education review // reseñas educativas
editors: gene v glass gustavo e. fischman melissa cast-brede

a multi-lingual journal of book reviews

August 1, 2010 **Volume 13 Number 9** **ISSN 1094-5296**

Completing College: An Essay Review

Lynette O'Keefe
University of North Texas

Bowen, William G.; Chingos, Matthew M. & McPherson, Michael S. (2009). *Crossing the Finish Line: Completing College at America's Public Universities*. Princeton, New Jersey: Princeton University Press.

Pp. vi + 389 ISBN 978-0-691-13748-3

Citation: O'Keefe, Lynette. (2010 August 1) Completing College: An Essay Review. Review of *Crossing the Finish Line: Completing College at America's Public Universities*. *Education Review*, *13*. Retrieved [Date] from http://www.edrev.info/essays/v13n9index.html

Crossing the Finish Line comes at a critical time for higher education professionals and policy makers. College enrollment exceeded the projected record number of 18 million students in the fall of 2007 and another 14% increase is projected by 2016 (National Center for Education Statistics [NCES], 2008). Unfortunately, the increases in enrollment have not given way to increases in the graduation rate, which has remained stagnant since the 1970s (Goldrick-Rab & Roksa, 2008). Furthermore, the average time-to-degree for baccalaureate students has risen to five to six years, and continues to rise. Currently, only 57.3% of students will graduate within six years and only 36.2% will

graduate within four years (Knapp, Kelly-Reid, & Ginder, 2009).

In *Crossing the Finish Line,* Bowen, Chingos, and McPherson (2009) offer an exceptionally well-researched, thorough discourse on not only the implications of stagnant graduation rates, but also a detailed examination of students and trends at each step along the way to graduation. A few topics include socio-economic variables, decisions regarding what type of college to attend, college applications and financial aid, transfer issues, and issues for special populations. Bowen, Chingos, and McPherson chose 21 highly regarded, research intensive, geographically diverse state flagship institutions belonging to the Association of American Universities and 47 state universities encompassing nearly every public university in Maryland, North Carolina, Ohio, and Virginia, and gathered extensive data about the entering freshman cohort from the fall 1999. These universities together provide a snapshot of the array of public four-year university options. Throughout *Crossing the Finish Line*, the authors examine graduation rates by university characteristics, and in particular, selectivity. The use of selectivity as a discriminating variable is a smart choice by the authors. The 'average' student is vastly different at selective flagship universities than at less selective public institutions. The 'average' student attending a selective flagship university is outstanding academically and often from what Bowen, Chingos, and McPherson describe as a "privileged background." These differences allow the authors to examine not only differences based on individual student characteristics, but to determine whether outcomes are pervasive across a group or whether they are present at varying degrees among different types of institutions. This cross-sectional view of degree attainment—by individual and institutional characteristics—provides a more complete picture of plausible solutions to the trends associated with low degree attainment among various groups of individuals and institutions.

Further strengthening *Crossing the Finish Line* is the database designed by Bowen, Chingos, and McPherson (2009) for the study. The size and detail included in the database allows for finely detailed, thorough examination of a comprehensive set of characteristics evident throughout the book. The sample of 124,522 students, though not scientifically representative, contains data from a diverse representation of 57 four-year public universities (including 21 flagship institutions) as well as four complete state systems. The authors state that they believe the diversity represented among these institutions approximates a picture of institutions across the nation. The database created for *Crossing the Finish Line* is considerably larger than others that are commonly used for similar research. For example, Bowen, Chingos, and McPherson's database contains nearly twenty times the number of students attending four-year institutions than the National Education Longitudinal Study (NELS). The authors base the majority of their findings on their own rich database, and frequently supplement their own data and findings with those of other well researched and highly regarded studies, including selections from the Chicago Consortium, the College Board, and the Higher Education Research Institute.

The tone for *Crossing the Finish Line* is set by well-documented disparities among students based on socio-economic status (SES) and race/ethnicity. These disparities are clear in both the raw data and the statistical analyses presented in *Crossing the Finish Line,* and Bowen, Chingos, and McPherson (2009) clearly and critically present their findings in context of both past findings and future directions. The authors acknowledge that their "evidence is more useful in sharpening questions than it is in providing answers" (p. 56). This statement is true of *Crossing the Finish Line* in general, but the authors' progress toward clarifying questions that make a difference should not be discounted. To find answers, the right questions must be asked. The authors primarily inform readers about what the data indicate, and only occasionally speculate about future research and the meaning of findings for educators, administrators, and policy makers. The authors do an excellent job of identifying previous hypotheses, and then supporting, clarifying, or refuting them. In doing so, they make a meaningful contribution to increasing graduation rates that any educational, administrative, or policy making professional will appreciate.

