

Introduction

In the past 30 years, college access increased substantially, as the number of enrolled full-time students grew from approximately 5.8 million to 10.8 million (Horn & Berger, 2004). In fact, during that period and up to the present, various federal, state, and institutional efforts have been successful in increasing the number of ethnic/racial minorities, women, and low-income and first-generation students who enroll in and complete college (Baum & Ma, 2007).

Despite those gains, there are significant differences in access to a bachelor's degree. For example, Baum and Ma (2007) note that across and within ethnic/racial groups, students with "higher family incomes and higher parent education levels are associated with higher degree-completion rates" (p. 37). Further, among students with the lowest standardized test scores, individuals "from high-income backgrounds were almost twice as likely as those from low-income backgrounds to enroll, and 10 times as likely to earn a bachelor's degree" (Baum & Ma, 2007, p. 35). That analysis highlights ethnic/racial gaps in access and degree completion even when academic achievement is taken into account, but also demonstrates that social class (measured by income) matters.

Although that work highlighted ethnicity/race and social class *both* as factors to consider in persistence and completion research, there has been relatively little work delving beyond that into the relationship between social class and postsecondary completion in the United States. Traditionally, higher education research on social class is focused on low-income and first-generation status groups (individually or in combination) (Engle & Tinto, 2008; Kezar, 2010; Terenzini, Cabrera, & Bernal, 2001), which were historically accounted for in social-class research by controlling for ethnicity/race. That approach may have been sufficient in the past given the end of legally "separate and unequal education" during the mid- to late-twentieth century (Karen, 1991). But the siloed examination of ethnicity/race and social class often propagates the Black-White paradigm and ignores the contemporary demographics of the college-going population.

In addition, the use of first-generation or low-income to characterize students from lower social class backgrounds has resulted in research that focuses largely on college access and financial aid (e.g., Goldrick-Rab, 2006; Perna, Lundy-Wagner, Yee, Brill, & Tadal, 2010; Teranishi, Ceja, Antonio, & McDonough, 2004) and pays less attention to students' experiences during college and their subsequent outcomes (as exceptions, see Chen & DesJardins, 2008; Mullen, 2010; Titus, 2006a; Walpole, 2003, 2008). While these efforts are commendable, given the persistent gaps in college access, persistence, and completion over time by ethnicity/race *and* social class, more work is needed.

Finally, while ethnicity/race and social class are important, often this work fails to incorporate gender, for which there is considerable evidence of varying educational outcomes by social class status (Buchman & DiPrete, 2006; Hansen, 1996; Perna, 2005) and a notable body of work on gender differences within ethnic/racial groups (e.g., Lundy-Wagner, in press; Lundy-Wagner & Gasman, 2011; Sax, 2008). Taken together, these disparate bodies of work recognize ethnicity/race, social class, and gender as all contributing to differential access to college and to a college degree, yet little work has recognized them together.

Purpose of this Research

The purpose of this article is to critique the research on bachelor's degree completion and provide evidence that acute attention to social class, in addition to and beyond focusing on gender and ethnicity/race, is necessary to better conceptualize and reduce gaps in degree attainment. While some postsecondary education scholars (e.g., Chavous, Harris, Rivas, Helaire, & Green, 2004; Gurin, Dey, Hurtado, & Gurin, 2002; Lundy-Wagner, 2010) have begun to consider the intersections of gender, ethnicity/race, and social class, empirical limitations remain.

First, the concept of social class is inadequately explained or discussed in most research, and often is used synonymously with proxies like socioeconomic status (Lareau & Conley, 2008; Terenzini, Cabrera, & Bernal, 2001). In concept, socioeconomic status can capture first-generation and low-income status, and while strongly correlated with ethnicity/race in some cases (e.g., African American or Latina/o), does not account for 100% of the disadvantage (Walpole 2008). By omitting the overlap and inter-relatedness of social class to its proxies and other demographic traits, stakeholders lose important theoretical information about stratification, and solutions for addressing it. For example, a review of Bourdieu's (1987) theory of stratification and concept of cultural capital highlights how defining social class disadvantage by income level, minority-group membership, or parent education level neglects consideration of how students understand and make sense of the world and schooling (i.e., *habitus*) (Bourdieu, 1984; Bourdieu & Passerson, 1977).

