielberger, 1972). The inclusion of personal factors furthers the work of Tinto and Bean by going beyond social, academic and institutional factors, to also consider the role of individual factors in a student's adjustment to college and ultimately their persistence to graduation.

In 1989, Baker and Siryk developed a measure of college student adjustment, the Student Adaptation to College Questionnaire (SACQ), which largely incorporated the theories described above regarding adjustment to college and persistence to graduation. Baker and Siryk (1989) measure defines overall adjustment as including; 1) social adjustment, 2) academic adjustment, 3) personal-emotional adjustment and 4) institutional attachment. The SACQ incorporate the theories of Tinto (1975, 1986), Bean (1980, 1982) and Russell and Petrie (1992) by stressing the importance of the academic, social, institutional attachment, and individual/personal factors in a student's adjustment and persistence. For the purposes of this study, the conceptualization of college student adjustment will fit within the framework of Baker and Siryk's (1989) measure of student adjustment to college. The measure itself produces scores for four subareas of adjustment (social adjustment, academic adjustment, personal-emotional adjustment, and institutional attachment) plus a score for overall adjustment (which includes all 4 scales). The authors of the scale suggest that the best way to consider the concept of college student adjustment comprehensively is to consider all four of the above-mentioned areas, each individually and as a whole. More detailed information about the concept of college student adjustment and the SACQ will be provided later in the review.

Socioeconomic Status & Social Class

Scholars have used many different terms to denote “economics” (e.g., socioeconomic status, social class, economic background, SES, income, etc.) in the lives of individuals. These varied approaches often make deciphering a clear conceptual definition of socioeconomic status, social class, and classism (among others) difficult. For the purposes of this study, the following definitions will be utilized.

The terms socioeconomic status and social class are often used interchangeably in the literature. In general, when referred to in the literature, socioeconomic status (SES) is used to denote various objective indicators of economic capital such as one’s income, education and occupation (Krieger, Williams, & Moss, 1997). Typically socioeconomic status is measured by a person’s annual income, level of educational attainment and the type of occupation they hold. Often these types of indices are used as descriptive and/or control variables in psychological research as opposed to variables of primary concern (Fouad & Brown, 2001). A person’s SES is typically referred to as one of the following, low-SES or working-class, middle-SES or middle-class, high-SES or upper-class. The term social class generally includes economic capital, such as described above, but also includes other less objective indices such as knowledge, social connections, prestige, power, and influence (Ostrove & Cole, 2003). The writings of Bourdieu (1986) regarding the different forms of capital can be used as a basis for understanding the various facets of social class. Bourdieu defines four different types of capital; economic, social, cultural and symbolic. Economic capital is comprised of resources (i.e., income, savings, stocks, etc.) that can be easily converted into cash. Social capital is comprised of the social connections, networks and contacts one has that can lead to enhanced

economic and/or cultural capital. Cultural capital is comprised of general knowledge, awareness and comfort with cultural norms, and practices of the dominant culture. Finally, symbolic capital is comprised of symbolic holdings of power, prestige, and authority. According to Bourdieu, these four types of capital are neither mutually exclusive nor independent; instead they can be conceptualized as influencing and interacting with one another. For example, the availability of economic capital is highly likely to influence level of symbolic capital (i.e., level of power and prestige). To provide a contextual example of Bourdieu's theory, consider an elected official in the United States: the official can be described as holding a significant amount of symbolic capital (prestige), a significant level of cultural capital (knowledge/comfort with dominant culture), and most likely had a significant level of social capital (connections) in order to get elected. However, theoretically, an elected official would not have to have a high level of economic capital (income) in order to be elected (i.e. the nation is founded on the idea that democracy allows for anyone, regardless of economic resources to be elected as a leader). Coleman (1988) described social capital as a social resource constructed within one's relationships with others. Jordan and Plank (2000) apply the concept to adolescents/young adults by highlighting the role of parents and other significant adults in the adolescents' lives. The authors propose that parents form relationships and networks with other parents who have similar views and beliefs about the value of education. These networks are a type of social capital. In addition, those networks impact children's lives because a belief and value system regarding education is continuously transmitted to them by their parents and their parents' social network. Overall, in this study social class is defined beyond the definition of economic capital (as

it is typically understood) to also include more complex types of capital which impact the daily lives of people. However, as stated previously the two concepts have been defined and utilized differently and inconsistently throughout the literature, thus the terms will be used interchangeably in the literature review section of this study.

Classism

Classism can be defined as a type of prejudice and discrimination similar to that of racism or sexism (Langhout, et al., 2007). Lott (2002) posits that classism occurs when people of lower social class status are discriminated against by people who occupy higher levels of social class status. In general, Lott offers the following argument for the concept of classism: “In social psychological terms, distancing and denigrating responses operationally define discrimination...together with stereotypes (i.e., a set of beliefs about a group that are learned early, widely shared, and socially validated) and prejudice (i.e. negative attitudes) constitute classism” (p. 100). Liu and colleagues (2004) offer additional arguments suggesting that classism (which they term modern classism) does not only occur in a top-down manner but that it also occurs in, upward, lateral and internalized directions. Liu offers the following definition for classism as “prejudice and discrimination directed at people engaged in behaviors not congruent with the values and expectations of one’s economic culture” (p. 10).

The previous sections have provided important definitions and background information on the central terms to be used in the remainder of the manuscript. The following sections will review several areas of scholarly research that have investigated the role of SES in the lives of individuals. Included in this review will be research

regarding SES and mental health, SES and physical health, SES and elementary and secondary education, and finally SES and post secondary education.

SES and Health

Research has continually demonstrated a relationship between SES factors and physical and mental health (APA, n.d.; Berkman & Kawachi, 2000; Repetti et al., 2002; Yu & Williams, 1999). SES has been linked to both physical and mental health factors in children and adults (Black & Krishnakumar, 1998; Chen, Matthews, Boyce, 2002). In addition, researchers have examined a variety of measures of SES (e.g., wealth, education) including both subjective and objective measurement methods to investigate the relationship between health variables and SES (Adler, Castellazzo, & Ickovics, 2000; Chen & Paterson, 2006).

SES and Mental Health

Research has found a relationship between SES and mental health factors such as depression (Everson, et al. 2002; Goodman, 1999; Murphy et al., 1991), suicidality (Goodman, 1999), Oppositional Defiant Disorder (Armstrong, 2007), symptoms of conduct disorder (Armstrong, 2007), anxiety disorders (Regier et al., 1993) and general psychological functioning (Adler et al., 2000; vonRueden, et al., 2006). In addition, research has also identified a relationship between factors associated with mental health outcomes and SES such as hostility (Barefoot et al., 1991; Haukkala, 2002; Ranchor, Bouma & Sanderman, 1996; Scherwitz et al., 1991), stress (Chen & Paterson, 2006), stressful life events (Dohrenwend, 1973; McLeod & Kessler, 1990; Spencer, Dobbs & Swanson, 1988), mood/emotions (Everson, et al., 2002; vonRueden et. al, 2006), and self-esteem (Twenge & Campbell, 2002). When specifically considering children and

adolescents, research has found relationships between family SES and relevant behavioral and socio-emotional issues. Behavioral issues such as general behavioral problems (Duncan, Brooks-Gunn & Klebanov, 1994; Farrington, 1978, 1991; Patterson, Kupersmidt, & Vaden, 1990; Rutter, 1981; Verhalst, Akkerhuis, & Althaus, 1985), conduct problems/disorders (Dodge, Pettit, & Bates, 1994; McLoyd, Jayaratne, Ceballo, & Borquez, 1994; Patterson, Reid & Dishion, 1992; Velez, Johnson, & Cohen, 1989), bullying behaviors (vonRueden et al., 2006), juvenile delinquency (Sampson & Laub, 1994), conflicts with peers (Mistry, Vandewater, & Huston, 2002), and general social adaptation (Kellam, Ensminger, & Turner, 1977) have all be identified as associated with SES.

Childhood socioemotional concerns have also been found to be related to SES, with low-SES children having less positive outcomes. Specifically, scholars have found a relationship between SES and depression (Gibbs, 1986; McLoyd, et al., 1994), anxiety (McLoyd, et al., 1994), cognitive learning disorders (Bigelow, 2006) and self confidence (Langer, Herson, Greene, Jameson, & Goff, 1970) in children and adolescents. For each of the above areas, children from low-income families were found to fair less well than their higher-income peers.

SES and Physical Health

In regard to physical health, SES has been associated with poorer health-related experiences and outcomes (Adler & Coriell, 1997; CDC, 2006; Illsley & Baker, 1991; Pincus, Callahan & Burkhauser, 1987). Lower-income individuals experience higher rates of diseases (Everson et al., 2002), chronic illnesses (Everson, et al., 2002), and earlier mortality (Adler et al., 1994; Adler & Coriell, 1997). For example chronic

illnesses, such as hypertension and high cholesterol, were associated with more serious conditions later in life (e.g. stroke and heart attack) and have been found at a higher rate in low-income individuals than in high-income individuals (Chen, Matthews, & Boyce, 2002). In regard to life expectancies, a study by Deaton (2002) found that lower-income individuals had life expectancies 25 percent lower than those with higher- income. Specific physical health problems such as obesity and diabetes have also been associated with lower socioeconomic individuals (Everson, et al., 2002).

In studies with children and adolescents, socioeconomic status has been found to be associated with overall physical wellbeing (von Rueden, et al., 2006), and specific conditions such as asthma (Chen et al., 2002; Goodman, 1999; Vagero & Ostberg, 1989; Weiss, Green & Wagener, 1993), high blood pressure (Chen et al, 2002), cancer related mortality (Petridou, et al., 1994), obesity (Goodman, 1999), and death (Vagero & Ostberg, 1989). Child and adolescent lifestyle factors such as levels of physical activity (Chen et al., 2002), and smoking behaviors (Chen et al., 2002; Conrad, Flay & Hill, 1992; Coombs, Fawzy, & Gerber, 1986), have also been correlated with SES, with low-income children fairing worse than their higher-income peers.

Many reasons for the physical health disparities associated with SES have been investigated (APA, 2007). One explanation is related to access to health care: low-income individuals are less likely to have health insurance and therefore receive less medical care (APA, n.d.). Not having insurance may be particularly problematic when considering preventative care, such as regular doctor appointments (GAO, 2007). For example, a study by the GAO (2007) found that low-income children without insurance were four times less likely to have had a doctor checkup than low-income children with

insurance. However, previous research has demonstrated that the availability of health insurance is not the only factor related to SES and health (Adler, Boyce, Chesney, Folkman, & Syme, 1993). A study by Currie and Stabile (2003), conducted in Canada found an association between increasing SES and children's physical health, in spite of the fact that Canada has health care coverage for all citizens. Other explanations, beyond the role of health insurance, have been examined in the research as well. Explanations such as environmental hazards (in the work place and neighborhoods), life style factors (such as leisure activity, tobacco use, and nutrition), and stress (associated with a variety of factors such as discrimination, racism, oppression, family circumstances, and neighborhood milieu), have also been explored in terms of a relationship between health and SES (Adler & Newman, 2002; APA, 2007; Deaton, 2002; Deaton & Lubotsky. 2003; Evans, 2004; Macintyre, MacIver, & Sooman, 1993; Seeman et al., 2004; Smith, 1999; Taylor et al., 2004).

The relationship between SES and health factors has been demonstrated at all levels of SES, not just at the polarized high and low ends of the spectrum (Adelstein, 1980; Chen et al., 2002; Kitagawa & Hauser, 1973; Kraus, Borhani, & Franti, 1980; Marmot et al., 1991; Marmot, Shipley & Rose, 1984). In other words, the relationship between SES and health factors can be seen on a gradient where "not only do those in poverty have poorer health than those in more favored circumstances, but those at the highest level enjoy better health than do those just below" (Adler et al., 1994, p.15). As a result, researchers have argued that focusing too closely on factors such as living conditions, insurance availability and medical care, which cannot account for differences in health outcomes at the higher levels of SES, may undermine efforts to further examine

the “potent and pervasive effects of SES on biological outcomes” (Adler et al., 1994, p. 15).

Overall, scholarship has continually demonstrated a relationship between SES factors and physical and mental health in both children and adults. It is clear that overall wellbeing, as well as many specific health ailments, are related to SES factors with those at the lower levels of SES faring the least well. In addition to the connections between SES and health, there is also a significant body of research that demonstrates a connection between SES and primary and secondary education. The following section will review the literature regarding SES and various issues of education at the primary and secondary levels.

Primary and Secondary Education and SES

A recent report by the Government Accountability Office (2002) stated that “the disparity between poor students’ performance on standardized tests and the performance of their non-poor peers is well-documented, and there is broad consensus that poverty itself adversely affects academic achievement” (p. 4). This statement is not surprising given that a wide range of research has revealed a relationship between SES and educational achievement. Specifically, research has found that lower levels of SES are associated with lower levels of academic achievement (Arnold & Doctoroff, 2003; Bradley, Corwyn, & Whiteside-Mansell, 1996; GAO, 1998; Sutton & Soderstrom, 1999; Toutkoushian & Curtis, 2005). In addition several specific educational factors, skills, and/or outcomes have been associated with socioeconomic status including language skills (Hoff, 2003), reading abilities (Duncan & Seymour, 2000; U.S. Department of Education, 2001; Stipek & Ryan, 1997), math skills (Bigelow, 2006; Eamon, 2002;

Stevenson & Newman, 1986) and general measures of intelligence and cognitive development (Bradley, Corwyn, & Whiteside-Mansell, 1996; Currie & Thomas, 1999; Duncan, Brooks-Gunn & Klevanov, 1994; Duyme, Dumaret, & Tomkiewicz, 1999; Turkheimer, Haley, Waldron, D'Onofrio, & Gottesman, 2003). In addition, Brooks-Gunn & Duncan (1997) reported that when compared to their higher-SES peers, low-SES children have increased risks for several academic-related issues such as repeating a grade, learning disabilities, and high school drop out. In addition, low-income students have lower; educational persistence, levels of preparation for postsecondary education (i.e. preparation for and completion of standardized entrance exams), aspirations regarding educational goals, and educational attainment than students from higher-income backgrounds (Astin, 1993; Dimaggio & Mohr, 1985; Jordan & Plank, 2000; McDonough, 1997; Pascarella & Terenzini, 1991; Tinto, 1987, 1993).

Thus, it may be important to go beyond consideration of the individual-based indicators and outcomes discussed above and to also consider important community level factors involved in the interplay between socioeconomic status and child and adolescent experiences (Arnold & Doctoroff, 2003; Ostrove & Cole, 2003). For example, school factors and outcomes have received significant attention in the literature (e.g., Fine & Burns, 2003; Hochschild, 2003) and it has been concluded that “the school context tends to affect the strength of the relationship between SES and educational outcomes” (Considine & Zappala, 2002, p. 132; Portes & MacLeod, 1996). In Fowler and Walberg’s (1991) analysis of school characteristics and student outcomes, socioeconomic status was found to be a significant factor in school outcomes: “District socioeconomic status and the percentage of students from low-income families in the school were the

most influential and consistent factors related to schooling outcomes” (p. 189). Indeed, low-income students are likely to attend schools of lower quality than their higher-income peers (Hochschild, 2003). Indicators of school quality such as student/teacher ratios, per-student budgetary allocations, facility quality, curriculum opportunities (e.g. advanced placement/college preparation course), teacher quality, level of teacher experience, availability and quality of resources (e.g., computers, internet access, other supplies), and school environmental factors (e.g., safety, level of disruption, level of violence) have been found to be of lesser quality in schools with larger numbers of low-SES students (Darling-Hammond, 2000; Education Trust, 2000; Hochschild, 2003; National Center for Educational Statistics, 2000a; National Center for Education, 2000b; National Center for Education Statistics, 1995; Lankford, Loeb, & Wyckoff, 2002; Oakes, Gamoran, & Page, 1992; Puma & Drury, 2000; Rivkin, Hanushek, & Kain, 1998, Wenglinsky, 2000). For example, a study by Fine and colleagues (2004) found a relationship between low-income students and percentages of certified teachers. Results revealed that in schools with nearly 100% of the students receiving free and reduced lunch benefits, more than 25% of the teachers were not certified. However, in schools with less than 10% of students receiving free and reduced lunches, less than 5% of teachers were not certified. In addition, general measures of teacher quality have been investigated and results reveal that teachers at disadvantaged schools may have lower expectations for their students and as a result, quality and attitudes of teachers is likely to have an impact on the “school effect” (Considine & Zappala, 2002, p. 132).

Overall, as Fine and Burns (2003) eloquently state, “The higher the social class of youth and community is, the higher the quality of education; the lower the social class is

the lower the quality of education” (p. 843). Similarly, a recent report by the Government Accountability Office stated that “research has consistently demonstrated that the quality of educational attained by lower-income children is substantially below those of children from middle or upper income families” (GAO, 2007, p.17).

Based on the information reviewed above, it is not surprising to find that in 2004 high school drop-out rates for low-income adolescents were four times higher than drop-out rates for high-income adolescents (National Center for Educational Statistics, 2006), and as for college attendance, a significantly higher percentage of high-income high school students (78%) attend college immediately after high school than low-income high school students (49%) (Choy, 1999).

Overall, the research in this area is clear; there is a significant relationship between SES and primary and secondary educational experiences and outcomes for children in the United States. Not surprisingly, this relationship extends beyond primary and secondary education into issues of post secondary education. Specifically, SES plays a significant role in students enrolling in college. The following section will review information related to this topic.

