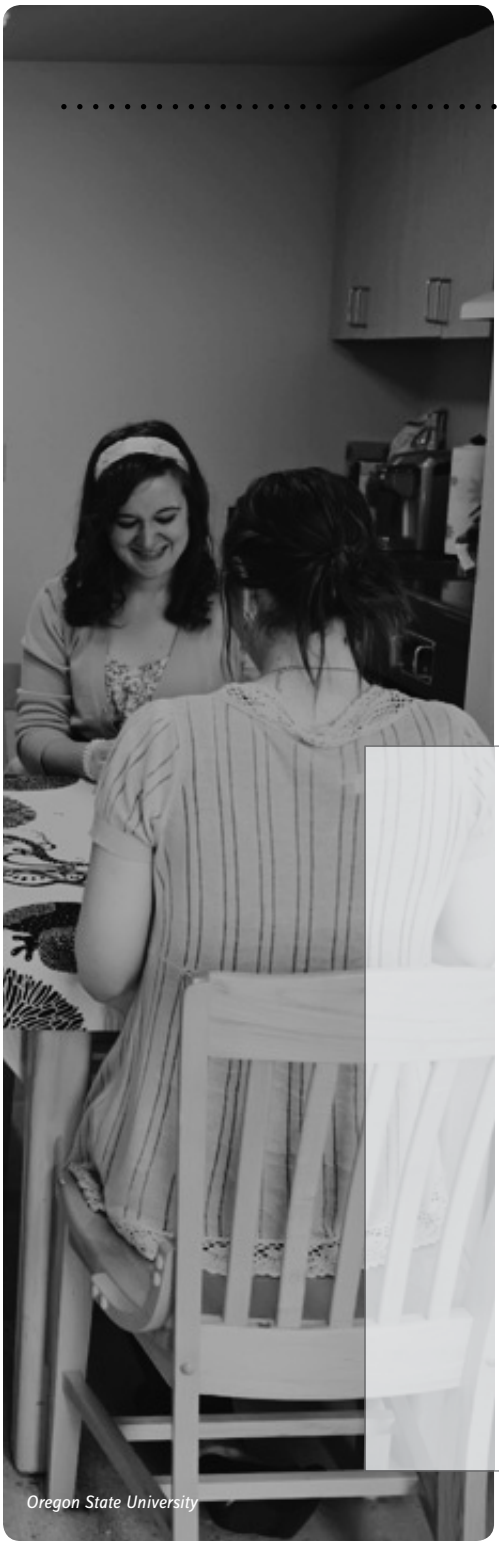

Oregon State University

The Interplay of Family Income, Campus Residency, and Student Retention (What Practitioners Should Know about Cultural Mismatch)

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STUDENTS FROM LOW-INCOME FAMILIES consistently trail behind their peers in retention and degree attainment. Research on college student experiences suggests that low-income students experience "cultural mismatch" at college–they feel that their backgrounds are at odds with the middle-class values dominant on campus (Armstrong & Hamilton, 2013; Stuber, 2011). Living on campus further embeds students into campus life, so how do campus residents from low-income families fare compared to their middle- and upper-income peers? This study examines variation in the effects of living on campus on student retention across family income. While living on campus improves retention on average (Schudde, 2011), results show that students from low-income families benefit less from living on campus than their peers. Implications for residential life programs, professionalization and training, and future research are also discussed.

Living on campus is considered a hallmark of engaged college life. Residing in university housing predicts stronger academic outcomes, including first-year GPA and retention into the second year of college.

Living on campus is considered a hallmark of engaged college life. Residing in university housing predicts stronger academic outcomes, including first-year GPA and retention into the second year of college (e.g. Schudde, 2011; Turley & Wodtke, 2010). Yet recent research on the college student experience from the field of sociology suggests that campus culture negatively impacts students from low-income families (Armstrong & Hamilton, 2013; Stuber, 2011). Inspired by research on the differential experiences of students from diverse socioeconomic backgrounds, this study disaggregates the effects of campus residency on retention across family income.

Living on campus offers opportunities for students to receive social support, become an active part of the campus community, and gain access to campus resources (Cohen & Willis, 1985; Kuh, Cruce, Shoup, Kinzie, & Gonyea, 2008). Since students with lower graduation rates have greater difficulties with these aspects of college life, living on campus may be especially beneficial for them. On the other hand, campus residency increases exposure to campus culture, further alienating students from vulnerable

groups who experience "mismatch" with dominant cultural values (Armstrong & Hamilton, 2013; Stephens, Townsend, Markus, & Phillips, 2012). Students from low-income families, in particular, struggle to navigate the middle-class culture of higher education, learn the "rules of the game," and take advantage of college resources (Housel & Harvey, 2009; Ostrove & Long, 2007; Stephens et al., 2014).