Due to the breadth and depth of issues and the detail provided by Bowen, Chingos, and McPherson (2009), *Crossing the Finish Line* is reviewed by chapter in this essay.

Chapter 1: Educational Attainment

Bowen, Chingos, and McPherson (2009) begin by noting the increasing emphasis placed on degree attainment by educational, social, and economic researchers, media outlets, and political leaders. They highlight, as others have (i.e. Carnevale & Desrochers, 2004), that increasing baccalaureate attainment increases social responsibility and civic contributions as well as overall economic growth and individual opportunity. These benefits to the country and the individual are collectively referred to by Bowen, Chingos, and McPherson as human capital.

Human capital is the primary reason for concern regarding the current rate of degree attainment in the United States, and the implications of stagnant degree attainment are both domestic and global, say Bowen, Chingos, and McPherson (2009). They provide a compelling case for the intensive study of the factors contributing to low degree attainment and the need for corrective measures derived from such research. Over the period of time that baccalaureate degree attainment rates have been flat, many researchers and professionals have devoted time and attention to concerns of access in the face of serious deficiencies in the ability of students from low income and/or racial/ethnic minority backgrounds to enter college. Bowen, Chingos, and McPherson join a growing number of researchers for whom the concept of access has evolved beyond college admission to include the equal opportunity to obtain baccalaureate degrees (Roderick, Nagaoka, & Coca, 2009). Access does not stop at the door, as is evident from discrepancies by socio-economic status and race/ethnicity in the proportion of these demographics enrolled to the proportion graduated. Caucasian students earn baccalaureate degrees at far higher rates than other ethnicities, and this is particularly true

for African American and Latino/a students (KewalRamani, Gilbertson, & Fox, 2007; Planty et al., 2009). Efforts to address these concerns include changes in federal financial aid policies, affirmative action and diversity initiatives, and a variety of institutional programs. Undeniably, progress toward educational equality has been made, but it is no longer enough.

A host of recent trends have resulted in an increasing urgency in the need to increase the graduation rate. Broadly speaking, the American workforce increasingly demands higher education, and this is coupled with the retirement of baby boomers from positions requiring college-educated employees to replace them (Barton, 2006; Carnevale & Desrochers, 2004). Compounding these concerns are demographic trends and patterns in college enrollment and graduation. Current population trends mainly reflect growth in non-Caucasian populations, and in the Latino/a population in particular (Passel & Cohn, 2008). Because degree attainment has remained stagnant while the population has rapidly and continually increased, the United States has steadily fallen in the Economic Co-operation and Development's global tertiary attainment ranks, from third in 1998 to tenth in 2006. This trend will continue if degree attainment is not increased. It is also worth noting, as Bowen, Chingos, and McPherson do, that in the recent past, the U.S. has relied on international students to earn advanced degrees, and particularly in science and engineering fields. International students are now more often staying in their home countries to earn advanced degrees due to post-9/11 visa restrictions and rapid improvements in educational programs in their countries (Chandler, 2004). This further increases the urgency with which the U.S. must begin to understand and increase degree attainment if it is to remain a global leader. These trends build on each other, resulting in a possible deficiency of 14 million college-educated employees by 2020 (Carnevale & Desrochers, 2004). It is by this same date that President Obama has expressed his commitment to increasing access and success to college so that America will regain its educational standing in the world as the country with the highest proportion of students graduating from college (White House Education Website, 2010).

Bowen, Chingos, and McPherson (2009) provide an in-depth and large-scale examination of the contributors to graduation and attrition. Rather than another summary of the graduation rate at U.S. four-year universities, Bowen, Chingos, and McPherson have assembled and analyzed a database that provides new insights into the complexity of degree attainment disparities.

Chapter 2: Bachelor's Degree Attainment on a National Level

In chapter two, it becomes clear that Bowen, Chingos, and McPherson (2009) chose both flagships and state systems for examination because together they emphatically demonstrate differences in student attainment on many variables, primarily those affected by socio-economic status. Students from homes at the highest income brackets and whose parents have college degrees are *five times* more likely than those whose parents' earnings are in the lowest income brackets and have no

college education. Furthermore, while graduation rates have remained flat over the past 35 years, Bowen, Chingos, and McPherson observe worrying changes in the distribution of degrees by SES. The graduation rate of high-income students has increased while the graduation rate for middle- and low-income students has fallen. Disproportionately high numbers of racial/ethnic minorities are from low- to mid-income homes, and combined with the population trends and workforce needs, this widening gap in degree attainment by SES and race/ethnicity has dismal implications. Crudely put, the population and degree attainment trends cannot continue if the U.S. is to retain its social and economic standing: there are simply not enough high-income and/or Caucasian individuals in the pipeline to support it.