SES and College Enrollment

Class background is an important factor when considering who attends and who graduates from college (ACCSFA, 2001; Ellwood & Kane, 2000; Kane, 2001). A 2001 report by the Advisory Committee on Student Financial Assistance (ACCSFA) found that students from low-income and working class backgrounds are half as likely to attend college as their higher-income peers with comparable qualifications, and while 40% of those students from the highest SES backgrounds earn a bachelors degree, only 6% of the

students from the lowest SES do so (ACSFSA, 2001). A 2002 report by the Government Accountability Office (GAO) found that low-income, Black, and Hispanic students were less likely to earn high school degrees than other students. Not surprisingly, the report also found that students with those same background factors are less likely to enroll in postsecondary education than their peers as well. Scholars have found that students whose parent(s) have not graduated from college, and/or who are from low-income backgrounds are less likely to expect to graduate from college (GAO, 2002, 2003). Similarly, Terenzini and colleagues (2001), in an examination of graduating high school cohorts, found that nearly almost 50% of the lowest SES student quartile does not enroll in any type of postsecondary program compared to 11% of the highest SES student quartile. A study by the GAO (2003) found that low-income students were less likely than their comparably qualified higher-SES peers to complete the necessary post secondary entrance exams and less likely to apply for admission to college. Jordan and Plank (2000) describe the phenomenon as “talent loss” which occurred when academically able students did not pursue educational opportunities beyond high school graduation. Talent loss has been consistently associated with socioeconomic status (Hanson, 1994; Manski & Wise, 1983). Jordan and Plank’s (2000) study found that in a group of highly qualified high school students, ranked in the top 5th percentile of academic achievement, those students from the lowest SES backgrounds were less likely to attend college. In fact, only 50% of the students of the low-SES students enrolled in four year postsecondary institutions.

In addition, Jordan and Plank (2000) and Plank and Jordan (2001) stress the importance of parental influence in college enrollment. The authors found a relationship

between parental SES and involvement in postsecondary education decision making, with low-SES parents less likely to attend informational programs on postsecondary education and financing, and less likely to have discussions with their adolescent about college-related issues. In general the authors concluded that “high SES parents are more likely than their low-SES counterparts to actively support, through conversation and guidance, their adolescents’ enrollment in higher education” (p. 107). Furthermore, in a study conducted by Plank and Jordan (1997), results revealed that intervening variables such as discussions between parents and adolescents about school and post graduation plans, parents’ level of encouragement regarding standardized test preparation, and parent communication with the school and other parents, significantly accounted for the relationship between postsecondary enrollment and SES.

The gap in college enrollment between low and high-SES students has also been attributed to levels of academic preparedness and academic exposure to college (Bowen, Kurzweil, Tobin, & Pichler, 2005; GAO, 2002). Bowen and colleagues (2005) attribute the lack of preparedness to the quality of the primary and secondary schools attended by low-SES students. The authors hypothesize that deficiencies in the areas of access to college-related information and assistance with maneuvering the various processes (e.g., admissions, financial aid) required for admission are more of a factor for low-income high school students. Findings from Jordan and Plank (2000) study support this conclusion with the finding “high SES students attend schools where they are more likely to receive help with applications, visit colleges and universities, be contacted by a college representative, and be encouraged to attend a postsecondary school” (p. 106). Although scholars have found that low- income high school graduates have been found to be less

academically prepared for college, the ACSFA (2001) cautions that “some have attributed the access problems of low-income students primarily to lack of academic preparation, that argument does not bear scrutiny” (p. 12). The ACSFA report concludes that the level of academic preparation cannot adequately explain the enrollment gap, and that instead the most relevant contributing factor is that of financial means (ACSFA, 2001; Bowen, et al., 2005).

Low-income students are more likely than middle and upper-income students to attend institutions that offer programs that can be completed in two years or less, and less likely than middle and upper-income students to attend traditional four year institutions of higher education (ACSFA, 2001; King, 2005). Similarly, lower-income students are less likely to attend selective or elite institutions than their middle and upper-income peers (Astin & Oseguera, 2004; Davies & Guppy, 1997; Karabel & Astin, 1975). These distinctions in the type of higher education pursued are important largely due to the impact they have on student success and advancement after graduation. A student who graduates from an elite institution will likely benefit from increased economic and prestigious gains (various forms of capital) post graduation than a student who graduates from a less elite four year institution or an institution offering two year programs (Astin & Oseguera, 2004).

Investigations into the area of postsecondary educational enrollment and SES paint a clear picture--differences do exist between students from low-SES compared to students from higher-SES when it comes to enrollment in college. Several different reasons for this difference have been investigated including exposure to college, academic preparedness, and financial limitations. However, these same issues, related to

college enrollment, continue to be an issue for those students who do enroll. For those low-SES students who overcome the obstacles regarding enrollment, other issues emerge such as college finances and college drop-out. The following sections will review the scholarship regarding SES and college finances and college termination.

SES, College Finances, and College Termination

One of the specific difficulties for low-SES students is financing higher education. After taking into consideration assistance (i.e., loans, grants), low-income students and their families on average spend 25-40% of their family annual income paying for college compared to middle and upper-income families who spend approximately 1-7% of their annual income on college expenses (King, 2005; Lott & Bullock, 2007). Ironically, much of the monetary assistance that could potentially minimize the burden on low-SES students and their families, often goes to their wealthier peers, “because colleges use discounts to attract particular categories of students” (Lott & Bullock, 2007, p. 58). Rising tuition prices coupled with declining amounts of federal aid has been and will continue to be a reality that is particularly detrimental to low-income college students (ACSFSA, 2001). Indeed, low-SES college students face the obstacles of substantial financial unmet need, which is defined as the amount of money students owe toward college that has not been covered by scholarships, grants, and other financial assistance (ACSFSA, 2001). The average amount of unmet need for low-SES is \$3,200 for those attending two-year institutions, and \$3,800 for those attending four-year institutions (ACSFSA, 2001). According to the ACSFA (2001) the data strongly suggest that “excessive unmet need is forcing many low-income students to choose levels of enrollment and financing alternatives not conducive to academic success, persistence,

and, untimely degree completion at any institutional type” (p. 10). Indeed financial obstacles are a significant factor for low-SES students in terms of college entrance, experiences while in college, and college termination.

For those low-income students who are able to overcome the difficulties associated with admission and financing of higher education, the issues of persistence and completion become another obstacle. Information regarding the relationship between graduation from college and SES are mixed. A study by the GAO (2003) found that when controlling for other factors low-income students were just as likely to graduate as their higher-income peers, whereas another study reported that high-SES students graduated from college at a rate of 78.2% versus low-SES students who graduated at a rate of 44.2% (Bowen, et al., 2005). Similarly, King (2005) found that low-income students are more likely than middle and upper-income students to drop out of college prior to degree completion (38% vs. 29%). Finally, a study by Terenzini and colleagues (2001) examined a group of students five years after starting college and found that 51% of the high-SES students had graduated from college while only 24% of the low-SES students had done so.

A longitudinal study conducted by the GAO (2003) followed beginning college students (enrolled at 4-year institutions) over a six year period of time. The focus of the study was to gather information regarding academic progress and graduation. The findings indicate that student background characteristics, employment, academic preparation, academic performance and attendance, are associated with degree completion. Students who were continuously enrolled and/or attended school full-time were more likely to graduate. In fact, results revealed that students enrolled full-time

were twice as likely to graduate as students enrolled part-time. In addition, students with more rigorous high school preparation, students with high incoming GPAs, and higher GPAs during the first year of college were more likely to graduate. Whereas factors such as not having a parent with a college degree, working more than 20 hours per week, and transferring to another school were associated with lower likelihood of graduation. Consistent with the findings from the GAO study, King (2005) found that for both lower and upper-income groups attending four-year institutions, attending full-time, working part-time, and living on campus were associated with “better-than-average persistence” (King, 2005, p. 16). However, as discussed below, many of these characteristics associated with higher levels of persistence also tend to be characteristics less likely found in lower SES students.

Even when lower-income students persist and graduate from college, they are less likely to seek or obtain advanced degrees (i.e., M.S., M.D., J.D.) (Walpole, 2003). In addition, Walpole (2003) found that lower-income college students had lower levels of income after graduation than their higher-SES counterparts.

Experiences and Characteristics of Low-SES College Students

Low-income college students are more likely to come from a racial or ethnic minority background, to be female, to have parents with a high school diploma or less, to come from a single parent home, and are more likely to be married and/or to have children (King, 2005; Terenzini et al., 2001). Scholars have also found that low-income college students are more likely to have background factors that lead to a higher likelihood of college drop out, such as no experience with advanced high school courses and/or having parents who did not attend college (GAO, 2003; King, 2005; Terenzini,

et al., 2001). Other background factors associated with both SES and college drop-out include earning a nontraditional high school credential and not entering college immediately following high school (King, 2005). Additionally, Terenzini and colleagues (2001) report that low-SES college students are less likely to be academically prepared and less likely to start post secondary education with “ ‘academic resources’ known to be related to degree completion” (p. v). The authors report that low-SES students entering college are less prepared based on measures of reading, math, science and some social science areas.

In addition, low-income students are less likely to live on campus and more likely to live with their parents (King, 2005). These students are also less likely to attend college full-time (GAO, 2003; King, 2005). Although low-income students may chose to attend less than full-time and to live off campus for various reasons, the costs associated with these decisions are likely to be a strong factor. These differences between low-income students and their higher-income peers are important because both attending school full-time and living on campus have been associated with higher rates of persistence and degree completion (ACSFA, 2001; GAO, 2003; King, 2005; Pascarella & Terenzini, 1991; Somers et al., 2004).

Research indicates that low-SES students have lower levels of involvement in non-classroom/academic related activities (i.e., clubs/groups, athletics, and other additional programs) while having higher levels of employment (Terenzini, et al., 2001; Walpole, 2003). However, Walpole (2003) found that low-SES students are similar to their higher-SES peers in the amount of time they spend participating in volunteer activities. Low-SES students are more likely to report working while in school and to

work more hours than their higher-SES peers (Terenzini, et al., 2001; Walpole, 2003). Walpole (2003) found that 52% of low-SES students reported working either full-time or for sixteen or more hours per week while only 37% of high-SES students reported the same. Similarly, the ACFSA (2001) study found that 29% of low-income students work more than 35 hours per week. This trend of significant levels of employment for low-SES students is important when considering that research indicates that students who work more than 20 hours per week are less likely to graduate (ACSFSA, 2001; GAO, 2003).

Although low-SES students have been found to have lower levels of non-classroom/academic participation levels, for the most part differences in participation in classroom/academic related activities are quite similar across SES groups. A study by Walpole (2003), found that low and high-SES students had similar reports of interactions with professors, such as communication outside of class, and assisting a professor with teaching a class, whereas low-SES students reported slightly higher rates of working with professors on research (27% compared to 21%) and higher-SES students were more likely to visit a professor's home (35% compared to 21%) (Walpole, 2003). In regard to students' academic achievements, low-SES students have reported spending less time studying and lower GPA's than high-SES students (Walpole, 2003). However, other findings suggest that the differences in grade-performance between low and high-SES students may be minimal (Terenzini, et al., 2001).

In regards to issues of college adjustment related to socio-emotional health, a recent study found significant differences between low-SES college students and high-SES college students in reported mental health symptoms (Eisenberg, Gollust,

Golberstein, & Hefner, 2007). Eisenberg and colleagues (2007) found in a survey of 2,843 undergraduate and graduate university students that students from lower SES backgrounds were more likely to report higher levels of symptoms of depression, anxiety and suicidal ideation. Both current and previous financial status were examined and found to be relevant factors. For example, students who grew up in low-SES households were “more likely to screen positive for depression and anxiety disorders, and more likely to have suicidal thoughts, compared with those who reported that they grew up in a comfortable financial situation” (Eisenberg et al., 2007, p. 538). In addition, students who were experiencing current financial difficulties were also more likely to experience suicidal thoughts. These findings are consistent with those from a previous study which found that college students experiencing current financial hardships, experienced poorer mental and physical health (Roberts, et al., 1999, p. 103). Another significant finding from the Eisenberg and colleagues’ (2007) study was that students from low-SES backgrounds who reported living on campus were more likely to report fewer mental health problems than those living off campus. The authors conclude “these results demonstrate that significant socioeconomic disparities in mental health exist even within a setting that is often thought of as representing a privileged segment of society” (p. 540). The authors further stress the need for continued examination and understanding of the experiences of low-SES college students in order to assure “the conditions for successful educational experience” (p. 540).

In addition to quantitative-based research discussed above, a few qualitatively-based investigations relevant to the topic also exist. A study by Bergerson (2007) presents a single case study investigation of the first year of college for Anna, a low-

income college student. Specifically, the study examines the role of social class in Anna's experiences in college. Anna is Hispanic and from a low-income family background (i.e., earns less than \$25,000/year) attending a "semi-selective private liberal arts college" (Bergerson, 2007, p. 102) in the Western part of the United States. Some of the topics examined in the previously reviewed research also emerge in Anna's accounts of her experience. For example, in order to afford college Anna must work 8-9 hour shifts off campus several nights a week. Anna sees this as being different from her peers and as a detriment to her college experience "I'm too busy. I'm working...I know I am missing something. Because people go to activities while I'm at work, and I'm missing out on gaining friends and knowing other people..." (p. 107). Furthermore Anna stated that working so many hours not only affected her social experiences but also her connection to her school and her ability to perform at her best in her courses. Anna felt at odds, in large part due to her social class status, with the college's mission that emphasized social development and building and maintaining a strong campus community. Anna stated the following:

Campus involvement is important to success here at Mountain...The colleges' emphasis on the more social aspect is very different from mine, because academics will always come first for me, and when time permits, I will learn more on the social side. I am not saying that I don't try to be involved...time has not permitted me to go out and be involved (Bergerson, 2007, p. 109).

Anna believed that she was different than the majority of her peers because of her lower social class (and as a result she had to have significant levels of outside employment) which made it difficult for her to live up to the college's expectations and standards of campus involvement. In addition, Anna described a mismatch between her worldview regarding the purpose and focus of college and the college's mission and priorities.

Anna talked with the researcher about how financial issues associated with attending college and her future were a constant concern and stressor for her which she felt set her apart from her peers. In her own words,

Oh, my future is going to be in big trouble if I don't figure something out here. You know, I'm saving to pay for my student loans already. It's kind of scary. My roommate...has money. She doesn't have to work...her parents pay for everything. She is lazy. I work my butt off (p. 108).

Additionally, Anna talked with the researcher in-depth about the role of social class differences among students on campus. She talked about how she felt out of place compared to her peers and that she felt like a "loser" (p. 108). In the end, Anna decided to leave the college at the end of her first year. She transferred to a public university in her home town where she could live at home and pay less tuition. Anna offered a suggestion regarding how the college could help students like her feel more comfortable: increasing financial support such as grants, which would allow for less work hours and more social interactions.

In the analysis Bergerson (2007) concludes that institutions of higher education can improve the chances of adjustment and success of low-income students by increasing institutional understanding of economic capital and by looking "at their own values and assumptions to see how current social and power structures are reproduced within their own walls" (p. 116). Furthermore the author concludes that institutions may be able to improve the success of their students by considering and developing connections with "non-traditional support groups" which may be more relevant to low-SES students and also to make an effort to have stronger connections between students on and off campus involvements and responsibilities.

Another qualitative study that offers some insight into the experiences of low-SES college students examines the intersections of race, class and ethnicity from the perspective of female professors who were from working class backgrounds (Jones, 2003). Interviews with the women focused on their experiences with social class and their social class mobility. Some of the information derived from the interviews involved the women looking back on their college experiences. For example, Casey, an African American woman who attended a predominantly Black college, recalled:

Once I got there it was (sigh) almost a culture shock...there was definitely a class issue there, you could see the structures...you could see the haves and the have-nots...even in the sorority sisters and the fraternity...there was fraternities or sororities if you had money...if you didn't have any money and you came from a low social class then there was this sorority to go into and I kind of remember being pushed into one and I was just like no, I'm not doing this...but you could see the structures in place (Jones, 2003, p. 812).

In her analysis of the data, Jones (2003) concludes that “educational institutions have opportunity to expose classism and provide support for working-class students” (p. 818). She further suggests that institutions should expand diversity efforts and programs to include social class, and develop programs and mentoring services specific to working-class students.

It is clear from the review of scholarship in this area that students from low-SES backgrounds experience college in different ways than their higher-income peers. Evidence exists that supports the notion that socioeconomic status is connected to multiple aspects of a student's college experience. Several different domains have been connected to student socioeconomic status such as academic achievement and habits, social experiences, extracurricular participation, financial concerns, and degree obtainment. These relationships are especially important when considering the

adjustment of low-income college students. Another important element of the college experience for low-SES students is the experiences of classism. The following section will review the literature regarding classism on college campuses.

