



Trends And Facts About How Low-Income Students Thrive In Four-Year Traditional Colleges

Annually, **vibeffect**[™] measures multi-dimensional thriving in traditional four year colleges across the United States. In 2014 and 2015, the proportion of students at highest-thriving or optimization on all categories of thriving at their college career remained steady at one in five students (or 20 percent in 2014 and 19 percent in 2015).

This analysis combines data from both 2014 and 2015 to examine what is unique to thriving for the cohorts of lowest income students (households of under \$35,000). Understanding patterns that are unique also allows us to understand how the highest thriving subset of low-income students engages with their college ecosystems.

Overall, the data confirms that low-income students in traditional four year colleges have equal probabilities of thriving; they are proportionally represented in the highest-thriving group. And, the data confirms that the patterns that emerge for high-thriving are unique. In fact, 96 percent of the patterns for low-income high-thrivers are unique when compared to low-income low-thrivers.

In this study four comparison groups are used for analysis:

- Low-income high-thrivers (LI-HT) with household income below \$35,000
- High-income high-thrivers (HI-HT) with household income of \$150,000 or higher
- Low-income- all other (LI-AO)
- All other high-thrivers (AO-HT)

Close to 260 variables per student are collected in the national study including the following breakdown:

- 91 student Traits, as current college student and reflecting back on high-school
- 59 student demographics and day to day life, work, social details, student academic experiences and preferences
- 110 campus ecosystem features including instruction, support systems, qualities of social and academic experiences, student body, on and off campus life and technological infrastructure

Self-Reported Traits

Traits that are unique to low-income high-thrivers when compared to all low-income students, and the extreme opposite of high-income high-thrivers.

Having low-income high-thrivers currently in college reflect back on various traits they identified with in high-school signals traits that could be supported and encouraging at an earlier stage for more low-income students to be better prepared for college. For example, the low-income high-thrivers in our analysis more strongly identify with the following three traits as describing them before entering college:

- Good at making wise financial decisions – low-income high-thrivers were slightly more likely to identify this trait than both other Low-Income students and high-income high thrivers.
- Asking for help when needed was important to them – low-income high-thrivers were more likely to identify this as a key trait compared to high-income high-thrivers.
- They face challenges with self-confidence – low-income high-thrivers were much more likely to identify this trait prior to entering college than other low-income students in the dataset.

Table1

Self-Reported Trait While In High School	LI-HT	LI-AO	HI-HT
Making Wise Financial Decision	47%	40%	45%
Strong Ability to know when to ask for help	42%	35%	36%
Face Challenges with Self-Confidence	46%	37%	51%

Making Wise Financial Decisions

Taking this concept further, we can identify how these patterns change when looking at low-income high-thrivers for different racial sub-groups.

Table 2

Self-Reported Experiences/Mindset	LI-HT	LI-AO	HI-HT
Wise Financial Decisions	47%	40%	45%
African American	44%	41%	50%
Hispanic	48%	36%	58%
White	46%	42%	44%

College students who self-report being good at making wise financial decisions in high-school, are more likely to be high-thrivers. Within race, the patterns are very distinct. For Hispanic students developing or reinforcing this trait early on significantly increases probabilities of being a high-thriver whether low-income or high-income.

Facing Challenges with Self-Confidence

Table 3

Self-Reported Experiences/Mindset	LI-HT	LI-AO	HI-HT
Face Challenges with Self-Confidence	46%	37%	51%
African American	53%	43%	75%
Hispanic	41%	46%	70%
White	43%	35%	48%

When it came to facing challenges, for the white sub-category the difference between low-income high-thrivers and high-income high-thrivers is much less marked than for their African American and Hispanic peers. And, the white high-income high-thrivers are less likely than their African-American and Hispanic peers to identify themselves as facing challenges with confidence. While numerous programs target things like developing resilience to minority populations, this finding could signal that the white category of students could benefit the most. Also interesting to note that for all races, being high-income is associated with stronger belief in their ability to face challenges with confidence.