Second, studies on the inter-relatedness of these demographic traits in educational research have largely remained within the qualitative research tradition (e.g., Barajas & Pierce, 2001; Constantine, 2002; Mullen, 2010; Winkle-Wagner, 2008). Although appropriate for generating a multi-faceted, in-depth understanding of students from particular gender, racial/ethnic, and social class strata, qualitative approaches do not reveal the relationship between these demographic variables and degree completion after controlling for other variables or over a larger population.

Finally, despite the need for quantitative research examining multiple systems of inequality or intersectionality, there is tremendous uncertainty surrounding the use of appropriate methodological techniques (Bowleg, 2008; Chen, 2008; Choo & Ferree, 2010; Hancock, 2007; Manuel, 2006; Reason, 2009; Schwalbe et al., 2000; Warner, 2008). Thus, scholars interested in modeling bachelor's degree completion are limited in their ability to identify methods that incorporate conceptual notions of intersectionality but that also provide an acceptable degree of statistical significance (Bowleg, 2008; Choo & Ferree, 2010; Crenshaw, 1981; McCall, 2005).

Given these limitations, and the fact that disparities persist despite the various student support programs established in the 1980s and 1990s, this paper argues for more acknowledgement of social class in research on bachelor's degree completion. As a step toward better understanding the relationship between multiple demographic characteristics to postsecondary educational outcomes, and social class specifically, this study addresses the following research question: How does the relationship between social class (as measured by socioeconomic status) and the likelihood of bachelor's degree completion vary by ethnicity/race and gender? To answer the research question, a critique of bachelor's degree-completion research focused on ethnicity/race, gender, and social class is presented along with a descriptive analysis of bachelor's degree completion rates from the Beginning Postsecondary Students (BPS: 96/01). This research is framed by critical race feminist theory (CRFT) and intersectionality, described below.

Theoretical Approach

CRFT, a comingling of critical legal studies, critical race theory, and feminist theory, attempts to account for multiple, overlapping identities within systems of oppression (hooks, 1989; Hill Collins, 2000; Wing, 2003). Buttressed by the concept of intersectionality (Combahee River Collective, 1977; Crenshaw, 1981), CRFT was initially an outlet for women of color seeking to articulate and validate their complex lives as being related to more than only gender or ethnicity/race, that their experiences are shaped by the socio-historical influence of those and other identities (e.g., social class status, sexuality, immigration and/or citizenship status) (hooks, 1989; Hill Collins, 2000; Hurtado, 1996).

CRFT and intersectionality operate separately for some scholars, with the latter being a more liberal and feminist approach (hooks, 1981, 2000; Hurtado, 1997) despite conceptually similar origins (Crenshaw, 1981; Hill Collins, 2000). In either case, these paradigms acknowledge that rather than being additive, the overlapping identities are inter-related and their effect cannot be parsed out.

Despite the ideals of methodology with CRFT and intersectionality (i.e., narratives), there is little consensus or direction to inform research designs,

especially in the case of quantitative methodology, an issue acknowledged by scholars in various fields including, political science (Hancock, 2007); sociology (Choo & Ferree, 2010), public policy (Manuel, 2006), and psychology (Warner, 2008). While these paradigms strive to acknowledge various identities, and shun the additive approach inherent in quantitative work (which implicitly suggests social identities can be separated and treated independently), “addition is often a critical step in preliminary analyses” (Bowleg, 2008, p. 319).

Rather than using intersectionality to describe the condition of students by ethnicity/race, gender, and social class, the purpose of this work is to acknowledge the fluidity of gender and ethnic/racial marginalization and privilege with an emphasis on social class. In fact, CRFT explicitly asserts that social class background be incorporated into disparities research on stratification, cautioning against strict maintenance of demographic categories that ignore subgroups (Bowleg, 2008; hooks, 2000). For example, a CRFT lens suggests that retention-related interventions focused solely on ethnicity/race may inadvertently promote better outcomes for economically privileged students. In effect, strict gender-, or income- or ethnicity/race-based interventions may only be marginally effective given the reality of intersectionality. In this vein, CRFT and intersectionality are used to review the literature on bachelor’s degree completion in the spirit of Stage (2007), and set up a descriptive analysis that examines social class separate from ethnicity/race and gender, but alongside these traits as well.