Experiences of Classism on College Campuses

Langhout and colleagues (2007) offered a unique contribution to the literature with their research regarding classism in academic settings. The authors constructed a “behaviorally based measure that defines theoretically distinct domains of classism, assesses base rates within a college context, and examines how social class, race, and gender are related to classism” (p. 146). The measure consists of three scales; stereotype citation, institutionalized classism, and interpersonal classism via discounting. Citational classism is communication of stereotypical and reproachful ideas and beliefs in the form of jokes, stories and remarks. Institutionalized classism is experienced in the context of organizational structures including organizational stated and practiced policies and procedures. Langhout and colleagues use the example of being unable to take a particular class due to extra fees as an example of institutionalized classism. The third domain, interpersonal classism via discounting, can be described as experiences of one’s socioeconomic status being dismissed, discounted, unrecognized or ignored. Examples of this include others not recognizing financial burdens or constraints, such as a professor holding a class meeting at a restaurant where everyone is expected to order something, without recognizing the financial strain this might cause on particular students. Langhout and colleagues (2007) report that these scales measure the “latent constructs of classism at the macro, meso, and micro levels of analysis, and that these scales are ready to be used in other educational contexts” (p. 170). Furthermore, the authors found both

citational and interpersonal classism by discounting to be significantly correlated with multiple measures of psychosocial outcomes such as psychological distress/wellbeing, social adjustment in college, academic adjustment, and general adjustment to school. However, institutional classism was found to be related to outcomes specifically related to school such as, an increased desire to leave the institution, lower levels of positive feelings concerning school, and lower levels of academic adjustment. These findings are consistent with previous findings that reveal the relationship between lower student socioeconomic status and stress levels (Saldana, 1994). In addition, lower socioeconomic status students have reported feelings of being undervalued, unimportant and at the margins of school life in elite preparatory schools (Kuriloff & Reichert, 2003). In addition, Karp (1986) found that individuals from working class backgrounds that had attended college, later recalled feeling marginalized, uncertain and out of place at college, while interviews with women who had been first generation college graduates revealed that while in college the students did not feel a sense of belonging and even believed that college was not the right choice for them (Wentworth & Peterson, 2001). In general, it appears that the issues related to experiences of classism are relevant and important when considering the experiences and adjustment of college students.

Langhout and colleagues have provided a valuable tool for further investigation of the experiences of classism on college campuses. Through their work they have uncovered a relationship between different types of experiences of classism and various psychosocial and educational/institutional outcomes. Experiencing classism on college campuses has been associated with lower levels of wellbeing, lower levels of adjustment to college and higher levels of wanting to leave the institution. Classism is a factor that

deserves further study in terms of its relevance in the experiences of low-income college students and their overall adjustment to college.

The previous sections have focused exclusively on the college experiences and characteristics of low-income college students. The following section will review the research relevant to the general issues of college adjustment that are important and relevant across all populations of college students. The review will be broad in scope and focus on overall areas of interest in the area of college student adjustment.

College Student Adjustment

The term college student adjustment generally refers to issues of maladjustment in areas such as academic performance, psychological distress, and persistence to degree completion/retention (e.g. Bean, 1980; Roberts et al., 1999; Tinto, 1975). Russell and Petrie (1992) describe three major areas when considering the broad topic of overall college student adjustment: academic factors, social/environmental factors, and personality factors. Included in the academic factors related to college adjustment are several variables such as aptitude and ability, study skills, test anxiety, academic motivation, self-efficacy, and effort attributions have been considered in the research (Russell & Petrie, 1992). Much of the research in the academic area of adjustment has focused on making connections between various academic factors and student college performance (i.e. GPA) and persistence (e.g. Bauer & Liang, 2003; Chemers, Hu, & Garcia, 2001).

The two factors identified by Russell and Petrie (1992) as social/environmental and personality factors are more closely related to the socioeconomic class of college students. Social/environmental factors include such variables as life stress, social

support, campus environmental aspects, work involvement, family, and academic variables (Russell & Petrie, 1992). For example, higher levels of life stress has previously been found to be related to lower college success (Garrity & Reis, 1985), whereas increased social support (e.g., from family and teachers) has been associated with higher levels of adjustment to college (Gallander-Wintre & Yaffe, 2000; Okun, Sandler, & Baumann, 1988). A study by Martin and colleagues (1999) used the Student Adaptation to College Questionnaire (Baker & Syrik, 1989) as well as various demographic variables to measure student adjustment to college. Their analysis revealed that faculty support, academic self-confidence, and positive view of the university accounted for 62% of the variance of overall adjustment. In addition, previous research has identified various campus environmental variables such as on-campus living (Pascarella, 1985), and involvement in campus activities (Evanoski, 1988; Feltz & Weiss, 1984) as related to more positive adjustment to college. In terms of family variables, both parental education level (Manski & Wise, 1983) and family structure (Gurman, 1970) have been examined in relation to college adjustment/achievement, with mixed results. Social/environmental factors of college adjustment are believed to be important in terms of overall college adjustment, persistence and graduation (Gerdes & Mallinckrodt, 1994).

Various personality and emotional factors have been studied in relation to college student adjustment as well. Examples of these investigations include such issues as locus of control (e.g. Mooney, Sherman & Lo Preston, 1991; Prociuk & Breen, 1974; Traub 1982), academic motivation (Baker & Sryk, 1984; Edwards & Waters, 1981) self-esteem/efficacy (Lent, Brown & Larking, 1984, 1987; Chemers, Hu, & Garcia, 2001;

Prager & Freeman, 1979), depression (Beeber, 1999; Daughtry & Kunkel, 1993; Vredenburg, O'Brien, & Kramer, 1988), homesickness (Gerdes & Mallinckrodt, 1994), academic self concept/confidence (Chemers et al., 2001; Lent, Brown, & Gore, 1997), loneliness (Gerdes & Mallinckrodt, 1994) and anxiety (Pappas & Loring, 1985; Schreiber, 1985; Spielberger, 1972).

It is clear that the literature in the area of adjustment to college has significant breadth and depth. For the purposes of this study the conceptualization of adjustment will fit within the framework of Baker & Siryk's (1989) definition of adjustment. Baker & Siryk created a measure of college student adjustment (SACQ) that defines overall adjustment as including 1) academic adjustment 2) personal-emotional adjustment, 3) social adjustment, and 4) institutional attachment.

The academic adjustment subscale is described by Baker and Siryk (1984;1989) as going beyond just academic performance and potential to also include issues of academic motivation, identification of academic goals, action steps toward academic demands, and satisfaction with the academic environment. The questions from this scale ask the respondent to report their attitudes regarding their academic goals and experiences. In criterion related validity studies, the academic adjustment scale has been positively correlated with freshman grade point average (GPA) and selection for academic honor societies (Baker & Siryk, 1989). Hook (2004) found significant negative correlations between students' anti-intellectual attitudes and the SACQ academic adjustment subscale. In addition, Wintre and Bowers (2007) found that students who scored high on the academic adjustment scale during their first year of college were more likely to graduate from the institution.

The personal-emotional scale measures general issues of well being both psychological and physical. Baker and Siryk (1984) describe the personal-emotional scale as measuring a set of demands on students that are not necessarily specific to the college experience but instead are “characteristics of pressure-filled circumstances in general, of which college experience is certainly an instance” (p. 181). The questions on this scale ask respondents about how they are feeling both physically and psychologically. In criterion-related validity studies, the personal-emotional subscale has been found to be significantly negatively correlated with students seeking services at campus counseling centers (Baker & Siryk, 1989). Using a longitudinal design, Friedlander and colleagues (2007) found that self-perceived stress was predictive of lower levels of personal-emotional adjustment as measured by the SACQ.

The social adjustment subscale recognizes that the college experience goes beyond academic demands to also include demands associated with social environments. The college environment involves multiple issues related to the demands and stressors of social interactions (Baker & Siryk, 1984). Items on the social adjustment subscale cover issues such as general social involvement on campus, personal relationships, relational support networks, and socialization satisfaction. The social adjustment subscale has been positively correlated with a social activities inventory, and students being hired as Resident Assistants (Baker & Siryk, 1989). Wintre and Bowers (2007) found that scoring in the moderate range on the social adjustment scale was associated with a higher likelihood of graduation from the institution. In addition Friedlander and colleagues (2007) found that perceived levels of social support from peers was a consistent predictor of social adjustment as measured by the SACQ.

The final subscale, institutional commitment, considers the respondents degree of connection to the institution they are attending. In other words, how positive does the student feel towards the institution, how committed do they feel to their institution, and overall how attached is the student to their institution (Baker & Siryk, 1989). A significant negative relationship has been found between the institutional attachment subscale and student attrition during the first year, in several different studies (Baker & Siryk, 1989; Wintre & Bowers, 2007). Specifically, Wintre and Bowers (2007) found that higher levels of institutional attachment during the first year of school, was predictive of graduation from the institution. In addition, Baker and Siryk (1989) report that studies on the institutional attachment scale have found significant correlations with reported overall satisfaction with college.

The full scale on the SACQ combines all four of the subscales and therefore measures overall adjustment. The full scale has been significantly correlated (negatively) with students seeking services at college counseling centers, and with attrition from the university after one year (Baker & Siryk, 1989). In addition, research has found that several factors such as quality of friendships (Buote et al., 2007), support from family (Friedlander et al., 2007) quality of relationships with parents (Wintre & Yaffe, 2000), level of parental education (Toews & Yazedjian, 2007), perceived stress (Friedlander et al., 2007) and self esteem (Toews & Yazedjian, 2007) are significantly related to the full scale SACQ score. Overall, the SACQ provides scores for the four subareas of adjustment plus a score for overall adjustment which includes all subscales. The authors of the scale suggest that the best way to consider the concept of college student

adjustment comprehensively is to consider the four of the above-mentioned areas, each individually and as a whole.

The various studies described above demonstrate that each of the subscales and the full scale on the SACQ are related to multiple variables relevant to college students. One factor that has not been investigated is the role of SES and college student adjustment as measured by the SACQ. As reviewed above, several factors associated with lower levels of adjustment to college are also factors associated with being from a low-SES background. For example, increased experiences of stress, decreased social resources, decreased academic resources, less likely to have parents with college education, and increased levels of depressive symptoms have all been associated with low-income college students and have also been associated with lower levels of adaptation to college. In other words, students from low-SES backgrounds may be more at risk for maladjustment due to their increased likelihood for experiencing some of the variables associated with lower adjustment to college in general. It is clear that a complex relationship may be occurring among various risk factors, student SES and adjustment to college. This study will further examine this complex relationship. Understanding this relationship will provide more complete information and understanding about the complexities of college student adjustment, various risk factors, and the role of SES.

Conclusions

Although the previously reviewed literature provides important information about the activities and outcomes of low-SES college students, little information is known about the experiences of adjustment to college of low-SES students. The reviewed

literature highlights that SES is a relevant topic of study in various facets of individual college student lives. Differences between low and high SES individuals, in areas described above such as mental and physical health, elementary and secondary education, and various factors related to college enrollment, participation and graduation indicate that it is reasonable to believe that differences might also exist in terms adjustment to college.

Research regarding the relationship between student SES and adjustment to college may provide important information regarding the discrepancies in graduation rates between low and higher-SES students. This information can then be used to develop interventions aimed at resolving gaps that exist between lower and higher-SES students' college achievements and outcomes. As has been previously stated, low-income college students are far less likely to graduate from college than their peers. In addition, some research has indicated that low-income college students may be struggling financially, academically and socially on college campuses which may be a factor in their lower rates of graduation. Furthermore, low-SES students may be subjected to forms of classism as a part of their college experience which may also be a factor in their general adjustment and their persistence to graduation. All of these factors are directly relevant to the overall adjustment to college for these students and therefore deserve further examination. It is important that the relationship between SES, experiences of classism and the various types of adjustment (i.e. overall, social, personal-emotional, and institutional attachment) be investigated. Findings in this area will provide a clearer picture regarding what types of experiences low-SES college students are having at college and how that is related to their adjustment to college. By directly investigating

the relationship between student SES and the various types of adjustment to college, interested parties (i.e., administrators, college counseling center personnel) will be able to identify specific areas of risk for these students and then develop policies, procedures and interventions aimed at reducing the risk and increasing the success of these students.

Overall, the investigation of the experiences and adjustment to college for low-SES students is in the best interest of everyone involved including; university administrators, state legislators, professors, college counseling administrators, parents, and especially students.

Chapter III

Methods

Participants

Participants in the current investigation were 299, first year undergraduate college students. The majority (98.4%) of participants were enrolled full-time at a large Midwestern University. The students ages ranged from 17 to 26 years old ($M = 18.32$, $SD = .691$), 163 of the students identified as female (54.5%), 135 identified as male (45.2%) and 1 student identified as “other” (.3%). Most students self-identified as White (92.3%) with the remaining identifying themselves as biracial (1.3%), multiracial (1.0%), Black/African American (.7%), Asian/Asian American (1.3%), Middle Eastern/Arab American (.7%), Latino/Hispanic American (1.7%), American Indian/Alaskan Native/Native Hawaiian/Pacific Islander (.7%), and other (.3%). Fifty-seven (19.1%) identified as first generation college students, ninety-eight (32.8%) identified as second generation college students and one hundred and forty one (47.2%) identified as third generation or more college students. All participants were recruited from a web-based introductory psychology course. Students enrolled in the course were offered an incentive, in the form of course extra credit, for participation in the study.

Instruments

The instruments used in the study consist of the following inventories and questionnaires: (1) an author-created demographic questionnaire; (2) Student Adaptation to College Questionnaire (SACQ; Baker & Siryk, 1989), (3) Classism Experiences Questionnaire—Academe (CEQ-A; Langhout, Rosselli & Feinstein, 2007) and (4) an author-created Socioeconomic Factors Inventory (SFI). The instruments were

administered online via Survey Monkey. Online administration of the instruments was chosen due to the various advantages it offered, such as easier accessibility to the target population (student's enrolled in an web-based course), lower production and delivery costs and more streamlined data collection and storage. Each instrument will be described in the following sections.

Demographic Questionnaire (Appendix A)

In addition to standard demographic information such as age, race, year in school, and gender, the questionnaire asked participants to provide information about their status in several domains. The domains included, current and historical occupational activities, current living conditions, current and historical educational related information (e.g. type of secondary school, current major), and current extracurricular organizations and activities. In addition, questions were also included in the Demographic Questionnaire to address information about college financing and current economic capital (Langhout, et al., 2007). A total of 31 questions were included in the Demographic questionnaire. Examples of such questions include; "The majority of my college expenses are paid by..." and "on average how much money per month do you receive from your parents?"

Student Adaptation to College Questionnaire

The SACQ consists of 67 items in which participants respond using a 9-point Likert-type scale (Baker & Siryk, 1989). Participants rate each item from (1) "applies very closely to me" to (9) "doesn't apply to me at all". The SACQ provides a full scale adjustment score which is an overall adjustment measure which includes all of the items on the SACQ. Examples of the items include "I am enjoying my academic work at college" and "Being on my own, taking responsibility for myself has not been easy". In

addition the SACQ contains four subscales which measure academic adjustment (24 items), social adjustment (20 items), personal-emotional adjustment (15 items), and institutional attachment (15 items). The SACQ scores for each participant were calculated according to the SACQ manual (Baker and Siryk, 1989).

Previous research indicates that coefficient alphas ranged from .93 to .95 for the full scale, while subscale alphas include: Academic (.84 to .88), social (.90 to .91), personal-emotional (.81 to .85), and institutional attachment (.90 to .91). (Baker, McNeil, & Siryk, 1985). Correlations among the subscales range from .36 to .87 with the highest correlation occurring between institutional attachment and social adjustment, which is expected due to the scales sharing several items. Among the three subscales that do not share common items, correlations range from .36-.64 (Baker, et al., 1985).

Classism Experiences Questionnaire—Academe

The Classism Experiences Questionnaire—Academe (Appendix B) consists of 22 items in which participants respond using a 5-point Likert-type scale (Langhout, et al., 2007). All items are prefaced with the statement “During your time at the University of Nebraska, have you ever been in situations where...”. Participants rate each item as (1) “Never”, (2) “Once or Twice”, (3) “Sometimes”, (4) “Often”, or (5) “Many times”. The CEQ-A consists of three separate scales, institutional classism (5 items), citational classism (9 items), and interpersonal via discounting (7 items). Examples of items include “During your time at the University of Nebraska, have you ever been in situations where you could not take a class (e.g. music, science, film) because you could not afford the fees for the class (for materials, travel etc.)” (institutional classism scale); “During your time at the University of Nebraska, have you ever been in situations where students

or professors made offensive remarks about people who are poor? (Citational classism scale); and “During your time at the University of Nebraska, have you ever been in situations where students or professors were dismissive of your financial situation?” (interpersonal classism scale).

Socioeconomic Factors Inventory (SFI)

The Socioeconomic Factors Inventory (SFI) (Appendix C) consists of 31 items and was developed as a result of an extensive review of available literature regarding the measurement of socioeconomic factors in the area of social science research. Review of the literature revealed that various conceptual and theoretical approaches exist in the realm of socioeconomic measurement. When measuring socioeconomic factors at the individual or family level, most research considers one or a combination of factors such as education, occupation, and/or income (APA, 2007). Often this involves the use of a measure or method that combines several factors into a composite score. Examples include Duncan’s (1961) Socioeconomic Index, and Hollingshead’s (1975) Four Factor Index of Social Status. Although these and other similar composite measures are commonly used throughout the literature, some researchers have cautioned against their widespread use due to limited scope and over simplification of a complex phenomenon (APA, 2007; Conger & Donnellan, 2007; Duncan & Magnuson, 2003; Krieger, Williams, & Moss, 1997). In addition, previous studies have demonstrated that different measures of socioeconomic status (e.g. parent education, assets, income, etc.) have been found to relate differently to various factors of interest (Power & Manor, 1992; Rodgers, 1991; von Rueden et al., 2006). For example, in a study that looked at the relationship between various measures of physical and emotional health, the authors found that three indicators

of socioeconomic status (income, education, and wealth) to be largely independent of one another (von Rueden et al., 2006). Similarly, Brady and Matthews (2002) found in their study that “correlations between socioeconomic indices were not so high as to suggest redundancy, and different SES indicators were of importance in predicting exposure to different types of life events” (Brady & Matthews, 2002, p. 575). In a related vein, as Chen and Paterson (2006) note; “more recently researchers have begun advocating the need for distinguishing different types of SES indicators as a method for better understanding the pathways between SES and health” (p. 704). Similarly, Adler and colleagues (1994) argued that although “SES is typically measured by a single variable, such as income or education...various components of SES are intercorrelated, they are not identical...” (p. 21).