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If low-income students do not derive the same benefits from living on campus as their affluent peers, the location where students eat, sleep, study, and play may increase inequality in student persistence across family income (Armstrong & Hamilton, 2013). Using nationally representative postsecondary data, this study uses a matching technique to compare students who lived on campus during their first year of college to similar students who lived off campus. Examining the effects of living on campus on student retention across the income distribution, the results suggest that students from low-income families reap minimal returns for living on campus compared to their affluent peers. As colleges and universities grow more diverse, there are concerted efforts to improve the ability of residence life staff to deal with diversity issues (Evans & Broido, 1999; Hughes, 1994; Pike, 2009). But are practitioners trained to consider their biases about social class in the same way many are trained to consider race, gender, and sexual orientation? I conclude with a discussion of potential implications for practice and future areas of inquiry.

CAMPUS RESIDENCY AND COLLEGE STUDENT SUCCESS

Research on the effects of living on campus dates back to the 1960s and 1970s, when it suggested that campus residency exposes students to a range of new conditions and people, broadening their beliefs, attitudes, and experiences (Chickering & Kuper, 1971). On-campus living is linked to increased extracurricular participation on campus (Chickering & Kuper, 1971), achievement (Kuh et. al, 2008; Thompson, Samiratedu, & Rafter, 1993; Turley & Wodtke, 2010), and retention (Schudde, 2011).

The experience of living on campus has changed over time. Unlike the modest dormitories of the past, modern residence hall design has, for many years, been moving away from cinder block walls and bunk beds. Today's residence halls and campus facilities often include abundant amenities (Stephey, 2009). If luxury dormitories, however, aim to make students "feel at home," we should ask, "Whose home is this supposed to feel like?"

On Creature Comforts and Culture Clash: The Role of Campus Climate

More students from working-class backgrounds attend college than did in the past.

While their representation on college campuses grows, so do the costs of higher education and, in kind, the spending on amenities to attract affluent students. Jacob, McCall, and Stange (2013) describe this process as the "college as country club" model. In a fight for higher rankings and to attract students who can pay their own way, many colleges invest in non-academic amenities, including posh residence halls and student facilities, driving up costs of college-going and living on campus (Kirp, 2005; Jacob et al., 2013). New facilities and non-academic amenities contribute to a "country club"-like atmosphere and a climate emphasizing middle- and upper-class values, described next.

Students from low-income families face two interwoven challenges: cultural differences between their background and the norms of other students on campus, and structural obstacles due to financial constraints. Students from similar class backgrounds share financial, cultural, and social resources and lived experiences that "shape their orientations to college" (Armstrong & Hamilton, 2013). Given the pervasiveness of affluent students at four-year colleges, their shared orientations create dominant campus climates that clash with the orientations of students from low-income and working-class families, making their adjustment to college life difficult (Aries & Seider, 2005; Armstrong & Hamilton, 2013; Stuber, 2011). Affluent students tend to hold a social class worldview with "significant class 'blind spots'" in which they are unaware of the difficulties of the less advantaged (Stuber, 2010, p. 132). These students attribute their freedom to partake in consumptive amenities—costly clubs, studying abroad, and minimal time spent working for pay—to their parents' values rather than economic resources (Stuber, 2010, p. 136). Oblivious to the challenges and financial constraints of others, they may, by default, interpret another student's decision to "skip out" on a social outing as a preference, failing to consider that some activities are cost-prohibitive. As a result, the dominant viewpoint on campus is blind to the economic disadvantages of some students.

For students from low-income and working-class families, the cultural orientation of college and the social dynamics of campus interactions produce "psychic distance," feelings of isolation despite close physical proximity to peers, and "cultural mismatch," the perception of differences between one's background and the norms institutionalized at American four-year colleges (Stephens et al., 2012; Stuber, 2011). The mismatch signals to students that they do not belong, leading to feelings of intimidation, discomfort, inadequacy, exclusion, and powerlessness (Aries & Seider, 2005; Stephens et al., 2012). Because campus residency operates by further engaging students in the campus community, if students are adversely impacted by the culture, living on campus may not offer positive impacts on college retention.

Students from low-income families also face structural obstacles to college engagement. They are more likely to work for pay during college than their peers (Belley & Lochner, 2007; Roksa & Velez, 2010). Financial constraints impact students' time-allocation because pressure to work leaves less time to interact with members of the campus community. They also impact students' ability to participate in programming and activities that have out-of-pocket expenses. A simple outing

to the movies, a concert, or planned events with residence hall peers may induce additional financial (and psychological) strain for low-income students.