Knowing When to Ask for Help

Table 4

Self-Reported Experiences/Mindset	LI-HT	LI-AO	HI-HT
Strong Ability to know when to ask for help	42%	35%	36%
African American	47%	39%	50%
Hispanic	40%	36%	55%
White	39%	33%	31%

A stand out trait, in high-school, that ends up being a significant factor in indicating probabilities of thriving for low-income students in their college ecosystem is whether the student strongly agrees that they know when to ask for help.

This evidence provides a clear difference between the white community of low-income students and both African American and Hispanic students. This data suggests that programs to prepare low-income students of all races, and especially white, for college reinforce this trait. And that reinforcing this trait or behavior in all students from all races will increase probabilities across the board.

Many programs for college readiness, or managing 'at-risk' students come at the student with a prescriptive approach -- doing something to the student vs. nurturing a student's ability to a) know when to ask for help and b) leverage the resources around them with confidence.

Additional Self-Reported Unique Experiences and Mindsets

Aspects that may impact the mindset of a low-income student appear as patterns unique to low-income high-thrivers when compared to low-income all others and high-income high-thrivers. For example, the **low-income high-thrivers** are more likely to have toured the campus where they now attend *before accepting their admission*, than their low-income peers. And, while all low-income students are far more likely to work compared to their higher-income peers, **low-income high-thrivers** are even more likely to work than low-income all others. Finally, **low-income high-thrivers** perceive the benefit of what they are learning in terms of skills that are relevant to the real world at much higher rates than low-income all others. On the one variable of how students perceive their college to be giving them skills useful in the real world, **low-income high-thrivers** trends match high-income high-thrivers peers better than low-income all others' peers.

Table 5

Self-Reported Experiences/Mindset	LI-HT	LI-AO	HI-HT
Toured campus before accepting where they now attend	57%	53%	81%
Balancing paid work and college 10 or more hours	43%	41%	21%
Perceive the skills learned at college as benefits for beyond college in the real world	81%	56%	82%

Demographic Patterns and Findings

Income

Low-income high-thrivers are generally proportional to all low-income students with a few small exceptions.

Table 6

Proportions	Total Dataset	High-thriving subset
Low-Income students under \$35,000	16%	15%
High-Income students \$150,000 or more	11%	12%

Gender

Low-income high-thrivers are slightly less likely to be female, less likely to be living with family while attending college.

Table 7

Demographic	LI-HT	LI-AO	HI-HT
Female	58%	60%	54%
Living with Family	29%	31%	7%
Attending college within 2 hour drive	61%	62%	34%

Race

Measuring race proportions in the overall sample and sub-group of high-thrivers provides evidence of whether one race or another has higher probabilities of high-thriving. As demonstrated in the tables below, each race has equal opportunities of thriving.

Table 8

Race	Total Dataset	Subgroup of HT
African-American	14%	14%
Hispanic	18%	17%
White	57%	57%

Race and Income

Taking this analysis one step further to the extremes of low versus highest income within different race confirms that income does not significantly impact a students' probability of thriving for any race.

Table 9

African-American	Total Representation among AA	Subgroup of AA- HT
Low-Income under \$35,000	23%	21%
High-Income \$150,000 or higher	5%	7%

Table 10

Hispanic	Total Representation among Hispanic students.	Subgroup of Hispanic- HT
Low-Income under \$35,000	26%	25%
High-Income \$150,000 or higher	7%	8%

Table 11

White	Total Representation among White students	Subgroup of White- HT
Low-Income under \$35,000	12%	10%
High-Income \$150,000 or higher	13%	16%

Race and Gender

Adding the layer of gender to income and race, provides another insight into what thriving looks like. African-American’s who are low-income high-thrivers are far more likely to be female than their high-income African-American high-thriving peers. (10 percent percentage point difference, from 73 percent female to 63 percent female)

Table 12

Gender (Female)	LI-HT	LI-AO	HI-HT
All	59%	60%	54%
African-American	73%	72%	63%
Hispanic	66%	65%	60%
White	44%	52%	50%

Parents’ Education

Low-income African-American high-thrivers are far more likely to be first generation or have parents who completed some college than their high-income African-American high-thriving peers (69% of LI had parents with just high school or some college compared to their high-income African-American high-thriving peers 8%). The flipside is 92% of high-income African-American high-thrivers have parents who have a bachelors or graduate degree.

