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Era of College for All

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Abstract

In the contemporary United States, higher education is touted as the primary vehicle for upward mobility. Despite the introduction of numerous policies that encourage working-class students to attend college, class inequalities in enrollment persist. Existing explanations of the enrollment gap focus on the rising costs of tuition as well as class-based differences students' abilities and aspirations. We argue that none of these explanations fully explain enrollment patterns. Drawing on 120 interviews with three generations of working- and middle-class Americans, we demonstrate that college enrollment requires a distinctly 21st century synthesis of social and cultural capital that hinges on strategic planning in the marketplace. We label this capital "savvy" and situate its development within the rise of college-for-all ideology, the expansion and differentiation of the higher education system, and the privatization of childrearing. We conclude that increasing differences in access to savvy is a key driver of the reproduction of inequality.

Key Words: Social Class; Inequality; Higher Education; Youth; Mobility.

Current debates about inequality often tout higher education as the surest path for upward mobility in the United States. At a time of increasing inequality and low social mobility, improving access to education has become one of the key policy issues as it has the potential to increase equality of opportunity for all Americans. The GI Bill expanded access to higher education and paved the way to middle-class prosperity for many first-generation college students. In the years that followed, a series of policies like tuition tax credits and federally-guaranteed student loans were introduced to promote college attendance among disadvantaged students. Despite these efforts, inequalities in enrollment persist, with more than twice as many middle-class students enrolling in college as working-class students (Bailey and Dynarski 2011).

Decades of scholarship in the social sciences have attempted to identify the obstacles to college enrollment faced by working-class youth. The Wisconsin model of status attainment pointed to class-based differences in socialization, arguing that lack of aspirations was the main obstacle that stood between working-class kids and higher education (Sewell, Haller, and Portes 1969; Sewell and Hauser 1980, 1992). Others have suggested that working-class students lack the cognitive abilities of their middle-class peers, pointing to increasing class gaps in test scores and other measures of school readiness (Reardon 2011). Meanwhile, policy-makers, the popular media, and the public target the soaring cost of tuition (Taylor et al). Taken together, the existing discourse explains the class-based enrollment gap in three ways: working-class students are not socialized to expect to go to college; working-class children lack the ability to go to college; and working-class children lack the money to go to college.

We argue that none of these explanations fully explain the class gap in enrollment. First, expectations of college enrollment have been rising for several decades, such that working-class students are almost as likely as middle-class students to aspire to college (see Figure 1). Second,

while much of the recent debate around higher education has focused on skyrocketing sticker prices, the increase in the actual out-of-pocket price has been much less dramatic. For two-year public institutions, there has been virtually no change in tuition and boarding fees in the past twenty years; taking financial aid into consideration, colleges with higher sticker prices can cost low-income students far less than schools with low sticker prices. Third, while working-class students are often less academically prepared than their middle-class peers, there are many academically qualified low-income students who do not even apply to college, let alone to a selective college or university (Hoxby and Avery 2013). These contradictions suggest that a lack of procedural knowledge rather than talent, goals or simply money is at the center of the enrollment gap.

Of course, pointing out that working-class students lack the know-how of their middle-class peers is hardly new; a long tradition in the sociology of higher education and inequality has examined how the educational system rewards the ‘cultural capital’ – the stock of valorized knowledge, skills, and tastes an individual accumulates within the family of origin – of the middle class (Bourdieu 1978; DiMaggio 1982; Lareau 2000). We argue, however, that both the content and distribution of the kinds of cultural capital required for college enrollment have radically changed in response to transformations in work, family, and higher education. Specifically, we advance the debate by arguing that working-class students’ lack of access to knowledge has been exacerbated by two recent developments: the expansion of the higher education system and the “privatization” of childrearing in recent decades (Garey 2002; Thorne 2003; Pugh 2009; Rutherford 2011).

The privatization of family life has shifted the responsibility for launching young adults into the future from the community and the state and onto individual parents (Thorne 1993; Hays

1996; Rutherford 2011; Hochschild 2012). At the same time, increasing neighborhood segregation by income has reduced the opportunity for cross-class interaction among children (Reardon and Bischoff 2011). In practice, this means that parents' attempts to acquire knowledge with the goal of enhancing their children's future prospects have become increasingly limited to exclusive networks, confined to their own class circles, and/or dependent on their ability to purchase such know-how in the market. Meanwhile, translating expectations into enrollment requires more and more specialized knowledge, as college-for-all ideologies and policies have spurred the creation of an elaborate system where choosing where to go, and figuring out what kinds of college will pay off, has become a complex calculation.

Within this new system, we argue, expecting to go to college and actually enrolling in college have been decoupled. Indeed, expectations have become less predictive of enrollment over time (Bailey and Dynarski 2011). The latter requires the social and cultural capital to take the courses in high school required for college admission, graduate from high school, take the SATs or ACTs, participate in the "right" extracurricular activities, choose a college from the 4,000 plus available in the U.S., write an application essay, and fill out financial aid forms (Collier and Morgan 2008; Kim and Schneider 2005; Schneider and Stevenson 1999). In our view this distinctly 21st century configuration of social and cultural capital, which we label "savvy", represents a shift toward strategic planning purchased in the market and distributed via exclusive networks.

We demonstrate that savvy operates through a wide range of practices geared toward positioning students well within the K-12 system and actualizing concrete plans about where to go to college, how to pay for it, and how to link the degree to a future job. These practices can be further broken down to include *preparing to apply* (completing the prerequisite high school

classes, hiring coaches and tutors to improve test scores and writing, drawing on school resources, and activating personal connections); *self-marketing* (demonstrating talent and uniqueness through extracurricular activities, internships or prizes); *curbing potential threats to enrollment* (managing a family crisis or treating a learning disability or mental illness); *maximizing opportunity* (choosing the best fit, whether by visiting colleges or by considering the majors offered, study abroad programs or available internships); and *financial planning* (correctly filling out financial aid forms, applying for grants, investing in a college fund, and evaluating good versus bad investments). Drawing on both quantitative and qualitative data, we find class-based divergence in all categories over the last five decades. We conclude that the mismatch of high expectations and low savvy today leads working-class youth to invest time, emotional energy, and money in unrealizable educational goals (Arum and Roksa 2011).

THEORETICAL FRAMEWORK

The Decline of Blue-Collar Jobs and Ascendance of “College for All”

In the middle of the 20th century, a significant number of fully employed, generally male, blue-collar workers were able to earn enough money to get married, buy a house, and raise a family in relative comfort (Danziger and Ratner 2010). The period after World War II through the 1970s saw the highest (inflation-adjusted) minimum wages of the century, topping out at over \$10/hour in 1968 (2011 dollars). High schools at this time served as gatekeepers to adult pathways, encouraging high-achieving students to continue on to college while sending less academically-inclined students directly to work (though in practice this gatekeeping also excluded students by gender, social background, or skin color) (Rosenbaum 2001).

In the contemporary global economy, however, stable blue-collar employment has declined sharply (Kalleberg 2009). In 2012, the federal minimum wage was just \$7.25/hour. In

response to an economy that favors workers with college and especially graduate degrees, high schools have adopted what Rosenbaum (2001) calls a “college for all” policy, shepherding students toward college enrollment and away from vocational preparation programs or the workforce. College-for-all has been further enabled by shifts in welfare state policies from the 1980s onward promoting self-reliance over dependence by reducing income supports and increasing educational accountability and public financing (Kantor and Lowe 2013). Forced to choose between college enrollment or a life of dead-end, insecure service jobs, we would expect to see working-class youth increasingly aspire to attend college as it now represents the only institutionalized, visible, and normative route to a stable adult life.

Competition, Cost, and Complexity

In the wake of falling blue-collar wages and the institutionalization of college-for-all, the demand for college education has soared. Between 1959 and 2009, the college enrollment rate grew from 45 percent to over 70 percent (Bureau of Labor Statistics, 2010). The rapid expansion of the post-secondary education system spurred competition in admissions, particularly at the most selective four-year colleges and universities (Alon 2009; Hoxby and Avery 2013). In 2013, the University of Chicago accepted only 8.8 percent of its more than 30,300 applicants, while the admissions rate at Harvard and Stanford dipped under six percent (*The New York Times*, March 28, 2013). Meanwhile, the proliferation of college rankings produced by U.S. News and others increased public awareness about the range and stratification of colleges. Consequently, American higher education shifted from "a series of local autarkies to a nationally and regionally integrated market (Hoxby 1997:1).

College prices, student aid, student debt, and college affordability are familiar themes in political debates, on both sides of the media, and around the dinner tables of current and

prospective students. The average sticker price for tuition, fees, room and board at a four-year public college or university rose from \$9,090 in 1990 to \$18,390 in 2013. Meanwhile, the average cost of attending a two-year public college increased from \$7,680 in 1990 to \$10,730 in 2013 (in 2013 dollars). These changes in sticker price do not tell the whole story, however, as more than six out of ten full-time students receive some grant aid that reduces their out-of-pocket costs. Between 2001-02 and 2011-12, federal grant aid almost tripled in constant dollars, increasing from 20 percent to 26 percent of the total \$185.1 billion in undergraduate aid. After taking student grant aid into consideration, the increase in the cost of attending college is more modest (Greenstone et al 2013). In fact, the average net price for tuition, fees, room and board at a full-time in-state public two-year college in 2013 was \$320 *lower* than it was in 1990.

[INSERT FIGURE 2]

Greater choice about where to attend college means that students have to weigh different options in terms of costs and benefits. The discrepancy between the sticker price and actual cost is highest at elite universities where most students get financial aid. For example, a four-year degree at Stanford University costs \$236,000, but after factoring in financial aid the average net cost is closer to \$70,000 (Thompson, 2014). There is also great variation in what a college degree is worth. According to an income survey conducted by PayScale, a Harvey Mudd graduate will make roughly one million dollars more in two decades than he would have made if he had not attended college. In contrast, the twenty-year net return of attending Shaw University is a negative \$120,000, meaning it leaves a student worse off than not going to college (Thompson 2014).

