

Long-Term Outcomes for Under-Resourced Traditional-Aged Community College Students

The Institute for Economic Mobility

Cuyahoga Community College

Background

Researchers estimate that about 60% of American children will be middle class by age 40 (Sawhill, Winship & Grannis, 2012; Carnevale, Gulish & Strohl, 2019). However, contrary to our culture's perception of America as the land of equal opportunity, a middle-class lifestyle is not equally likely for each child. A child born to an under-resourced, or poor, family is much less likely to become a middle-class adult than a child born into the middle class. Children from under-resourced families will tend to stay poor, and children from advantaged families tend to keep their advantages. Sawhill et al.'s (2012) model suggests that differences in meeting educational benchmarks from kindergarten through college have a cascading effect resulting in the divergent outcomes experienced by children from families of different incomes.

Community colleges offer children from under-resourced families opportunities to redirect their educational trajectories and get on pathways to well-paying jobs. With their open admission policies, community colleges enable students from under-resourced families who had difficulties during high school to resume their education. Community colleges also provide under-resourced students with excellent high school records post-secondary training or education at affordable prices with the flexibility the students need to support themselves and their families with paid employment while they earn their degrees. Further, at community colleges, high school educated adults can adjust to a reality in which 80% of the well-paying jobs require some post-secondary education (Century Foundation Working Group, 2019).

However, the effectiveness of community colleges as engines of economic mobility has been called into question. Raj Chetty and his colleagues (Chetty et al., 2017) established that the economic mobility in the United States has declined and demonstrated that most colleges and universities are not helping to reverse the trend. The researchers found that highly selective colleges and universities propel almost all of their students into high-paying jobs, irrespective of students' families' wealth or poverty, but that these colleges typically admit very few students from families with limited income. In contrast, while many students enrolled at community colleges are from families in the lowest fifth of the income distribution, community college students are much less likely than students at highly selective colleges to obtain high-paying jobs and too many experience little upward economic mobility.

Objectives

The Institute for Economic Mobility seeks to increase the upward economic mobility of under-resourced students, especially those who attend community colleges. Thus, the present study was designed to help learn why under-resourced community college students experience limited upward economic mobility and what to do about it. We examined the long-term economic and educational outcomes for students at Cuyahoga Community College (Tri-C), the largest community college in the state of Ohio, with four urban and suburban campuses which served 55,000 yearly at the time of the study. Chetty et al. made their aggregated data for each US college and university available on their website. Their findings indicated that, like most community college students, only about 20% of Tri-C students exceeded their family-of-origin's income by 2 income quintiles or more by age 30. The findings prompted the following research questions:

- 1) Was under-resourced students' economic mobility impeded by their failure to earn degrees, their failure to turn degrees into good jobs, or both? Chetty et al. examined the relationship between students' post-college incomes and attending college, not graduating from college. The researchers' comparisons of student economic outcomes across colleges did not require an examination of graduation rates. However, for those of us who want to change under-resourced students' economic outcomes through programs and policies at post-secondary institutions, it is

* The researchers thank the Rollin M. Gerstacker Foundation for their generous support for this research.

essential to determine the extent to which low rates of degree attainment explain under-resourced students' limited upward mobility.

2) If under-resourced students' economic mobility is blocked by their difficulty earning college degrees, why are they having difficulty earning college degrees? There has been much research (Engle, & Tinto, 2008) directed toward improving degree attainment rates at community colleges. Most has focused on under-prepared students and remedial education. More recently, researchers have begun to focus on ongoing student poverty (Goldrich-Rab, 2010) which affects students' ability to concentrate on their schoolwork and to survive in college from semester to semester. We hypothesized that under-resourced students were likely to be underprepared, but also likely to struggle to stay in college in the face of basic need insecurity. We used students' college grades and patterns of college attendance to examine this hypothesis.

Methods

Our sample was limited to traditional-aged college students because most of the Chetty et al. findings linking family of origin income to students' later income were based on students of this type. Traditional-aged students are also a fairly homogenous group with respect to their financial situations, which reduced the complexity of interpretation of our data. We identified all Tri-C students who were born in 1984, and who attended Tri-C between the ages of 19 and 22 (2003-2006) as their primary college. We excluded students who were financially independent. We used students' FAFSAs to determine students' family-of-origin incomes, and therefore, by necessity, excluded the 40% of students who had not submitted a FAFSA to the college. The final sample included 2066 students.