As a result of these considerations and recommendations, this study included a comprehensive measurement that attempts to broadly and comprehensively consider the concept of socioeconomic status. The measure was created by the author because such a measure does not currently exist in the literature. For the purposes of this study, the author was most interested in the measurement of socioeconomic factors at a household level (Krieger, Williams, & Moss, 1997). Therefore the items on the SFI are focused on addressing the various factors that contribute to household or family level SES as opposed to individual SES. The SFI assesses a variety of factors that have been identified in the literature as fundamental aspects of SES (APA, 2007; Krieger, Williams, & Moss, 1997). These can be described as the following broad categories: Education, Occupation, Income, and Wealth/Deprivation.

The first category, Education, has been noted as “perhaps the most fundamental aspect of SES” (APA, 2007, p. 9). This is due to research findings that demonstrate the relationship between higher education levels and higher standards of living in several areas such as income, social and psychological resources, and health (APA, 2007). Items found in this category of the SFI were derived and adapted from a review of several different sources (APA, 2007; Krieger, Williams, & Moss, 1997; MacArthur Network on SES and Health, 2002)

The second category, occupation, is an important factor when considering socioeconomic factors because it is related to the resources available to the household as well as the demands on the individual and the household (APA, 2007; Kreiger, et al., 1997). Occupation can provide valuable information related to the amount of resources available to households such as income, health insurance, and benefits, as well as the level of demand required, such as number of hours worked, stress and work place safety (Conger & Donnellan, 2007).

The third category, income, is often included in research that is considering SES as a factor, however, it is also often examined without other important information, such as family size, which would put the income information into a more meaningful context (Krieger, Williams, & Moss, 1997). Items found in this category of the SFI were derived and adapted from a review of several different sources (Krieger, Williams, & Moss, 1997; MacArthur Network on SES and Health, 2002).

The final category, Wealth/Deprivation is perhaps the least often considered factor related to SES in social science research. However, information on wealth and deprivation can provide important insight and depth regarding SES (Brady & Matthews,

2002). Wealth and deprivation can be considered as two different ends of the spectrum. Wealth represents acquisition and accumulation of important assets such as savings accounts, home ownership, investments, and retirement savings. Deprivation represents a lack of resources necessary for a reasonable standard of living, and can be found in areas such as nutrition, housing, clothing, and safety. The inclusion of wealth/deprivation is important when considering SES as “wealth is a better indicator of socioeconomic position over time than is a single measure of income” (APA, 2007, p.10). Items found in this category of the SFI were derived and adapted from several different sources (Boyce, Torsheim, Currie, & Zambon, 2006; Brady & Matthews, 2002; Currie, Elton, Todd, & Platt, 1997; Krieger, Williams & Moss, 1997; Langhout, Rosselli, & Feinstein, 2007; MacArthur Network on SES and Health, 2002; Townsend, Phillmore, & Beattie, 1988; Townsend, 1993;).

The SFI includes two additional questions which are subjective measures of SES (MacArthur Network on SES and Health, 2002). Subjective measures have been included due to previous findings that subjective and objective measures of SES can result in different findings for the same outcomes (Adler, et al., 2000). For example, Adler and colleagues found that objective measures of SES demonstrated less consistent and weaker correlations with psychological and physical health variables than subjective measures of SES (Adler, et al., 2000). For the first subjective question on the SFI, participants are shown a picture of a ladder with 10 rungs and asked to mark the rung that best represents where they think their family stands on the ladder (MacArthur Network on SES and Health, 2002). The second question is aimed at identifying participants’ perceptions of the social standing of the community in which they grew up. The purpose

of this question is to provide information related to participants' perceptions about their socioeconomic standing as it compares to the broader context of their community's socioeconomic standing. Therefore, the second subjective question is an adaption of the family ladder question (MacArthur Network on SES and Health, 2002) as it asks participants to indicate where they believe their community would be situated on the ladder as compared to other communities.

Procedures

Following approval from the Institutional Review Board, participants were invited to participate in the study via the online web-course announcements page and an email sent to students enrolled in the web-course (Appendix D). Both the announcement and the email contained identical information; which included an explanation for why they were being contacted, and a link to the recruitment statement and survey invitation to participate. Potential participants were given a link to a Survey Monkey (<http://www.surveymonkey.com/>), a secured website that collects survey data electronically via a password protected, secure network. Once the participants entered the Survey Monkey site they were asked to review the informed consent document and to indicate their understanding and agreement to that document (Appendix F). The participants then completed the instruments in the following order, (1) SACQ, (2) CEQ-A, (3), SFI (4) Demographic Questionnaire. The survey responses were collected online using Survey Monkey and then imported into Excel and SPSS databases for analysis.

Upon completion of the study, participants had the option to link to a separate, secured website in which they could provide their personal information in order to receive course credit. This data was collected online using Survey Monkey and then

imported into an Excel database. The Excel sheet with the participants' names was given to the instructors. There is no way to link a person's data to their names.

Data Analysis

Based on the preliminary analysis and previous literature and theory, eighteen variables (including both quantitative and categorical type variables) were selected from the SFI and used as predictors in the exploratory regression modeling (see Table 1).

Table 1

SFI Variables Selected for Inclusion as Predictors in Exploratory Regression Modeling

SFI Question/Predictors
Father's occupation
Mother's occupation
Father's highest grade
Mother's highest grade
Father's income
Mother's income
Has your family been on public assistance at any time during the Past 10 years?
Has your family ever been on public assistance?
Has your family ever participated in free/reduced lunch program?
Average number of computers in the household during past 10 years
Did you have your own room while growing up?
Did your home have washers/dryers while growing up
On Average, how many vacations per year did your family typically take?
How many vehicles did your family own?
Did you have your own vehicle as a teenager?
Did your home have central air conditioning?
Did your family purchase second hand clothing?
Family on the ladder question (subjective)

Multiple criterion variables were examined in relation to the selected SFI predictor variables including each of the SACQ scale scores, and each of the CEQ-A scale scores. In addition, for the final three hypotheses the CEQ-A scale scores will be

used as predictor variables and the SACQ scale scores as criterion variables in order to examine the relationship between experiences of classism and adjustment to college.

1. Does a relationship exist between SES and the various types of adjustment to college (as measured by the SACQ scale scores)? The following hypothesis was tested using multiple exploratory regression models. The predictor variables included those found in table 1. The criterion variable was the respective SACQ scale score.
 - a. Hypothesis 1: Students with low-SES backgrounds will tend to be less well adjusted to college than their peers with higher-SES backgrounds.
 - b. Hypothesis 2: Students with low-SES backgrounds will tend to be less well adjusted academically, than their peers with higher-SES backgrounds.
 - c. Hypothesis 3: Students with low-SES backgrounds will tend to be less well adjusted socially than their peers with higher-SES backgrounds.
 - d. Hypothesis 4: Students from low-SES backgrounds will tend to be less well adjusted personally/emotionally than their peers with higher-SES backgrounds.
 - e. Hypothesis 5: Students with low-SES backgrounds will tend to be less attached to the institution than their peers with higher-SES backgrounds.
2. Does a relationship exist between student SES and reported experiences of classism at college? The following hypothesis was tested using multiple exploratory regression models. The predictor variables included those found in table 1. The criterion variable will be the respective CEQ-A scale score.

- a. Hypothesis 6: Those students with low-SES backgrounds will tend to report higher levels of institutional classism than their peers with higher-SES backgrounds.
 - b. Hypothesis 7: Those students with low-SES backgrounds will tend to report higher levels of citational classism than their peers with higher-SES backgrounds.
 - c. Hypothesis 8: Those students with low-SES backgrounds will tend to report higher levels of interpersonal via discounting classism than their peers with higher-SES backgrounds.
3. Does a relationship exist between student adjustment to college and experiences of institutional classism at college? The following hypotheses were tested using a correlation analysis. The predictor variable was the institutional classism CEQ-A scale score while the criterion variable was the respective SACQ scale score.
- a. Hypothesis 9: A negative linear relationship will exist between CEQ-A institutional classism scale scores and the full scale SACQ scale scores.
4. Does a relationship exist between student adjustment to college and experiences of citational classism at college? The following hypotheses were tested using a correlation analysis. The predictor variable was the citational classism CEQ-A scale score while the criterion variable was the respective SACQ scale score.
- a. Hypothesis 10: A negative linear relationship will exist between CEQ-A citational classism scale scores and the full scale SACQ scale scores.

5. Does a relationship exist between student adjustment to college and experiences of interpersonal via discounting classism at college? The following hypotheses were tested using a correlation analysis. The predictor variable was the interpersonal via discounting CEQ-A scale score while the criterion variable was the respective SACQ scale score.
 - a. Hypothesis 11: A negative linear relationship will exist between CEQ-A interpersonal via discounting classism scale scores and the full scale SACQ scale scores.

Chapter IV

Results

Participant Socioeconomic Status Characteristics

Prior to investigating the five research questions, an analysis of the participants' SES characteristics was conducted. Eighteen questions from the Socioeconomic Factors Inventory (SFI) were analyzed with the purpose of providing an overall picture of the participant's SES backgrounds. Table 2 provides information about the participants based on their responses to the selected SFI variables. The findings reveal that the range of socioeconomic (SES) backgrounds of the participants was more limited than expected. The SES backgrounds of the sample were skewed toward the higher levels of SES. For example, 64% of the sample reported that their father's had annual incomes of \$75,000 or more, while only 8% reported their father's had annual incomes in the \$50,000 - \$74,999, 18% reported father incomes of 25,000 – 49,999, and only 10% reported their father's annual income as \$0 - \$24,999. As for public assistance programs, very few of the participants reported ever participating in the programs. Specifically, only 10% of the sample responded yes to the SFI questions regarding participating in free/reduced lunch programs and receiving public assistance while growing up. Table 2 provides more examples and details of the sample's various SES characteristics. The sample for this study did not cover the range of SES as well as had been anticipated. Although there were some participants at the lower and middle ends of the SES spectrum, the sample was more concentrated at the higher ends of the SES continuum than was expected.

Table 2

Participant Characteristics According to Selected SFI Variables (N = 299)

Characteristic	N	%
Father's occupation		
Unemployed/Homemaker	5	2
Service Profession	191	64
Professional/Higher Executive Profession	100	33
Mother's occupation		
Unemployed/Homemaker	74	25
Service Profession	127	43
Professional/Higher Executive Profession	96	32
Father's highest grade		
1-12 years	77	24
13-16 years	161	54
16 years+	58	19
Mother's highest grade		
1-12 years	78	26
13-16 years	168	57
16 years+	52	17
Father's income (\$)		
0-24,999	30	10
25,000-49,999	55	18
50,000-74,999	23	8
75,000-100,000	59	20
100,000+	128	44
Mother's income (\$)		
0-24,999	122	41
25,000-49,999	76	26
50,000-74,999	23	8
75,000-100,000	43	15
100,000+	33	11
Public assistance/past 10 years		
Yes	19	6
No	279	93
Public assistance/ever		
Yes	30	10
No	269	90

Table 2 continues

Characteristic	N	%
Participated in free/reduced lunch		
Yes	29	10
No	237	79
Don't know/Missing data	33	11
Number of household computers		
1	108	36
2	91	30
3+	100	33
Own Room		
Yes	285	95
Share with 1 other person	10	3
Share with more than 1 other person	3	1
Washers/dryers in the home		
Yes	295	99
No	3	1
Number of vacations/year		
0	19	6
1	124	42
2	64	21
3+	92	30
Number of family vehicles		
1	10	3
2	69	23
3	95	32
4 or more	124	42
Own vehicle as a teenager		
Yes	262	88
No	36	12
Home have central air conditioning		
Yes	288	97
No	10	3
Purchase second hand clothing		
Yes	38	13
No	261	87

Table 2 continues

Characteristic	N	%
Family on the ladder		
Bottom of ladder (1)	0	0
2	4	1
3	6	2
4	17	6
5	34	11
6	59	20
7	87	29
8	66	22
9	19	6
Top of ladder (10)	7	2

Research Question One: Does a relationship exist between SES and the various types of adjustment to college?

In order to investigate the relationship between SES and, a series of exploratory regression models were performed for each of the eight criterion variables (SACQ full scale, SACQ academic adjustment scale, SACQ social adjustment scale, SACQ personal-emotional adjustment scale, SACQ institutional attachment scale, CEQ-A institutional classism scale, CEQ-A citational classism scale, and CEQ-A interpersonal via discounting scale). For each criterion variable the following models were explored: full model, father's model, mother's model, wealth model, income/assistance model, income model, occupation model, education model, and subjective model. The construction of the models was based on the literature and theory described in the previous chapters. Table 3 describes the predictors included in each of the models.

It was predicted that students from low-SES backgrounds would be less well adjusted to college (in all five types of adjustment) than their peers with higher-SES backgrounds. Findings from the exploratory regression modeling support the idea of a

relationship between SES and four of the five types of college adjustment, including academic adjustment, social adjustment, personal-emotional adjustment, and institutional attachment. Findings suggest that those students from lower SES backgrounds are lesswell adjusted to college in the realms of academic, social, personal-emotional and institutional attachment than their peers from higher-SES backgrounds. However, the idea of a relationship between SES and overall adjustment to college was not supported by the exploratory regression modeling. The following sections detail the results of the exploratory regression modeling for each of the five types of adjustment

Overall Adjustment

A relationship between overall adjustment and SES was not supported by any of the exploratory regression models: full model, $R^2 = .105$, $F(23,232) = 1.179$, $p = .265$; father model, $R^2 = .018$, $F(4, 288) = 1.331$, $p = .259$; mother model $R^2 = .022$, $F(4, 290) = 1.626$, $p = .168$; wealth model, $R^2 = .039$, $F(11, 283) = 1.047$, $p = .405$; income/assistance model, $R^2 = .023$, $F(5, 255) = 1.184$, $p = .317$; income model, $R^2 = .013$, $F(2, 292) = 1.963$, $p = .142$; occupation model, $R^2 = .028$, $F(4, 290) F = 2.081$, $p = .083$; education model, $R^2 = .010$, $F(2, 296) = 1.551$, $p = .214$; subjective model, $R^2 = .002$, $F(1, 297) = .615$, $p = .434$.

Academic Adjustment

None of the nine exploratory regression models were significant with this criterion: full model, $R^2 = .113$, $F(23, 228) = 1.258$, $p = .199$; father model, $R^2 = .007$, $F(4, 284) = .507$, $p = .731$; mother model, $R^2 = .024$, $F(4, 286) = 1.789$, $p = .131$; wealth model, $R^2 = .060$, $F(11, 279) = 1.632$, $p = .089$; income/assistance model, $R^2 = .016$, $F(5, 251) = .833$, $p = .527$; income model, $R^2 = .002$, $F(2, 288) = .271$, $p = .763$; occupation

model, $R^2 = .021$, $F(4, 286) = 1.512$, $p = .199$; education model, $R^2 = .003$, $F(2, 292) = .377$, $p = .686$; subjective model, $R^2 = .000$, $F(2, 293) = .000$, $p = .996$. However, based on previous exploratory analyses with various predictor variables, it was decided to run a model in addition to the standard nine models described above. A bivariate regression model was conducted using number of vacations as the predictor and academic adjustment as the criterion variable, the model was significant (see Table 4) The regression weight for the 1 vacation/year group vs. the none vacation/year group indicates that those students who reported taking an average of 1 vacation per year, during the past ten years, tend to score higher on academic adjustment than those who took zero vacations/year, while holding all other variables constant.

Table 4

Significant Regression Models with SACQ Academic Adjustment Scale as Criterion

Variable

Model	R^2	df	F	P	% Variance	Predictors
Vacations	.042	(4, 288)	3.177	.014	4%	1/year vs. 0/ year ($b = -.193$, $p = .032$)

Social Adjustment

In terms of social adjustment the following models were not significant: full model, $R^2 = .119$, $F(23, 232) = 1.358$, $p = .133$; $R^2 =$ mother model, $R^2 = .012$, $F(4, 290) = .915$, $p = .456$; wealth model, $R^2 = .061$, $F(11, 283) = 1.664$, $p = .081$; income/assistance model, $R^2 = .036$, $F(5, 255) = 1.904$, $p = .094$; income model, $R^2 = .018$, $F(2, 292) = 2.705$, $p = .069$, occupation model, $R^2 = .020$, $F(4, 290) = 1.474$, $p =$

.210; education model, $R^2 = .014$, $F(2, 296) = 2.158$, $p = .117$; subjective model, $R^2 = .000$, $F(1, 297) = .022$, $p = .882$.

However, three models were found to be significant for the social adjustment criterion variable. First, the model including father's occupation, highest grade, and income, was significant (see Table 5 for details), however the b weight values were not in the expected direction. The father's highest grade b weight indicates that those students whose father's completed higher grade levels tend to score .25 lower on the social adjustment scale than those whose fathers complete lower levels of grades, while holding all other variables constant. The b weight for those students whose fathers were in the homemaker/unemployed group versus those students whose fathers were in the executive/professional group indicates that students whose fathers were in the homemaker/unemployed group tend to score .158 lower on the social adjustment scale than those students whose fathers were in the executive/professional group, while holding all other variables constant.

Two additional models were used with the social adjustment scale as a criterion. The first model used father's income, father's grade, and central air as the predictors, the model was significant (see Table 5). However, none of the three predictors had significant contributions to the model, as indicated by their b weights (father's grade, $b = .008$, $p = .454$; father's income, $b = -.017$, $p = .115$, central air, $b = .303$, $p = .054$). This indicates extreme colinearity among the 3 predictors (see Table 6 for intercorrelations among the 3 variables).