This time period has also seen the emergence of a for-profit college industry that has further increased the complexity of the educational landscape. While enrolling only 2 percent of

full-time undergraduates in 1991, the sector captures now 13 percent of full-time students (College Board 2013). Despite their much lower graduation rates, students at for-profits pay a much higher tuition, prompting criticism that they exploit the disadvantaged students they serve. The Pew Research Center reported that almost one quarter of those who received bachelor's degrees at for-profit schools in 2008 borrowed more than \$40,000, compared with 5 percent at public institutions and 14 percent at not-for-profit colleges (Pew Research Center 2010).

Furthermore, students in for-profit colleges are more likely to rely on nonfederal loans, which are riskier than federal borrowing because they do not come with the same repayment protection and generally carry higher interest rates. Consequently, students at for-profit colleges are much more likely to default on their student loans compared to other students. In September 2012, 43 percent of students who defaulted on their loans came from for-profit schools. Clearly, the proliferation of different kinds of colleges that carry different rewards and risks means that the burden of making a good investment falls on the student.

From the Community to the Market: The Privatization of Parenting

The centrality of savvy has been heightened by the retreat of traditional forms of community life and the attendant privatization of childrearing (Giddens 1991; Putnam 2000; Rutherford 2011; Hochschild 2012). During the postwar years, the availability of family-wage factory jobs supported the widespread rise of the breadwinner/homemaker family model in which men worked for pay and women devoted themselves to domestic, family, and community concerns (Gillis 1996). The economic, social, and cultural transformations from the 1960s onward, however, prompted the mass entry of women into the (paid) labor force. The void left by their departure from homes and communities – caring for the sick and the elderly,

volunteering in schools, organizing activities through the church – has yet to be filled, resulting in a “care deficit” (Hochschild 2003). Furthermore, with more families living in urban areas, attending church and participating in social organizations less frequently, or opting out of local public or parochial schools, parents today are less embedded in informal support networks than they were a generation or two ago (Rutherford 2011).

Consequently, the sense of children’s well-being as a shared *social* concern has been dampened, relegating children’s welfare to the private sphere (Hays 1996). In turn, cultural definitions of good parenting have expanded to include intensive time and energy investments, careful monitoring against external threats, sustained involvement in children’s activities, and both physical and emotional nurturance (Hays 1996).

With rising cultural expectations of what children need to succeed, parents increasingly turn to the market to meet the needs once met by informal social and community support systems, relying on paid help to ensure the physical, mental, and emotional health of children (Hochschild 2012). This turn toward the market may serve as an engine for rising inequality as middle-class parents are both better-equipped to purchase the skills, knowledge, and social ties necessary for navigating the college process and likely to possess the language and interactional skills to prompt institutional response (Lareau 2003; Calarco 2011).

Savvy in an Age of Inequality

Translating college expectations into enrollment requires careful planning, knowledge, and resources. In response, a new market of paid experts who promise college acceptance – whether tutors, private schools, standardized testing classes or college coaches – has flourished. Indeed, over four decades, test sales grew from less than \$7 million in 1955 to over \$263 million in 1997 (in 1998 dollars). In the 1990s alone, test sales increased by almost 50 percent or \$88

million (Clarke et al. 2000). At the same time, the creation, rapid growth and professionalization of the college consulting industry underscores parental reliance on outsourced, expert, and paid advice over traditional sources of guidance and care.

For students seeking admission to the most selective universities, test scores are just one part of the application file, as admissions committees look for "measurable academic and athletic ability, demonstrated artistic accomplishment, and formally recognized philanthropic service" (Stevens 2009: 15). Getting into college is increasingly understood in economic terms such as developing and "marketing" children's talents: cultivating unique extracurriculars, volunteering, or completing internships that stand out to admissions committees (Levey Friedman 2013). Wealthy parents have an advantage in meeting the rising admission standards as they have more resources and more knowledge about the system. Middle-class parents enroll their children in music classes and youth sports programs, fill their homes with books, and spend more time reading to their children (Bianchi 2000; Ramey and Ramey 2010). They invest in education by choosing neighborhoods with resource-rich schools or send their children to private schools (Holme 2002; Reardon and Bischoff 2011). They encourage their children to volunteer and to travel to exotic locations. As Stevens (2009:15) claims, many "affluent families fashion an entire way of life organized around the production of measurable virtue in children."

We emphasize that we are *not* arguing that middle-class parents value their children's success more than working-class parents, or that their parenting practices produce superior outcomes. Rather, we argue that that the private work they do *vis à vis* their children's futures requires not only extensive personal ties, material resources and time, but also extensive knowledge about how to strategically and effectively leverage such resources in the pursuit of college admission, enrollment, and graduation. It is precisely this know-how held by middle-

class families that we argue provides the key to understanding the growing gap between expectations and enrollment among working-class youth.¹ Fusing the gap between *knowing that* one should attend college and *knowing how* to do so requires savvy. While publicly available and embedded in relationships of mutual obligation in previous generations, we contend that savvy is increasingly strategic, circulated in closed middle-class networks and purchased in the market.

DATA AND METHODS

We construct our model of savvy through 120 in-depth, semi-structured interviews with three generations of Americans about their expectations and practices concerning work and higher education. We interviewed young adults in their college-going years (18-22) and their parents, and compare their experiences with those of a sample of an older generation who came of age during the “pre-savvy” era – the broadly shared prosperity, full employment, high social capital, and high mobility of the postwar years.

Our youngest cohort was just past the age of leaving high school, old enough to be finishing the college application process, enrolled in a college, or beginning to think about majors and future jobs. This age range enabled us to collect data on aspirations and expectations as well as the kinds of financial and social obstacles that prevented them from enrolling in college. Because we were most concerned with measuring class differences in levels and kinds of institutional know-how, we stratified our sample by social class, operationalized as parents’ education.

¹ Lareau (2003) argues that middle-class parents cultivate the skills, knowledge, and sense of self necessary for navigating the middle-class milieu, while working-class parents rely on a model in which children’s development occurs naturally without constant adult intervention. In our sample, the working-class parents undertake future-oriented work geared toward positioning their children for college and future careers. However, they lack the savvy to translate aspirations into positive outcomes.

We recruited young adults and their parents from multiple sites across the United States, including Port Clinton, Ohio; Duluth, Minnesota; Bend, Oregon; Austin, Texas; Orange County, California; Philadelphia, Pennsylvania; Birmingham, Alabama; Atlanta, Georgia; and Weston and Waltham, Massachusetts. These sites represent various kinds of local economies and cultures across the US, encompassing small towns in the rustbelt, gentrifying tourist destinations, booming technological industries, revitalizing urban centers, and racially homogenous rural communities. In each site, we spent several weeks recruiting young adults and their parents.

To recruit young people, we began by asking for referrals from local guidance counselors and school committee members. We visited working-class neighborhoods and workplaces, including service industries, police and fire stations, factories, restaurants, community centers, recreation venues like video game halls or bars, and auto-body shops. We also went to community, regional, state, and private colleges. To recruit middle-class parents, we visited professional workplaces such as financial consultancies or universities as well as non-profit organizations and charity boards. In one of these sites we used high school records to administer a survey among the surviving members of the class of 1959 and conducted 12 in-depth interviews. Taken together, we covered three generations of Americans stratified by social class.

Our interview guide was designed to investigate how young adults and their families respond to the economic, social, and cultural transformations identified in the theoretical framework: the rise of “college for all;” the increasing complexity, cost, and competitiveness of the college landscape; and the decline of communal sources of childrearing and guidance. Accordingly, we asked young adults and their parents to recall their aspirations and expectations for college in a series of questions including: Walk me through the steps you went through when you were deciding what to do next. What kinds of choices did you have? How were your grades?

Did you take the SATs? Did you plan to go to college or get a job? At what age did you start talking with your parents about going to college, and how was college talked about?

We also asked young adults and parents about how they readied themselves for the college application process in a series of questions about college tours, college preparatory classes, private college coaches or writing tutors, internships and jobs, and extracurricular activities. We asked about savings for college, applying for financial aid, and college funds. We paid attention to the kinds of social resources available to young people, including mentors, guidance counselors, teachers, pastors, and other important adults. We also asked about parents' jobs and the family's economic stability including health insurance, unemployment, home ownership, and savings. We asked parents to reflect on their own pathways out of high school. All interviews lasted approximately two hours and were transcribed and coded according to the categories identified in the theoretical framework.

FINDINGS

Our findings are organized around five processes that mediate the relationship between expectations and enrollment: early preparation activities, self-marketing, curbing potential threats, maximizing opportunity, and financial planning. We demonstrate how middle-class parents' social location – their embeddedness in social networks, their economic stability, their flexible work and family arrangements, and their intimate institutional knowledge – render these processes commonsensical and facilitate long-term planning and careful future investments.

For our respondents who grew up in the postwar decades, gender and race rather than parent's education were the most formidable barriers to a college degree. Many men from working-class families elected to enter the workforce rather than attend college, and were

nonetheless able to support a family, and buy a home and other trimmings of middle-class life. Women got married and started families earlier, as they were not expected to forge careers (though they also worked for pay). However, among the working-class men and women who were encouraged to attend college, relatively open pathways to college supported by affordable tuition, mentoring, and community support allowed students to achieve upward mobility. Collective safety nets, including strong community ties, served to catch young adults when downward mobility seemed imminent, whether from partying too much, getting pregnant or doing poorly in school.

In stark contrast, among the current generation of young men and women in our sample whose parents have a high school diploma or less, the college application and enrollment process is characterized by big goals, fragmented information, social isolation, and short-term planning. While nearly all aspire to college, they do not have access to the resources, knowledge, and connections that constitute savvy, and thus fail to enroll, drop out, or choose certificate instead of degree programs. These students also lack both a public and a private safety net, so are less likely to recover from troubles in school, difficult family situations, or poor planning.