Student family-of-origin's income was categorized in terms of national income quintiles, that is as being in the bottom fifth of the US income distribution, the second lowest fifth, the third lowest fifth, etc. For some analyses, we collapsed quintiles one and two to create an under-resourced student group, and quintiles three, four and five to create a better-resourced student group.

Our sample included 1123 nonHispanic Caucasian or European American students and 922 students of color. Students of color included Black or African American students, Asian or Asian American students, Pacific Islander students, Latino or Hispanic students, Native American and Alaskan Native students and students of multiple races or ethnicities. While the different ethnic and racial groups were too small for individual analyses, we did combine students of color into a single sample and conducted separate analyses for nonHispanic Caucasian students and students of color. Students of color came from families with relatively low incomes. Thus, the separate analyses helped us avoid confounding ethnicity/race with income. The analyses also helped us determine whether income differences had the same consequences for students of different racial and ethnic backgrounds.

We obtained the students' yearly income for 2014, when they were age 30, and for 2019 when they were age 35 from the Ohio Department of Jobs and Family Services, the state agency that administers unemployment insurance. The Ohio agency had incomes for 1556 of the 2066 students.

The students' National Student Clearinghouse records indicated which students in our sample earned any sort of post-secondary certificate or degree between 2002 and 2020. We also tracked the types of degrees students earned, how long students took to earn degrees, and for each semester during the 18-year period of study, whether students were or were not attending college. Students' grades and college credits at Tri-C were obtained, though limited to their first six semesters of attendance at the college.