Bachelor's Degree Completion Research

The literature on bachelor’s degree completion provides substantial evidence of relationships between gender, ethnicity/race, and socioeconomic status in the likelihood of bachelor’s degree completion. However, before reviewing the literature, a brief description of the conceptual models used in research on persistence and completion is noted for context.

Tinto’s Conceptual Model of (Voluntary) Student Departure

Although other models have emerged (e.g., Braxton, Sullivan, & Johnson, 1997; Perna & Thomas, 2008), according to some, Tinto’s (1993) model is the most often used and modified in postsecondary retention research (Braxton, Sullivan, & Johnson, 1997). Part of the Tinto (1993) model’s desirability pertains to its acknowledgement and inclusion of psychological, sociological, and structural factors that influence a students’ persistence in or departure from college. The model presents pre-entry attributes (e.g., family background characteristics, skills and abilities, grade point average, course taking, and standardized achievement test scores) as context for a student’s initial orientation

to college (Tinto, 1993). Pre-entry attributes – including, but not limited to ethnicity/race, gender, and socioeconomic status – then influence student achievement, attitudes, commitments, and behaviors toward and during college (Tinto, 1993).

Once on-campus, students interact with formal and informal academic and social systems within the institution, processes labeled as academic and social integration (Tinto, 1993). Academic and social integration are then expected to influence students' subsequent commitments to the institution, specifically including the goal of degree attainment. The greater a student's level of academic integration, the greater his or her subsequent level of commitment to completion. A similarly positive relationship is expected for social integration and subsequent levels of commitment to the institution (Tinto, 1993). Tinto's (1993) model also acknowledges institutional characteristics, including sector (Dowd, 2004; Scott et al., 2006), selectivity (Alon & Tienda, 2005; Meliguizo, 2008), and expenditures (Titus, 2006a, 2006b), which typically reflect the role of 'institutional experiences' and 'external community' on persistence.

While the popular model provides a basic foundation for acknowledging the contributions of individual students and institutions toward students' likelihood of degree completion, it has many important limitations (Berger & Milem, 1999; Berger & Braxton, 1998; Cabrera, Castaneda, Nora, & Hengstler, 1992; Tierney, 1992; Nunez, 2004). Most troubling for this examination of ethnicity/race, gender, and socioeconomic status is the model's unsophisticated articulation of these pre-entry attributes (i.e., what to include, measurement, and interrelatedness) and their influence on departure.

Gender

While there is little research focused specifically on the role of gender in bachelor's degree completion, descriptive (e.g., Peter & Horn, 2005; Snyder et al., 2009) and inferential (e.g., Astin et al., 1996, Leppel, 2002; Nora et al., 1996; Trent, 1991) research suggests that it is a factor relevant to enrollment, experiences, and outcomes. In one of few comprehensive studies related to gender, Buchman and DiPrete (2006) consider sociologically and economically based explanations for the gender gap in completion, including status attainment, gender-role socialization, gender egalitarianism, and gender-specific pathways through higher education. While each explanation accounts for some of the gender shift from men to women in bachelor's degree attainment in the twentieth and twenty-first centuries, the authors conclude that the gender gap is primarily attributable to the differential rate of return for a father's college education (Buchman & DiPrete, 2006). That is, having a father who was less educated or absent had a greater negative effect on attrition throughout the educational pipeline for male than for female students. In effect, this research explicitly finds

that measures contributing to socioeconomic status differentially affect male and female student persistence and attrition. Despite this work, few researchers further explore this relationship in higher education.