Preparing to Apply

Middle-class students' college expectations are shored up by a vast array of parenting and school practices that position them as savvy consumers of higher education. The middle-class mothers, in particular, reveal a heightened awareness of competition and strategically raise their children to aspire to professional careers and to demand institutional response (Lareau 2003). As children approach high school, parenting practices center on monitoring college preparatory classes, utilizing school-based resources, hiring private tutors and coaches, and activating personal ties.

Jeannette, an upper-middle-class mother who lives in Southern California, has two daughters enrolled in selective universities and one in the middle of the college application process. As a stay-at-home mom whose husband earns a six-figure salary, Jeannette explains that she “does all that college stuff for them”; in fact, when her third daughter graduates from high school, she plans to start a private college counseling business. Jeannette carefully cultivates relationships with teachers and counselors in her daughter's' public school, as evidenced by an email from a guidance counselor sharing news of her pregnancy that popped up on her smartphone in the middle of the interview: “I would say that I developed quite a relationship with her...which, in turn, gave my kids the best teachers, the best schedules.” When she did not think her daughters were getting enough attention, she intervened:

Alyssa's schedule was screwed up the first day. So, I went in, and I sat there—and I'm not even proud of this, but I sat down. And, um, the lady said, “Can we help you?” “Oh, yeah, my daughter is in the wrong geometry class. She should be in accelerated geometry and you put her in geometry for dummies.” They said, “Well, can you just send her in, and tell her we'll talk to her about it next week.” I'm like, “No.” I'm like, “If it's not right, I will be sitting here every day until it's right.” So...she goes, “Oh, you know, I'll just fix it.”

In addition to effectively marshalling public resources, Jeannette and her husband turned to the standardized test industry when their older daughter decided to apply to a college that “super scores the ACT.”² They also hired an alum from their daughters' high school who attended an Ivy League university to help with the college essay.

The social connections activated by Jeannette – guidance counselors, tutors, and coaches – exist in closed circles, as the public school her children attend serves an exclusive gated community. Jeannette informed us, “It's ranked in the top ten in *Newsweek* and *US News and World Report*.” Like many middle-class mothers in our sample, she is able to spend hours at her

² Superscoring means that the admissions committee considers only the highest section scores across all ACT test scores submitted.

children's schools building relationships with teachers and counselors. She also purchases additional tutoring, fearing their daughters do not stand out against the high-achieving students at their high school; she particularly regrets that her elder daughter was rejected from the flagship state university: "She had a 4.0 out of a 4.4 She was in the top ten, top 15 percent, which at that high school is like being the top 1 percent anywhere else," she sighed.

Wary of competition on a national scale, other parents privatize education altogether, such as Judy and Frank, a married couple with three daughters now living in Georgia, who have moved across the US several times for Frank's career. "When we moved here, we didn't see a choice but to put the girls in private school," Judy, a stay-at-home mother, explained. "Whenever we moved we would go and look at the schools. We would look at the public schools. We'd look at the private schools. My kids have gone to magnet schools, to private schools, to public schools. You name it, they've tried it. And I'd love to believe in the public school system. I would love for it to challenge my kids and educate them well. In New Jersey, it did. Um, in Georgia, it couldn't." Judy was particularly concerned about competing with students from the Northeast: "There is just a stereotypical belief that the south doesn't have the quality of education that the Northeast has, and based on when my kids were in New Jersey going to schools, I believe it's true. Um, so I wondered how my kids were going to be able to compete against that scale." She ultimately sent her younger daughter, Kelsey, to boarding school, positioning her as a serious competitor in the elite college admissions process: "...she was coming from a boarding school in the Northeast and, all of a sudden Swarthmore was really maybe a chance. Brown, maybe, was a chance."

Social capital is also leveraged through parental volunteering in schools – an increasingly middle-class luxury. As Figure 3 shows, in 1982, almost 30 percent of college-educated parents

of eighth-graders volunteered at their school, compared to 22 percent of students with parents with high school diplomas (or less). But by 2007, 43 percent of college-educated parents reported volunteering in the school of their ninth grader, compared to only 17 percent of parents with high school degrees or less.

[INSERT FIGURE 3]

This volunteering gap translates into greater opportunities for middle-class youth. As Judy explained: “I would be the room mother so you just see a lot of what’s going on. And you just um, you watch out for your kid and you understand where they’re coming from and you try to be objective about the school and how helpful it is. I mean, you’re their advocate. If that’s not your primary job, I don’t know what is.” Recalling several incidents when she had to intervene, she reflected: “And if a teacher wasn’t on their side for some reason, my role was to listen to the kids and understand where they were coming from, versus my mom or dad in the generation before me. I think they would always side with the teacher no matter what because that’s the way things were done. The teacher was right.” While unheard of in earlier generations, this kind of supervision is essential to positioning her children well for college – and she trusts only herself and her husband to do it correctly.

In sharp contrast, the older adults in our sample recall a college preparation process that was less fraught with anxiety about competition, and brokered by public rather than private social ties, knowledge, and resources. Blake, a fifty-year-old successful engineer in Texas who is guiding his son through the college process, had little awareness of a nationalized college market when he went to college; indeed, he describes “walking into Montana State.” Comparing his own experience to his son Ethan’s, he explained:

What I've seen is the classes [Ethan was] taking in high school were college-level classes when I was in school. The difficulty of the classes those kids have to take to get a higher grade, because now there's this big competition to get your grade point into the fives, not just the fours. If you can get into that top tier, you guarantee yourself a slot in in-state school and give yourself a better chance to get into a university in the United States, USC or Harvard. You've got to have huge high grades and huge high SAT scores. That was never the case when I was going to school.

Blake's own father went to college to become a teacher but made more money working in the local paper mill; as college was not the only path to a secure adult future, the stakes of college preparation felt much lower.

While today's middle-class parents turn to the market for additional help in the college application process (Buchman, Condrón, Roscigno 2010; Devine-Eller 2012), older generations emphasized the public availability of information. Don, now 72, grew up in a small town in Ohio in the 1950s. His father had a third grade education and worked at a factory and a canning plant. While they "didn't have a clue" about college, his parents nonetheless encouraged him to attend. Don does not remember taking college preparatory classes or studying for standardized tests. He came from a family of devoted Lutherans: his mother baked for the Church Council meetings and the family attended church every Sunday with the help of a ride from their neighbors (they could not afford a car). As Don approached high school graduation, he explained, "One of the Lutheran ministers in our home town was keeping an eye on me. And he mentioned my name to [a Lutheran university] and that's where I went to school."

Betty, an African-American woman who also grew up in the 1950s, provides another example of the publicly shared responsibility for children. Her dad was a manual laborer and her mother was a housecleaner; Betty helped her mother from sixth grade onward, washing dishes, mopping floors, and vacuuming the stairs after school and on the weekends. When Betty's friend got a football scholarship to college, she decided she wanted to go, too – but aside from writing

to a business college in Toledo, she had no idea how to get in. One day, a white woman who lived in one of the homes Betty helped clean asked her if anyone from the high school had mentioned college to her. This woman then repeatedly called the principal until he personally took Betty and two other black students to visit a nearby college. Betty applied and was accepted with a small scholarship, and had a long career working in education. Betty faced many legal and social barriers on her journey to a stable middle-class life; the social isolation and fear of her childhood still haunts her today. Nonetheless, the sense of collective responsibility for children's success in Betty's story, combined with the public availability of social ties in Don's, suggests that help for working-class children could be sought in cross-class relationships.

The contemporary working-class young adults in our sample, in contrast, are less likely to live in communities of people from different social classes (see Reardon and Bischoff 2011 on the growing income segregation of neighborhoods). Many also grow up in insecure, isolated, and chaotic circumstances that make investing long-term in children less feasible. Serena, for example, is an 18-year-old Latina who lives with her parents and siblings in an apartment in Orange County, just a few miles away from Jeanette's gated community. Her father, a house-painter, and her mother, a house-cleaner, both lost work during the Great Recession; unable to pay the rent, the family of five moved into a one-room rental an hour away. They were only recently able to afford their own place again, largely supported by Serena's mother's wages from cleaning office buildings on the night shift. Serena's mother pushes her daughter to attend college: "You have to go," she urges Serena, who plans to "go to community college for two years and then go to a university two years" after saving money working the register at a discount retail store.

However, Serena's plan for college is vague and bewildering. Enrolled for a while in a

college preparatory program geared to low-income students, she explains that “For some reason they took me out because I didn’t qualify for it.” We discussed:

Interviewer: Did you apply to any colleges?

Serena: I didn’t really qualify.

Interviewer: Oh...

Serena: So I was like, why am I gonna pay \$50 for it and I don’t even qualify for that?

Serena does not understand why she was removed from the college preparatory program. More strikingly, the language at her disposal for talking about applying to college – either “qualifying” or “not qualifying” – reveals a lack of familiarity with the metrics of acceptance or rejection. Importantly, while her mother believes in education, working the night shift so that she can wake the children up, make breakfast, and take them to school, her work hours are not compatible with volunteering slots at school, meaning she cannot get the kinds of insider information that Jeannette and Judy depend on.