While examining such trends, Bowen, Chingos, and McPherson (2009) noticed that attrition rates even for high-income students were higher than would be expected. The ability to examine fine differences among students due to the strength of their database paid off almost immediately. They found that controlling for advantages associated with high-SES students (such as academic preparation) did not fully explain the differences in graduation rates. Looking past SES towards finding where fine-grained differences lie has culminated in a fresh view of degree attainment at America's public universities, and the remainder of *Crossing the Finish Line* is devoted to these findings.

Chapter 3: Finishing College at Public Universities

In chapter three, Bowen, Chingos, and McPherson (2009) begin to provide the data-heavy wealth of information that makes *Crossing the Finish Line* a work of great value to educators, administrators, and policy makers. They track student outcomes by race/ethnicity, gender, and SES on a semester-by-semester basis. Their findings will allow professionals in transfer, student development, student success, and/or enrollment management (among others) to more effectively and efficiently develop plans and allocate resources.

Findings indicate that students who transfer from one four-year institution to another typically do so within the first four semesters. This is consistent throughout the data sample, and is not discussed further. Possibly of greater value, however, Bowen, Chingos, and McPherson (2009) found that incidence of withdrawal (dropping out as opposed to transferring) occurs throughout the time-to-degree, with slightly less than half of withdrawals occurring *after* the first two years. This is important because as Bowen, Chingos, and McPherson state, retention efforts are often strongly concentrated on first and second year students. Withdrawal within the first two years is more common at the less selective universities, and appears to be relatively even across the different types of institutions after that. SES differences in withdrawal rates by SES become evident by the second semester, and cumulatively build for each semester after. As expected following this pattern, both four and six year

graduation rates are higher for students from high SES backgrounds. Academic preparation is higher among high SES students and Bowen, Chingos, and McPherson hypothesized that students from high SES backgrounds would earn higher first-year grades, which may indicate more persistence and eventually, higher rates of graduation. Contrary to their expectations, they found that high income students were still more likely to graduate than low-income students with the same grades.

Drawing once again on the strength of the *Crossing the Finish Line* database, the authors examined differences after controlling for variables commonly attributed to SES: academic preparation, race/ethnicity, and school attended. Though reduced, the differences remained, indicating other issues at play. In direct conflict with a high number of education professionals who consistently promote academic preparation as a means of closing the educational attainment gap, the authors emphasize that "disparities in educational attainment by SES are pervasive in America public higher education and cannot be explained away by associated differences in academic preparation" (p. 45). Implications of this statement are broad and mostly clearly include high school curricular standards to college admission standards. The most important implication is that researchers must continue to dig deeper and help inform solutions to the educational attainment gap. Bowen, Chingos, and McPherson (2009) also found differences by race/ethnicity and gender, with females and white students performing better than others. These findings grew more pronounced with the selectivity of the university. The authors discuss these differences in further detail in chapter eleven. Proceeding to chapter four, the authors controlled for these variables, and found that discrepancies in baccalaureate degree attainment rates still remained.

Chapter 4: Fields of Study, Time-to-Degree, and College Grades

In chapter four, the authors continued to examine variables beyond academic preparation, race/ethnicity, and other commonly considered factors. They included fields of study, time-to-degree, and college grades as considerations.

In short, field of study does not appear to impact graduation. Bowen, Chingos, and McPherson found this to be consistently true, and note their findings indicate that SES and/or race/ethnicity do not impact the likelihood of choosing a difficult major, nor the probability of graduating from a difficult program. Time-to-degree findings indicate disparity between groups based on SES, race/ethnicity, and gender for both four and six year graduation rates, though the differences are appreciably larger for four-year graduation rates. These findings replicate those reported by NCES (2008). These discrepancies are particularly harmful to low SES students, because of the necessary extra time and monetary resources. The authors also indicate a much larger problem aggravated by extended time-to-degree: allocations to state universities are tightening, and extended time-to-degree further strains budgets and tax dollars. As might be expected from previous findings in *Crossing the Finish Line,* the authors found that low SES students

earn lower college grades than do high SES students. Interestingly, the authors found that these differences to be nearly completely explained by individual characteristics, and unrelated to other SES variables studied here. When considering grades by race/ethnicity and gender, findings are consistent with the authors' previous findings regarding graduation rate: Caucasians and females earn better grades and tend to graduate faster. Fine grained differences among race/ethnicity and gender are reported in great detail; those wishing to examine or work with specialized groups will find value in Bowen, Chingos, and McPhersons' analysis.