Ethnicity/Race

In contrast to the work on gender, the storied history of American (higher) education has precipitated a large body of research on ethnic/racial disparities in postsecondary outcomes. Whereas in the past most research on ethnic/racial disparities focused on Black or African-American students, the increasing diversity of the United States and higher education has expanded this body of knowledge. However, despite such disaggregation beyond a Black-White binary, most research modeling completion includes ethnicity/race, but alongside other socio-demographic, academic-achievement, familial, experiential, and institutional characteristics (e.g., Astin, 1993; DesJardins, Ahlburg, & McCall, 2006; Fischer, 2007; Pascarella & Terenzini, 2005). All ethnic/racial groups' completion is significantly predicted by a different combination of these factors (see Oseguera, 2005).

For African-American students, completion is affected by socio-demographic characteristics, like gender and socioeconomic status (Allen, 1992; Thomas, 1981; Thompson et al., 2006); academic achievement measures (i.e., high school grades and standardized test scores) are also important (Allen, 1992; Oseguera, 2005; Thomas, 1981), though perhaps not as important as for White students (Hoffman & Lowitzki, 2005). Institution-level characteristics – including faculty-student ratio, student body/racial composition, expenditures on instruction and academic support services, undergraduate racial composition, level of degree offerings, and propensity to become socially integrated – also influence bachelor's degree completion for African-American students (Allen, 1992; Kim & Conrad, 2006; Oseguera, 2005; Thomas, 1981).

For Latina/o students, gender appears relatively unimportant, but socioeconomic status and pre-college academic achievement significantly influence the likelihood of bachelor's degree completion (Arbona & Nora, 2007; Ganderson & Santos, 1995). In addition, factors related to family (i.e., parental expectations and religion) and peer group (i.e., peer college-going attitudes and expectations, peer intellectual self-esteem, and student body diversity) are also important predictors of bachelor's degree completion for Latina/os (Arbona & Nora, 2007; Nora et al., 1996; Oseguera, 2005). In terms of experiential and institution-level characteristics that predict completion for Latina/o students, significant characteristics include: working on campus, student-services expenditures, a large percentage of commuters, institution size, and propensity for social integration (Hurtado & Ponjuan, 2005; Oseguera, 2005).

There is considerably less research on predictors of bachelor's degree completion for White and Asian students, despite work showing diversity within the latter group (e.g., Lee & Kumashiro, 2005; Teranishi, 2010). That said, student-level predictors of completion for White students include pre-college academic achievement, parental education level, and religion (Oseguera, 2005). Environmental and institution-level characteristics affecting White students' bachelor's degree completion include: propensity for academic integration, institutional commitment, peer intellectual self-esteem, faculty-student ratio, expenditures on instruction and academic support services, level of degree offerings, institution size, and institutional commitment (Oseguera, 2005).

For Asian students, student-level predictors of bachelor's degree completion include measures of pre-college achievement, ethnicity, parent income, and socioeconomic status (Oseguera, 2005; Vartanian et al., 2007). Institutional commitment and propensity for academic integration are also important predictors of persistence for Asian students (Gloria & Ho, 2003), as are institutional characteristics like student body diversity and institutional size (Oseguera, 2005). For each ethnic/racial group, some measure of social class, often via socioeconomic status, is significantly related to completion; gender seems to be an important consideration, although not as much for Latina/o and Asian students. Even though social class is not referenced explicitly in many cases, measures of parental expectations, working on campus, parent's education, and socioeconomic status all suggest that social class is relevant, and to some degree should be considered independently from ethnicity/race.

Socioeconomic Status

Despite significant differences in how students from the highest and lowest social class strata prepare for, enter, and experience college (e.g., Choy, 2001; Goldrick-Rab, 2006; McDonough, 1997; Teranishi, 2010; Terenzini, et al., 2001; Walpole, 2003) most research on completion fails to prominently address social class (as an exception, see Bailey & Dynarski, 2011). Scholars often report that, in general, students from higher social classes or higher socioeconomic status groups are more likely to complete bachelor's degrees, compared to their peers from lower social class stratum (Bailey & Dynarski, 2011; Baum & Ma, 2007; Choy, 2001; Terenzini, Cabrera, & Bernal, 2001).