In Texas, an electrician named Max illustrates the sense of distrust and frustration that often results when working-class parents attempt to intervene on their children’s behalf. Describing a meeting with a teacher to discuss his son’s learning disability, Max shared: “...I’m told a time, you stick to a time. I’m punctual. If you tell me we’re going to start at seven o’clock, at eight o’clock don’t be still lollygagging around. This guy didn’t value other people’s time. He thought we revolved around him. I had to explain to him that other people had lives, so...we had a falling out.” This is in direct opposition to Judy, who emphasized the need to “play the game - You’ve got to respect the position, if not the person.” Max – who barely graduated from high school but has a stable blue-collar job with benefits and a pension – knows that his son Ryan should go to college, but does not understand how school relates to future success: “It’s just, uh,

I worry about them getting something that they can use for life. You know, I don't think the schools are focusing on that. *Um, so that's, yeah, I believe that's up to the parents to help them get their stuff.*"

Self-Marketing

Middle-class parents also groom their children from an early age to excel in extracurricular activities like sports, leadership, volunteering, and music (Levey Friedman 2013). Chad, an upper-middle-class boy whose father is a financial consultant and whose mother, a lawyer by training, is now a stay-at-home mom, grew up in a wealthy Philadelphia neighborhood that his parents label "paradise." He recently just completed his first semester at an elite private college in the Northeast. In high school, in addition to taking the International Baccalaureate (IB) program, Chad starred in musicals, founded the Chess Club (his mother volunteered to supervise), experimented with rap, and earned a prestigious, unpaid internship with a renowned chemist at a nearby university. He described how his mother secured the internship for him by activating local community ties and supporting him financially while he worked as an unpaid intern:

Chad: It was actually really cool. My neighbor right down the street, whose daughter is actually one of my little sister's good friends...I, like, talked to her. And she's, like, well then she was the head of [her department]. And I asked her if I could work in her lab.

Interviewer: You just asked?

Chad: Well, actually...my mom went for a walk and, I don't know, she bumped into them and mentioned I was looking for, like, something to do with, like, a lab over the summer.

Encouraged by his parents, Chad also emailed a chemistry professor at his "dream college" and

took several trips throughout the fall to visit.³ At orientation for his freshman year of college, the effectiveness of his own and mother's networking was revealed when the Dean mentioned him in the welcome speech: "He was saying we have all these different things, like people who do this and this, talking about things we wrote about from our resumes, from, like, our like essays and everything. And I was actually mentioned and I totally didn't realize it until a friend, and, like, my parents actually were, like, 'Hey Chad, that was you.' I was the rapping chemist from Philly, so..."

Other middle-class students sounded more calculating. Jeremy, a sophomore at an Ivy League University, described his formulaic approach to college admission:

Yeah, I worked at a hospital, did volunteer work at a hospital. I joined Best Buddies and put on shows for special needs kids. But, you know, a lot of them I didn't do by choice, like volunteering at the hospital. That's not something that I really wanted to do. That's something that my parents said, like, "It helps you get into college," or whatever, so I did it. Colleges these days, like, they want a meaningful activity or something versus, like, having a bunch of volunteer hours, so I guess maybe it helped a little.

Jeremy's father, Aaron, a prominent surgeon, is contemplating taking his younger daughter on a trip to Cambodia to volunteer in a hospital so that she has something spectacular to write about in her college essay. Other parents spend thousands of dollars a year on sports equipment, private coaching, and musical instruments to increase their children's attractiveness to elite universities.⁴

The practice of developing and marketing children's unique talents as a strategy for college admission is virtually absent among the older generations in our sample. Members of the high school class of 1959 recall unstructured childhoods of playing unsupervised with a mix of children from various backgrounds: "We played," explained Roger Walker, the son of a factory worker who graduated from college and became a high school teacher. "We always played

³ Analysis of the High School Longitudinal Study of 2012 reveals that while 65 percent of parents in the top SES quartile arranged college tours for their children, only 31 percent of parents in the bottom SES quartile did so.

⁴ In the 1970s, high-income families spent about \$2,700 more per year on child enrichment than did low-income families. Today, the gap has nearly tripled to \$7,500 (Kaushal, Magnuson, and Waldfogel 2011).

sandlot ball in the summertime. Um, fishing, swimming. Um, uh, as we got older we got bicycles and we traveled, you know, all around town on our bikes.” Structured activities like Cub Scouts, Little League, school sports teams, and church youth groups were free or inexpensive. When Barbara was widowed as a young mother and her sons wanted to play Little League, her boss at the sporting goods store “...said, if it's okay with you, I'll charge it to them. And they have to pay me 25 cents a week. So every week they came in, and they paid 25 cents.” The son of a wealthy business owner took a few years of piano lessons, but he also remembered sandlot baseball, scouting, pom-pom pull-away, and working for his father from an early age.

Although one young man, a star quarterback, saw sports as a way to earn a scholarship for college, most young people did not view their afterschool and summer activities through a strategic lens. Lloyd, the father of “rapping chemist” Chad, was a first-generation college student whose dad owned a luncheonette. He shrugged: “Well in those days, it was a lot different than today because you pretty much went through school and those that were achievers ended up going to the best schools.” Lloyd worked at his father’s diner after school and went into engineering on the advice of his father’s friends. In this case, private savvy via extracurricular activities did not mediate the relationship among aspirations, abilities and enrollment the way he perceives it to be for his own son.

Working-class students today spend their out-of-school hours at part-time jobs and in unsupervised leisure activities. They are also less likely to volunteer or participate in extracurricular activities. Unlike the older generations, however, these students often grow up in dangerous neighborhoods where playing outside is not feasible and where risky behaviors like drugs and sexual activity go unchecked. Among children and teenagers surveyed in the 2012 National Survey of Children’s Health, one in eight low-income children witnessed neighborhood

violence, compared to one in twenty-five children who grow up in wealthier families. The same survey found that roughly two in five children whose parents lacked high school education lived in economic hardship with their parents struggling to cover basics like food and housing.

Nicole, for example, moved with her parents and two older siblings from Houston to Austin when she was ten because her dad got “a really good job” working for the sanitation department. Her mom worked at a restaurant two hours away by bus every afternoon and evening. Living in the East Side, where “there were police officers on every corner and you couldn't walk alone at night,” Nicole frequently watched TV alone. In ninth grade, she started taking pills with the other girls in the neighborhood to fit in. For a brief period she joined the high school dance team and her grades improved since she had to pass to participate. She loved it, though the \$800 her parents had to pay at the beginning of the year to buy her uniform and travel to competitions caused her a great deal of guilt. Soon after, she met a boy in the neighborhood, and when her parents would leave for work early in the morning she would skip school and spend the day at his mother's house with him. She soon got pregnant and got a job on the late shift at Pizza Hut. Nicole graduated from high school, helped along by the day care and parenting classes at school.

Nicole, who says she always wanted to study criminal justice and become a police officer, re-worked her dreams with a package in the mail from a career-training school: “I was on the internet one day and I just looked it up for some reason. And they were like ‘If you would like us to send information about our school through the mail, put in your information.’ They called me the next day and we set up an interview. And then they were, like, ‘Well, actually the new people start on Wednesdays, so we can get your stuff going.’” She promptly took out \$16,000 in loans for a medical billing certificate. Unlike her middle-class counterparts who have

the time, money and knowledge to cultivate and market themselves to four-year universities, Nicole chose – or was chosen by – a career-training school that admits anyone who can (borrow money to) pay.

Curbing Potential Threats

The middle-class men and women translated expectations into enrollment relatively seamlessly, marshalling public and private resources in the pursuit of academic excellence and cultivating and marketing extracurricular talents outside of school. However, despite parents' resources, some middle-class children encountered potential obstacles such as family stress, drug and alcohol use, sexual activity, conflicts with peers, or a lack of academic motivation or ability, that threaten to derail their college plans. In these cases, parents provided a private safety net – whether a therapist, a learning disorder specialist, or even a new school – at the first sign of trouble.

Marnie, a financial consultant, and Jake, an entrepreneur, made millions of dollars by their early thirties. They bought a six-bedroom house on the Philadelphia Main Line, sent their daughters to private school, and took long hiking trips as a family every summer. As their daughter's approached high school, however, Marnie and Jake decided to separate, bringing turmoil into their seemingly perfect lives. When Jake moved away, Marnie realized that she could not possibly raise her girls alone while also working 80 hours a week in consulting, and quit her job to start her own firm. She hired several people to work for her, which included driving the girls to their activities, starting dinner, dropping off the dry-cleaning, and managing the household chores and schedules. Her older daughter Elinor dealt with the turmoil by applying and getting accepted into an elite boarding school in the Northeast. Although she often had to

rely on credit cards and had some “scary moments,” Marnie was able to pay for the tuition.

A few months after Elinor left, Marnie got a call from a local parent warning that Elinor was using drugs. Shocked, Marnie searched her room and discovered an ounce of marijuana. As the child of an alcoholic who had attended Al-Anon and therapy for years, Marnie flew to her daughter’s boarding school the next day. They “had it out” for six hours, and Marnie cut off her daughter’s credit card and told her she wasn’t allowed to get her driver’s license for six months.

After two years at boarding school, Elinor’s guidance counselor was convinced she was clinically depressed: she could not stay awake or focus. Marnie took Elinor to leading specialists in Philadelphia, one of whom diagnosed Elinor with attention deficit hyperactivity disorder. Rather than go back to boarding school, Elinor enrolled in the International Baccalaureate program at her local high school and improved her grades with medication. Knowing that “ADHD kids need a quiet workspace,” Marnie reorganized their home, giving Elinor a bedroom, a study, and an extra bedroom in case hers became cluttered and distracting on the third floor of her house. Elinor is now beginning her junior year of college.

Meanwhile, Marnie was very worried that her younger daughter Madeline was sexually active in seventh grade. In response, Marnie took Madeline to the local birth center and authorized the center to give Madeline birth control without parental notification. She and Madeline’s boyfriend’s parents texted each other constantly to make sure that their children never got a moment alone (“I would text, I am going to the grocery store, make sure Sam doesn’t come over for at least another hour”). After Sam broke up with Madeline in ninth grade, Madeline decided to spend a year living with her dad to make a fresh start. After a year away, however, Madeline realized that she was falling behind academically and re-enrolled in her private school in Pennsylvania, taking summer courses at a nearby university to catch up.

Madeline is now auditing a graduate course, alongside acting in her school plays, taking a SAT prep course, and running the Activism Club she founded. She and Marnie recently returned from a week-long trip where they toured twelve colleges.