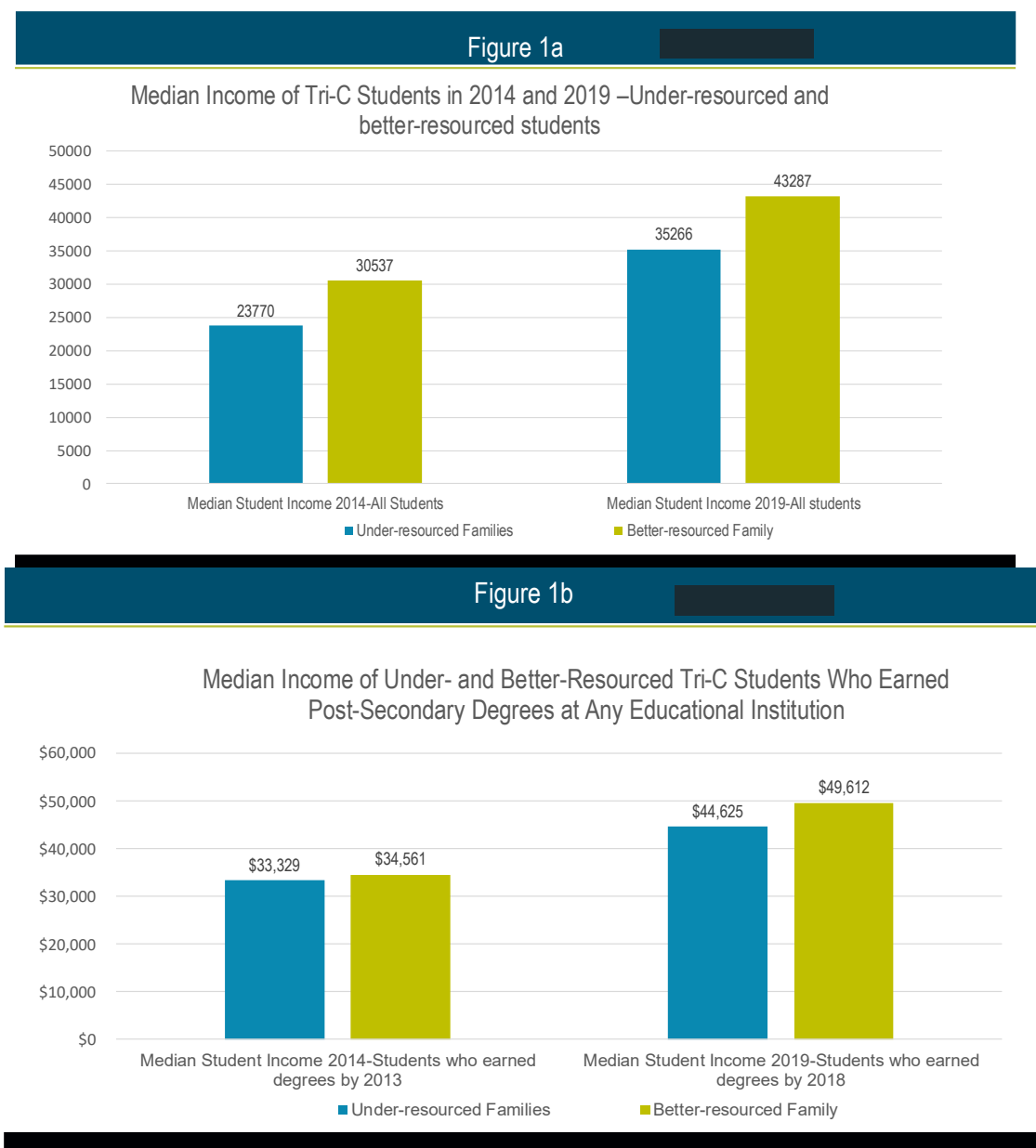
Key findings

Students from under-resourced families-of-origin earned lower incomes at age 30 and 35, in part because they were less likely to earn college degrees.

1. Students whose families of origin were under-resourced had lower incomes at age 30 and 35 than students whose families of origin were better-resourced. Median incomes for the two groups of students were \$23,770 versus \$30,537 when students were 30 years old, about a \$7000 difference, and \$35,266 versus \$43,287 when students were 35 years old, about an \$8000 difference. (Figure 1)

2. However, when the comparison was limited to students who had earned a post-secondary degree of any sort during the year prior to the income assessment (2013 for the 2014 income and 2018 for the 2019 income), the differences between students from under-resourced and better-resourced families were reduced. Thirty-year old students from under-resourced families who had earned a post-secondary degree prior to 2014 had a median income of \$33,329 (instead of \$23,770) which was just \$1000 less than the median income of 30-year-old degreed students from better-resourced families, \$34,561. Similarly, when the incomes at age 35 were examined for degreed students, the median income for students from under-resourced families increased to \$44,615 (from \$35,266), and the income gap between under-resourced and better resourced students was reduced. The relatively low median income of students from under-resourced families would, therefore, seem to be largely due to the failure of many under-resourced students to earn college degrees. (Figure 1)

Figure 1



Students' degree attainment was related to the income of their family of origin.

3. Examination of the degrees obtained by students in our sample demonstrated a positive relationship between family-of-origin income and the likelihood of earning any post-secondary degree at any institution between 2002 and 2020. While the students in our sample all attended Cuyahoga Community College when they were 18 to 22 years old, students whose family of origin earned incomes in the lower quintiles were unlikely to obtain a college degree during the 18 years that we tracked their educational attainments. Just 32.6% of students from families in the lowest income group earned degrees in contrast with 55.2% of students in the highest income group (See Table 1). Similar associations between family of origin income and degree attainment were found among samples of Caucasian non-Hispanic students and students of color examined separately (Table 2).

It should also be noted that many of the students took a long time to earn degrees. All students started college by age 22, but more than a third were older than 26 years when they earned their first degree. Moreover, under-resourced students took longer than better resourced students (Table 2). Only 18% of under-resourced students earned degrees by age 23 as compared to 31.5% of better-resourced students. Almost a third of the under-resourced students were still working towards their degree at age 30.