One way this research is limited pertains to the use of social class as a dichotomy (i.e., lower versus higher) or mechanism to analyze extremes (i.e., lowest quintile versus highest quintiles). Using Bourdieu's (1987) theory of social stratification alone, characteristics of students' parents do not capture the nuance of human, cultural, or social capital that influence student experiences and disparities. While there is a negative relationship between first-generation status, parent income, and occupational prestige with student outcomes (Baum & Ma,

2007; Choy, 2001; Terenzini, Cabrera, & Bernal, 2001), this paradigm implies that students who are not first-generation college students can, for example, more easily navigate colleges and universities. Unfortunately, this rather simplistic social class translation informs research and policy in ways that omit many students (e.g., middle quartiles, see Walpole, 2008).

Another limitation of this work is the historical association between social class and ethnic/racial group membership. In this perspective, Whites are always considered part of a privileged class, and Blacks (and other non-Whites) are not (King, 1999). In one early study of differences in likelihood of completion by ethnicity/race, the outcome was significantly moderated by social class, measured by socioeconomic status (Alexander et al., 1982). Interactions were also considered to acknowledge the interrelatedness of variables, identifying a significant relationship between ethnicity/race and socioeconomic status (when gender was excluded). The findings indicated that among low- and middle-class youth, Black students were more likely to complete bachelor's degrees; among high-income youth, White students were more likely to reach attainment (Alexander et al., 1982). Other recent work incorporates other ethnic/racial groups (e.g., Oseguera, 2005; Chen & DesJardins, 2008; Titus, 2006a), but by and large, Whites are the reference group, and almost always implicitly assumed to be privileged.

While the relationship between socioeconomic status and gender is not prominent in the literature, Bailey and Dynarski (2011) explore this relationship in their cohort analysis of income inequality and college entrance, persistence, and completion. Similar to Buchman and DiPrete (2006), they confirm that women have made larger gains than men, noting that "inequality in educational attainment has risen more sharply among women than among men" (Bailey & Dynarski, 2011, p. 17). In effect, a large contribution to postsecondary educational disparities is driven by the disproportionately larger advantages women from higher social class strata accrue compared to their peers from lower social classes, a statement that has implications for both male and female students.

Summary

Most models of postsecondary outcomes have at least a placeholder for demographic characteristics, making ethnicity/race, gender, and social class (as measured by socioeconomic status) relevant. These traits frequently contribute to models of bachelor's degree completion, depending on model construction and data robustness. Despite the most well-established tradition of intersectionality in qualitative work (Bowleg, 2008; Hancock, 2007; Manuel, 2006), more recent quantitative research on postsecondary outcomes has begun to expand from a focus solely on ethnicity/race or gender (or both) to include measures of social

class (or proxies). Yet, these analyses often take place in conceptual/theoretical isolation, which is problematic for two reasons.

First, extant research shows that social class (via socioeconomic status) influences postsecondary disparities (Baum & Ma, 2007; Choy, 2001; Engle & Tinto, 2008; Terenzini et al., 2001), so it should be more prominent in research modeling. Second, vague measures of socioeconomic status translate into conceptually weak solutions for improving persistence. By focusing on students at the extremes (i.e., low-income vs. not low-income, low-socioeconomic status vs. not low-socioeconomic status, minority vs. not minority), policies for students who cannot be classified in one of these categories are virtually unimaginable. Furthermore, this approach to data disaggregation contributes to an assumption that students above the lowest quartile do not need additional support. Finally, the lack of theory (e.g., Bourdieu, 1987), to inform practical solutions perpetuates a knowledge base that is under-informed about how the spectrum of socioeconomic status or social class influences attitudes, behaviors, expectations, and experiences in college.