METHOD

Data

To examine the interplay of family income and campus residency on student retention, I use data from the Education Longitudinal Study (ELS: 2002 cohort), collected by the National Center for Education Statistics (NCES). This longitudinal study followed students in their transition from high school to college. The study began with 10th-graders in 2002 and followed up with them during their senior year of high school in 2004 (in addition to "freshening" the sample to capture students who, for one reason for another, were not able to participate as 10th-graders, but were by then in twelfth grade). The study also captured college student experiences in 2006, when students who went straight into postsecondary schooling were in their second year, and their experiences in 2012, the final wave of data collection. The sample is representative of 10th-graders in 2002, as well as 12th graders in 2004 (because the sample was freshened) (Ingels et al., 2007).

I restricted the sample to students who began college in fall 2004, immediately after graduating from high school (N=9,170) (all sample sizes are rounded to the nearest 10, in accordance with Institute of Education Sciences' statistical standards for restricted-use data from the National Center for Education Statistics). The second follow-up (2006) asked these students about their housing situation during college, as well as their enrollment patterns throughout the first two years of college.

Students from low-income families face two interwoven challenges: cultural differences between their background and the norms of other students on campus, and structural obstacles due to financial constraints.

I focused on full-time, four-year college students with information about where they lived during the first year of college, resulting in a sample of 7,400 students.

I excluded colleges that do not offer campus housing, as well as colleges that require campus residency, from the sample, resulting in a sample of 3,230 students. In both instances, students do not have the choice of living on or off campus (to be comparable, students in each group must have the option to live on or off campus). The final analytic sample, restricted to students with college enrollment data, includes 3,110 students, with 2,180 students living on campus and 930 off campus during their first year of college. The off-campus residents include 810 students living at home with family and 120 students living "elsewhere off campus."

MEASURES

The ELS is a rich dataset, with detailed pre-college data. In comparing on- and off-campus residents, I controlled for demographics, high school achievement information, students' priorities, and institutional characteristics. The demographic measures include stu-

dents' race, sex, family composition, and their parents' income and education. The analyses also include high school GPA, SAT score, and number of AP classes taken. Identifiers of academic preparedness may predict who lives on campus because the most-prepared students tend to make college choices earlier and respond to their institutional acceptance letters faster, granting them a coveted place in housing facilities with limited availability (Thompson et al., 1993; Park & Eagan, 2011). The ELS also captures students' rating of the importance of living at home during college or going away for college. Additionally, I controlled for social participation, which is very likely to affect a student's desire to live on campus, through students' average hours of extracurricular activities per week in high school and their rating of the importance of making friends at college. Finally, the characteristics of the college attended are also likely to affect the selection of on-campus housing. Colleges may differ in availability of on-campus housing, as well as in the emphasis placed on the importance of living on campus. College characteristics, such as institutional control (i.e. public and private institutions) and institutional selectivity, also impact student outcomes and are, thus, included in the model.

The key independent variable of interest is the location of residency (on or off campus) during the first year of college, obtained from self-reports in the 2006 survey data. I construct the outcome measure, retention into the second year, using measures of month-by-month enrollment from the second follow-up survey. "Retained" students remained enrolled throughout fall 2004 and spring 2005 and re-enrolled in fall 2005. Ninety percent of the students in the sample persisted into the second year of college. This estimate includes part-time and full-time enrollment.

Analysis

Students who live on campus tend to differ systematically from those who live off campus (Schudde, 2011; Turley & Wodtke, 2010). Not all students have the opportunity to live on campus, and not all who apply are selected due to housing shortages at college campuses. The choice to live at home instead of on campus may reflect financial situations, family structures, and levels of college preparedness associated with poor college outcomes (Turley, 2006). While some of these differences may be observable, and thus controlled through statistical modeling, others are not. Because highly motivated, higher-income students are more likely to be placed in limited on-campus housing facilities, research must attempt to deal with students' selection into campus housing (Schudde, 2011; Levin & Clowes, 1982; Turley & Wodtke, 2010).

In order to control for observed differences between on-campus and off-campus residents and to estimate variation in the effects of campus residency across family income, my analysis proceeded in two steps. First, using regression analysis, I estimated the probability that a student would choose to live on campus during their first year, based on students' background (the variables that capture student characteristics and experiences *prior* to their decisions to live on campus). I used the resulting estimate for each student, called a "propensity score," to match students based on their propensity to live on campus. Students were matched to peers with similar scores

who made different actual housing decisions, to obtain a more trustworthy estimate of the impact of living on campus.