Chapter 5: High Schools and Undermatching

Bowen, Chingos, and McPherson (2009) worked with the College Board and the ACT to create a database that provides a picture of each high school in the United States based on the senior class size, racial/ethnic demographics, location (urban/suburban/rural), neighborhood wealth, and academic standing. This feat of database creation once again demonstrates the strength and value of data findings reported in *Crossing the Finish Line.* The authors found no differences in college graduation rates based on high school size, location, and/or race/ethnic demographics, though wealth resulted in a slight increase in graduation rate. What matters is the academic level of the high school (based on rate of SAT participation, SAT and other test scores, and AP participation). Students who attended high schools with high rates of SAT and other test scores as well as AP participation enrolled in and graduated from four-year colleges at higher rates. They found that for every 100 point increase in average SAT/ACT scores, a four percent increase in college graduation can be predicted. When controlling for differences amongst high schools and individual students, as well as university attended, this increase is reduced to one percent—more modest, but still significant. Interestingly, Bowen, Chingos, and McPherson also found eighth grade test scores to be powerful predictors of SAT and ACT scores as well as college graduation. This finding is not discussed in detail, though it does hold implications for a systemic approach to increasing college graduation rates. The expansion of college readiness and success initiatives to lower grade levels (before high school) is evident in programs such as the College Board's College Readiness Systems and ACT's EXPLORE. Test scores as well as high school grades as predictors of college graduation are discussed further in chapter six. The authors turn their attention in the remainder of chapter five to the concept of undermatching.

Following the concept of institutional and student matching—the degree to which the institutional selectivity and difficulty matches the student (as presented in the Chicago Consortium data), Bowen, Chingos, and McPherson (2009) consider the incidence of undermatching and its impact on college graduation. In agreement with the Chicago Consortium data, the authors found that a high number of students undermatch by attending a university below their ability level (for selectivity and difficulty). Undermatching is most prevalent among low SES and

minority students. Upon further examination, Bowen, Chingos, and McPherson (2009) found that the overwhelming majority of students who undermatched (two-thirds) tended to do so at the application stage rather than the enrollment stage. This trend results in clear implications for professionals who work with students at the application stage, and to a lesser extent, the enrollment stage. The importance of this finding is emphasized by the next: students who undermatched were substantially less likely to graduate with bachelor's degrees—and this is not explained by SES, high school, or individual characteristics.

Chapter 6: Test Scores and High School Grades as Predictors

Bowen, Chingos, and McPherson (2009) found that high school grades are much better predictors of college graduation than test scores. These findings support previous research by Adelman (1999) and Geiser & Santelices (2004), both high profile studies examining contributors college graduation. The authors are careful to note that they are not against testing, but rather believe that their findings indicate the amount of weight that may logically be assigned to either grades and/or test scores for different situations. The value of this note is reinforced by the finding that different types of tests have different levels of predictive power for college outcomes. In general, achievement tests (such as the SAT II and Advanced Placement tests) better predict college graduation than do aptitude tests (such as the SAT and, arguably, the ACT). Like other findings, a variety of professionals will find this information useful, though it may be especially useful for those concerned with college admissions policies and practices.

Also in chapter six, the authors address the concerns of many educators, administrators, and policy makers that high school grades are not all created equal. Specifically, concerns are that a grade from a high level high school may not indicate the same level of college readiness (and therefore purportedly predict success) as the same grade from a low level high school. This concern is evident in findings from researchers Geiser and Santelices (2004) and Tam and Sukhatme (2004), who indicate that college admissions officers do and/or should consider high school quality in admissions decisions. Contradicting these findings, Bowen, Chingos, and McPherson (2009) found that "high school GPA is very positively and very consistently associated with six-year graduation rates *whatever the level of the high school that the student attended"* (p. 122, emphasis in original). The authors hypothesize that this is due in part to content mastery, but also to skills demonstrating a student's ability to effectively complete a program of study. This hypothesis is supported by Conley (2007) and by Roderick, Nagaoka, and Coca (2009), who each found that college success cannot be fully attributed to grades, high school level, or content mastery, but also must include cognitive skills (critical thinking, writing, problem solving, etc.), academic behaviors (study skills, self-monitoring, etc.), and contextual skills and awareness (college culture skills and knowledge). Similar findings are supported by other research, including that of the Chicago Consortium, Higher

Education Research Institute, College Board, and ACT.