Over the last few years, Marnie's daughters have grappled with their parents' divorce, exposure to drugs, sex and birth control, learning disabilities, mental illness, falling behind in school, and social isolation and conflicts at school. Each of these challenges could have potentially derailed their focus on academic achievement and college enrollment. However, Marnie has significant resources that both shield and advance herself and her children psychologically and financially. The flexibility of consulting allows her time with her daughters and her high salary allows her to outsource much of their routine care so that she can focus on building their futures – whether by flying to boarding school at a moment's notice, texting her daughter's boyfriend's parents continuously, or creating a serene study space in her sprawling home. Her savvy includes a vast knowledge of school systems, testing and psychological experts, and medical practitioners that she leverages in the face of risks to her children.

In older generations, these kinds of privately-brokered safety nets were far less expansive. Instead, many safety nets were built into normative pathways to adulthood, with routes such as joining the military or finding a blue-collar job that paid a living wage widely available to young men whose parents did not prepare them for college. Roger, now in his 70s, grew up in a rented home in a small town in Ohio where his father worked on an assembly line. His father, who was forced to drop out of high school during the Great Depression, could never understand why Roger did not do well in school, and their relationship was strained. Roger now describes his father as a “closet alcoholic” who was very controlling of his mother. He explains: “I knew we didn't have the money and my only way I could really rebel against my dad was to

not get good grades and it was just kind of typical, and so I just kind of just sloughed my way through school knowing that I, uh, uh, didn't want to go to college because he was pressuring me to go." Roger enlisted in the military to get out of town and see the world. He spent the next few years guarding B52s and drinking and partying. When he was discharged, he realized that he needed to start thinking about the future: "When I got out and started working is when I decided that I needed to... I wanted to do something besides work in a factory all my life." He worked six days a week in construction, then made it through a nearby college with the help of his GI benefits. He graduated at twenty-nine, and built a career as an industrial arts teacher – he heard about the job from his friend's dad, who was a facilities manager at the high school.

For women, there was a vastly different set of expectations and opportunities, as Sally, the daughter of a successful businessman, explained: "There wasn't any great desire or I didn't have a lot of drive to accomplish [graduating from college], you know, it just wasn't—you just did what—and then I, you know, I would get married and I would do whatever my mother did, you know." For women who did aspire to college, pregnancy proved a formidable risk. While Marnie, above, protected against the threat of pregnancy by taking her daughter to the local clinic for birth control, one "safety net" for unwed pregnant young women in previous generations was a shotgun wedding (England, Shafer, and Wu 2012). Barbara, who also graduated with the class of 1959, explains, "When we were in high school, you either took a business course or a college course. A business course meant that you were going to be a secretary. And a college course meant that you were going to be a teacher or a nurse." She spent one semester at the college where her parents met; they encouraged her to follow in their footsteps and paid her tuition. However, her high school sweetheart stayed behind, and she realized just after the start of the semester that she was pregnant. When she informed her

boyfriend, he replied, “Well, let's get married”. She commented: “You never thought, like, I don't want to get married. It was, like, of course I'm going to get married.”

While expectations of college attendance among the working class today are higher, opportunities for getting back on track are much more elusive. Megan is a 20-year-old from Ohio who wants to go to college to become a phlebotomist. When she was in kindergarten, her dad left, and her mother Cindy was left a single mother with a five-year-old, no home, and a minimum-wage job in a convenience store. Desperate for security and afraid of losing her daughter, Cindy married a man with a good job as a contractor and moved into his trailer camp several states away. He became increasingly abusive over several years and after he “threw Megan into a sink,” mother and daughter fled back to Ohio on a Greyhound bus in the middle of the night.

Far behind her classmates because of the different curriculum in Texas, Megan was switched to online education where she was expected to learn at her own pace. She dropped out at 15 and has since been searching for steady work. Megan took an online test from a website that promised a diploma if she sent \$250. Her mother is trying to save up. Megan explains: “My mom wants me to do good. She's happy that I did that diploma thing so I can go to college and get a good job, because if I don't then I'm never going to get a good job.” For Megan, family turmoil and lack of preparation leave her vulnerable to online scams, as her desire to attend college cannot make up for her lack of savvy. Megan is currently dating a young man who just got out of prison for arson. When asked about birth control, she replied: “No, I am not on it. I don't have health insurance. And I heard that if you take the pill, it can take, like, years to get pregnant after and I don't want that.” Without the basic savvy to avoid pregnancy – a potential threat – and few public or private safety nets such as marriage or adequate government support to

catch her if she does get pregnant, the obstacles to Megan's chances of enrolling in college continue to multiply.

Children from disadvantaged families are more likely to face obstacles than their more advantaged peers. As the 2011-2012 National Survey of Children's Health reveals, children from low-income families are more likely to experience parental divorce, witness violence in the home, suffer from learning disabilities, and grow up in a family where a family member went to jail. They are also more likely to have to repeat a grade.

[INSERT FIGURE 4]

Thus, the children who most need safety nets are the least able to afford them.

Maximizing Opportunity

Another core piece of savvy consists of understanding the connection between a college education and the requirements for the careers they seek, thus aligning ambitions with concrete goals (Schneider and Stevenson 1999). For middle-class students, applying to college represents one piece of a larger integrated strategy aimed at building a career in a field projected to grow over the next ten years.

Ethan is a 19-year-old from Texas who has just finished his first semester at an elite public university. His father Blake, the successful engineer chronicled above, and his mother, a part-time consultant, have stayed involved in his schooling by volunteering, leading Boy Scouts, and driving the band bus. Ethan took AP classes in high school and did extremely well. While he had a number of good colleges to choose from, his parents emphasized the need to choose a college that not only offered prestige but would also allow him to build a successful career. His parents insisted he major in something "practical," sharing a laugh over a cousin who majored in

English, and Ethan picked a university with a strong focus on engineering. His father explains: “It’s a fabulous field I think to be in. Plus the energy concept, I think they’re trying to work on more sustainable fuels. That’s why they’re not just drilling for oil. They’re trying to figure out ways to make mold create diesel fuel and there’s a lot of really interesting things going on. He’ll certainly be able to sustain a great living. He’ll get a great wage, as opposed to some kids we see.” His father’s expansive knowledge about the field of engineering and the changing economy infuses savvy into his discussions of college enrollment with his son.

While Ethan is able to directly tie college enrollment to a professional career, working-class students have less knowledge about economic growth and specific lucrative career paths. For several working-class young women and their mothers, modeling was one of the only profitable jobs they could envision. While Megan, mentioned above, talked about her plans to enroll in college, she and her mother were also saving up to send Megan for a photo shoot in Michigan. Megan explained: “I filled out an application for this modeling thing and they’ve been calling me back, and I have to go to go there, but I don’t know how to get there yet so they’re going to put my application on hold for two weeks.” Her mother, Cindy, is out of work and cannot afford a car, but she is trying to save up enough to pay someone to take Megan to the shoot, which is “two hours and nine minutes away.” Modeling seems imaginable in a way that college does not. Yet it is a risky investment; one that will not have much purchase in the knowledge economy.

Others only loosely connect the idea of “college” with a concrete career path. Growing up, Miles struggled to get B and C grades. He felt more comfortable hanging out at the firehouse with his dad, where the other firefighters were like uncles to him. Miles did not take the SATs or apply to colleges because he was simply going to follow in his friend’s footsteps by joining the

Marines.⁵ But the summer before senior year, with his family begging him not to enlist during a war, he enrolled in a fifth year of high school through a program that would pay for a year of courses (and books) at the local community college. He lived at home for a year, taking classes in emergency medicine and fire science after switching his career goal to firefighting – the only concrete, imaginable vision he had of a future.

Public sector jobs are under attack in Oregon, and hiring is fiercely competitive, leaving Miles determined to get a college degree: “...it's like you just kind of, you know, say you've got all these certifications. And if you've got more than other people, it makes it a little better, kind of thing.” After spending the summer working for a private firefighting company, he is suddenly realizing that he needs to enroll for the fall semester. Confused, he explained “The most stress I've ever felt really is just going into college and just, you know, getting out of the house. Just figuring out who I'm going to be and everything.” Miles' father also struggled to explain to his son how the degree will translate into an actual job: “I just want him to learn some life skills. I, uh, I see so many people that have spent a lot on an education, and they have a huge bill. But, they don't have a job, like my niece. She's going back for a master's, but the only jobs she's doing is waiting tables.”

This is in sharp contrast to Earl, a successful businessman who lives on the other side of town, and whose son Andrew also wants to be a firefighter. Alongside using his connections to get Andrew an unpaid internship at the local fire station, Earl is pushing Andrew to major in business at a four-year college: “...if my son wants to be a fireman or work within that public system of some sort, then what's going to, why will he be different? Well, he better get his business degree because part of it is more than just fighting fires. There is administration that

⁵ Analysis of the High School Longitudinal Study reveals that while 50.7% of high school seniors from the top SES quartile took the SATs in 2012, only 33.2% of high school seniors in the bottom quartile do so.

goes along with it. There's all these different pieces that you better get. You better start spending the time now and work as an intern. They're going to be working for a long time so they better have the tools in their box to be able to do it." For Earl, preparing his children means maximizing their opportunities by building up a "tool box" of knowledge, skills and connections that go far beyond the attainment of a degree.

Financial Planning

We end our discussion of savvy with financial planning, as being able to pay tuition is often the deciding factor in enrollment and persistence. For the wealthiest parents in our sample, early financial planning allowed them to pay the sticker cost of any college, allowing their children to choose a college based on prestige and fit and not have to worry about working while in school. Lloyd, a financial consultant, explained: "So the question is do you want your student, do you want your child, to go into school where they have to work and they really don't have time to take advantage of some other things that you think maybe they should? So we made the choice that they weren't going to have to work and, you know, they are going to go, and then apply their talents to learning and educating themselves the best they can."