In the second step, I ran a regression model that controlled for all of the independent variables listed in Table 1, weighted by the estimated propensity scores. The regression analysis eliminates any remaining bias between students who live on and off campus, while enabling a simple test for differential effects with the inclusion of an interaction term for family income. The regression model included the demographic, educational, and institutional information used in the propensity score model, an indicator of campus residency, and measures of stressors students faced during college, as well as the interaction between campus residency and family income. Because stressors during the first year of college occur *after* students' housing decisions, these measures were not included in the regression predicting students' propensity to live on campus. The inclusion of the stressors in the final regression model, however, means that they are controlled for in the estimation of the impact of campus residency on persistence.

The lack of variation in effects across educational background may indicate that financial constraints, rather than just cultural mismatch, contribute to the low impact of campus residency among low-income students.

RESULTS

Who Lives on Campus?

To describe the sample, Table 1 presents means and standard deviations for all of the covariates. The average student in the sample comes from a family with an income of $78,589 (Figure 1 presents the income distribution of the sample). Almost 14 percent of the students in the sample come from households in which neither parent attended college, 27 percent come from households in which at least one parent attended college, but did not earn a bachelor's degree, and almost 60 percent of students have at least one parent who completed a Bachelor's degree or higher. Fifty-six percent of the sample is female. Sixty-seven percent identify as white and approximately 12 percent identify as black, 16 percent as Asian, and 4 percent as another race. Eight percent of students also identify as Hispanic. The average SAT score is 1070 and the average high school GPA a 3.2. Seventy percent of the sample attends public colleges. The analytic sample is representative of high school seniors who graduated in 2004 and immediately enrolled in a four-year college (NCES, 2009), making it a more advantaged sample (and more likely to persist) than a sample representative of 2004 first-year college students in general.

As indicated in Table 1, the covariate means of students living on campus and students living off campus are significantly different on all measures, with the exception of gender, which confirms the need to match students based on their propensity to live on campus. Several indicators of advantage, like family income and parental education, correspond to living on campus. Students living on campus

Table 1

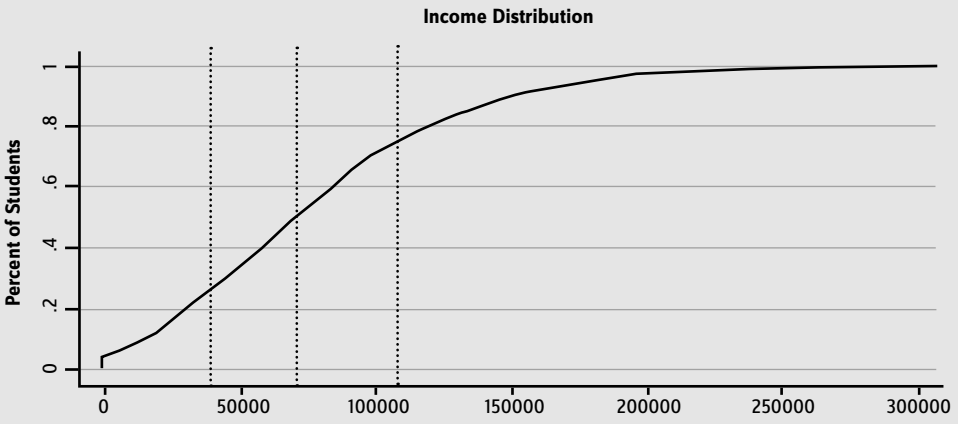
Descriptive Statistics: A Comparison of On- and Off-Campus Residents