Table 1	
Percent of Students Who Earned a Post-Secondary Degree by Family of Origin Income	
Family of Origin Income (Based on 2002 income distribution. 2024 equivalent values are given below in green)	n=2066 Students
First Quintile (\$17,919.52 or less) – Lowest (\$31,296.58)	32.6%
Second Quintile (\$17,919.53 - \$33,940.77) (\$31,206.68- \$59,107.34)	36.0%
Third Quintile (\$33,940.78 - \$55,580.87) – Middle (\$59,107.35- \$96,793.08)	44.4%
Fourth Quintile (\$55,580.88 - \$85,952.92) (\$96,793.09- \$149,685.72)	52.4.%
Fifth Quintile (\$85,952.93or higher)-Highest (\$149,685.73 +)	55.2%
All Income Groups	41.0%

Chi Square=54.583, df=4, Cramer's V= .16, p<.001

Table 2		
Percent of Students Who Earned a Post-Secondary Degree by Family of Origin Income and Race/Ethnicity		
Family of Origin Income	Non-Hispanic Caucasian Students, n=1123	Students of Color, n=922
Under-resourced (1 st and 2 nd Quintiles)	45.6%	27.5%
Better-resourced (3 rd , 4 th and 5 th Quintiles)	53.4%	37.4%
	Chi Square=6.200, df=1, p=.013	Chi Square=7.785, df=1, p=.005

Table 3		
Timing of First Degree by Family of Origin Income		
Completed First Degree	Family of Origin Under-resourced (1 st and 2 nd Quintiles)	Family of Origin Better-resourced (3 rd , 4 th and 5 th Quintiles)
2002-2005 to age 21	6.2%	9.5%
2005 to 2009 ages 22 to 25	35.3%	50.7%
2010 to 2013 ages 26 to 29	31.4%	24.8%
2014 or later- age 30 or greater	27.1	15.1%
Total	n=388	n=444

Chi Square = 31.692, df=3, p<.001

Under-resourced students' difficulty earning degrees was related to under-preparation and academic struggles during the first semesters of college.

4. Students who entered college better prepared, as indicated by placement test scores and participation in college -level rather than remedial classes were more likely than other students to earn passing grades during their first semester. Passing grades during the first semester were associated with passing a second semester which in turn was associated with persisting to a third semester. Each positive outcome in this series of events was also significantly and positively related to earning a college degree for both nonHispanic Caucasian students and students of color.

In our sample, we observed the following relationships:

Accomplishment	Consequence	
Placed into college level as opposed to remedial English	13.7% more likely to	Complete the first semester at Tri-C with a grade point average (GPA) of 2.0 or higher
Earns a GPA of 2.0 or higher first semester at Tri-C	37.6% more likely to	Complete a second semester at Tri-C with a GPA of 2.0 or higher
Earns a GPA of 2.0 or higher second semester at Tri-C	18.0% more likely to	Either complete a third semester at Tri-C or transfer to a different college

5. Under-resourced students had more academic difficulties during their early college years than did better resourced students, though the patterns of findings differed across ethnic/racial groups. Among students of color, under-resourced students as compared to better-resourced students were significantly less likely to place into college level English, to earn a passing GPA their first semester, and to earn a passing GPA their second semester. Among nonHispanic Caucasian students, under-resourced and better-resourced students did not differ in English placement and performed similarly during the first two semesters (Table 4).

Table 4

Students of Color			
Family Income	College Level English*	Earned Above 2.0 Semester 1*	Earned Above 2.0 Semester 2*
Family of Origin: Under-resourced (1st and 2nd Quintiles)	18.7%	54.1%	50.8%
Family of Origin Better-resourced: (3rd, 4th and 5th Quintiles)	31.7%	63.3%	65.1%

* Proportion of under-resourced students and better-resourced students differ significantly, $p < .001$