The second model included father's income and father's grade as the predictors and was significant (see Table 5). However, neither of the predictors had significant

Table 5

Significant Regression Models with SACQ Social-Adjustment Scale as Criterion Variable

Model	R ²	df	F	P	Significant Predictors
Father	.042	(4, 288)	3.177	.014	Highest grade (b = -.025, p = .031) Occupation: Homemaker/Unemployed vs. executive/professional (b = .158, p = .031)
Father Income, Father Grade, & Central Air	.035	(3, 290)	3.462	.017	None
Father Income & Father Grade	.023	(2, 292)	3.491	.032	None

contributions to the model, as indicated by their b weights (father's grade, b = -.013, p = .215; father's income, b = -.018, p = .105). Again, indicating extreme colinearity between the predictors (see Table 6).

Table 6

Intercorrelations for Father's Grade, Central Air, and Father's Income

Variable	1	2	3
1. Father's Highest Grade	--	.256**	.407**
2. Central Air Conditioning	.256**	--	.091
3. Father's Income	.407**	.091	--

** Correlation is significant at the .01 level

Personal-Emotional Adjustment

The following models were not significant: mothers model, R² = .029, F(4, 290) = 2.159, p = .74; wealth model, R² = .059, F(11, 283) = 1.617, p = .093; occupation

model, $R^2 = .017$, $F(4,290) = 1.232$, $p = .298$; education model, $R^2 = .009$, $F(2, 296) = 1.387$, $p = .252$; and the subjective model, $R^2 = .004$, $F(1, 297) = 1.109$, $p = .293$.

However, six models were found to be significant for the personal-emotional adjustment criterion variable (see Table 7). First, the full model was significant. The significant b weights in the full model are interpreted as follows: the b weight for own room indicates that those who reported having their own room tend to score .456 lower on personal adjustment than those who did not report having their own room, while holding all other variables constant. The b weight for father's income indicates that as father's income increases by 1, scores on the personal adjustment scale tend to increase by .076, while holding all other variables constant. The b weight for washer/dryers indicates that those who reported having a washer/dryer in their home while growing up tend to score .958 higher on personal-emotional adjustment than those students who reported not having a washer/dryer in their home while growing up, while holding all other variables constant. Finally, the b weight for free/reduced lunch indicates that those who participated in free/reduced lunch programs tend to score .164 lower on personal-emotional adjustment than those who did not participate in free/reduced lunch programs while holding all other variables constant.

Second, the father model was significant (see F). Father's income was the only significant contributor indicating that as father's income increases by 1, personal-emotional adjustment is expected to increase by .053 while holding all other variables constant.

Third, the income/assistance model was significant (see Table 7). Mother's and father's income were the only significant contributors to the model. The b weight for

Table 7

Significant Regression Models with SACQ Personal-Emotional Adjustment Scale As Criterion Variable

Model	R ²	df	F	p	Predictors
Full	.171	(23, 232)	2.085	.003	Own Room (b = .456, p = .014) Father's income (b = 0.76, p = .000) Washers/dryers (b = -.958, p = .031) Free and reduced lunch (b = -.164, p = .28)
Father	.054	(4, 288)	4.094	.003	Father's income (b = 0.053, p = .000)
Income/ Asst.	.088	(5, 255)	4.943	.000	Mother's income (b = .025, p = .011) Father's income (b = .059, p = .000)
Income	.064	(2, 292)	10.042	.000	Mother's income (b = .020, p = .030) Father's income (b = .044, p = .000)
Mother's Income, Father's Income, Own Vehicle & 2nd Hand Clothing	.068	(4, 289)	5.289	.000	Father's income (b = .040, p = .001)
Own Vehicle & 2nd Hand Clothing	.024	(2,295)	3.593	.029	None

mother's income indicates that as mother's income increases by 1, personal-emotional adjustment tends to increase by .025 while holding all other variables constant. The b weight for father's income indicates that as father's income increases by 1 personal-emotional adjustment tends to increase by .05 while holding all other variables constant.

The income model was also significant (see Table 7). Both predictors made significant contributions to the model. The b weight for father's income indicates that as father's income increases by 1, personal-emotional adjustment tends to increase by .044 holding all other variables constant. The b weight for mother's income indicates that as

mother's income increases by 1, personal-emotional adjustment tends to increase by .020 while holding all other variables constant.

The next model, developed based on previous exploratory analysis, included mother's income, father's income, own vehicle, and 2nd hand clothing as predictors. The model was significant (see Table 7). However, only father's income was a significant contributor to the model indicating that as father's income increases by 1, personal-emotional adjustment tends to increase by .040 while holding all other variables constant.

The final model, based on previous exploratory analyses, for the personal-emotional criterion variable included own vehicle as a teenager and second hand clothing as predictors. The model was significant (see Table 7). However, neither of the predictors were significant contributors to the model (own vehicle $b = -.180$, $p = .068$ and second hand clothing, $b = .170$, $p = .082$).

Institutional-Attachment

For the criterion variable institutional attachment, the following models were non-significant: full model, $R^2 = .110$, $F(23, 231) = 1.237$, $p = .215$; fathers model, $R^2 = .003$, $F(4, 287) = .182$, $p = .947$; mothers model, $R^2 = .010$, $F(4, 289) = .714$, $p = .583$; wealth model, $R^2 = .040$, $F(11, 282) = 1.082$, $p = .376$; income model, $R^2 = .003$, $F(2, 291) = .383$, $p = .682$; occupation model, $R^2 = .004$, $F(4, 289) = .318$, $p = .866$; education model, $R^2 = .001$, $F(2, 295) = .147$, $p = .863$; and subjective model, $R^2 = .000$, $F(1, 296) = .012$, $p = .914$.

There was one significant model for the institutional attachment criterion, the Income/Assist model (see Table 8). The variable, Public assistance ever, was the only significant contributor, indicating that those students who have never been on public

Table 8

Significant Regression Models for the SACQ Institutional Attachment Scale As Criterion Variable

Model	R ²	df	F	p	Predictors
Income/ Asst.	.046	(5, 254)	2.445	.035	Public Assistance Ever (b = .617, p = .002)

assistance tend to score .617 higher on the institutional attachment scale than those who have been on public assistance while holding all other variables constant.

Research Question Two: Does a relationship exist between student SES and reported experiences of classism at college?

It was predicted that students from lower SES backgrounds would report higher levels of all three types of classism (institutional, citational, and interpersonal via discounting) than their peers from higher-SES backgrounds. The findings did support this prediction. As previously noted, citational classism is communication of stereotypical and reproachful ideas and beliefs in the form of jokes, stories and remarks, while institutionalized classism is experienced in the context of organizational structures including organizational stated and practiced policies and procedures. Finally, interpersonal classism via discounting, can be described as experiences of one's socioeconomic status being dismissed, discounted, unrecognized or ignored. The same 9 exploratory regression models used for research question 1 were utilized to investigate research question 2. Significant regression models were found for all three types of classism, all indicating that students from lower SES backgrounds tend to report higher levels of classism than their peers from higher-SES backgrounds. Interestingly, for both

institutional classism and interpersonal via discounting, all nine of the exploratory models were found to be significant, with a variety of predictors making significant contributions to the models. These findings provide strong evidence for a relationship between SES and experiences of institutional and interpersonal via discounting classism. As for citational classism the full model and the income/assistance models were significant, however they both had the same single significantly contributing predictor, public assistance past 10 years. Therefore it appears that for citational classism, whether or not a student's family received public assistance during the past 10 years was the most relevant SES measure. Those students who reported being on public assistance at some point during the past ten years reported higher levels of citational classism than those students who reported not being on public assistance during the past ten years. The following sections detail the results of the exploratory regression modeling for each of the three types of classism.

Institutional Classism

For the criterion variable institutional classism, all nine models had significant results (see Table 9). The full model included three significant predictor variables. The first, father's occupation, unemployed/homemaker vs. professional/higher executive predictor indicates that participants whose fathers were in the unemployed/homemaker group on average score .60 higher on institutional classism than those participants whose fathers were in the professional/higher executive group, while holding the values of all the other predictors constant. The second significant predictor, second hand clothing, indicates that those participants who reported purchasing second hand clothing on

Table 9

*Significant Regression Models with CEQ-A Institutional Classism Scale As Criterion**Variable*

Model	R ²	df	F	p	Significant Predictors
Full	.400	(23, 232)	6.717	.000	Father's occupation, unemployed/homemaker vs. professional/higher executive (b = .600, p .016) Second hand clothing (b = -.189, p = .042) Public assistance past 10 yrs. (b = -1.083, p = .000)
Father	.070	(4, 288)	5.452	.000	Father's income (b = -.038, p = .008)
Mother	.033	(4, 290)	2.468	.045	Mother's highest grade (b = -.035, p = .014)
Wealth	.136	(11, 283)	4.047	.000	Own room (b = .383, p = .020) Washer/dryer (b = .024, p = .024) Second hand clothing (b = -.385, p = .000)
Income/Assist.	.335	(5, 255)	25.664	.000	Public assistance past 10 yrs. (b = -1.221, p = .000)
Income	.067	(2, 292)	10.418	.000	Father's income (b = -.050, p = .000)
Occupation	.043	(4, 290)	3.249	.013	Father's occupation, homemaker/unemployed vs. executive/professional (b = .650, p = .011)
Education	.035	(2, 296)	5.316	.005	None
Subjective	.051	(1, 297)	16.055	.000	Family on the ladder (b = -.082, p = .000)

average score .189 higher on institutional classism that those participants who reported “no” to purchasing second hand clothing while holding the values of all the other predictors constant. The final significant predictor, public assistance past 10 years, indicates that those who reported that they had been on public assistance during the past

10 years on average score 1.083 higher on institutional classism than those who reported they had not been on public assistance during the past 10 years while holding the values of all the other predictors constant.

The father model was also significant (see Table 9). Only father's income made a significant contribution to the model indicating that as father's income increases by 1, holding all the other predictors constant, institutional classism tends to decrease by .038

The mother model was also significant (see Table 9). The only significant contributor to the model was mother's highest grade, b indicating that as mother's grade increases by 1, institutional classism is expected to decrease by .035 while holding the values of all the other predictors constant.

The wealth model was also significant (see Table 9). Three of the predictors (own room, washer/dryers, and second hand clothing) were significant contributors to the model. The b weight for own room indicates that those who had their own room growing up tend to score .383 lower on institutional classism than those who did not have their own room growing up, while holding the values of all the other predictors constant. The b weight for washer/dryers indicates that those who had washers/dryers in their home while growing up tend to score .024 lower on institutional classism than those who did not have washers/dryers in their home while growing up, while holding the values of all the other predictors constant. Finally, for the predictor second hand clothing, the b weight indicates that those who reported purchasing second hand clothing while growing up tend to score .385 lower on institutional classism than those who did not purchase second hand clothing, while holding the values of all the other predictors constant.

The income/assistance model was significant (see Table 9). Public assistance during the past ten years was the only significant contributing predictor indicating that those participants whose families had received public assistance in the past 10 years tend to score 1.221 higher on the institutional classism scale than those participants whose families did receive public assistance in the past 10 years, while holding the values of all the other predictors constant.

The income model was significant (see Table 9). Father's income was the only significant predictor indicating that students with lower father's income tend score .050 higher on institutional classism than those students with higher father incomes while holding the values of all the other predictors constant.

The occupation model was significant (see Table 9), The father's occupation predictor, homemaker/unemployed group vs. executive/professional group was the only contributing predictor indicating that those students whose fathers were in the homemaker/unemployed group tend to score .650 higher on institutional classism than those students whose fathers were in the executive/professional group, while holding all other variables constant.

The education model was also significant for the institutional classism CEQ-A scale (see Table 9). However, neither predictors (father's highest grade, $b = -.015$, $p = .264$; mother's highest grade, $b = -.028$, $p = .061$) made significant contributions to the model, indicating extreme colinearity between the variables ($r = .577$, $p = .000$).

Finally, the subjective bivariate model was also significant (see Table 9). The predictor, family on the ladder indicates that for each 1 unit increase in reported family status on the ladder, there is an expected .082 decrease in institutional classism.

Citational Classism (communication of stereotypical and reproachful ideas regarding one's SES).

The following models were not significant: the father model, $R^2 = .028$, $F(4,287) = 2.073$, $p = .084$; the mother model, $R^2 = .021$, $F(4,289) = 1.583$, $p = .179$; the wealth model, $R^2 = .066$, $F(11, 282) = 1.800$, $p = .054$; the income model, $R^2 = .000$, $F(2, 291) = .027$, $p = .973$; the occupation model, $R^2 = .025$, $F(4,289) = 1.876$, $p = .115$; the education model, $R^2 = .018$, $F(2,295) = 2.702$, $p = .069$; and the subjective model, $R^2 = .000$, $F(1, 296) = .099$, $p = .754$.

There were two significant models for the citational classism criterion variable, the full model and the income assistance model (see Table 10). The full model only had public assistance past ten years as a significant contributing predictor indicating that those students whose families had received public assistance during the past ten years are expected to score .354 higher on citational classism than those whose families had not received public assistance during the past ten years, while holding the values of all the other predictors constant.

Table 10

Significant Regression Models with CEQ-A Citational Classism Scale As Criterion Variable

Model	R^2	df	F	p	Significant Predictors
Full	.149	(23, 232)	1.765	.020	Public assistance past 10 years (b = -.354, p = .017)
Income/ Assist.	.042	(5, 255)	2.257	.049	Public assistance past 10 years (b = -.350, p = .013)

The only significant contributor for the income/assistance model was public assistance past 10 years, indicating that those students whose families had received public assistance during the past ten years are expected to score .350 higher on citational classism than those whose families had not received public assistance during the past ten years, holding the values of all other predictors constant.

Interpersonal Via Discounting Classism (experiences of one's socioeconomic status being dismissed, discounted, unrecognized or ignored).

All nine of the exploratory regression models were significant for the interpersonal via discounting classism criterion variable (see Table 11). The full model, had one significant predictor, public assistance during the past 10 years, indicating that those students whose families had received public assistance during the past ten years are expected to score .394 higher on interpersonal via discounting classism than those whose families had not received public assistance during the past ten years, holding the values of all other predictors constant.

The father model was also significant (see Table 11). There were two significantly contributing predictors in the model, father's income and the unemployed/homemaker vs. professional/executive father occupation variable. The father's income predictor indicates that as father's income increases by 1, scores on the CEQ-A interpersonal via discounting scale tend to decrease by .039, while holding all other variables constant. The father's occupation, unemployed/homemaker vs. professional/higher executive predictor indicates that participants whose fathers were in the unemployed/homemaker group on average score .552 higher on the CEQ-A

Table 11

*Significant Regression Models with CEQ-A Interpersonal via Discounting Classism Scale
As Criterion Variable*

Model	R ²	df	F	p	Significant Predictors
Full	.149	(23, 232)	1.772	.019	Public assistance past 10 years (b = -.394, p = .044)
Father	.063	(4, 287)	4.829	.001	Father's income (b = -.039, p = .006) Father's occupation, homemaker/unemployed vs. executive/professional (b = -.552, p = .038)
Mother	.038	(4, 289)	2.874	.023	None
Wealth	.077	(11, 282)	2.144	.018	Own room (b = .426, p = .012) Second hand clothing (b = -.234, p = .022)
Income/Assist.	.097	(5,255)	5.477	.000	Father's income (b = -.029, p = .031) Public assistance past 10 yrs. (b = -.416, p = .011)
Income	.051	(2, 291)	7.749	.001	Father's income (b = -.040, p = .001)
Education	.037	(2, 295)	5.641	.004	None
Occupation	.037	(4, 289)	2,793	.027	Father's occupation, homemaker/unemployed vs. executive/professional (b = -.148, p = .042)
Subjective	.037	(1, 296)	11,243	.001	Family on the ladder (b = -.069, p = .001)

interpersonal via discounting scale than those participants whose fathers were in the professional/higher executive group, while holding the values of all the other predictors constant.

The mother model was also significant for the criterion variable CEQ-A interpersonal via discounting (see Table 11). However, none of the predictors made significant contributions to the model, indicating extreme colinearity among the various

predictors (mother's highest grade, $b = -.026$, $p = .066$; mother's income, $b = -.017$, $p = .221$; mother's occupation unemployed/homemaker vs. professional/higher executive, $b = -.135$, $p = .171$; mother's occupation unemployed/homemaker vs. service professions, $b = -.057$, $p = .549$). The correlation for mother's income and mother's highest grade can be reported ($r = .296$, $p = .000$), however any correlations including mother's occupation cannot be included due to the use of dummy coding for that particular variable making correlations meaningless under those circumstances.

The wealth model was significant (see Table 11). There were two significant contributing predictors to the model, own room, and purchasing second hand clothing. The b weight for own room indicates that those who had their own room growing up tend to score .426 lower on the interpersonal via discounting scale than those who had to share a room while growing up while holding the values of all the other predictors constant. The predictor second hand clothing indicates that those who purchased second hand clothing tend to score .234 lower on the interpersonal via discounting scale than those who did not purchase second hand clothing while holding all the other variables constant.

The income/assistance model was significant (see Table 11). The two significant contributors to the model were father's income and public assistance past 10 years. The b weight for the predictor father's income indicates that as father's income increases by 1, scores on the CEQ-A interpersonal via discounting scale tend to decrease by .029, while holding all other variables constant. The b weight for the predictor, public assistance past ten years, indicates that those students whose families had received public assistance during the past ten years are expected to score .416 higher on interpersonal via

discounting classism than those whose families had not received public assistance during the past ten years, holding the values of all other predictors constant.