Again, due to the size and detail of the data compiled by Bowen, Chingos, and McPherson (2009), they were able to further refine these findings and make a unique contribution. For both less selective flagships and less selective public state universities, there was a clear difference in the probability of a student graduating based on high school GPA. Students with a GPA of 3.0 or greater had a higher rate of graduation than those with a GPA below a 3.0. Implications of such a finding are discussed further in chapter nine.

Chapter 7: Transfer Students and the Path from Two-Year to Four-Year Colleges

This chapter is one that will interest a great many professionals, especially given recent trends and projections regarding the ever-increasing number of students who begin their undergraduate educations at a two-year college. Despite partnership agreements, financial aid packages, and other numerous initiatives to increase the baccalaureate attainment rate among students who transfer from two-year to four-year institutions, students who begin college at two-year institutions consistently have lower baccalaureate attainment rates than students who begin at four-year universities. Bowen, Chingos, and McPherson (2009) indicate a 30 percent difference, though some researchers indicate much more. For example, McIntosh and Rouse (2009) indicate that students who begin college at four-year institutions are twice as likely to graduate as those who begin at two-year institutions. Concerns regarding the lower probability of graduation for students beginning at two-year institutions are compounded by the disproportionately high number of low SES students and Latino/a students attending community colleges. These groups are addressed in further detail in chapter eleven.

The data provided by Bowen, Chingos, and McPherson (2009) indicate that the drop in baccalaureate attainment for transfers appears to be the result of students not transferring—the students that do transfer graduate at the same, or better, rates than do students who begin at four-year universities. The authors indicate that this is especially true of transfers when compared to freshmen with similar high school GPAs and SAT/ACT scores. This point should be taken quite seriously by education professionals working to increase baccalaureate attainment rates. Not only are students more often starting college at two-year institutions more often than in the past, but research increasingly identifies the problem as the low rate of transfer (rather than the success of those that transfer) (Handel, 2007; Goldrick-Rab & Pfeffer, 2009).

Chapter 8: Financial Aid and Pricing Nationally

Bowen, Chingos, and McPherson (2009) note the trend of rising prices at public four-year universities. As is often cited, they note that public university pricing has risen much more quickly than private university pricing, though the total price for public universities remains lower than that of private universities. During this same time, state budgets have grown increasingly more strained, which makes it

more likely that universities will rely on tuition dollars for funding. Furthermore, during this same time period, federal grants and loans have not held up well with regard to the percentage of tuition that they cover (Choy, 2004; Cohen, 1998). Since the 1970s, tuition has increased at a faster rate than financial aid and family income. Students and their families have felt this strain, in addition to the current economic climate. The result is that "public universities lose funding at just the time when families become less able to pay" (p. 189). The gap in coverage may mean that more students drop out due to the need to work and/or inability to pay for school via other means. A final concern regarding financial aid is that it is very complex, and comes from many sources. Students and their families may have difficulty understanding their options, and these misunderstandings may negatively impact the graduation rate due to student withdrawals.

Chapter 9: Financial Aid at Public Universities

As briefly noted in chapter eight, the financial aid system is complex, and varies by university depending on factors such as state aid, institutional aid, and pricing. Bowen, Chingos, and McPherson (2009) hypothesized that these factors may work against graduation rates. This hypothesis appears to be commonly accepted among professionals. In fact, in President Obama's initiative to increase the number of Americans with college degrees, he has stated that he is committed to expanding financial aid and simplifying the application process for financial aid, and has also noted his desire to increase tax incentives for students and their families (White House Website on Education, 2010). In *Crossing the Finish Line,* the authors found supporting evidence for this widely held hypothesis. They noted that cost and financial aid issues may result in lower graduation rates at schools with high net cost, and furthermore, four-year graduation rates are more strongly associated with net cost than are six-year graduation rates. Bowen, Chingos, and McPherson (2009) estimate that for every $1,000 increase in net price, there is a three percent decrease in six-year graduation rates and a 4.5 percent decrease in four-year graduation rates. Also of importance and as expected, they found that these effects are highly evident in students from low SES homes and are virtually non-existent among students from high SES homes. These issues have given way to many debates regarding the current systems for financial aid, particularly whether and how much aid should be based on need versus merit. Bowen, Chingos, and McPherson only briefly discuss the values of merit-based and need-based aid for institutions, and do not provide commentary regarding the prevalence of current practices with regard to need- and merit-based aid, or offer their thoughts. They do, however, provide the results of their analysis regarding aid. They found that merit aid does not significantly impact the rate at which high-income students graduate, though need-based aid does impact the graduation rate of low-income students.