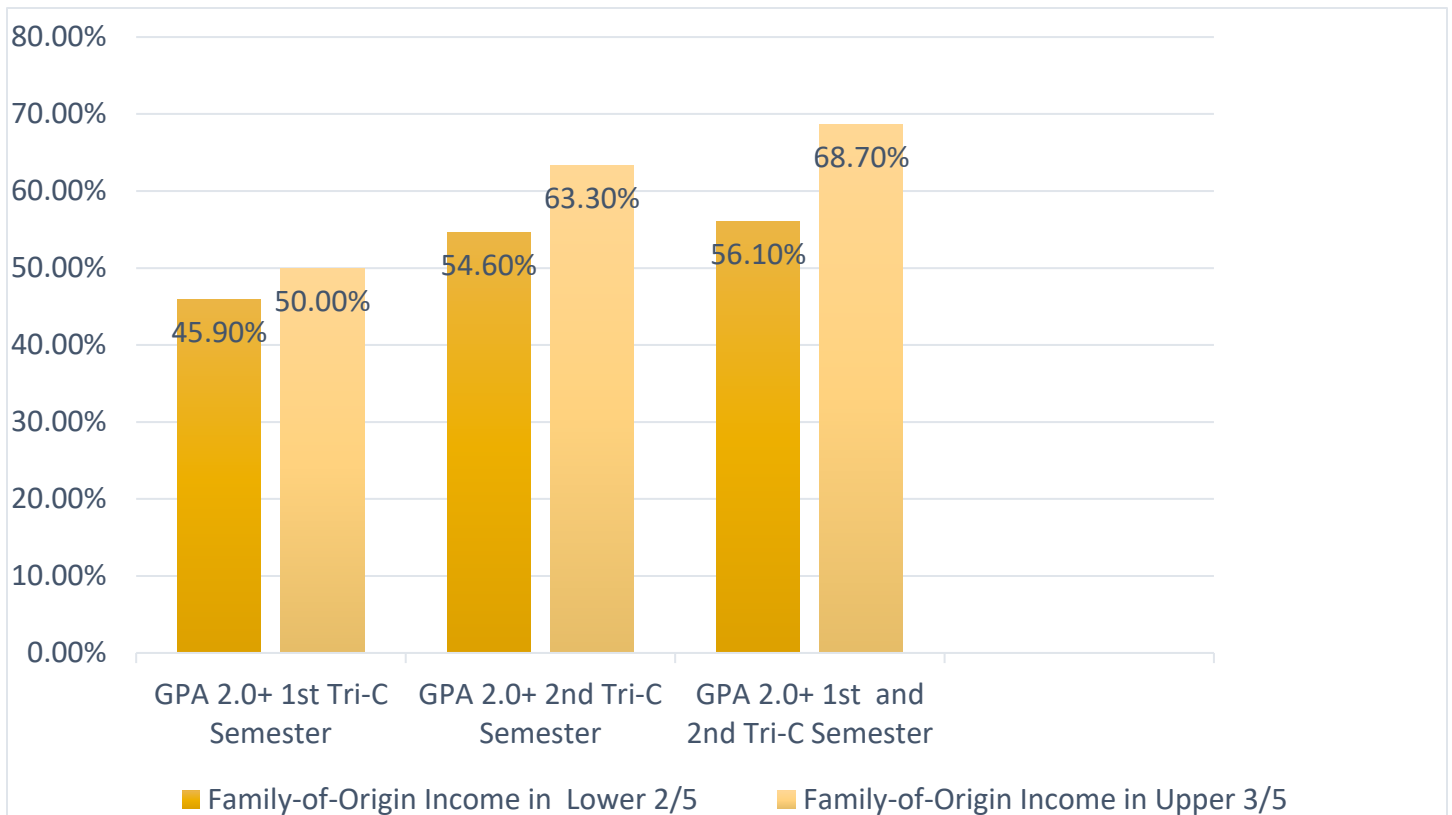
NonHispanic Caucasian Students			
Family Income	College Level English	Earned Above 2.0 Semester 1	Earned Above 2.0 Semester 2
Lower Financial Resources: 1 st and 2 nd Quintiles	50.3%	75.9%	72.7%
	53.6%	78.3%	73.4%

However, family-of-origin income remained related to students' degree attainment even when early academic success in college was held constant.

6. However, even successful students were less likely to earn degrees if they were under-resourced. Under-resourced students who passed their first semester of college at Tri-C with a grade point average (GPA) of 2.0 or higher were less likely to earn college degrees than other students who passed their first semester of college, Chi-Square= 20.855, $n=1240$, $df=1$, $p<.001$. Under-resourced students who passed their second semester of college at Tri-C with a GPA of 2.0 were less likely to earn college degrees than other students who passed their second semester of college, Chi-Square=19.337, $n=1097$, $df=1$, $p<.001$. Further, under-resourced students who earned a GPA of 2.0 or higher both first and second semesters at Tri-C were relatively unlikely to earn college degrees, Chi-Square=13.619, $n=832$, $df=1$, $p<.001$. (See Figure 2.) Separate analyses for nonHispanic Caucasian students and students of color yielded a similar pattern of findings, though some differences between under and better resourced students within these subgroups were not statistically significant.