The income model was also significant (see Table 11). Father's income was the only significant contributor to the model indicating that as father's income increases by 1, scores on the CEQ-A interpersonal via discounting scale tend to decrease by .040, while holding all other variables constant.

The education model was significant (see Table 11). However, neither of the predictors (fathers grade, $b = -.022$, $p = .109$; mothers grade, $b = .022$, $p = .139$) made significant contributions to the model, indicating extreme colinearity between the predictors ($r = .577$, $p = .000$).

The occupation model was also significant (see Table 11). The only significant predictor in the model was the father's occupation, service professions vs. unemployed/homemaker predictor. The b weight indicates that participants whose fathers were in the unemployed/homemaker group on average score .148 higher on the CEQ-A interpersonal via discounting scale than those participants whose fathers were in the service professions group, while holding all values of all the other predictors constant.

Finally, the subjective model was also significant for the interpersonal via discounting classism criterion variable (see Table 11). The b weight for the family on the ladder predictor indicates that for each 1 unit increase in family status on the ladder, there is an expected .069 decrease in interpersonal via discounting classism.

Research Questions Three, Four, and Five

In order to investigate research questions four, five and six correlations were used to examine the relationship between the three different CEQ-A scales and the full scale

SACQ. Table 12 provides correlations for the three different CEQ-A scales and the full scale SACQ.

Table 12

Correlations for CEQ-A scales and SACQ Full Scale Scores

Scale	1	2	3	4
1. CEQ-A Institutional Classism	---	.424*	.548*	-.166*
2. CEQ-A Citational Classism	.424*	---	.455*	-.082
3. CEQ-A Interpersonal via Discounting Classism	.548*	.455*	---	.230*
4. SACQ Full Scale	-.166*	-.082	-.230*	---

* $p < .01$

Research Question Three: Does a relationship exist between student adjustment to college and experiences of institutional classism at college?

It was hypothesized that a negative linear relationship would exist between scores on the CEQ-A institutional scale and the full scale SACQ. The hypothesis was supported as there was a significant negative linear relationship found (see Table 12). Students who report higher levels of institutional classism tend to have lower overall adjustment to college.

Research Question Four: Does a relationship exist between student adjustment to college and experiences of citational classism at college?

It was hypothesized that a negative relationship would exist between scores on the CEQ-A citational classism scale and the full scale SACQ. The hypothesis was not

supported (see Table 12) indicating a non-significant linear relationship between experiences of citational classism and overall adjustment to college.

Research Question Five: Does a relationship exist between student adjustment to college and experiences of interpersonal via discounting classism at college?

It was hypothesized that a negative relationship would exist between scores on the CEQ-A interpersonal via discounting and the full scale SACQ. The hypothesis was supported as there was a significant linear relationship found (see Table 12). Students who report higher levels of classism via interpersonal discounting tend to have lower levels of overall adjustment to college.

Overall, eight of the eleven hypotheses had significant findings (see Table 13). The three hypotheses that were not supported were; hypothesis 1: Students with low-SES backgrounds will tend to be less well adjusted to college than their peers with higher-SES backgrounds; hypothesis 3: Student with low-SES backgrounds will tend to be less well adjusted socially than their peers with higher-SES backgrounds; hypothesis 10: a negative linear relationship will exist between CEQ-A citational classism scale scores and the full scale SACQ scale scores.

Table 13

*Summation of Results: Hypotheses with Significant Findings***Socioeconomic Status and Adjustment to College**

Hypothesis 2: Students with low-SES backgrounds will tend to be less well adjusted academically, than their peers with higher-SES backgrounds.

Hypothesis 4: Students from low-SES backgrounds will tend to be less well adjusted personally/emotionally than their peers with higher-SES backgrounds.

Hypothesis 5: Students with low-SES backgrounds will tend to be less attached to the institution than their peers with higher-SES backgrounds.

Socioeconomic Status and Experiences of Classism

Hypothesis 6: Those students with low-SES backgrounds will tend to report higher levels of institutional classism than their peers with higher-SES backgrounds.

Hypothesis 7: Those students with low-SES backgrounds will tend to report higher levels of citational classism than their peers with higher-SES backgrounds.

Hypothesis 8: Those students with low-SES backgrounds will tend to report higher levels of interpersonal via discounting classism than their peers with higher-SES backgrounds.

Experiences of Classism and Adjustment to College

Hypothesis 9: A negative linear relationship will exist between CEQ-A institutional classism scale scores and the full scale SACQ scale scores.

Hypothesis 11: A negative linear relationship will exist between CEQ-A interpersonal via discounting classism scale scores and the full scale SACQ scale scores.

Chapter V

Discussion

Introduction

The relationship between SES and student adjustment to college has not previously been directly investigated. Additionally, the relationship between student perception of classism and adjustment to college has not been examined. The purpose of the current study was to explore the relationships among: SES and adjustment to college; SES and experiences of classism; and experiences of classism and adjustment to college. The sample for the current study had a more limited range of SES backgrounds than anticipated, with the range being skewed toward higher levels of SES, therefore it is important to view the results and conclusions with this limitation in mind. As a result, the “low SES” terms used in the following discussion may often be more representative of the low end range of SES for this studies’ sample as opposed to representing “low SES” individuals in a general sense. Despite this limitation, the results are still revealing regarding the relationships among SES, adjustment to college and experiences of classism.

The discussion section is divided into three parts based on the study’s findings regarding: 1) the relationships between SES and adjustment to college, 2) the relationships between SES and experiences of classism, and 3) the relationship between experiences of classism and adjustment to college. Following those three sections, limitations and implications of the study will be addressed as well as directions for future research.

SES and Adjustment to College

It was predicted that students from low-SES backgrounds would be less well adjusted to college (in all five areas of adjustment: academic, personal-emotional, social, institutional attachment, and overall) than their peers with higher-SES backgrounds. The findings partially supported this prediction. The results indicate that students from low-SES backgrounds were less well adjusted to college in terms of academic adjustment, personal-emotional adjustment, and institutional attachment. However, no relationship was found between SES and overall adjustment, and although a relationship was found between social adjustment and SES, the direction of that relationship is not clear.

This study's finding that low-SES students are less well academically adjusted to college than their peers from higher-SES backgrounds is consistent with previous research that demonstrate academic achievement differences between low and high SES students at various levels of education, including primary and secondary education (Arnold & Doctoroff, 2003; Bradley, et al., 1996; GAO, 1998, Sutton & Soderstrom, 1999; Toutkoushian & Curtis, 2005), and higher education (Walpole, 2003). However, when considering this finding it should be cautioned that the only significant indicator of SES related to academic adjustment was "the number of average vacations taken during the past 10 years". This indicator is classified as a measure of SES because it provides some indication of disposable income or wealth available to the family. It can be argued that the relationship between number of vacations and academic adjustment is perhaps measuring some other construct that is represented by the question regarding vacations. One could argue that students who have taken more vacations on average during the past 10 years have higher academic adjustment because number of vacations is measuring

something else rather than SES. For example, number of vacations may actually be measuring a construct such as having a healthy life balance or have taken time off to relax, or it may be an indication that these students have more skills related to adapting to new environments, all of which may be related to increased academic adjustment.

The results indicating that students from low-SES backgrounds were less well personally-emotionally adjusted to college is consistent with previous research findings in the areas of SES and mental health, SES and physical health, and SES and college health (e.g. APA, n.d.; Berkman & Kawachi, 2000; Repetti et al., 2002; Yu & Williams, 1999). The personal-emotional adjustment scale measures a set of demands that are not necessarily specific to college but instead are “characteristics of pressure-filled circumstances in general of which college experience is certainly an instance” (Baker & Siryk, 1984, p. 181). The scale asks about both the student’s physical and psychological health. Previous research has consistently demonstrated a relationship between SES and physical and mental health, with those from lower SES background having poorer health outcomes (e.g. APA, n.d., Berkman & Kawachi, 2000; Repetti et al., 2002; Yu & Williams, 1999). Additionally, the current study’s results are consistent with Roberts and colleagues’ (1999) finding that college students experiencing financial hardships reported experiencing poorer mental and physical health, as well as Eisenberg and colleagues’ (2007) research which found that students from low-SES backgrounds were more likely to report higher levels of symptoms of depression, anxiety and suicidal ideation. Based on previous research and the findings of this study, it is clear that a significant relationship exists between SES and personal-emotional adjustment to college with those

students from low-SES backgrounds adjusting less well than their peers from higher-SES backgrounds.

It was predicted that low-SES students would report feeling less attached to their academic institution than their peers from higher-SES backgrounds. The findings from the current study supported this prediction. Previous research has not directly examined the relationship between SES and institutional attachment. More research is needed in this area to better understand the relationship between institutional attachment and SES. Perhaps this finding is related to research showing that students from low-SES backgrounds are 1) less likely to be involved in non-classroom activities (e.g. school sponsored clubs/groups, athletics, etc.; Terenzini, et al., 2001; Walpole, 2003), 2) less likely to live on campus (King, 2005), 3) more likely to work more hours (ACFSA, 2001, Terenzini, et al., 2001; Walpole, 2003) and 4) more likely to attend school only part-time. It seems reasonable to believe that students who are spending more time on campus by living there, attending full-time, and working less have a much better chance of feeling attached to their academic institution than those students who spend significantly less time on campus, perhaps only appearing on campus for purely academic/classroom related reasons. This possibility is also supported by Bergerson's (2007) findings from a qualitative case study in which the woman interviewed reported that working so many hours affected her connection to her university in a negative manner. Again, it is clear that the findings in this study need further investigation in order to assess what student characteristics or experiences impact the relationship between SES and institutional attachment. However, the results from the current study do indicate that SES is a factor when it comes to students' attachment to their college/university.

It was predicted that students from low-SES backgrounds would be less well adjusted socially as compared to their peers from higher-SES backgrounds. The results did not support this prediction. The results did indicate a relationship between social adjustment to college and SES however the direction of the relationship is unclear. For the social adjustment exploratory regression modeling, three of the models were significant. Two of the models had no significant predictors and the third model had one predictor in the unexpected direction and a second predictor in the expected direction. In the father model (father income, occupation and highest grade) both highest grade and occupation were significant predictors. However, the highest grade predictor was in an unexpected direction, indicating that the higher grade level a student's father completed the lower their social adjustment to college. The occupation predictor was in the expected direction indicating that those students who reported their fathers to have executive/professional type jobs have higher social adjustment than those students with fathers in the homemaker/unemployment category. It can be concluded from these findings that indeed a relationship does exist between SES and social adjustment; however the direction of that relationship is unclear. In other words, one cannot conclude that students from low-SES backgrounds experience lower social adjustment to college than their peers from higher-SES backgrounds as was predicted for this study. As noted above, previous research only offers limited insight into the social adjustment of low income college students. Studies have found that low-SES students have lower levels of involvement in non-classroom activities (e.g. clubs/groups, athletics, etc.), higher levels of employment, and hours worked per week, and they are more likely to live off campus and attend school part-time (King, 2005; Terenzini, et al., 2001; Walpole, 2003). This

previous research provides some indications that perhaps low-SES students may be less well socially adjusted to college because overall they spend less time physically on campus and engaged in college activities. However, neither previous research nor the current study is able to conclude that low-SES students are less well adjusted socially to college. Perhaps despite the findings that low-SES students spend less time engaged in non-academic college activities and physically on campus, their social needs are still being fulfilled to their satisfaction. Additionally, perhaps the relationship between SES and social adjustment is completely in the unexpected direction, and students from high SES backgrounds are less well adjusted than their peers from lower SES backgrounds. Clearly, future research regarding the relationship between social adjustment to college and SES is needed to clarify the questions that remain regarding the differences between students from low-SES backgrounds and their peers from higher-SES backgrounds.

The findings from this study did not support the prediction that SES would be related to overall adjustment to college. None of the exploratory regression models were significant for the overall adjustment analysis. Perhaps the non-significant finding for overall adjustment to college can be explained by the restricted demographics of the current studies' sample. As previously discussed, the sample for this study is largely skewed toward the higher ends of the SES spectrum. Ninety percent of the sample reported father's incomes in the middle to upper class range and only 10% of the sample reported participating in public assistance programs while they were growing up. This extreme concentration at the higher end of SES for this sample is a relevant explanation for the lack of significant findings. It will be important for future studies to focus on sampling that includes a much broader range of SES backgrounds. Having participants

from a vast spectrum of SES backgrounds will allow for a clearer picture of the relationship between SES and overall adjustment to college.

It could also be argued that one of the contributing factors to the non-significant finding is related to the findings for the academic adjustment subscale. The academic adjustment subscale is the largest of the four subscales, consisting of 24 items (compared to 20 items for the social adjustment scale and 15 items for each of the personal-emotional and attachment scales). As noted above the relationship found between the academic subscale and SES is rather fragile due to the SES indicator being “number of vacations” as opposed to a more direct SES measure such as income. Because the association between SES and the academic adjustment subscale does not allow for strong conclusions, it is possible that although the other subscales had significant relationships with SES, the lack of a relationship between SES and the academic subscale was sufficient enough to influence the relationship between the overall adjustment score and indicators of SES.

Another potential explanation for the finding is that although this study, as well as other previous research, has found significant differences between students from low-SES backgrounds and their peers from higher-SES backgrounds in a multitude of areas, perhaps those differences are not significant enough to impact the overall experience or adjustment to college for students from low income backgrounds. For example, research has shown that low-SES students experience college differently in areas such as personal-emotional adjustment (Eisenberg et al., 2007; Roberts et al., 1999) social adjustment (Terenzini, et al., 2001; Walpole, 2003) and behavioral factor such as working more hours (ACSFA, 2001; Terenzini, et al., 2001; Walpole, 2003) not living on campus,

(King, 2005) and attending only part-time (GAO, 2003; King, 2005). However, perhaps these differences are not enough to distinguish students from low-SES backgrounds from their peers from higher-SES backgrounds in terms of their overall adjustment to college. In other words, although students from low-SES backgrounds do experience some elements of college differently (negatively) than their higher-SES peers perhaps those elements are not strong enough to distinguish them from their higher-SES peers when considering their adjustment to college when taken as a whole.

SES and Experiences of Classism

It was predicted that students from low-SES backgrounds would report higher levels of all three types of classism (institutional, citational, and interpersonal via discounting) than their peers from higher-SES backgrounds. The findings from this study supported the prediction. Students from low-SES backgrounds reported experiencing higher levels of all types of classism including: institutional (context of organizational structures, policies, procedures and practices), citational (communication of stereotypical and reproachful ideas and beliefs from others), and interpersonal via discounting (one's SES status being dismissed, discounted, and/or unrecognized) than their peers from higher-SES backgrounds. These findings are consistent with what one would expect to find. Individuals who are from lower SES backgrounds are more likely to encounter, recognize, and experience classism than higher-SES individuals because as Lott (2002) explains, classism occurs when people of lower SES status are discriminated against by people who occupy higher levels of SES status. In other words, it makes sense that students from low-SES students are associated with higher levels of experiencing classism, because they are the population that classism is aimed at.

When looking at the results for each of the different types of classism and their relationships to SES, it is of interest to note that for both institutional and interpersonal via discounting classism, all nine of the exploratory regression models were significant each with multiple significant predictors, whereas for citational classism only two models were significant (the full model and the income/assistance model) and for both of those models the only significant predictor was “public assistance past 10 years”. In other words, although multiple models and multiple SES predictors were significant for institutional and interpersonal classism, students receiving “public assistance during the past ten years” was the only predictor for citational classism. It could be argued that of the three types of classism defined by Langhout and colleagues, citational classism is the most overt type (e.g. experiencing classist, reproachful communication from others in the form of jokes or stories) as compared to the other two which measure classism in terms of organizational structures and one’s SES situation being ignored or discounted. Additionally, it could be argued that those students who reported receiving public assistance during the past ten years were likely to be at the lowest end of the SES spectrum as compared to others in the study. Therefore, perhaps it is mostly/only the students from the most extreme low end of the SES spectrum that experience the more blatant form of classism (citational). Perhaps this can be attributed to the comments/jokes/stories the students report experiencing, being to other’s reproachful opinions/beliefs about individuals who participate in public assistance programs. Clearly more in-depth research is needed to further explore this issue. The relevance of the differences in findings between SES and citational classism as compared to the other types will be relevant below in the section regarding classism and adjustment to college.

Experiences of Classism and Adjustment to College

It was predicted that students' experiencing classism would be negatively related to overall adjustment to college. In other words, those students who reported higher levels of classism (institutional, citational and interpersonal via discounting) would report lower levels of overall adjustment to college. The study's findings partially support the prediction. Both institutional classism and interpersonal via discounting classism were significantly related to lower levels of overall adjustment to college, however, no relationship was found between citational classism and overall adjustment to college.

There is very limited research on the relationship between classism and college experiences. In the process of developing the CEQ-A, Langhout and colleagues (2007) found both citational and interpersonal via discounting classism to be related to social, academic and general adjustment to school, while institutional classism was found to be related to an increased desire to leave school, lower levels of positive feelings about school, and lower levels of academic adjustment. The findings from this study are consistent with those of Langhout and colleagues for institutional and interpersonal via discounting classism but not their findings regarding citational classism. However, these findings make sense when one looks back at the relationship found between SES and citational classism as compared to SES and the other two types of classism. Of the three types of classism, citational classism had the fewest significant regression models and SES predictors associated with it. In fact, the only significant SES predictor for citational classism was students who reported receiving public assistance during the past ten years. Additionally, as has been previously noted only 6% of this study's sample reported that they had received public assistance during the past ten years. Therefore, perhaps the

sample was not robust enough to show a significant relationship between citational classism and overall adjustment to college. Another possible explanation is that experiencing citational classism is not an experience that is related to one's overall adjustment to college. Because there is such limited research in this area it is difficult to speculate what might account for the findings, and therefore it is extremely important that further research is conducted to examine and clarify these complex relationships.