Variable Name	Total Sample	Residency Condition	
		Campus	Off-Campus
Live on campus	0.692 (0.462)		
Pre-College Characteristics			
Race			
White	0.666 (0.472)	0.682 (0.466)	0.630 (0.483)*
Black	0.124 (0.330)	0.139 (0.346)	0.091 (0.287)***
Asian	0.157 (0.364)	0.137 (0.344)	0.202 (0.401)*
Other Minority	0.039 (0.193)	0.032 (0.177)	0.053 (0.224)***
Hispanic	0.084 (0.278)	0.064 (0.245)	0.129 (0.336)***
Female	0.558 (0.497)	0.567 (0.496)	0.538 (0.499)
Family Income (Logged)	11.272 (0.871)	11.331 (0.858)	11.125 (0.885)***
Parent's Education			
No College	0.137 (0.310)	0.092 (0.289)	0.142 (0.349) ***
Some College	0.269 (0.444)	0.248 (0.432)	0.316 (0.465) ***
Bachelor's	0.302 (0.459)	0.314 (0.464)	0.274 (0.446) *
Master's or Advanced	0.292 (0.455)	0.328 (0.469)	0.214 (0.410) ***
English Native Speaker	0.845 (0.362)	0.878 (0.327)	0.770 (0.421) ***
High school GPA	3.219 (0.530)	3.245 (0.526)	3.162 (0.535) ***
Total AP Credits	1.560 (2.234)	1.716 (2.330)	1.211 (1.957)***
Total Academic Units	20.632 (3.259)	20.871 (3.289)	20.096 (3.128)***
SAT Score	1069.9 (179.2)	1093.1 (180.9)	1017.270 (163.630)***
Public College	0.699 (0.458)	0.645 (0.479)	0.822 (0.383)***
Highly Selective College	0.331 (0.471)	0.391 (0.488)	0.196 (0.397)***
High School Extracurriculars	6.416 (5.819)	6.924 (5.822)	5.277 (5.652)***
College Priorities:			
Living at home	0.112 (0.315)	0.035 (0.183)	0.284 (0.451)***
Active social life	0.331 (0.471)	0.370 (0.483)	0.244 (0.430)***
Being away from home	0.356 (0.479)	0.428 (0.495)	0.195 (0.396)***
Stressors During College[b]			
Contribute Support	0.069 (0.253)	0.052 (0.221)	0.107 (0.309)***
Hours Worked per Week	11.917 (12.431)	9.435 (11.155)	17.497 (13.316)***
Afford College Without Work	0.808 (0.394)	0.847 (0.360)	0.720 (0.449)***
N[a]	3,110	2,180	930

Notes: Table presents sample means, with standard deviations in parentheses
[a] Sample sizes rounded to the nearest ten, in accordance with IES security standards
[b] Included in the regression performed on pre-matched data only (step 2 of analysis). The matching process mimics selection into campus housing and these measures capture financial struggles that occur *after* students decided whether to live on campus and entered college. * $p < .05$; ** $p < .01$; *** $p < .001$

Figure 1

Family Income Distribution of Sample



Notes: N=3,110.
The figure plots the income distribution up to $300,000, which captures 99.99 percent of students in the sample. The vertical lines mark the income quartiles.

come from higher earning families, with an average annual income of $83,336 compared to the control group's $67,904. The on-campus students also tend to come from families with higher parental educational attainment. Campus residents are more likely to be white or black, and less likely to be Asian or Hispanic. Those living on campus also enter college with stronger academic achievement and more time spent participating in extracurricular activities in high school, reporting an average of almost 7 hours per week, compared to the 5 hours per week reported by the control group. Thirty-nine percent of students living on campus attend a highly selective college and 65 percent attend a public institution, compared to 20 percent and 82 percent of students living off campus.

The propensity score model captures selection into campus residency, based on observed measures. Table 2 shows the results of the probit regression predicting living on campus. After controlling for a host of other demographic, academic, and institutional measures, family income (which is logged in the analysis) no longer predicts living on campus. Prior achievement measures, including total academic units taken in high school and SAT score positively predicts the decision to live on campus, even after controlling for other measures. Attending a public college is negatively correlated with campus residency, while attending a highly selective college is positively correlated. Student reports of their priorities were strongly predictive of living on campus. Not surprisingly, rating living at home as very

important was associated with a lower propensity to live on campus, while rating an active social life and being away from home as very important were associated with a higher propensity to live on campus.

Table 2

Probit Model Predicting Propensity to Live On Campus

Predictors	B (SE)
Race	
Black	.535*** (.092)
Asian	-.057 (.091)
Other Minority	-.217 (.138)
Hispanic	-.226* (.102)
Female	.070 (.055)
Logged Family Income	.033 (.033)
Parents' Education	
Some College	.050 (.086)
Bachelor's Degree	.162 (.093)
Master's or Advanced Degree	.168 (.092)
Native English Speaker	.168 (.093)
High School GPA	.009 (.061)
Total AP courses	.010 (.019)
High School Total Academic Units	.029** (.008)
SAT Score	.001*** (.000)
Public College	-.547*** (.063)
Highly Selective College	.343*** (.067)
Hours per week on High School Extracurriculars	.019*** (.004)
College Priorities	
Living at home during college	-1.313*** (.088)
Active social life at college	.216*** (.060)
Being away from home during college	.493*** (.059)
Constant	-1.649*** (.441)