Figure 2

Percentage of Academically Successful Tri-C Students Who Earned a Post-Secondary Degree at Any Institution between 2002 and 2020: Differences between Under- and Better-Resourced Students



Similarly, logistic regression analysis indicated that family of origin income predicted students' attainment of a post-secondary degree over and above their academic preparation for college. Independent variables were all categorical: nonHispanic Caucasian versus student of color; better-resourced family-of-origin versus under-resourced family-of-origin; placement in college English versus developmental English, and first semester Tri-C GPA of 2.0 plus versus first semester Tri-C GPA of below 2.0. Students whose family of origin earned incomes in the upper three fifth of the US distribution had odds of earning a degree that were 1.3 times greater than those of students from families with lower incomes (See Table 4).

Table 4

Logistic Regression Predicting Degree Attainment Between 2002 and 2020 for Community College Students

Independent Variables	B (SE)	Wald	df	p	Odds Ratio (95% Confidence Interval)
Family of Origin Income-High	0.26 (.11)	5.615	1	p=.018	1.30 (1.047-1.620)
NonHispanic Caucasian (vs. Person of Color)	0.51 (.12)	18.833	1	p<.001	1.67 (1.323-2.-96)
Placed into College Level English	0.43 (.11)	111.632	1	p<.001	1.53 (1.234-1.907)
First Semester Tri-C GPA= 2.0+	1.38 (.13)	14.889	1	p<.001	3.97 (3.071-5.120)

Constant	-2.02 (.13)	. 236.567	1	p<.001	.132
----------	-------------	-----------	---	--------	------

Under-resourced students exhibit sporadic patterns of college attendance which might reflect economic struggles that impede college success and may themselves reduce the likelihood of completing college degrees.

Recent research indicates that food and housing insecurity are stressors for many college students (Goldrick-Rab ,2010). Hunger, homelessness, and worry about meeting one’s basic needs distract students from their studies (Verschelden, & Pasquerella, 2017) and may lead students to “stop out,” or take time off to resolve financial concerns. We would expect a pattern of inconsistent college attendance among under-resourced students if their college careers are undermined by persistent basic need insecurity. Further, stopping out, or skipping semesters, may not only reflect distractions from studies as students struggle to meet basic needs, it may, itself, make degree completion more difficult. When students skip semesters, they may need to relearn content and skills and have difficulty scheduling academic sequences. We therefore hypothesized that under-resourced students would show a pattern of skipping semesters, and skipping semesters would be related to their failure to complete degrees.

A measure of the tendency to skip semesters of college was created by first identifying each academic year during which the student attended college for some part of the year and then identifying and counting the years during which the student attended just one semester of college. Attending two semesters could not be considered stopping out because many students only expect to attend college two semesters a year, with most, but not all, taking off the summer semester. Years during which students first started college, but did so in the spring or summer were not counted as skipped semester years. Similarly, college years during which students earned degrees during Fall Semester were not counted as skipped semester years. The proportion of students’ college years that were skipped semester years, years when students attended just one semester, but were not years starting college in spring or summer, or graduating in the fall, served as a measure of stopping out or skipping.

7. Under-resourced students, students from families-of-origins in the lower two US income quintiles, were more likely than other students to skip semesters. For the full sample, the median proportion of college years that were single semester years was .25. Students who skipped semesters during 25% of their college years or less were identified as low in skipped semesters, whereas students who skipped semesters during over 25% of their college years were identified as high in skipped semesters. Under-resourced students were more likely to be high in skipped semesters than better resourced students (Table 7). Interestingly, under-resourced and better-resourced students attended college for the same number of years, $M=5.65$ ($SD=3.58$) years and $M= 5.85$ ($SD=3.34$) years respectively, t ($df=2026.285$) =1.32, ns. The difference between the two groups was in the number of years they attended college for just one semester.