For the majority of middle-class parents, however, paying for college requires calculating the costs and benefits of student jobs and competing admissions offers. Elise, a stay-at-home mother whose husband is a pediatrician in their small town in Minnesota, had just sent her daughter Chloe off to an elite university with a very generous aid package. Elise told her daughter to invest her time studying rather than working a part-time job: "She never had a job because she could make more money with a scholarship than she ever could have with a part-time job scooping ice cream. Plus, you know it helped because she wasn't up late and she was studying. So you put your focus on the school." Other parents are willing to pay full private

tuition only for elite universities. Aaron, a doctor, told his son, “There’s a couple schools in the country where I don’t mind... I mind, but, uh, I could tolerate paying the full amount for. Harvard is worth it. But if he got into a Penn State or Ohio State or whatever, um...I wouldn’t feel like I want to pay out-of-state tuition for something that wasn’t at the level.”

For middle-class parents who cannot pay for a private institution, making the difficult decision to push their children toward attending a public school over the private school of their dreams proves a central yet painful piece of savvy. Jill, a black young woman from Alabama whose parents spent some of their college savings when her father was out of work after a heart attack, graduated in the top ten percent of her class. She was thrilled to get into her dream school, but was not offered any aid. However, she was offered a full academic scholarship from a less competitive school, which her parents encouraged her to take: “I had my dream school. I had the school that I really wanted to go to, that I always thought I'd be going to, but it didn't work out that way because of finances. I didn't get the scholarship I needed. They only have a 30 percent acceptance rate and I was like really, really proud of myself when I got accepted. I guess a lot of people I know who didn't get accepted and the fact that I did and I can't go just, like, broke my heart.”

Other parents make explicit deals with their children that reduce loan debt and possibly save money for later master’s programs. Steve, a middle-class father in Atlanta, advises his son to accept the “free ride” to a nearby public university, even though Kyle had his heart set on a private college. Steve carefully negotiated with his son, who eventually agreed:

We leveraged for him to accept the scholarship to [the public school]. Now, we told him if he would do that, we would do two things. And one is we would pay for whatever study abroad programs he wanted to participate in throughout. We told him that if he went through and did well in undergraduate, uh, that if he, if he chose to shoot the moon for a graduate degree, we would go ahead, we would do that. But I couldn’t see, I couldn’t see forfeiting this free foundation. Kyle is smarter than I am, and we want to

support that. But I wasn't willing to throw me in a blind hole for an undergraduate degree.

Thus, even for students who enroll in public or less elite colleges, savvy – or undertaking cost-benefit analyses that reduce later debt and open the door for future educational investment – proves central. Janet and Paul, middle-class parents in Ohio, told their daughter Chelsea from a young age that they would pay the equivalent of Ohio State tuition, room, and board; if she wanted to go out of state, the rest was up to her. Janet reflects: “I think I probably pushed my kids a lot more than my parents ever pushed me. [But] they always wanted to go to out of state, and you know it's twice as much as going to a normal school because you're out of state, and I was, like, how are we gonna pay for this? – both of them wanting to go. I said, ‘You know, you get scholarships and you get these college classes behind you, that's just that much less money you're gonna have to come up with out of your own pocket.’ So I really pushed them through high school.” Chelsea was able to plan for college with full information about what her parents could pay and how much she had to make at her summer job as a lifeguard and in scholarships in order to graduate debt-free. The nationalized college market gives students today more choices about where to go, but in turn requires greater savvy in weighing investments and perhaps planning for an advanced degree.

Men and women from earlier generations reported that it was possible to work their way through college and graduate with manageable loans. Community members sometimes brokered the financial aid process for students who did not know how to apply. For example, both Don and Betty spoke of adults outside their family – a minister, a principal, and an employer – who made phone calls to secure financial aid on their behalf. Lower tuition at public universities also made supporting themselves through jobs at diners, sandwich shops and factories possible. Furthermore, people who took out loans received guidance about the seriousness of the financial

risk they were taking on. Gary describes how his father supported and guided him as he took out loans:

...my dad says, "I'm not going to pay you to go to school, but what I will do, because you're married and need the money, I will pay you \$100 a week while you're going to school. But you sign the papers, you get the loan, your student loan or whatever you want to call it, and if you fail on it, I'm not paying it, you're paying it. And the day you quit that school, the \$100 a week stops" [laughs]. He was serious, that's why it worked. And I believe that's an excellent way to do it, you know? Let the kids have their student loans, let them pay the things off they're supposed to, but help them while they're there.

This sense of loans as a serious investment in one's future that must be repaid is channeled to Gary by his father, who provides a safety net and supports him financially and emotionally.

Financial support and guidance is woefully lacking in today's working-class families and communities, as evidenced by Justin, an 18-year-old from Oregon who is already raising an infant with his girlfriend. While his high school guidance counselor was elated that he was enrolled in college, his own experiences are less optimistic:

...I only went one term, and then I got dropped from my classes, because I dropped my classes because I couldn't do them, and I wasn't going to fail them. So, I stopped, and I'm still working on going back up there. But, I mean, I've been trying for three months now, and people give me a hard time. Argh...You know. Well, not that. It's just, like, I call and I ask them, like, "Do I have any paperwork I need done?" And then they say, "Yeah, here's what you need." And I'll call back in four days and then there's some other paperwork they didn't tell me about. And this happens every time and...There's so many things, you know, to put together.

Justin pays for rent, phone, and diapers with his community college loans. He knows he needs a college degree: "I mean it's hard. Especially when, you know, you don't got a job. I've applied at tons of places, but no one's calling me back. I don't know. It's like it's almost. It's hard, because I do apply, and then there's nothing else I can do if nobody calls me back." But he remains uncertain about how to re-enroll, even as his loan debt continues to mount.

The ease of getting loan money without guidance or support also haunts Andrea, a 22-year-old young woman from Texas who owes \$9,000 from her one semester of college. Andrea

often missed class as she worked the night shift at Walmart to pay for as much of her room and board as she could: “I had an 8:00am class and I didn’t get off work till almost eight o’clock in the morning, so that was tough trying to get from work to class.” She also missed several weeks of classes when she went home to care for her mother after a heart attack. As Andrea transferred to several different community colleges, she found it difficult to resist the readily available loan money:

I was working for my own money and then plus I had these opportunities for loans and stuff, and of course I’m going to take them because...[How much did you borrow?] From all the schools, it’s \$13,000 for a total from all the different schools that I went to.

Andrea eventually settled into a trade school for dental hygiene, never earning a degree.

Working-class students are ill-equipped to engage in the cost-benefit analyses that middle-class parents teach their children.⁶ The logic of a college degree as an investment in future earnings takes a backseat to the logic of college as a space to feel emotionally fulfilled; in other words, because they know they *should* go to college, but they cannot articulate why, the normative expectation of college becomes detached from its practical future usefulness. Simply deciphering the financial aid process strikes many as impossible.

Lilah, for example, is an 18-year-old working-class woman from Southern California. Lilah’s stepfather works in a steel factory and her mother is currently out of work due to a degenerative condition in her neck exacerbated by years of secretarial work. Prior bankruptcies and unpaid medical bills from a car accident have left them with dire credit scores. With only one income, this family lives paycheck to paycheck, often having to choose between buying the gas to drive to church and the fast food lunch they like to share afterward on Sunday afternoons.

⁶Analysis of the 2012 High School Longitudinal Study reveals that bottom quartile parents are nearly twice as likely not to know whether they plan to fill out a FAFSA in the spring semester of their child’s junior year of high school as top quartile parents (40.4% v. 22.1%).

Lilah took a course in high school designed to prepare low-income students for college. When a recent graduate visited the program to talk about the small Christian college he attended, Lilah toured the college with her mother. She reports “falling in love” with the evening worship and appreciates how “everyone is always smiling.” Her mother admits being wary of the \$40,000 yearly tuition until she visited the campus and realized it was the right fit for her daughter. Lilah was thrilled when she received her acceptance letter in the mail, but received merely \$12,000 in financial aid. She explained that for various “little reasons” that she could not articulate, she could not get more loans, and neither of her parents could co-sign a loan. Her stepdad's parents, who came to her high school graduation party in June, had just sold their condo and lent her \$15,000, thus allowing her to pay for the first year. However, she has no idea how she will pay her tuition next year. Her family sees the loan from her grandparents as a blessing, “God working on his own time,” in sharp contrast with middle-class parents who emphasize saving for graduate school or graduating debt-free over fulfillment.

These key differences, we argue, stem not from differences in values but in differences in savvy: middle-class parents’ direct knowledge of the US economy and future job growth allow them to make informed decisions about how to maximize their investments, while the nebulous goal of “college” without underlying knowledge or networks leads working-class students to make choices that counteract their hopes of upward mobility.

DISCUSSION AND CONCLUSIONS

Current debates about rising income inequality center on three key causes for concern: 1) income inequality is a threat to social mobility; 2) income inequality is a threat to economic growth; and 3) income inequality is a threat to democratic governance. Higher education is often

promoted as the most promising solution to all three concerns because it represents a vehicle for upward mobility, an investment in the future workforce, and an on-ramp to democratic participation. Contemporary “college for all” ideals and policy rest on the widely shared assumption that investing in a college education will both improve individual students’ lives and make the United States as a whole more democratic and competitive (Rosenbaum 2004).

Prior to World War II, this ideal of “college for all” was almost unheard of: only a small fraction of Americans went to college. In 1930, only 7 percent of 18- to 20-year-olds attended college and most came from wealthy families (Snyder 1993). The GI Bill expanded access to higher education and made it possible for many first-generation students to climb the economic ladder into middle-class stability (Moskos and Butler 1996; Mettler 2007; Altschuler and Blumin 2009). The years following the introduction of the bill saw an expansion of community colleges, the development of the research university system, and the foundation of the current financial aid system. More importantly, the GI Bill changed cultural notions of who could benefit from higher education and redefined higher education to include those who had previously been excluded as they did not fit the mold of a college student: the young working-class American (Clark 1998).