Limitations

The current study investigated the relationships among college student adjustment, student SES and student experiences of classism. Several limitations exist within this study. First, it should be cautioned that when interpreting this study no causality can be concluded from the results. The research design of the study was correlational and predictive and therefore concerned with associated patterns versus causality. Second, as previously stated, one of the limitations of this study is the limited SES range for the sample of participants. The sample is skewed toward the middle and higher levels of SES background. For example, 90% of the sample reported father's incomes in the middle to upper class range. Furthermore, only 10% of the sample reported participating in public assistance programs while they were growing up. Because the purpose of this study was to examine the differences between college students from lower SES backgrounds to those of their higher-income peers, this restricted range of participant SES background is a significant limitation.

Another potential limitation of this study is the reliance on college students to report accurate SES information about their families. It is possible that many college students don't know the details or true circumstance of their families' SES situations.

Perhaps students were making a “best guess”, based on their assumptions, when they reported their families SES data. In this study there is no way to determine how accurate the responses regarding SES are. Therefore it is important that we view the results of this study with caution just as we do with other self reported data.

Caution needs to be used when generalizing these results. Generalizing these findings to all college students should be avoided because of variations such as type of colleges (public vs. private), prestige or rigor of colleges/universities, diversity of college/university student populations, and regional variations. For example, the majority (92.3%) of participants in this study self-reported as Caucasian. This indicates that not only should caution be used when generalizing to other college students but also to students from other racial backgrounds.

Implications

The purpose of this study was to examine, in an exploratory manner, the relationships among college student adjustment, college student family SES background, and college student experiences of classism. The results from this study contribute to the current research on the role of SES in the lives of individuals and more specifically to the role of SES and of experiences of classism to the adjustment of college students.

The study found that a student’s family SES background was significantly related to the student’s academic, social, and personal-emotional adjustment to college as well as their feelings of attachment to their university. Previously, no other study has directly examined the relationship between family SES background and issues of adjustment to college. These findings indicating that low-SES students are less well adjusted to college, in several specific areas, than their peers from higher-SES backgrounds have

important implications for university administrators, professors, and college counseling administrators regarding this specific college student population.

In addition, this study found that for students, being from a low-SES background is significantly associated with experiencing classism in their college environment. Students from lower SES background reported experiencing higher levels of all types of classism when compared to their peers from higher-SES backgrounds. Specifically, low-SES students reported experiencing institutional classism (university organizational structures, policies, procedures or practices), citational classism (receiving communications of stereotypical and reproachful ideas from others regarding SES), and interpersonal via discounting classism (feeling like one's SES status is dismissed, ignored or unrecognized). Furthermore, this study found that students experiencing institutional classism, and interpersonal classism via discounting classism were less well adjusted to college overall than those students who did not report experiencing institutional or interpersonal via discounting classism.

Overall, this study found significant differences between college students from low-SES backgrounds and students from higher-SES backgrounds. Specifically, low-SES students appear to be adjusting less well to college in a variety of areas and they appear to be having experiences of classism at their university. Additionally, those students who are reporting experiencing classism appear to be less well adjusted to college overall than those who reported not experiencing classism. Given that previous research has found that students from low-income backgrounds are far less likely to graduate from 4-year institutions than their peers from higher-SES backgrounds (Terenzini, Cabrera, & Bernal, 2001) the information from this study can perhaps provide

some guidance to university administrators on where interventions to increase graduation rates can be targeted. It seems clear that issues related to academic adjustment, social adjustment, personal-emotional adjustment and various forms of classism on university campuses provide ample opportunities for targeted interventions aimed at not only increasing low-SES students' chances for graduation but also improving their college experiences.

Future Research

The current study has opened up many avenues for future research. First, as previously noted it will be important for research to further examine this study's findings of relationships between SES and academic, social, personal-emotional adjustment and attachment to college but not a relationship between SES and overall adjustment to college. Replication of the current study could help determine if this is a consistent finding as well as provide some information about the relationship between the various subtypes of adjustment, overall adjustment and SES. It is suggested that replication studies focus on including a wider range of SES backgrounds in their sample and might also consider including first year college students from several years.

Secondly, future research would benefit from sampling that included a more diverse range of participant SES background and racial background. Additionally, replicating this study in other regional areas and different types of university/college settings would be important.

Third, future studies might consider including and examining multiple potentially moderating variables. Variables related to SES, personal factors, and educational factors may provide important information related to SES, classism and various types of

adjustment to college. For example variables related to SES could include: current SES situation, subjective measure of stress and/or opinions about current SES situation, specific information about how the student is paying for school, and how much financial assistance (e.g. use of credit cards, cash) students receive from others. Personal factors could include issues such as gender, transfer student versus non-transfer student, family generation of college attendance, number of dependents, and number of hours worked per week while in school, and issues related to personal resiliency. Educational factors may include questions regarding, participation in university sponsored extracurricular activities (e.g. clubs, teams, Greek life). These are just a few of the example of potential additional variables to consider when examining the relationships among student SES, experiences of classism and adjustment to college.

Finally, another important finding that resulted from this study, with implications for future research, was the importance of including multiple independent measures of SES when using SES as a variable in a study. As stated previously, some researchers have cautioned against the use of composite measures of SES due to limited scope and oversimplification of a complex phenomenon (APA, 2007; Conger & Donnellan, 2007; Duncan & Magnuson, 2003; Krieger, et al., 1997). Furthermore, it has been found in previous research that different indices of SES related differently to the same dependent or outcome variable and therefore it is important to include a variety of SES indices (Power & Manon, 1992; Rodgers, 1991; von Rueden et al., 2006). For example, Brady and Matthews (2002) found in their study that “correlations between socioeconomic indices were not so high as to suggest redundancy, and different SES indicators were of importance in predicting exposure to different types of life events” (p. 575). The current

study supports the findings of previous studies in that different SES indicators related differently to various outcome variables (Power & Manor, 1992, Rodgers, 1991, von Rueden et al., 2006). More specifically, if this study had only included a limited number of SES indicators, or had used one of the commonly used composite SES scores, the results of the study could have been very different. Consider for example this study's findings that SES indicators related to students' fathers' SES (highest grade, occupation, and income) were significant predictors for the outcome variables social adjustment and personal emotional adjustment. However, for the outcome variable institutional attachment, receiving public assistance was the only significant SES factor. Similarly, students' mothers' SES (highest grade, occupation, and income) were predictive of interpersonal via discounting classism and institutional classism, but receiving public assistance during the past 10 years was the only significant predictor for the citational type of classism. Overall, the exploratory nature of this study allowed for many important findings regarding the complexity of SES in general and specifically the complexity of its relationship to various criterion variables.

Additionally, some of the SES measures that traditional research might not consider using as indicators of SES, such as having your own room while growing up, having a washer/dryer in your home, and purchasing second hand clothing, were found in this study to provide unique information. For example, the full regression model for personal-emotional adjustment to college was significant and perhaps surprisingly having your own room and having a washer/dryer in your home while growing up were among the significant predictors. Similar results emerged from the models for institutional classism. Having your own room, having a washer/dryer and purchasing second hand

clothing were significant predictors in several of the models. However, other perhaps non-traditional indicators of SES such as number of computers in the home, number of family vehicles, and having your own vehicle as a teenager, which were included in this study did not emerge as unique predictors. Perhaps this indicates that those particular SES measures are not viable for this particular sample and/or population. Future research might consider including them and assessing for replicated findings regarding their viability. However, future research might also consider eliminating those particular measures of SES as their feasibility as SES predictors is questionable based on the results of this study.

Overall, there was great variety in the way that the various SES variables in this study related to the various outcome variables in this study. As Adler and colleagues (1994) argued “SES is typically measured by a single variable, such as income or education...various components of SES are intercorrelated, they are not identical...” (p. 21). The findings of this study support these findings as well as previous calls in the literature for researchers to take caution not to over simplify a very complex phenomenon. Furthermore it is important that caution is exercised when interpreting conclusions regarding SES, when those conclusions are based on the use of only one measure of SES.

Conclusions

The goals of the current study were to provide insight into the adjustment to college for students from low-income backgrounds versus their peers from higher-income backgrounds, explore the relationship between perceptions of classism at college and SES, and finally to explore the relationship between perceptions of classism at college

and adjustment to college. The findings from the current study provided some expected outcomes as well as outcomes that were surprising.

As expected, students from low-SES backgrounds were found to be less well adjusted than their peers from higher-SES backgrounds in the areas of academic and personal-emotional adjustment as well as institutional attachment. In addition, as expected, the results indicate that low-SES students report higher perceptions of classism experiences on campus as compared to their higher-income peers and that those students who reported higher rates of perceived classism were less well adjusted overall to college than those students who reported lower rates of perceived classism. Finally, the expectation that the inclusion of multiple indicators for measuring SES would be important for the results of this study was supported. This study's findings indicate that different indicators of SES related differently to various outcome variables and that perhaps important information could have been missed regarding the outcome variables if a more limited set of SES variables were used.

The findings from this study also produced several surprising results. First, overall adjustment to college was not found to be related to SES. This result was surprising as it seems somewhat inconsistent with previous research and with some of the findings from the current study. Second, although a relationship was found between SES and social adjustment to college, the direction of that relationship is unclear. In other words, the findings leave room for the possibility that low-SES college students actually have higher social adjustment to college than their higher-income peers. Finally, the finding that "number of vacations during the past ten years" was the only significant predictor of academic adjustment was also a surprising and puzzling finding. These

surprising findings leave one with many questions such as “Would these findings have been the same if the SES range of the sample was less restricted?”; “Would a higher number of low-SES students in the sample change the finding regarding overall adjustment to college?”; “Is it possible that although low-SES students are less well adjusted in some sub-areas of college adjustment, in terms of overall adjustment they do not differ from their higher-income peers?”; “Is it possible that students from low-SES backgrounds are actually more socially adjusted to college than their higher-income peers and if so what are some possible explanations for this?”; “what is it about the SES indicator ‘number of vacations’ that is related to academic adjustment?” These examples of questions produced from the findings of this study provide for many potential avenues for future research. For example, one might design a study that looks specifically at the social experiences and adjustments of low-SES students in order to provide some context and further understanding of the relationship between SES and social adjustment. This study could include a more in-depth inventory and analysis of the social experiences and activities that low-SES students are participating in, in addition to a measure of social adjustment. As for the questions surrounding the non-significant overall adjustment finding, one could replicate the current study but focus on recruiting a much larger sample of students from low-SES backgrounds to allow for examination of a more evenly distributed sample of SES backgrounds. Finally, the issue of the indicator “number of vacations” being predictive of academic adjustment could be further explored by examining other factors that may be related to both vacations and academic adjustment, such as ability to adapt to new situations, resiliency, healthy balance between school and leisure activities.

As is common with many research experiences, the answers to the questions explored in this study have created even more questions and avenues for further exploration. Despite some of the unexpected findings and new questions, this study has also provided important information that is both original as well as supportive of previous findings.

As previously noted some research has found that low-SES students are less likely than their peers from higher-SES background to graduate from college (Bowen, et al., 2005; King, 2005; Terenzini, et al., 2001). The findings from this study offer interested parties such as parents, students, university administrators, and university mental health providers, some specific areas in which low-SES college students are experiencing college in a less positive manner than their higher-income peers. The findings from this study indicating that low-income college students are fairing less well in terms of academic and personal-emotional adjustment, attachment to their institution, that they are more likely to perceive experiences of classism on campus, and that those who perceive higher levels of classism are less well adjusted to college, are specific areas that interested parties can target for interventions. By targeting these areas for both preventative and reactive interventions perhaps interested parties will help minimize the college graduation gap between students from low-SES backgrounds and students from higher-SES backgrounds and more low-SES college students will achieve success in the form of a college degree.

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Appendix A

Demographic Questionnaire

Demographic Questionnaire

1. How old are you?
 - a. _____

2. Which of the following best describes you?
 - a. I am from Nebraska
 - b. I am from a state other than Nebraska
 - c. I am an international student

3. What is your gender
 - a. Male
 - b. Female
 - c. Other _____

4. What type of primary (grade) school did you attend?
 - a. Public
 - b. Parochial
 - c. Private Non-parochial

5. What type of secondary (e.g. middle school/junior high, high school) school did you attend?
 - a. Public
 - b. Parochial
 - c. Private Non-parochial

6. What is your current year in school?
 - a. Freshman
 - b. Sophomore
 - c. Junior
 - d. Senior
 - e. Other (please specify) _____

7. Are you a transfer student?
 - a. Yes
 - b. No
- 7b. If yes, from where?
 - a. Junior/Community college
 - b. Another Public University
 - c. Another Private University

- 8. How many credit hours are you currently taking?
 - a. _____

9. What is your current living environment?
- Residence hall/ dorm/on campus housing
 - Apartment or rented house
 - Fraternity or sorority house
 - Own your own home
 - Live with parents/guardians
 - Other _____
10. What is your current living situation?
- I live alone
 - I live with roommates
 - I live with my spouse
 - I live with my significant other/romantic partner
 - I live with parents or other family of origin.
11. Which of the following best describes you:
- I am a first generation college student (i.e. I am the first in my family to attend college)
 - I am second generation college student (i.e. my parent(s) were the first to attend college)
 - I am a third or more generation college student
12. How do you identify your race/ethnicity? (check all that apply)
- Biracial
 - Multiracial
 - Caucasian/White
 - Black/African-American
 - Asian/Asian-American
 - Middle Easterner/Arab-American
 - Latino/a/Hispanic-American
 - Eastern European/Eastern European American
 - American Indian/Alaskan Native/ Native Hawaiian /Pacific Islander
 - Other
13. How many children/dependents do you have?
- 0
 - 1
 - 2
 - 3
 - 4 or more

14. Which of the following colleges best represents where your academic major (or anticipated major) fits?
- Agricultural Sciences and Natural Resources
 - Architecture
 - Arts and Sciences
 - Business Administration
 - Education and Human Sciences
 - Engineering
 - Fine and Performing Arts
 - Journalism and Mass Communications
 - Undecided on major/college of study
15. Which of the following best describes your level of employment during the school year (**Mark all that apply**)...
- I am employed through the work study program on campus
 - I am employed part-time on campus (not work study)
 - I am employed part-time off campus
 - I am employed full-time on campus (not work study)
 - I am employed full-time off campus
 - I am not employed
16. Which of the following best describes your level of employment during the summer months (**Mark all that apply**)...
- I am employed through the work study program on campus
 - I am employed part-time on campus (not work study)
 - I am employed part-time off campus
 - I am employed full-time on campus (not work study)
 - I am employed full-time off campus
 - I am not employed
17. During the school year, on average how many hours of paid employment do you work per week?
- _____
18. During the summer, on average how many hours of paid employment do you work per week?
- _____
19. How many paid jobs do you have?
- _____
20. Are you a member of a fraternity or sorority?
- Yes
 - No

21. How many campus sponsored extracurricular organizations are you typically involved in?
a. _____
22. Approximately how many hours per week do you spend in campus extracurricular activities?
a. _____
23. How many *off campus* (i.e. church, community) extracurricular activities are you typically involved in?
a. _____
24. Approximately how many hours per week do you spend in off campus extracurricular activities?
a. _____
25. The **majority** of my college expenses are paid by:
a. Me through financial Aid (Loans, Grants, etc.)
b. Me through savings, trust funds etc.
c. Me through employment
d. My parent(s)/guardian(s) (Out of pocket, not loans)
e. My parents(s)/guardian(s) through loans
f. My grandparent(s) (Out of pocket, not loans)
g. My grandparents(s) through loans
h. None of the above
26. Do you typically borrow student loans?
a. _____
- 26a. If so do you typically borrow...
a. The full amount available
b. Less than the full amount available
c. I don't know

27. Approximately how much money do you expect to have to repay in educational loans upon your graduation?
- None
 - Less than \$1,000
 - \$1,000 - \$4,999
 - \$5,000 – \$9,999
 - \$10,000 - \$14,999
 - \$15,000 - \$19,999
 - \$20,000 – \$24,999
 - \$25,000 – \$29,999
 - \$30,000 – \$34,999
 - \$35,000 – \$39,999
 - \$40,000 – \$44,999
 - \$45,000 – \$49,999
 - \$50,000 or more
28. Have your parents/guardians or others borrowed loans to help finance your education?
- Yes
 - No
 - I don't know
29. Are you currently receiving grant or fellowship funds?
- Yes
 - No
 - I don't know
30. On average how much money per month (cash, deposit in checking account, etc.) do you receive from your parents and/or other family/friends that are assisting you?
- None
 - Less than \$25.00
 - \$25.00 - \$49.99
 - \$50.00 - \$99.99
 - \$100.00 - \$149.99
 - \$150.00 - \$199.99
 - \$200.00 - \$249.99
 - \$250.00 – \$299.99
 - \$300.00 - \$349.99
 - \$350.00 - \$399.99
 - \$400.00 - \$449.99
 - \$450.00 – \$499.99
 - \$500 or more

31. On average how much money do you charge to your **parent/guardian's or other family/friends credit card(s)** per month?
- a. None
 - b. Less than \$25.00
 - c. \$25.00 - \$49.99
 - d. \$50.00 - \$99.99
 - e. \$100.00 - \$149.99
 - f. \$150.00 - \$199.99
 - g. \$200.00 - \$249.99
 - h. \$250.00 – \$299.99
 - i. \$300.00 - \$349.99
 - j. \$350.00 - \$399.99
 - k. 400.00 - \$449.99
 - l. \$450.00 – \$499.99
 - m. \$500 or more

Appendix B

Classism Experiences Questionnaire—Academe (CEQ-A)

Classism Experiences Questionnaire—Academe (CEQ-A)

During your time at the University of Nebraska, have you ever been in a situation where any students or professors harassed or discriminated against you because of your socioeconomic class?