Table 7		
Inconsistency of College Attendance: Under-versus Better- Resourced Students		
*Inconsistency of College Attendance Full Sample, n=2052	Under-Resourced Students n=1131	Better-Resourced Students n=921
Low in Skipped Semesters (25% or less of their college years were attended for just one semester)	47.2%	58.0%
High in Skipped Semesters (Greater than 25% of their college years were attended for just one semester)	52.8%	42.0%
**Inconsistency of College Attendance Students with a 2.0 or better for Semester 2 at Tri-C, n=1204	Under-Resourced Students	Better-Resourced Students

Low in Skipped Semesters (25% or less of their college years were attended for just one semester)	56.7%	65.5%
High in Skipped Semesters (Greater than 25% of their college years were attended for just one semester)	43.3%	34.5%

* Chi Square = 23.143, df=1, p<.001 **Chi Square 9.371, df=1,p=.002

8. The analysis were repeated with the sample limited to students who had attended a second semester at Tri-C and earned a GPA of 2.0 or higher. The results were the same. Among the successful students, under-resourced students skipped semesters during more of their years in college than did better-resourced students, Chi-Square= 9.371, df=1, n=1204, p=.002 (See Table 7). Thus, skipping semesters among under-resourced students cannot be fully attributed to academic difficulties.

Skipping semesters of college was related to the failure to earn a college degree.

The relationship between one-semester college years and degree attainment is complex. Students with more one-semester years also have more years of college, and students with more years of college are more likely to earn degrees. The proportion of students' college years that are one semester years is also positively related with the total number of years of college. For this reason, the number of college years was held constant as we compared the relationship between inconsistent attendance and earning a college degree. We compared the likelihood of earning a degree for students high and low in skipping semesters among students who attended one-year of college, among students who attended two-years of college, and so on. All comparisons with sufficiently large cell sizes demonstrated that students high in skipping semesters were relatively unlikely to earn degrees (See Table 8).

Table 8				
Relationship Between Skipping Semesters and Earning a College Degree with Years of College				
Number of Academic Years Enrolled in College	Low skipping=1/4 and lower of the Total Academic Years are One-Semester Years High Skipping=Above ¼ of the Total Academic Years are One-Semester Years	Number of Academic Years Attended Just One Semester	n	Percentage Who Earned College Degrees Between 2002 and 2020
1	Low Skipping	one-semester years=0	142	2.8%
	High Skipping	one-semester years=1	33	0%
2	Low Skipping	one-semester years=0	84	7.1%
	High Skipping	one-semester years=1 or 2	149	2.7%
3**	Low Skipping	one-semester years=0	66	22.7%
	High Skipping	one-semester years=1, 2 or 3	177	3.4%
4**	Low Skipping	one-semester years=0 or 1	128	43.0%
	High Skipping	one-semester years=2 to 4	97	4.1%
5**	Low Skipping	one-semester years=0 or 1	94	60.6%
	High Skipping	one-semester years=2 to 5	94	14.9%
6**	Low Skipping	one-semester years=0 or 1	98	80.6%
	High Skipping	one-semester years=2 to 6	94	19.1%
7**	Low Skipping	one-semester years=0 1	90	85.6%
	High Skipping	one-semester years=2 to 7	96	35.4%

8**	Low Skipping	one-semester years=0,1 or 2	102	84.3%
	High Skipping	one-semester years=3 to 8	49	34.7%
9**	Low Skipping	one-semester years=0, 1 or 2	91	86.8%
	High Skipping	one-semester years=3 to 9	50	46.0%
10*	Low Skipping	one-semester years=0 ,1 or 2	53	90.6%
	High Skipping	one-semester years=3 to 10	50	66.0%
11	Low Skipping	one-semester years=0, 1 or 2	34	88.2%
	High Skipping	one-semester years=3 to 11	34	70.6%
12	Low Skipping	one-semester years=0, 1, 2 or 3	24	100%
	High Skipping	one-semester years=4 to 12	27	88.9%
13	Low Skipping	one-semester years=0, 1 ,2 or 3	32	96.9%
	High Skipping	one-semester years=4 to 13	14	78.6%
14	Low Skipping	one-semester years=0, 1, 2 or 3	15	93.3%
	High Skipping	one-semester years=4 to 14	15	66.7%
15	Low Skipping	one-semester years=0, 1, 2 or 3	10	90.0%
	High Skipping	one-semester years=4 to 14	5	80.0%