The half century after the GI Bill was defined by increased opportunities for both men and women of all incomes and ethnicities (Stevens et al 2008). Although inequality in access to higher education was reduced, it was not completely wiped out by these policy changes; working-class students still lagged behind their middle-class peers in terms of enrollment and completion. To explain the persistence of inequality, scholars at the time pointed to working-class students’ lack of college aspirations and focused on how to transmit middle-class values of education to such students in the goal of encouraging upward mobility (Sewell, Haller, and

Portes 1969; Sewell, Haller, and Ohlendorf 1970). In their model, the lack of aspirations was the problem that needed to be resolved.

But things have changed. While class reproduction in earlier decades could be explained by working-class kids' aspirations – or their lack of middle-class aspirations – the rising expectations of working-class students have rendered this explanation implausible. In other words, while expectations of college attendance are converging between class backgrounds, enrollment is not. Despite similar aspirations, students from middle-class families are much more likely to enroll in college and to earn a bachelor's degree. Students from working-class homes are not only less likely to enroll in college but they are also less likely to graduate even when they enroll (Alon 2009). Working-class students thus exhibit the “right” aspirations, even though their cultural toolkits are ill-equipped to translate these goals into action (Swidler 1986).

In light of this momentous shift, we propose that theories of class reproduction should be re-conceptualized in terms of access to *savvy* – a distinctly 21st century configuration of social, economic and cultural capital. Increasingly privatized and commodified, savvy is circulated in exclusive middle-class networks where parents' flexible schedules, intimate institutional knowledge and entitlement, and rich social ties launch middle-class children into middle-class lives. Working-class young adults, on the other hand, despite high ambitions, are on their own to navigate through a system that “demands of everyone alike that they have what it does not give” (Bourdieu 1977: 494). The privatization of savvy reassures the reproduction of middle-class children's advantage.

While a great deal of public debate focuses on the affordability of higher education, our data demonstrate that the polarization of class-based resources extends far beyond money. That is, inequality of educational opportunity persists not only because working-class students

struggle to pay for college, but also because the contemporary American system of higher education requires specialized knowledge, skills and connections that are unavailable to first-generation and working-class youth. In a truly meritocratic system, it would be possible for anyone with ability and effort to succeed, regardless of social background or origin. Competition and equality of opportunity ensures that the most talented students land in the most selective institutions. When competition is not fair, free, or open for all, equality of opportunity cannot be achieved (Karabel 2005).

We argue that debates surrounding higher education and social mobility should be significantly reorganized around the concept of savvy – the tools, skills, knowledge, behaviors, and resources that must be mobilized, more or less consciously, in order to apply, get in, decide where to go, choose a major, pay tuition, graduate, and attain a professional first job. The five categories comprising savvy are distinct only analytically. In reality, as the qualitative data in each section reveal, preparing to apply, self-marketing, curbing threats, maximizing opportunity, and planning financially exist as a totality of practices that middle-class parents undertake as necessary, to ensure that their children transition from high school to college as competitively as possible.

For middle-class parents in tune with the future direction of the economy, college is understood not as a moral choice that signifies personal success, but as a practical choice that prepares children to take up middle-class lives. Importantly, savvy for middle-class parents is not limited to admission to elite colleges; it is a more nuanced calculation weighing the costs and benefits of taking out loans, saving money for graduate school, and linking majors and internships to jobs.

Working-class parents and young adults, on the other hand, believe in “college” as a normative end goal, despite the fact that they lack the knowledge and social ties that would allow them to translate the abstract goal of “college” into everyday choices that facilitate upward mobility. Without savvy, the desire to go to college is, in fact, risky, as ambition leaves students vulnerable to predatory lending and unable to distinguish between for-profit and not-for-profit colleges or understand the reality of the debt they take on when they attend private colleges without adequate financial aid. While working-class parents attempt to prepare their children for the future, their lack of resources keeps them from doing so as effectively as middle-class parents – as evidenced by working-class parents who invest in modeling classes and online diplomas for their children. “College for all” thus provides normative ends without substantive means. The true cost of the privatization and commodification of childrearing is born by poor and working-class youth whose private family resources cannot make up for the loss of the shared public sense of responsibility for preparing children for the future.

Broadening disadvantaged students’ access to higher education is at the forefront of educational policy. In our contemporary knowledge-based economy that punishes the undereducated, having access to high-quality postsecondary education is key for individual prosperity and social mobility. In this vein, some scholars have advocated aggressive class-based affirmative action in admissions (Bowen et al 2005; Alon 2009). Our work suggests that such an approach, while important, will address only a small piece of the overarching problem. Savvy exists at multiple stages in children’s lives, from positioning students within the K-12 systems to informing decisions about where to apply, how to market oneself, how to manage family and personal problems, and how to transform majors into careers. Broadening access to opportunity

means shifting savvy from the private sphere, where it is purchased and traded within exclusive networks, to the public sphere.

One of the consequences of increasing inequality is increased status anxiety among the middle class (Lareau 2003). All parents want the best for their children and are willing to invest in their children's future. But for middle-class parents, the fear that their kids will fall behind pushes them to start fashioning their children's future earlier and earlier. Starting from the right preschools and enrichment programs, middle-class parents spend considerable sums on tutors, tuition, and extracurriculars to try to keep up with others in the college admissions race. Most families no longer pass on the family business, so gaining access to higher education is the only way their offspring to maintain their class position (Collins 1979).

However, the social consequences of depriving working-class children of the tools of mobility will be much more dire – for equality, for growth, and for democracy. It is urgent that policy focus on building savvy into the public sphere, where it can be accessed by children from all backgrounds. At the same time, more regulation of institutions that take advantage of a lack of savvy, particularly the for-profit colleges, would lessen the burden of risk on individuals to navigate the precipitous terrain of their children's futures.

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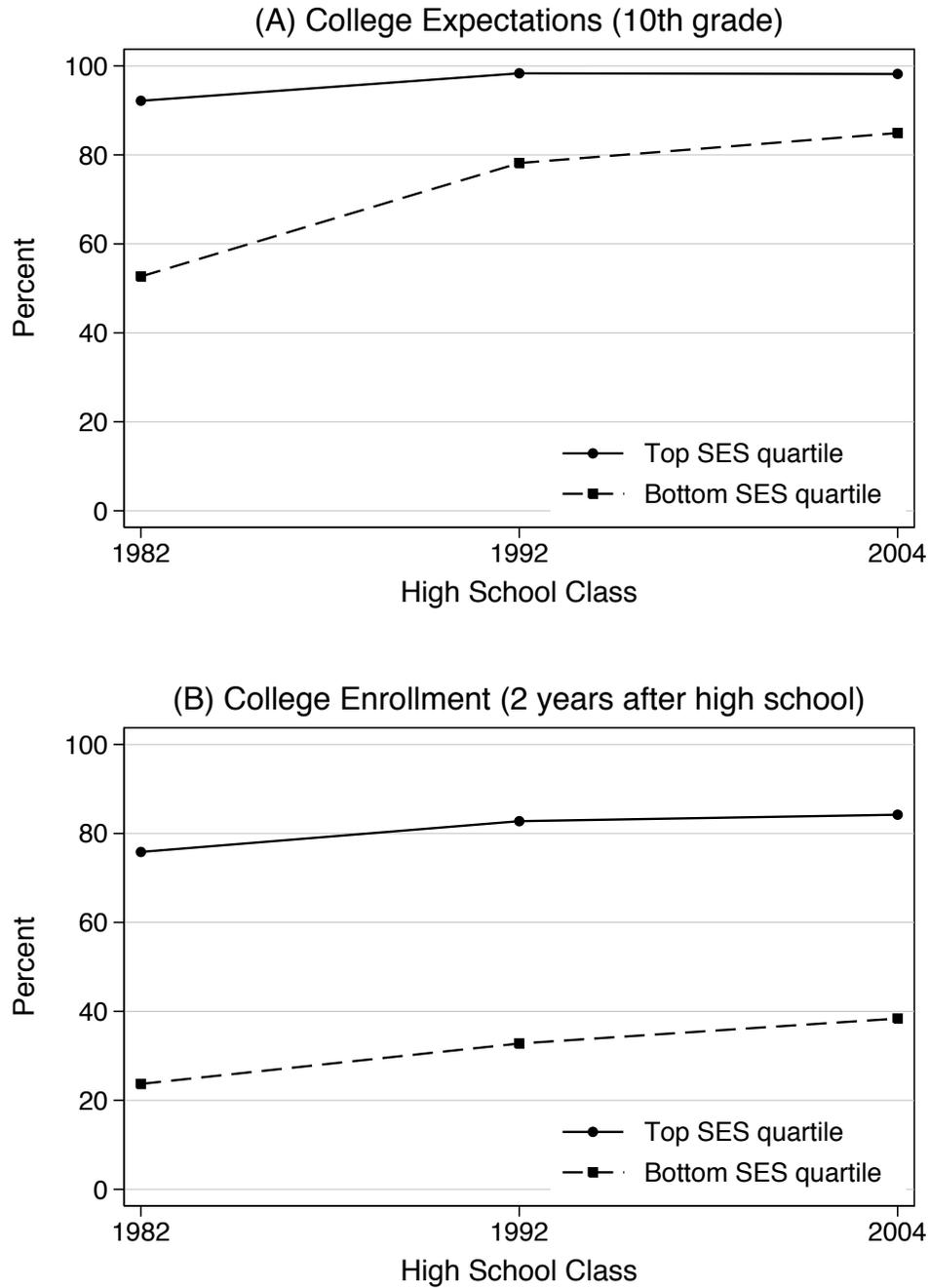
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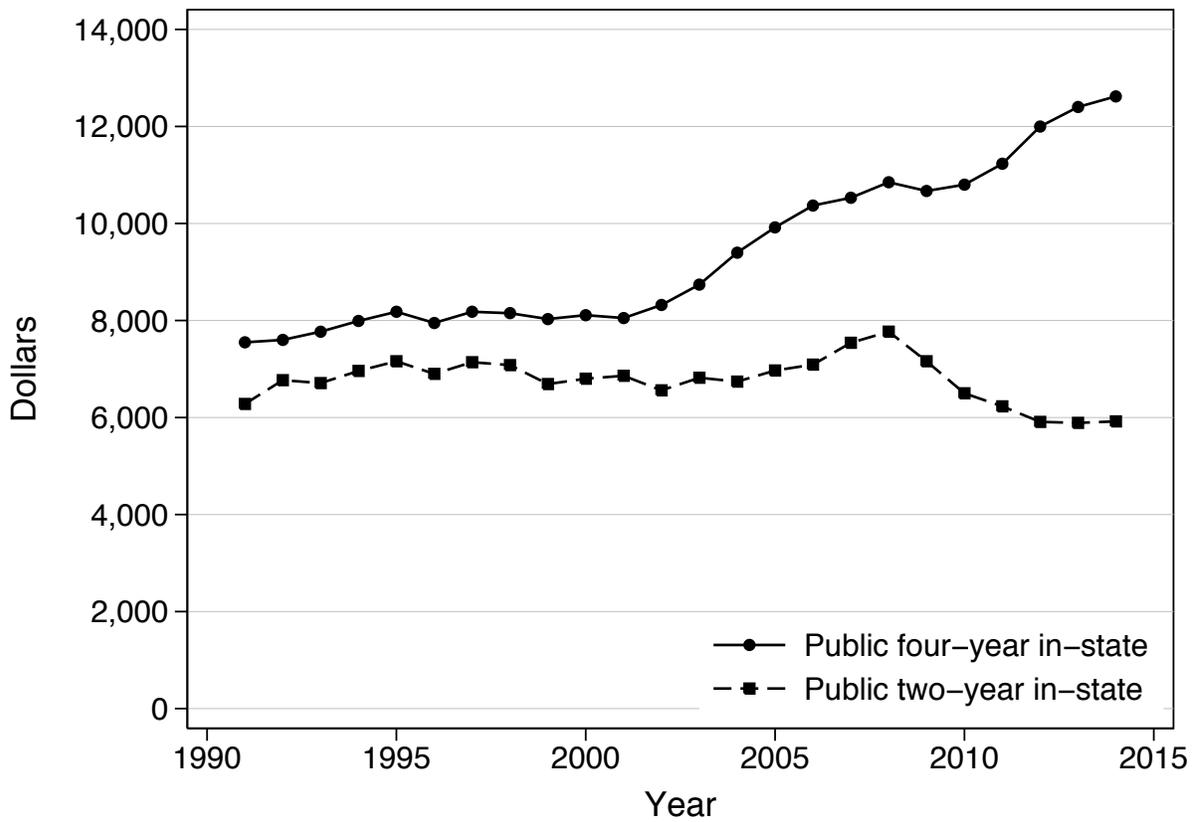
FIGURES