Table 13

Parents' Education (high school, some college)	LI-HT	LI-AO	HI-HT
All	55%	58%	6%
African-American	69%	65%	8%
Hispanic	51%	52%	6%
White	54%	62%	6%

Parents' Education and Race

Low-income Hispanic and low-income Hispanic high-thrivers are far more likely to have a parent with no high school degree compared to their high-income peers and compared to other race groups.

Table 14

Parents' Education (Less than high school)	LI-HT	LI-AO	HI-HT
All	13%	11%	1%
African-American	3%	3%	0%
Hispanic	27%	27%	6%
White	2%	2%	0.5%

Campus Tour

Low-income high-thrivers are more likely to have toured a campus before accepting than their other low-income counterparts. But when compared high-income high-thrivers, they are less likely to have been on a campus tour

Table 15

Self-Reported Experiences/Mindset: Toured campus before accepting where they now attend	LI-HT	LI-AO	HI-HT
All	57%	53%	81%
African-American	56%	52%	88%
Hispanic	53%	48%	82%
White	67%	62%	82%

Work Hours

Low-income African-American high-thrivers more likely to be balancing 10 or more hours per week than their high-income African-American high-thrivers peers. (14% percentage point difference, from 43 percent 10-30 hours per week, 29 percent high-income African-American high-thrivers)

Working is important to increasing probabilities of thriving for low-income students of all races however, once you go past 19 hours paid work, the increased probability of thriving for low-income within race, dissolves.

Table 16

Balancing paid work and college 10-19 hours	LI-HT	LI-AO	HI-HT
All	24%	21%	13%
African-American	30%	25%	25%
Hispanic	24%	22%	18%
White	24%	19%	13%

When low-income students in four year colleges combine paid work with their studies they are more likely, across every race, to be high-thriving. While, for their high-income high-thriving peers, working for pay does not increase probabilities of thriving and only one out of two report working for pay.

Further, the ‘sweet spot’ for work hours for low-income high-thrivers is 10-19 hours. This holds true across all race categories.

Comparing low-income high-thriving Hispanic students on the work/college balance issue to all low-income Hispanic students, indicates that holding a paying job increases likelihood of being a high-thriving for the low-income Hispanic student but not for the Hispanic student. Further, the sweet spot for amount of weekly hours working is 10-19 when compared to low-income high-thriving Hispanic students to low-income all other Hispanic students. high-income high-thriving Hispanic students are much less likely to be working while attending college and working does not increase likelihood of being a high-thriving.

Table 17

Balancing paid work and college 20-29 hours	LI-HT	LI-AO	HI-HT
All	13%	12%	5%
African-American	13%	13%	4%
Hispanic	13%	12%	0 %
White	12%	13%	5%

Real World Skills

Reinforcing the real-world applications for skills being acquired in a four year college campus could directly impact low-income student thriving. Doing this for everyone, high and low-income students, will increase probabilities of thriving. Interesting to note that for high-income high-thriving African-America students, the need to believe that the skills being acquired have real world value is lower. This could be attributed to high-income high-thriving African-America students believing intrinsically in the value of the education itself, because more of their parents have graduated from college and advanced degree programs.

Table 18

Self-Reported Experiences/Mindset: Perceive the skills acquired at college as useful in the real world	LI-HT	LI-AO	HI-HT
All	81%	56%	82%
African American	87%	63%	71%
Hispanic	84%	57%	88%
White	78%	55%	82%

Driving Distance

A distance “sweet spot” of over one hour and less than two hours increases probabilities of thriving significantly for whites and much more for Hispanic students. This pattern is not true for low-income African-American students. For just the Hispanic category distance from home being under two hours increases the chances of the low-income Hispanic students being high-thrivers.

Table 19

Driving Distance from home to college of over 1 hour less than 2	LI-HT	LI-AO	HI-HT
All	25%	22%	13%
African American	23%	24%	13%
Hispanic	32%	23%	15%
White	20%	20%	14%