Chi Square indicated significant difference between students with low and high skipping students in percentage who earned degrees: ** $p < .001$, * $p = .005$

Note that students who skipped semesters often also attended fewer total semesters of college than did students who attended college for the same number of years but skipped semesters less often. However, it would be incorrect to argue that students who skipped semesters simply did not complete enough semesters to earn their degrees, whereas successful students did. Consider the students who attended 6, 7, 8 or 9 years of college. Even the student who never completed more than one semester a year would have enough semesters to earn a 2-year degree by 6 years, and a 4-year degree by 8 years. Additionally, we reanalyzed the data holding the number of completed semesters of college constant and still found an association between one-semester years of college and the failure to earn a college degree. For example, among students who all completed 8 semesters of college, those who earned college degrees had significantly fewer one-semester college years. The mean number of one-semester college years for students who earned degrees was 0.54($SD=1.07$) and for students who did not earn degrees was 1.68($SD=1.37$), $t(df=105) = -4.47$ $p < .001$. Students who did and did not earn degrees completed the same number of college semesters; the difference was in the consistency of their attendance.

Conclusions and Limitations

The current study documents the importance of college degrees for the upward economic mobility of young adults from families with low incomes, and their difficulty obtaining them. It also demonstrates that under-resourced students' difficulties are not solely academic and suggests that equity in degree attainment rates cannot be achieved with remedial education alone. Under-resourced students exhibit a pattern of attending college intermittently which may be evidence of gaps in college-related support and day-to-day difficulties in the fulfillment of basic needs. However, we acknowledge that there are a variety of reasons for patterns of inconsistent college attendance. For example, some students may find rewarding job opportunities that do not require a degree, become confused about their direction, or want to start college very slowly for personal reasons. Research with current students is needed to disambiguate our results since whatever is interrupting students' education may also be preventing them from completing degrees. While not all students may want degrees, any student whose educational goals are in danger of being derailed by struggles with basic needs requires our help.

The current study also provides a fuller portrayal of the educational experiences of community college students than is typical in the education literature. By following students for 18 years, we learned that intermittent college attendance, while more common and more extreme among under-resourced students, was not uncommon among community

college students. Many students spent much of their young adult years attending college, with 96 students attending college over a period of more than 12 years. Students who did earn degrees often took many years to complete a first degree, with 27.1% of under-resourced students earning first degrees after age 30. Earning a first degree in one's thirties has negative consequences for economic security.

The main limitation of our research is that it is historical. The students in our study attended our community college 20 years ago. Since then, other cohorts of students have passed through our institution. Some are now in their 30's, and yet other cohorts have just started their studies. Degree-attainment rates at the college have increased sharply through the hard work of college staff and administrators, as has the rate of transfer to four-year colleges. The economic conditions that constrain or advantage students' families and determine employment opportunities have also changed. Despite all these changes, we suspect that under- and better resourced students are still experiencing divergent long-term outcomes. If true, we hope our findings can be used as a starting point for learning how to improve outcomes for all students.

References

Carnevale, A., Fasules, M., Quinn, M., & Peltier Campbell, K. (2019). Born to win, schooled to lose.

The Century Foundation Working Group on Community College Financial Resources (2019). Restoring the American dream. Providing community colleges with the resources they need. New York: The Century Foundation Press

Chetty, R., Friedman, J. N., Saez, E., Turner, N., & Yagan, D. (2017). Mobility report cards: The role of colleges in intergenerational mobility (No. w23618). National Bureau of Economic Research

Engle, J., & Tinto, V. (2008). Moving Beyond Access: College Success for Low-Income, First-Generation Students. Pell Institute for the Study of Opportunity in Higher Education.

Goldrick-Rab, S. (2010). Challenges and opportunities for improving community college student success. Review of Educational Research, 80(3), 437-469.

Sawhill, I. V., Winship, S., & Grannis, K. S. September 2012. " Pathways to the Middle Class: Balancing Personal and Public Responsibilities." Brookings Institution Center on Children and Families.

Verschelden, C., & Pasquerella, L. (2017). *Bandwidth recovery: Helping students reclaim cognitive resources lost to poverty, racism, and social marginalization*. Routledge.