- a. Yes
- b. No
- c. I don't know

Please answer the following questions on the following scale:

- 1. Never 2. Once or Twice 3. Sometimes 4. Often 5. Many Times**

During your time at the University of Nebraska, have you ever been in situations where:

1. You could not take a class (e.g. music, science, film) because you could not afford the fees for the class (for materials, travel etc.)?
2. You could not join a sports team because you could not afford the associated expense?
3. You could not join an activity (e.g. Student Organization) because your job hours consistently conflicted with the activity meetings/events?
4. You could not afford social activities (e.g., events at the Lied Center, etc.) because of the fees?
5. You had to live in the dorms because you could not afford another housing option?

During your time at the University of Nebraska, have you ever been in situations where students or professors:

1. Told stories of jokes about people who are poor
2. Made stereotypic remarks about people who are poor?
3. Made offensive remarks about people who are poor?
4. Made offensive remarks about the appearance of people who are poor?
5. Made offensive remarks about the way people who are poor act?
6. Made offensive remarks about the way people who are poor speak?
7. Made statements suggesting that people who are poor are inferior?
8. Made statements suggesting that rich people are superior?
9. Made offensive remarks about people on welfare?

During your time at the University of Nebraska, have you ever been in situations where students or professors:

1. Were dismissive of your financial situation?
2. Invited you to events/outings that you could not afford?
3. Didn't seem to appreciate your financial burdens?
4. Encouraged you to purchase things you couldn't afford?
5. Assumed you could afford things that you couldn't (e.g. dinner at an expensive restaurant)?
6. Assumed you could provide your own method of transportation?
7. Did not put books on reserve for class or made them available online?

Appendix C

Socioeconomic Factors Inventory (SFI)

Socioeconomic Factors Inventory (SFI)

The purpose of the following questions is to assess the various factors associated with your families' social and economic background. When answering these questions please consider the past 10 years of your life. It is quite possible that many of the topics in the questions may have changed throughout a 10 year period. Therefore, it is important to try and answer the questions in a "general sense". In other words, try to consider the questions in terms of "an average over the past 10 years" as opposed to a specific year or age.

1. While you were growing up who served as your primary guardian/caregiver(s)?

- a. Both biological parents
- b. One biological parent
- c. One biological parent and a step-parent
- d. Single Foster parent/guardian
- e. Two foster parents/guardians
- f. One grandparent
- g. Two grandparents
- h. Other family member (ex. aunt/uncle, older sibling)
- i. Other Please describe _____

2. Indicate the number of people in your household while you were growing up for each of the following types (include yourself):

- a. Adults _____
- b. Juveniles (under age 18) _____

3. Total number of adults who contributed income/earnings in your household while you were growing up?

4. What is the highest grade (or year) of regular school your mother/primary guardian completed? (check one)

Elementary	High School	College	Graduate School
01___	09___	13___	17___
02___	10___	14___	18___
03___	11___	15___	19___
04___	12___	16___	20+___
05___			
06___			
07___			
08___			

5. What is the highest degree your mother/primary guardian has earned?
 - a. High school diploma or equivalency (GED)
 - b. Associate degree (junior/community college)
 - c. Bachelor's degree
 - d. Master's degree
 - e. Doctorate (Ph.D.)
 - f. Professional (MD, JD, DDS, etc.)
 - g. Other
 - h. None of the above (less than high school)

 6. What was your mother/guardian's occupation while you were growing up? (List all if she had more than one job at a time)
-
7. My mother/guardian's primary occupation while I was growing up would best be described as:
 - a. Unemployed or dependent upon public assistance
 - b. Domestic/Homemaker
 - c. Farm Laborer or Service Worker (e.g. dishwasher, car wash attendant, private house cleaner, farm employee)
 - d. Service Occupations (e.g. bartender, garbage collectors, construction worker;)
 - e. Semi-Advanced Service Occupations (e.g. animal caretakers, child care providers, barbers/hairdressers, bus driver, railroad conductors, meat cutters)
 - f. Advanced Service Occupations (e.g. carpenters, electrician, armed services, firefighters, mail handlers, LPNs, railroad engineers, police person or detectives)
 - g. Small Business Owner/Skilled Service Workers (e.g. auctioneers, bank tellers, dental assistants, health trainers, family farm owner)
 - h. Technicians or Semiprofessionals (e.g. advertising agent, air traffic controller, dental hygienists, opticians, photographers, secretaries).
 - i. Professional/Administrators (e.g. accountants, clergyperson, RNs, pharmacists, secondary school teachers, pilots).
 - j. Higher Executive/M.D. or Ph.D. (e.g. astronomer, architect, civil engineers, attorney, psychologist, college or university professors).

8. Which of these categories best describes the total income your mother/primary guardian earned, per year, while you were growing up?

- a. None, my mother did not earn an income
- b. Less than \$5,000
- c. \$5,000 through \$11,999
- d. \$12,000 through \$15,999
- e. \$16,000 through \$24,999
- f. \$25,000 through \$34,999
- g. \$35,000 through \$39,999
- h. \$40,000 through \$49,999
- i. \$50,000 through \$74,999
- j. \$75,000 through \$99,999
- k. \$100,000 through \$249,999
- l. \$250,000 through \$499,999
- m. \$500,000 through \$999,999
- n. \$1,000,000 or more

9. What is the highest grade (or year) of regular school your father/primary caregiver completed? (check one)

Elementary	High School	College	Graduate School
01 ___	09 ___	13 ___	17 ___
02 ___	10 ___	14 ___	18 ___
03 ___	11 ___	15 ___	19 ___
04 ___	12 ___	16 ___	20+ ___
05 ___			
06 ___			
07 ___			
08 ___			

10. What is the highest degree your father/primary guardian has earned?

- a. High school diploma or equivalency (GED)
- b. Associate degree (junior/community college)
- c. Bachelor's degree
- d. Master's degree
- e. Doctorate (Ph.D.)
- f. Professional (MD, JD, DDS, etc.)
- g. Other
- h. None of the above (less than high school)

11. What was your father/guardian's occupation while you were growing up? (List all if he had more than **one job at a time**)

12. My father/guardian's primary occupation while I was growing up would best be described as:
- a. Unemployed or dependent upon public assistance
 - b. Domestic/Homemaker
 - c. Farm Laborer or Service Worker (e.g. dishwasher, car wash attendant, private house cleaner, farm employee)
 - d. Service Occupations (e.g. bartender, garbage collectors, construction worker;)
 - e. Semi-Advanced Service Occupations (e.g. animal caretakers, child care providers, barbers/hairdressers, bus driver, railroad conductors, meat cutters)
 - f. Advanced Service Occupations (e.g. carpenters, electrician, armed services, firefighters, mail handlers, LPNs, railroad engineers, police person or detectives)
 - g. Small Business Owner/Skilled Service Workers (e.g. auctioneers, bank tellers, dental assistants, health trainers, family farm owner)
 - h. Technicians or Semiprofessionals (e.g. advertising agent, air traffic controller, dental hygienists, opticians, photographers, secretaries).
 - i. Professional/Administrators (e.g. accountants, clergyperson, RNs, pharmacists, secondary school teachers, pilots).
 - j. Higher Executive/M.D. or Ph.D. (e.g. astronomer, architect, civil engineers, attorney, psychologist, college or university professors).
13. Which of these categories best describes the total income your father/primary guardian earned, per year, while you were growing up?
- a. None, my father did not earn an income
 - b. Less than \$5,000
 - a. \$5,000 through \$11,999
 - b. \$12,000 through \$15,999
 - c. \$16,000 through \$24,999
 - d. \$25,000 through \$34,999
 - e. \$35,000 through \$39,999
 - f. \$50,000 through \$74,999
 - g. \$75,000 through \$99,999
 - h. \$100,000 through \$249,999
 - i. \$250,000 through \$499,999
 - j. \$500,000 through \$999,999
 - k. \$1,000,000 or more

14. Which of the following categories best describes the total COMBINED family income (**includes income contributed by all adults in the home**) that your family earned, per year, while you were growing up?

- c. Less than \$5,000
- l. \$5,000 through \$11,999
- m. \$12,000 through \$15,999
- n. \$16,000 through \$24,999
- o. \$25,000 through \$34,999
- p. \$35,000 through \$39,999
- q. \$50,000 through \$74,999
- r. \$75,000 through \$99,999
- s. \$100,000 through \$249,999
- t. \$250,000 through \$499,999
- u. \$500,000 through \$999,999
- v. \$1,000,000 or more

15. During the past 10 years did your family mostly live in:

- a. A rented apartment
- b. A rented house
- c. A house you owned
- d. Neither rented or owned (ex. Your family lived in the home of other relatives)
- e. Public housing/Shelters

16. During the past 10 years did your family:

- a. Own farm land
- b. Rent farm land
- c. Both rent and own farm land
- d. Not applicable

17. During the past 10 years, typically how many vehicles (at one time) did your family own?:

- a. None
- b. One
- c. Two
- d. Three
- e. Four or more

18. As a teenager, did you have your own vehicle (i.e. did you have a vehicle you did not have to share with others such as siblings or your parents)?

- a. Yes
- b. No

19. During the past 10 years how many computers (at one time) did your family typically own?
- None
 - One
 - Two
 - Three or more
20. During the past 10 years did you have your own room (in your families home)?
- Yes
 - No, I had to share with 1 other person
 - No, I had to share with more than 1 other person
21. During the past 10 years, on average how many times per year did your family travel away from home to take a vacation?
- None
 - Once
 - Twice
 - Three or more times
22. During the past 10 years did your family typically have washing/drying machines in your home?
- Yes
 - No
23. During the past 10 years did your family typically have central air conditioning in your home?
- Yes
 - No
24. During the past 10 years did your family often purchase second-hand clothing?
- Yes
 - No
25. During the past 10 years did your family receive any type of public assistance (ex. food stamps, housing vouchers, unemployment benefits, etc.)
- Yes
 - No

26. At any time while you were growing up did your family receive any type of public assistance (ex. food stamps, housing vouchers, unemployment benefits, etc.)

- a. Yes
- b. No

26a. If you answered yes to the previous question, approximately how long (total) did your family receive public assistance services?

- a. Sixth months or less
- b. A year or less
- c. 1 to 5 years
- d. 5 to 10 years
- e. 10 or more years

27. During the past 10 years did your family have private health insurance (i.e. as a benefit from an adult's employment)?

- a. Yes
- b. No
- c. I don't know

28. During the past 10 years did your family receive Medicaid benefits?

- a. Yes
- b. No
- a. I don't know

29. At any time while you were growing up did you participate in a free/reduced lunch program at your school?

- a. Yes my family participated
- b. My family qualified but did not participate
- c. No my family did not qualify
- d. I don't know

29a. If you answered yes to the previous question, approximately how long (total) did you participate in the free/reduced lunch program?

- f. Sixth months or less
- g. A year or less
- h. 1 to 5 years
- i. 5 to 10 years
- j. 10 or more years

30. Think of this ladder as representing where people stand in our society. At the top of the ladder are the people who are the best off, those who have the most money, most education and best jobs. At the bottom are the people who are the worst off, those who have the least money, least education, and the worst jobs or no job. Select the number associated with the rung that best represents where you think your family stood on the ladder during the past 10 years.



31. Now select the number on the ladder that you think best represents where the community that you grew up in stands on the ladder.



Appendix D

Participant Recruitment Announcement/Email

Participant Recruitment Announcement/Email

Opportunity to Participate in Research and Earn Course Extra Credit

You are invited to participate in a survey about your experiences as a college student. Your instructor has approved this email, and you may be entitled to extra credit for your participation. Your participation will be confidential and cannot be linked to you. Your name and class title will be collected in a file separate from your survey. Time required to complete the survey is approximately 45 minutes and can be done at a time that is convenient to you.

If you are interested in volunteering to participate go to the following website:
http://www.surveymonkey.com/s.aspx?sm=t31dKd5P7V6lUTQnl_2fAMrA_3d_3d

You will need to enter the password “Nebraska” to access the survey.

Once you have entered the password, you will find additional information, an informed consent document, and if you choose to participate, the survey.

If you have any questions, you can contact the primary investigator, Autumn Backhaus, M.S., by email at abackha1@bigred.unl.edu or phone at 472-3310.

Thank you for your help with this survey!

Sincerely,
Autumn Backhaus

Appendix E

Parental/Guardian Consent Document

Parental/Guardian Consent Document

Dear Parent or Guardian:

Your son or daughter is currently enrolled in a Psychology course at the University of Nebraska. One of the credit options for that course is participation in an activity that introduces students to the process of psychological research. This extra credit is earned by participating in an actual research project conducted by faculty or faculty-supervised graduate or undergraduate students.

This informed consent document is for a project entitled “**College Students’ Experiences**”. The purpose of the study is to gain greater knowledge about the college experience for a diverse group of college students. It is hoped that the project will help to better understand unique experiences of college students and how to improve ways to serve their needs.

The University of Nebraska-Lincoln requires parental consent for students who are under 19 years of age to volunteer as participants in experiments. Since your son or daughter is currently under 19, in order for him or her to have the option of participation in an actual research project, your consent is needed. Research participation by any student is not mandatory, but many students find opportunities to observe and to participate in an actual experiment to be of educational value. The actual procedures for this study simply involve completing a series of questions via an on-line survey. The project has less than minimal risk—which means it involves no risk to students beyond that of everyday educational activities. The project has undergone two levels of independent review (one at the departmental level and one at the University Campus level) to assure that no aspect of this research involves more than this low level of risk to subjects. Potential benefits of participation include a chance to learn about a particular area of current psychological research, and the methods employed in such research.

This project has been reviewed and approved by the University of Nebraska-Lincoln, Institutional Review Board. While summaries of data obtained in this research may potentially be used in scientific reports at professional meetings and/or published manuscripts in scholarly journals, no identifying information about a specific individual is retained (i.e. data from a specific individual’s participation is anonymous and is confidential).

Your signature indicates that you have read the material presented above and agree to allow your son/ daughter _____ to volunteer for the **College Students’ Experiences research project** as a means of earning extra credit in his/her Psychology class at the University of Nebraska-Lincoln.

Signature _____

Date _____

If you have any questions about this research project you may contact the Principle Investigator, Autumn Backhaus, at (402) 472-3310 and/or the Project Supervisor, Dr. Oksana Yakushko, at (402) 472-2119.

If you elect to sign this consent, please return this form to your son/daughter as soon as possible.

UN-L Student: Please return the signed parental consent document to Burnett Hall, Room 225.

Appendix F

College Students' Experiences

College Students' Experiences

INFORMED CONSENT FORM

Purpose of the Research:

This research project is designed to gain greater knowledge about the college experience for a diverse group of college students. It is hoped that the project will help to better understand unique experiences of college students and how to improve ways to serve their needs. You are invited to participate in this study because you are a college student.

Procedures:

Participation in this study will require approximately 45 minutes of your time and you will be asked to answer questions about your demographic background, and your current experiences as a college student.

Risks and/or Discomforts:

There are no known risks or discomforts associated with this research.

Benefits:

You may find questions included in this survey interesting. In addition, the information obtained from this study may contribute to furthering the knowledge about the experiences of college students.

Confidentiality:

Any information obtained during this study which could identify you will be kept strictly confidential. The data will be collected online through a password protected website and will be stored in a password protected computer of the principle investigator. No computer IP addresses will be recorded. Your name, email address, and class you participate in may be collected in a file completely separate from your survey responses. However, this is only required if your participation in this study is for class credit. Data will only be seen by the investigator during the study and for three years after the study is complete. Your instructor will not see any of your individual responses. The information obtained in this study may be published in scientific journals or presented at scientific meetings but the data will be reported as aggregated data.

Compensation:

You may receive research credit for participating in this project based on the options provided by your class instructor. If class credit is not available, there will be no compensation for participating in this research. Alternative extra credit non-research option that is equal in time and effort to a research option will also be available. Please discuss this option with your instructor.

Opportunity to Ask Questions:

You may ask any questions concerning this research and have those questions answered before agreeing to participate in or during the study. Or you may call the investigator at any time via email at abackhal@bigred.unl.edu, office phone, (402) 472-3310. If you have questions concerning your rights as a research subject that have not been answered by the investigator or to report any concerns about the study, you may contact the University of Nebraska-Lincoln Institutional Review Board, telephone (402) 472-6965.

Freedom to Withdraw:

You are free to decide not to participate in this study or to withdraw at any time without adversely affecting your relationship with the investigators, the University of Nebraska or your class instructor. Your decision will not result in any loss or benefits to which you are otherwise entitled.

Consent, Right to Receive a Copy:

You are voluntarily making a decision whether or not to participate in this research study. Your pressing the button "I AGREE TO PARTICIPATE" certifies that you have decided to participate having read and understood the information presented. You can make a copy of this consent form to keep.

THANK YOU FOR YOUR PARTICIPATION!

Name and Phone number of investigator(s)

Autumn Backhaus, Principle Investigator (402) 472-3310
abackhal@bigred.unl.edu

Dr. Oksana Yakushko, Project Supervisor (402) 472-2119
oyakushko2@unlnotes.edu