Descriptive Analysis of BPS

To show that social class via socioeconomic status matters in the context of ethnicity/race and gender, a descriptive analysis is presented. Specifically, data from the Beginning Postsecondary Student Study of 1996 (BPS:96/01), a cross-sectional data set that originates from the 1996 National Postsecondary Student Aid Survey (NPSAS:96), is used to highlight the CRFT approach to critiquing use of ethnicity/race, gender, and socioeconomic status in completion research. While a logistic regression is typical for answering the research question posed, it does not yield notably different results from the descriptive analysis (see Lundy-Wagner, 2010). Sponsored by the National Center for Education Statistics, data for the BPS:96/01 were collected by a two-phase sampling strategy in which institutions (1,760) were sampled first, followed by a sample of students (23,090) just starting college in the fall of 1996 within those institutions; follow-up surveys occurred in 1998 (response rate 92%) and 2000 (response rate 88%) (Wine, Heuer, Wheelless, Francis, Franklin, & Dudley, 2000). These data were used specifically because of their inclusion of measures for ethnicity/race, gender, and socioeconomic status.

All African-American, Asian, Latina/o, and White students who participated in the BPS:96–01 and enrolled full-time in a four-year college or university ($n = 408$) in 1996 were included in the analyses. Both cross-sectional and normalized panel weights were used to make the data nationally representative, maintain external validity, and control for sampling strategies for various groups (Wine et al., 2000). Descriptive analyses, including crosstabs,

were used to identify variations in the relationship between gender, ethnicity/race, socioeconomic status, and completion of a bachelor's degree within six years.

Despite the known limitations of socioeconomic status as a proxy for social class, it was used in this work for convenience (an issue noted by others, see Bowleg, 2008, for example). The socioeconomic diversity index variable ranged from 0-2, based on three indicators of socioeconomic disadvantage: total family income as a percentage of the 1994 federal poverty level, the highest educational level completed by either parent, and the proportion of the student body in the student's high school eligible for the free or reduced-price lunch program in 1994-95. The variable was re-coded into three categories and two separate dummy variables for minimally disadvantaged and moderately or highly disadvantaged. Not disadvantaged was the reference category.

Findings

There are observed differences in bachelor's degree completion by gender, ethnicity/race and socioeconomic status (see Table 1). The overall six-year graduation rate for students in this sample was 58.9% (not shown on Table), with the rate higher for women (61.6%) than for men (55.5%). Six-year graduation rates also varied across ethnic/racial groups, ranging from a high of 70.7% for Asians and 62% for Whites, to 46.7% for Latina/os, and 42.4% for African Americans.

Completion rates were considerably higher for Asians and Whites than Latina/os and African-Americans, even when accounting for gender. Within racial/ethnic groups, the female advantage in six-year graduation rates was larger for African Americans (13.7 percentage points) than for Asians (8.6 percentage points), Latinas (4.9 percentage points), and Whites (6.3 percentage points). Within gender groups, the historically underrepresented have lower rates of completion than White or Asian students. In addition, the female advantage over males in six-year bachelor's degree completion rates is higher for students who are moderately or highly disadvantaged (11 percentage points) than for students who are minimally disadvantaged (4 percentage points).

Table 1 also shows variation in six-year graduation rates by socioeconomic status. In effect, as students' level of advantage increases, so does their likelihood of bachelor's degree completion within six years. Individuals who were not disadvantaged graduated at a rate of 66.3%; among students considered minimally disadvantaged, 52% graduated within six years; and among students considered moderately or highly socioeconomically disadvantaged only 39.3% graduated within six years.

Table 1. Six-Year Completion Rates by Ethnicity/Race and Socioeconomic Status by Gender

Demographic trait	Gender		Total
	Male	Female	
Ethnic/racial group			
African American	33.8	47.5	42.4
Asian	66.2	74.8	70.7
Latina/o	43.9	48.8	46.7
White	58.6	64.9	62
Socioeconomic status			
Not disadvantaged	62.3	69.6	66.3
Minimally disadvantaged	49.7	53.7	52
Moderately/highly disadvantaged	32.9	43.9	39.3
	55.5	61.6	

Source: Analyses of Beginning Postsecondary Students, BPS(96/01).