Figure 1: Diverging trends in college expectations versus college enrollment



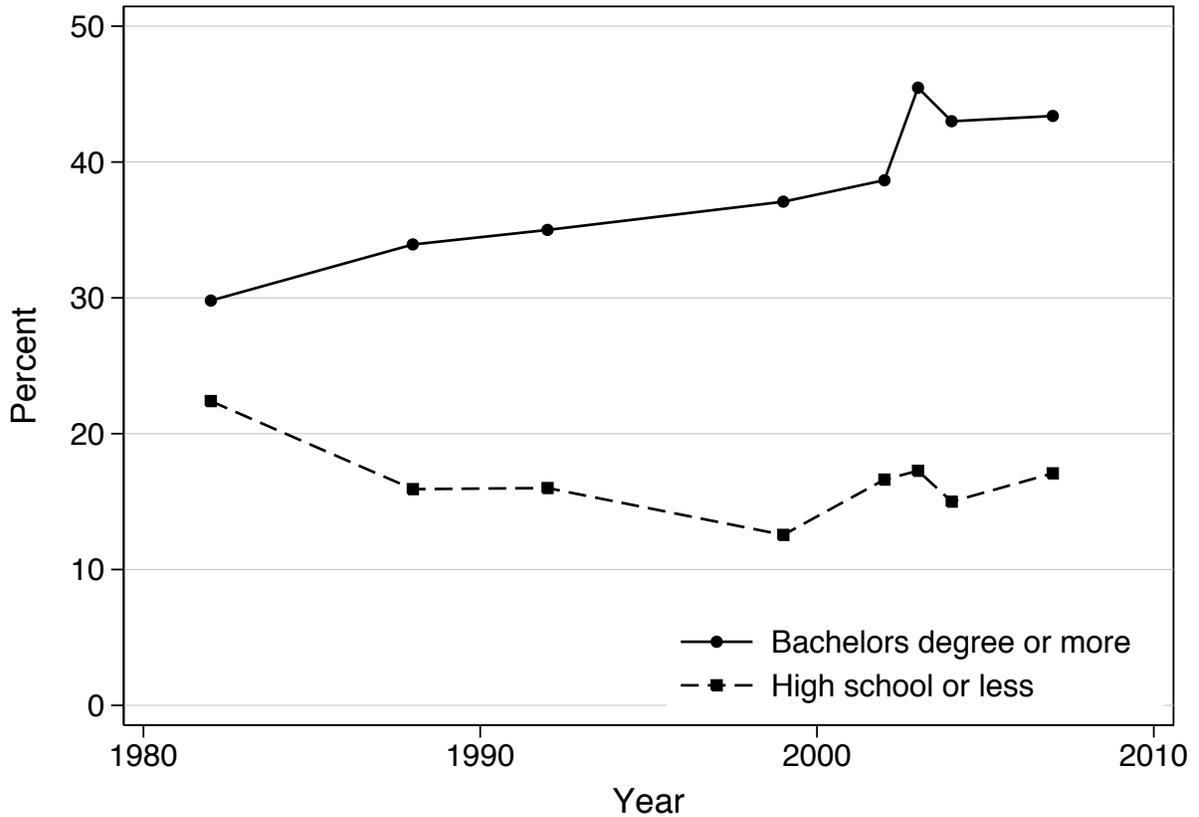
Sources: High School & Beyond, National Education Longitudinal Survey of 1988, and Education of 2002, authors' calculations.

Figure 2. Net Tuition and Fees, and Room and Board in 2013 Dollars, Full-Time Undergraduate Students at Public Institutions, 1990-91 to 2013-14



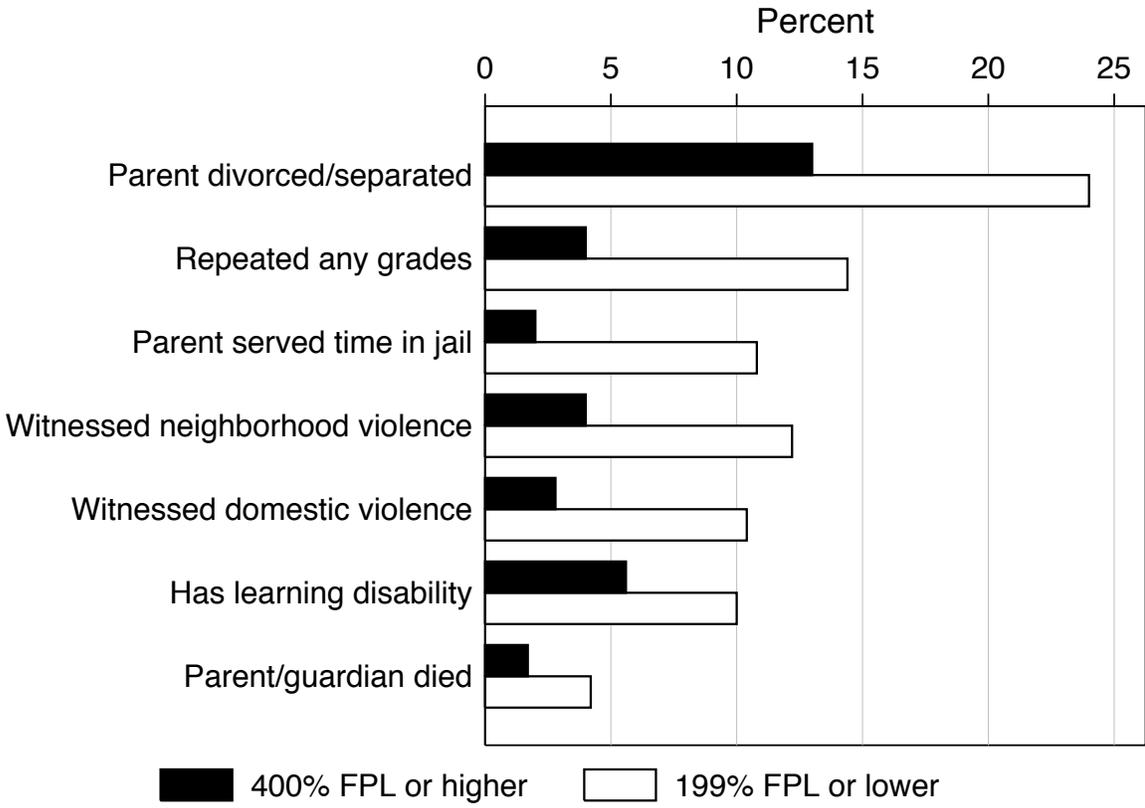
Sources: The College Board, Annual Survey of Colleges; Trends in Student Aid 2013

Figure 3. Parental volunteering at school, grades 8-12, by parental education



Sources: Data for 1982: High School and Beyond (12th grade); data for 1988: National Education Longitudinal Study of 1988 (8th grade); data for 1992: National Education Longitudinal Study of 1988 (12th grade); data for 1999: National Household Education Survey -Parent Interview (9th grade); data for 2002: Education Longitudinal Study of 2002 (10th grade); data for 2003: National Household Education Survey - Parent and Family Involvement in Education Survey (9th grade); data for 2007: National Household Education Survey - Parent and Family Involvement in Education Survey (9th grade).

Figure 4. Sources of children’s risks, by parental income



Source: National Survey of Children’s Health (2011/2012), authors’ calculations. FPL = Federal Poverty Line

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