Notes: N=3,110
* $p < .05$; ** $p < .01$; *** $p < .001$

Effects of Living on Campus

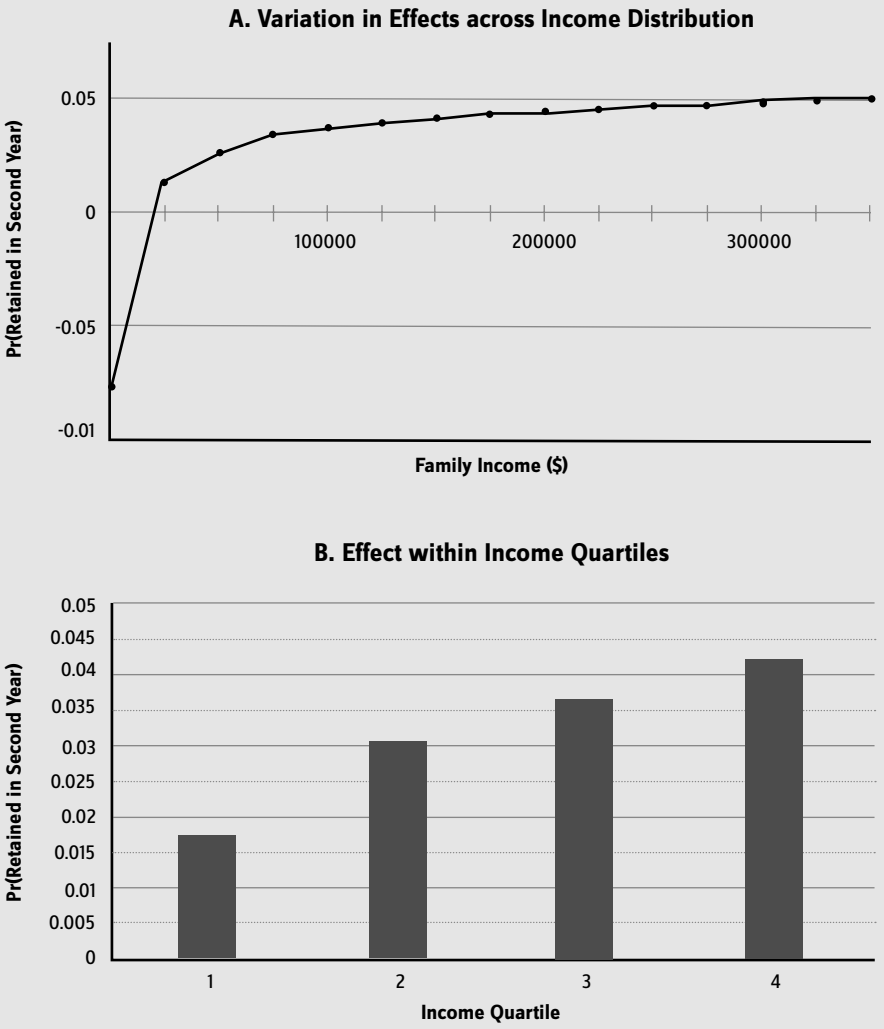
On average, living on campus produces a 3.1 percentage point increase in the probability of retention into the second year (predicted probability=.031, SE=.009, p<.01). This effect corresponds to increasing the probability of making it to the second year of college from .884 (mean retention of off-campus residents) to .915.

Figure 2 demonstrates variation in the effects across the income distribution. Panel A plots the effects across the income distribution, while Panel B illustrates the average effects within income quartiles, for ease of interpretation. For students from families earning below $25,000 annually, living on campus is negatively related to persisting into the second year of college (see Panel A), but the effects are not statistically different from zero. This subgroup comprises 17 percent of the sample (60 percent of whom live on campus). Panel B shows that, overall, students from the lowest income quartile increase their retention by 1.7 percentage points, an impact that is also not statistically different from zero. In other words, living on campus has negligible impacts on low-income students. While we may expect the effects to be even more concentrated among first-generation students, the effect of campus residency among low-income students is similar across different levels of parental education, with no significant differences within each income quartile.

The effects increase over the income distribution, with students in the top three-quarters of the sample's income distribution experiencing positive and statistically significant effects. Students from families in the second income quartile see a 3.1 percentage point improvement in retention from living on campus, those in the third quartile see a 3.6 percentage

Figure 2

Variation in the Effects of First-Year Campus Residency on Retention into the Second Year across Family Income.



Notes: N=3,110
Figure presents predicted probabilities of retention across family income. Panel A presents the estimates across the entire income distribution. Panel B shows the average effect within each income quartile (Quartile cutpoints: 25%=$38,511, 50%=70,684, 75%=$108,011). The findings here correspond to the regression analysis with interactions performed on matched data.

point improvement, and those in the top see a 4.2 percentage point increase.

DISCUSSION

To understand whether low-income students may be disadvantaged by residential settings, this study explores variation in the effects of campus residency across family income. The average effects suggest that living on campus improves student persistence, consistent with results from previous findings using propensity score matching and the ELS (Schudde, 2011). However, by disaggregating the effects across the income distribution, I demonstrate patterns of unequal returns to campus residency across family income.