A recent trend among public universities is the development of programs designed to provide full tuition and fees for four years of undergraduate education to low-income

students. The authors do not note the success of these programs (many may be too new), but they do note that there are two serious limitations to them. First, they may not be able to continue funding them given economic conditions, and second, in order for these programs to continue, they must have high enough admissions standards that few low-income students enroll. This is at odds with the goals of such programs, but it does make intuitive sense. The authors do not offer further comment on aid to low-income students through such programs or other routes. However, interest in the aid provided to low-income students, particularly at flagship universities, is on the rise. For example, a new report, "Opportunity Adrift: Our Flagship Universities are Straying from Their Public Mission" was just released by the Education Trust. In the report, the authors call for flagships to increase not only aid, but support for low-income students. Such examination has become more common, and is a complex issue that is not further discussed in *Crossing the Finish Line*.

Chapter 10: Institutional Selectivity and Institutional Effects

Bowen, Chingos, and McPherson (2009) noted that in their study that institutional graduation rates grow higher as selectivity goes up. In fact, the correlation is exceptionally high at 0.88, and it remains quite high after adjusting for GPA, test scores, demographics, and SES variables. The authors note that researchers in the past have indicated that by denying admission to students without excellent academic credentials would raise graduation rates. On the surface, this may appear plausible; the flagships, after all, are the most selective in this study and have the highest graduation rates. Using a simple and clever solution to test this theory, Bowen, Chingos, and McPherson retrospectively excluded students with high school GPAs below 3.0 from their analysis. They found only small improvements in graduation rates following this modified analysis, providing statistical evidence that the hypothesis presented above is incorrect. Further providing evidence to the contrary of this hypothesis are Bowen, Chingos, and McPherson's findings regarding overmatching.

In chapter five, Bowen, Chingos, and McPherson (2009) discuss the concept of undermatching. In this chapter, they discuss overmatching—attending an institution that is too challenging, and therefore reducing the probability of graduation. When researchers suggest that admitting only highly qualified students will raise graduation rates, they are suggesting that many students are overmatched. Bowen, Chingos, and McPherson found no evidence that overmatching should be a concern. Their findings indicate quite the opposite; attending a selective institution increases graduation rates regardless of high school GPA. In fact, those with low GPAs were found to have the most benefit from attending a selective institution.

Bowen, Chingos, and McPherson (2009) also examined the effects of "campus community" (the percentage of freshmen living on campus) on graduation rates. Their findings will be of interest to a variety of higher

education professionals, but particularly to those involved in campus housing and communities (i.e. learning communities, etc.). Not only did students who lived on campus for at least one semester have a graduation rate increase of 7-8 percentage points (*after* controlling for academic background and family income), but students who attended an institution with a strong on-campus community had a higher graduation rate (regardless of whether they personally lived on campus).

Finally, the graduation rates at private institutions as compared to the public institutions in this study were briefly discussed. In general, private institutions had higher graduation rates, particularly for four-year attainment. Of particular interest, the authors found little variance in graduation rates by SES at private institutions. The authors provide several possible explanations, including more financial aid, smaller size, and a more cohesive, close-knit environment. There is no further examination of private versus public institutions, but the authors extrapolate the findings as well as their hypotheses into a short discussion on honors colleges at public universities. Like private institutions, honors colleges have consistently high graduation rates and students across the SES spectrum graduate at the same rates. The authors speculate that the success of honors colleges may be due to some of the same factors that boost graduation rates at private institutions. Though there are many variables to be considered (including the obviously high academic preparation necessary to enter honors colleges), honors colleges may provide a system of support and learning that can increase graduation rates, and they are worthy of further research.

Chapter 11: Target Populations

The majority of *Crossing the Finish Line* explores graduation rates with a top-down orientation: the authors examine a broad concept, and break it down based on findings using their exceptionally rich database. In chapter eleven, Bowen, Chingos, and McPherson (2009) identify four specific groups that their research indicates need attention with regard to graduation rate increases.