Table 2 presents a summary of six-year completion rates of ethnicity/race by socioeconomic status and gender. Among the most privileged students (e.g., 'not disadvantaged'), graduation rates are higher for women than men and that varies somewhat across racial/ethnic groups, ranging from 11.3 percentage points for African Americans, 10.8 percentage points for Asians, and 9.8 percentage points for Latinos, to just 7.3 percentage points for whites. Table 2 also shows that even for students who are the most privileged, the female advantage in six-year completion rates was considerably larger for African-Americans (14.2 percentage points) than for Asians (7.7 percentage points), and whites (4.3 percentage points). For Latina/os who were minimally disadvantaged, six-year bachelor's degree completion rates were comparable for women (45.3%) and men (46.4%).

Table 2. Six-year Completion Rates by Ethnicity/race by Socioeconomic Status and Gender

Socioeconomic status and Gender	Ethnicity/race				
	Total	Asian	Black	Latina/o	White
Not disadvantaged					
Women	69.7	78.4	52.1	59.8	71.6
Men	62.3	67.6	40.8	50.0	64.3
Minimally Disadvantaged					
Women	53.9	79.1	48.0	45.3	54.9
Men	49.8	71.4	33.8	46.4	50.6
Moderately to Highly Disadvantaged					
Women	43.9	59.4	40.5	40.7	44.5
Men	33.1	50.0	24	32.3	33.7

Source: Analyses of Beginning Postsecondary Students, BPS(96/01).

Table 2 shows that Asian students across all three socioeconomic strata had six-year graduation rates above the national average (56%, IPEDS, 2010), and the difference between men and women was very small. For other ethnic/racial groups, the strength of the observed relationships between students considered not disadvantaged and those with moderately to highly disadvantaged socioeconomic status appears the strongest for Whites (28.5%) and Latina/os (18.0%), and weakest for African Americans (2.6%). For reference, about one third of Black (31%) and Latina/o (35%) students in the analyses were not disadvantaged, compared to 51.1% of Asian and 60.1% of White students.

Table 2 also shows that for each socioeconomic status category, the within-ethnicity/race, and gender disparity is rather consistent, though not strongly. For example, the gaps between men and women who are Latina/o range from 9.8% (favoring women) among students not disadvantaged, to 1.1% (favoring men) among minimally disadvantaged, and 8.4% (favoring women) among the moderately to highly disadvantaged students. However, this trend is different for the other three ethnic/racial groups, although women are favored for each socioeconomic strata. Among Asian students the gender gap is largest for students who are not disadvantaged (10.8%), then decreases for those who are minimally disadvantaged (7.7%), and those moderately or highly disadvantaged (9.4%). For African Americans, the largest gender gap is among students moderately or highly disadvantaged (16.5%), then those minimally disadvantaged (14.2%), and finally those not disadvantaged (11.3%). For Whites, the largest

gender gap is among those moderately or highly disadvantaged (10.8%), then students not disadvantaged (7.3%), and finally those minimally disadvantaged (4.3%).

Discussion & Implications

Consistent with past research (e.g., Astin et al., 1996; Bailey & Dynarski, 2011; Baum & Ma, 2007; Buchmann & DiPrete, 2006; Oseguera, 2005; Walpole, 2003, 2008), the descriptive analyses show variation in six-year bachelor's degree completion rates by ethnicity/race, gender, and socioeconomic status. The analysis also supports the CRFT and intersectionality framework where students within one relatively more advantaged group (i.e., socioeconomic strata), can also be marginalized when considered from within a specific demographic vantage point (e.g., ethnicity/race or gender). Although, Table 1 shows that male and female students considered only minimally disadvantaged have an edge over moderately and highly disadvantaged students, Table 2 highlights the complexity of socioeconomic status when considered with ethnicity/race and gender. In effect, the socioeconomic disadvantage is magnified by ethnic/racial group membership and gender, but differently for different groups.

The results in this analysis contradict the premise that students from lower socioeconomic backgrounds are always and equally disadvantaged when compared to those from minimally disadvantaged or privileged backgrounds. Yet, this premise permeates the rhetoric that 'middle-class' students are the norm and are performing relatively well in higher education, which is not wholly true. In fact, data on Table 2 show that the minimally disadvantaged students are not equally (dis)advantaged, and that ethnicity/race and gender are meaningful. In fact, the difference in graduation rates as socioeconomic status increases is more than 10 percentage points (see Table 2). Unfortunately, in this type of analysis, the socioeconomic diversity index variable is limited in terms of articulating why and how these demographic variables matter (e.g., classism, racism, or sexism).