The trends suggested by the data—in which students from the lowest income quartile (earning below $38,511) see null effects of living on campus, while their more affluent peers experience enhanced retention—align with theory that students from less affluent backgrounds struggle to reap the rewards associated with spending time on campus. The results may seem counterintuitive when considering the long history of research touting the benefits of living on campus. However, living on campus may result in feelings of isolation and incongruence if interactions with peers associated with campus residency signal a clash between the students' cultural expectations and the norms of the college (Armstrong & Hamilton, 2013; Stuber, 2011). Alternatively, differential effects could reflect financial constraints faced by low-income students that make them unable to engage as frequently with their peers. Perhaps, due to having less money, they cannot join in on a trip to the movies or out to dinner. The lack of variation in effects across educational background may indicate that financial constraints, rather than just cultural mismatch, contribute to the low impact of campus residency among low-income students.

Still, with appropriate interventions, residential life programming could be a first line of defense to improve the persistence of socioeconomically disadvantaged students. Indeed, Resident Assistants are often the first people that campus residents turn to for help with problems related to the college experience (Johnson, Kang, & Thompson, 2011). Efforts to create a more inclusive institutional culture and to offer opportunities for students from diverse backgrounds to participate in campus life can be carefully designed and pursued.

Implications for Practice and Future Areas of Inquiry

At colleges with campus housing facilities, much of students' orientation to college life occurs within residence halls (Armstrong & Hamilton, 2013). As students' first taste of college life, these settings offer an important opportunity to foster an inclusive campus climate. At the same time, setting the tone of an inclusive climate in an environment in which students actually display their wealth (through room décor, attire, consumption of pop culture, etc.) is particularly challenging. Low-income students, faced with flagrant spending by their peers (either through room décor or paying for food/social outings), may be acutely aware of their financial constraints and feel unable to fit in.

One simple intervention might be to offer all students a variety of extracurricular experiences that are free—or low cost—and appeal

to students of various economic means (if the college does not already offer this type of programming). This may help overcome, at the least, structural hurdles to social engagement with peers. Of course, many campus residence halls already organize free or low-cost programming, but sporadically scheduled events cannot fully mitigate the flood of informal activities, initiated by co-residents, that require cash in hand. Ensuring there are frequent and regularly scheduled free events could help encourage consistent engagement among low-income students.

Efforts to create a more inclusive institutional culture and to offer opportunities for students from diverse backgrounds to participate in campus life can be carefully designed and pursued.

At the same time, colleges can increase low-income students' access to "psychological resources" that bolster a belief system that people "like them" excel at college. Postsecondary institutions are not devoid of programming explicitly aimed at easing the transition to college for first-generation and low-income students. The standard approach offers "bridge" programs to teach general academic strategies, such as how to study for exams or choose a major. But structured support systems that demonstrate that people from similar backgrounds to their own can thrive at college build students' psychological resources for persisting in college (Steele, 2010; Stephens, Markus, & Fryberg, 2012).

Recent research suggests that exposure to students from similar backgrounds who successfully navigated college improves the academic outcomes of disadvantaged students. Using a panel of senior college students, Stephens and colleagues (2014) presented incoming students, most of who lived on campus, with real-life stories about how diverse backgrounds shape college experiences. Compared with a standard intervention that provided stories of college adjustment without highlighting students' different backgrounds, the panel focused on how experiences related to socioeconomic background eliminated the social-class achievement gap. The intervention increased first-generation students' tendency to seek out college resources (e.g., meeting with professors) and, subsequently, improved their grade point averages. It improved the college transition for all students on psychosocial outcomes (e.g., mental health and engagement). Implementing a similar intervention within residence life programming may improve the retention and achievement of low-income and first-generation students.

Many staff training programs explicitly tackle diversity issues aimed at illuminating prejudices regarding gender, sexual identity, and race. They aim to create safe and culturally sensitive spaces for students. Efforts to improve the effectiveness of diversity training often overlook socioeconomic diversity, however, focusing far more attention on cultural divisions, like racial tensions, that are

more visible on campus (Milem, Chang, & Antonio, 2005). For example, when assessing the ability of residential staff to meet standards for acknowledging cultural diversity and advocating cultural understanding, many standard approaches, like the Resident Assistant Cultural Diversity questionnaire, focus on racial diversity (Johnson, Kang, Thompson, 2011).

To develop effective staff training programs that increase cultural sensitivity toward socioeconomic diversity, residential staff development needs to nurture staff members' abilities to think critically about campus culture and how they enact roles that may systematically favor some groups more than others. This approach is necessary because "deficit thinking" (for instance, the idea that someone who is poor is less-skilled or less hard-working) permeates society and educational-settings; practitioners mirror these beliefs (Garcia & Guerra, 2004). Increasing awareness and understanding of this dynamic can alter staff beliefs and attributions about students' success and failure.