Unsurprisingly, one of the target populations identified as especially in need of interventions to increase the graduation rate is African American males. The graduation rates of African American males are consistently lower than that of any other group (male or female), and the time-to-degree for those that graduation is longer than the average time-to-degree for other groups. These patterns are the same regardless of the selectivity level of the institution attended. The authors do not attempt to offer explanations based in familial or cultural patterns, as many do, but return to the data for further detail. The concept of under- and over-matching appears to be especially relevant when considering graduation rates for African American males. As overall results suggest, overmatching does not appear to be an issue; in fact, African American males benefit *more* than other groups from attending selective institutions. Undermatching however, contributes more heavily to a low African American male graduation rate than it does for other groups, and this is

compounded by findings that African American males tend to undermatch more frequently than other groups. Outreach, counseling, and admissions professionals working with this group on college applications and decisions may find this information useful. Intervention efforts suggest that engaging African American males in campus activities and programs has a compensatory effect. This information may be of particular interest to student development professionals.

Latino/a students, like African American males, are a group that have a commonly acknowledged low graduation rate. As Bowen, Chingos, and McPherson (2009) note, the low educational attainment rate for this group is doubly concerning due to rapid population increases. Population estimates indicate that by 2050, Latino/as will comprise nearly 30 percent of the population—double the current percentage (Passel & Cohn, 2005). While the same factors that affect other groups with low graduation rates also affect Latino/a students, one thing stands out: Latino/a students enroll in two-year institutions at much higher rates than other groups. Furthermore, the Latino/a transfer rate is very low; for example, Moore and Shulock (2007) reported that only 15 percent of Latino/a students in California who begin at a community college intending to transfer to a four-year institution actually transfer. As shown in chapter seven, transfer students' low attainment rates are often the result of a failure to transfer rather than failure following transfer. Following these trends, it is enrollment rates, rather than graduation rates, that appear to have such a negative impact on Latino/a graduation rates. Like overall findings and those for African American males, Latino/a students graduate at higher rates when they 'overmatch' and undermatching is a serious problem that occurs often among Latino/a students. Also aligning with overall and African American male findings, Latino/a students benefit from campus engagement and strong on-campus support systems.

A third group that Bowen, Chingos, and McPherson (2009) identify as a target population is low SES students. They excluded African American and Latino/a students from this group to avoid compounding effects in their data and narrative. Like other groups, low SES students attending private and/or selective universities graduate at the same rate as other students. Aligned with previous findings reported in *Crossing the Finish Line,* low SES students at less selective schools benefit from campus engagement and support, as well as enhanced financial aid packages. The authors indicate that it may well be these items, which are more often found in private and/or selective institutions with more funding, that make the difference for low SES students.

Lastly and unexpectedly, Bowen, Chingos, and McPherson (2009) include non-minority students from middle and high SES homes as a target population group. At first glance, this appears to defeat the purpose of identifying target groups, considering that this effectively sums up the remaining students. Although enrollment is not an issue, fewer than three quarters graduate. As noted by the authors, increasing these graduation rates will not solve

equality issues, especially given population trends and projections. Bowen, Chingos, and McPherson (2009) acknowledge that a 100 percent graduation rate is no more ideal than a low graduation rate, though they are emphatic in their statements that to fulfill social and economic needs, more students across the board need to graduate. Improved graduation rates will contribute to economic and social gains in the United States. Though financial support is not often an issue for these students, institutional support and engagement may be helpful.

In the process of identifying specific groups of interest for increasing graduation rates, Bowen, Chingos, and McPherson (2009) have noted groups that encompass virtually every college student. Whether intentional or not, this drives home the point that graduation rates must increase for every group of students—all income levels, races/ethnicities, and background characteristics.

Conclusion

Bowen, Chingos, and McPherson (2009) review their findings and the implications of such in Chapter 12. There are extensive appendices in *Crossing the Finish Line* that contain a wealth of information, including a brief history of higher education in the United States and extensive notes to accompany the chapters in the book. Professionals in all areas will find these items useful and may use them to further examine Bowen, Chingos, and McPherson's methods and results to inform their own decision-making.

Crossing the Finish Line is a fresh and comprehensive examination of college completion at public universities. Less than 60% of students who enter college in the U.S. graduate within six years, and the graduation rate has been stagnant for nearly forty years. Demographic, social, and economic trends both local and global necessitate the increase of college graduates in America. Professionals across the board, including researchers, administrators, educators, and policy makers will find *Crossing the Finish Line* informative and compelling, and will be able to apply the findings of Bowen, Chingos, and McPherson (2009) to their own endeavors.