In fact, consideration of minimally disadvantaged (or middle-class students) begs for additional attention theoretically and practically. Interest in low-income students has become popular (Baum & Ma, 2007; Kezar, 2010), and typically by way of financial aid (e.g., Perna, Lundy-Wagner, Yee, Brill, & Tedal, 2010). Despite the fixation with using financial aid to solve social class issues, recent work shows that financial aid alone is not sufficient to close attainment gaps (Goldrick-Rab, Harris, & Trostel, 2009). In addition, academic support programs that aim to improve students' human capital (e.g., via tutoring), social capital (e.g., by facilitating study groups and establishing student networks during course enrollment), and cultural capital (e.g., via peer and holistic academic

counseling), have also failed to *substantially* improve persistence to completion in the past 30 to 40 years (e.g., Horn & Berger, 2004).

These data, and the reality of rather stagnant completion rates, suggest a need to move beyond generic discussions of ethnicity/race, gender, and even first-generation and low-income status to more deeply understanding how (measures of) social class influence student information, attitudes, behaviors, and achievement (e.g., Hahs-Vaughn, 2004; Lundberg, Schreiner, Hovaguimian, & Miller, 2007). For example, how is it a disadvantage to have parents' who began *but did not* completed college, and how does this vary by ethnicity/race? How does socioeconomic status work within gender groups to fuel the current economic inequality in higher education access and attainment noted by Bailey and Dynarski (2011)? Further, what specific kinds of information can institutions impart to students to address deficits? And finally, what can institutions do so that students lacking human, cultural, and social capital are not disadvantaged for lacking an orientation of privilege? Disaggregating these and similar constructs – but especially low-income and first-generation status – through more qualitative and perhaps mixed-methods research that considers ethnicity/race and gender may be a first step toward retention solutions that go beyond the status quo. Also, collecting more quantitative data that is appropriate and moves away from additive constructs can also be helpful (per Bowleg, 2008).

Conclusion

As Adleman (2006) noted, research on bachelor's degree completion remains scant. While additional quantitative research is necessary to improve predictive models of completion, an equally important aspect of this research pertains to theory development and its practical implications. The approach taken in this research suggests that frameworks like CRFT and intersectionality may prove useful in conceptual models for understanding and ameliorating degree-completion disparities by ethnicity/race, gender, and especially social class.

In addition to the need for more work on social class (or a proxy like socioeconomic status), scholars must continue to examine the entire spectrum, not just the most disadvantaged or most privileged. Having parents who did not attend college and being poor are associated with some similar, but also some different issues related to academic preparation, college-going attitudes, college knowledge and choice set, expectations, experiences, and outcomes, among other things. How these issues, like Bourdieu's (1987) concept of *habitus*, are manifested requires more qualitative work, and more deliberately collected quantitative data to move closer toward two things: a complete understanding of class differences among college students (a relatively privileged minority anyway), but also methodological acknowledgement of intersectionality (Bowleg, 2008; Hancock,

2007; Manuel, 2006; McCall, 2005). Disentangling the disadvantage faced by students of different ethnic/racial, gender, and social class strata to the extent reasonable and possible can contribute to a more level playing field for all students. By better articulating what we mean by social class or socioeconomic status, we can better conceptualize, develop, and implement programs and policies that address the ethnic/racial and gender disparities beneath the surface.

Although access to a bachelor's degree program has expanded over the past 50 years, the bachelor's degree remains an elusive goal for many students. This research provides a rationale for further conceptualizing ways that three demographic characteristics may interact to predict persistence, with a particular emphasis on socioeconomic status. Developing more nuanced models of completion that "class"ify ethnicity/race and gender may be promising for institutional and public policy-makers as they build upon existing efforts to ensure the benefits of access to a bachelor's degree.

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