Simply including a lecture on campus climate, middle-class norms, and the importance of cultural diversity in staff training alone will likely be ineffective to improve staff's ability to communicate with students from low-income families (Stewart & Peal, 2001). Professional development activities must systematically and explicitly link knowledge about socioeconomic equity to practices. Even well-intentioned staff experience culture clashes and create environments that systematically deny some students meaningful opportunities (Greenfield, Raeff, & Quiroz, 1995). These clashes often result from misunderstandings when individuals from different backgrounds each base their behaviors on a different set of rules or expectations. Garcia and Guerra (2004) study programs that are most effective for students and families from low-income and culturally diverse communities, focusing primarily on professional development among K-12 educators. Their recommendations—which offer broad suggestions to improve staff members' openness and approachability—likely translate to the college campus setting. They recommend problem-based activities within staff training in which participants analyze a specific situation, develop hypotheses about the factors involved, consider alternative cultural explanations, and identify culturally responsive strategies to resolve the problem. Involving seasoned staff mentors to guide new practitioners through the activities would help new staff align the expectations they have for the job with the realities of the challenges they may face (Henning, Cilente, Kennedy, & Sloane, 2011). Such training exercises aim to increase cultural sensitivity and diminish socioeconomic blind spots (Stuber, 2010). Awareness of the financial constraints some students face may also motivate staff to emphasize social events and activities that are accessible at a low-cost.

Beyond staff training, increasing the socioeconomic diversity of residential life staff would increase low-income students' exposure to students like them who made it through the initial transition into college.

Beyond staff training, increasing the socioeconomic diversity of residential life staff would increase low-income students' exposure to students like them who made it through the initial transition into college. Resident Assistants serve as a resource to guide students through college life. Their stories and experiences can communicate to incoming students that there are others like them at the school. Just as residence hall directors work to maintain gender and racial diversity among their Resident Assistants and other personnel, they should focus on recruiting staff from a variety of socioeconomic backgrounds. Still, the efficacy of improving socioeconomic diversity of residence hall staff has not been empirically tested.

Additional research, including studies of the implementation and effects of improving socioeconomic diversity among staff, is necessary to inform practice. While the current study offers evidence of unequal returns, it is unable to evaluate which mechanisms produce the varied effects. Mixed methods research, including detailed qualitative interviews, may illuminate the mechanisms producing unequal returns and, ultimately, pinpoint effective interventions. The qualitative component of such future research endeavors would, ideally, interview on- and off-campus residents as they enter college, exploring their initial responses to campus life, including feelings of belonging, levels of engagement, and perceived challenges in adjusting to college. Such a study would follow students over time, interviewing or surveying students one year later to determine if they were still enrolled and examine the reasons for enrollment decisions.

CONCLUSION

This study illuminates the complex relationship between living on campus and student retention, a relationship moderated by family income. Students from low-income families do not experience the same positive effects of living on campus as their middle-class and upper-class peers. The results align with recent research investigating the role of class and campus culture in American higher education.

Postsecondary residential settings immerse students in college life. They offer a unique opportunity to explore interventions that could improve the college experiences of disadvantaged students. The implications for practice discussed above are based on empirical evidence and include recommended policy changes that may minimize the cultural mismatch experienced by students from low-income families. While these approaches offer promising interventions to tackle an under-discussed problem—the culture clash and isolation experienced by low-income students—more research is necessary to pinpoint the most effective means to improve the residential experience for these students.

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Discussion Questions

1. The study described in this article was based on data about students who attended a variety of institutions. If this study were to be conducted on your campus, do you believe the results would be similar or different and why?
2. Investigate what your institution knows about the low-income students who attend. What campus programs/services are in place to support these students?
3. The author purports that students from lower SES may experience "feelings of isolation" with the values of students from more affluent backgrounds and "incongruence" with the affordability of programs that are offered on a fee basis. What ideas might you have to create a more inclusive residence hall culture in which students with limited financial resources can fully participate in campus life?
4. The author suggests that housing programs increase the socioeconomic diversity of the student staff. How might residential life go about doing this successfully?
5. Design a follow-up study that would contribute to better understanding how a housing program could increase the positive impact of living on campus for low-income students.
6. The author states, "Efforts to improve the effectiveness of diversity training often overlook socioeconomic diversity." Describe a policy or practice that ignores socioeconomic blind spots at your institution. What might you do to alleviate this bias?
7. Using an intersectionality lens in which student identity is viewed from the simultaneous groups in which they belong, describe your own identity and share this identity with a neighbor.