References

Adelman, C. (1999). *Answers in the tool box: Academic intensity, attendance patterns, and bachelor's degree attainment.* Washington, DC: U.S. Department of Education

Barton, P. (2006). High *school reform and work: Facing labor market realities.* Princeton, NJ: Educational Testing Service Policy Information Center. Retrieved from http://www.ets.org/portal/site/ets/menuitem.c988ba0e5dd572bada20bc47c3921509/?vgnextoid=0f5851f45ad5b010VgnVCM10000022f95190RCRD&vgnextchannel=5c75be3a864f4010VgnVCM10000022f95190RCRD

Carnevale, A. & Desrochers, D. (2004). Why *learning? The value of higher education to society and the individual.* A joint publication of Education Commission of the States and League for Innovation in the Community College. Denver: Education Commission of the States.

Chandler, D. (2004). Reversing the tide: a complex visa process has contributed to a decline in the number of international students coming to the country since 9/11. *Black Issues in Higher Education, 21*(9), 20-25.

Choy, S. (2004). Paying *for college: changes between 1990 and 2000 for full-time dependent undergraduates* (NCES 2004-075). U.S. Department of Education, National Center for Education Statistics. Washington, DC: U.S. Government Printing Office.

Cohen, A. (1998). *The shaping of American higher education: emergence and growth of the contemporary system*. San Francisco, CA: Jossey-Bass Publishers.

Conley, D.T. (2007). *Toward a comprehensive conception of college readiness.* Eugene, OR: Educational Policy Improvement Center. Retrieved from https://www.epiconline.org/files/pdf/Houston%20A+%20Friday%202-15-088.pdf

Geiser, S. & Santelices, V. (2004). *The role of advanced placement and honors courses in college admissions* (CSHE No. CSHE.4.04). Berkeley, CA: Research & Occasional Paper Series.

Goldrick-Rab, S. & Pfeffer, F. (2009). Beyond access: explaining socioeconomic differences in college transfer. *Sociology for Education, 82*(2), 101-125.

Goldrick-Rab, S. & Roksa, J. *A federal agenda for promoting student success and degree completion.* Center for American Progress: Washington, DC.

Handel, S. (2007). Second chance, not second class: a blueprint for community-college transfer. *Change,* 38-35.

KewalRamani, A., Gilbertson, L., Fox, M., and Provasnik, S. (2007). *Status and trends in the education of racial and ethnic minorities* (NCES 2007-039). National Center for Education Statistics, Institute of Education Sciences, U.S. Department of Education. Washington, DC.

Knapp, L., Kelly-Reid, J., and Ginder, S. (2009). *Enrollment in postsecondary institutions, Fall 2007; graduation rates, 2001 & 2004 cohorts; and financial statistics, Fiscal Year 2007* (NCES 2009-155). National Center for Education Statistics, Institute of Education Sciences, U.S. Department of Education. Washington, DC.

McIntosh, M., & Rouse, C. (2009). The other college: retention and completion rates among two year college students. Center for American Progress.

Moore, C. & Shulock, N. (2007). *Beyond the Open Door: Increasing Student Success in the California Community Colleges*. Sacramento, CA: Institute for Higher Education Leadership & Policy.

National Center for Education Statistics (2008). *Digest of education statistics, 2007* (NCES 2008-022). Washington, DC: U.S. Department of Education Institute of Education Sciences.

Passel, J. & Cohn, D. (2008). U.S. *population projections: 2005-2050.* Washington, DC: Pew Research Center.

Planty, M., Hussar, W., Snyder, T., Kena, G., KewalRamani, A., Kemp, J., Bianco, K., & Dinkes, R. (2009). The *condition of education 2009* (NCES 2009-081). National Center for Education Statistics, Institute of Education Sciences, U.S. Department of Education. Washington, DC.

Roderick, M., Nagaoka, J., & Coca, V. (2009). College readiness for all: The challenge for urban high schools [Electronic version]. *The Future of Children, 19*(1), 185-204.

Tam, M. & Sukhatme, U. How to make better college admission decisions: considering high school quality and other factors. *Journal of College Admission, 183,* 12-16.

White House Website on Education (2010). Retrieved on January 12, 2010, from http://www.whitehouse.gov/issues/education

About the Reviewer

Lynette O'Keefe is a doctoral student in the Higher Education Administration program at the University of North Texas. She also works in the Office of Enrollment Management at the University of North Texas. Her research interests include baccalaureate student success, particularly with regard to degree attainment and time-to-degree, as well as a special interest in transfer student success. She earned her B.A. in Psychology at the University of North Texas and her M.S. in School Psychology at the University of North Texas.

Copyright is retained by the first or sole author,
who grants right of first publication to the *Education Review.*
http://www.edrev.info

Editors
Gene V Glass, Gustavo Fischman, Melissa Cast-Brede