A Comparative Study of the Factors Shaping Postsecondary Aspirations for Low-Income Students in Greater Boston and Greater London

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Abstract

This project investigated the postsecondary education aspirations of 27 secondary school-aged students living in greater London, England and greater Boston, Massachusetts, USA. An innovative research design was implemented to support a technology-facilitated international focus group allowing for exchanges between the U.S. and English students. Using human ecology theory, the findings show that differences in students' exosystems, specifically the financial aid and loan repayment processes, influence student postsecondary education and career aspirations.

U.S. student concerns about affordability and loan repayment made aspirations lower and more localized. In contrast, English participants felt comforted by their government's deferred loan repayment process, so they did not express as strong constraints on aspirations based on financial considerations. Both English and U.S. students were influenced similarly by the mesosystem when making decisions about which postsecondary institution to attend. In conclusion, altering exosystem policy and influencing mesosystem relationships could impact postsecondary education aspirations for low-income students.

Keywords: international comparative, postsecondary access, postsecondary aspiration, financial aid, policy, human ecology, qualitative

Word Count: 5, 973

Introduction

Access to postsecondary education is important because of the economic and non-monetary benefits associated with obtaining an undergraduate degree. Worldwide, postsecondary education has been proven as a mechanism for low-income students to obtain higher prestige careers, disrupt intergenerational poverty, and increase social mobility (Bathmaker, Ingram, Abrahams, Hoare, Waller, & Bradley, 2016). Both England and the United States (U.S.) have a national interest in preparing more workers in high-need and highly-skilled fields (i.e., medical doctors, engineers, and STEM-related careers) and one of way to do so is to increase participation from low-income students who access postsecondary education at lower rates and choose lower prestige fields (Marginson, 2017). We focus on low-income students rather than students from all backgrounds as higher income students often naturally progress into, HE which involves less complex decision making (Archer et al. 2007). There is significant scholarship on how students, especially those from low-income backgrounds, aspire for postsecondary education (see Schneider & Saw, 2016), how students choose postsecondary education (see Perna, 2006), mechanisms to increase participation (Castelman & Page, 2015) and scholarship on admissions process (Stevens 2007, Mountford Zimdars 2016), yet there is little scholarship that addresses these phenomenon and concepts from an international comparative and human ecology perspective. This paper will give a brief overview of both the English and U.S. policy perspectives on financial aid and postsecondary education access, followed by the theoretical framework, methodology, results, discussion, and implications of the study.

Postsecondary Education Choice

Scholarship on U.S. postsecondary choice has been dominated by the work of Hossler and Gallagher (1987) and their three-phase model: predisposition, search, and choice. The first

stage describes how family background, ability, and student preference predispose students to seek information about postsecondary institutions for specific career goals. The latter two stages are concerned with gathering information and choosing between providers. In the European tradition, predisposition has been researched using Bourdieusian lenses and there is theorizing around primary and secondary effects. Regardless of which starting point is used, however, any decision-making model is enhanced by understanding the contextual influences on decision-making in different phases of the college and career search process through external policy and localized relationship factors. The present study seeks to contribute to such contextual understanding using an international comparative research design.

Stratified Policy Contexts

Both, England and the U.S. are examples of countries that scholars call 'stratified' postsecondary education systems (Reay, David, & Ball 2005; Slaughter & Taylor, 2016). In postsecondary education systems that are stratified, countries offer a wide range of institutions with varied missions, academic offerings, and degree options that in turn attract a range of student populations. Student selection of postsecondary institutions is often impacted by social hierarchies including the reputation of an institution based on social signals such as cost, rankings, and prestige (Espinosa, Crandall, & Tukibayeva, 2014), financial endowment, and research leadership (Espeland & Sauder, 2016) that continue to stratify postsecondary education away from being a public good, to a neoliberal private resource. Within these stratified contexts, in both the U.S. and England, low-income students experience more difficulty than their higher-income peers with accessing and completing postsecondary education.

England and the United Kingdom

In 2015, there were 164 postsecondary education providers in the U.K., including one distance learning university established in 1969; postsecondary education courses are also found in Further Education Colleges (Universities United Kingdom, 2016). Private postsecondary education providers are a much more recent phenomenon in England than in the U.S. but have been growing part since the opening of degree awarding powers in the Higher Education Act of 2004. Providers vary in their course profiles, perceived prestige, financial endowments, and the composition of their student bodies. A group of 24 universities, called the Russell Group, focuses on undergraduate and postgraduate education and research, awards the majority of doctorates, and has the highest endowments (Boliver, 2015). Conversely, tat newer (post-1992) universities that are not part of the Russell Group, there are smaller financial endowments, fewer research students and lower research grant income (Russell Group, 2017). Universities and other providers also offer more vocationally-focused apprenticeships that are a relatively recent development (Higher Education Research Council for England, 2017).

Tuition fees are a matter for devolved administrations and the modes of tuition fee charging and repayment differ across the UK. In England fees were introduced as a shared cost between the state and individual students in 1998 and have risen rapidly since then from £1,000 per year to £9,250 in 2017 (Vina, 2016). With rising fees, the tuition payment changed from a means-tested 'pay as you go' to income-contingent repayments (Student Loans Company, 2016). This policy shift mirrors a key English policy ideal that services should be 'free at the point of use.' The repayment model in England is an implicit contract between the state and students: students will increase their earnings through postsecondary education enabling them to repay their loans – should this promise of postsecondary education not be met, there are mechanisms to avoid students being in prolonged debt after graduation. In 2018, graduates do not start repaying

their student loans until they earn above a threshold of £21,000 after graduation, and outstanding debt balance is written off after 20 years. Fee waivers and limited assistance with living costs are available based on financial need.

In return for being able to charge fees, universities are required to re-invest about 25 percent of income generated from fees above £6,000 into increasing participation from previously under-represented groups (Office for Fair Access (now OfS), 2017). This means that especially at the relatively large and wealthy Russell Group universities, more funding is available for underrepresented students to participate in postsecondary education than at less affluent institutions (Wyness, 2016). However, there is a relationship between social background and the type of postsecondary education institution students attend. Underrepresented students (those from lower SES backgrounds, students of color, and adult learners) are less likely to enroll and persist at the most prestigious universities (Boliver, 2015; Mountford Zimdars, 2015).

Overall, England has a higher participation in postsecondary education compared to the rest of Europe, with 43.8 percent of the 25-54-year-old population having participated in tertiary education, compared with a European average of around 33 percent (Eurostat, 2015).

United States

In 2014, the National Center for Education Statistics estimated that the U.S. had 7,151 Title IV[1] postsecondary institutions, including 4-year, 2-year, and less than 2-year programs (NCES, 2014). Of these institutions, 27.5 percent were public, 25.5 percent private nonprofits, and 47 percent private for profits (NCES, 2014). The cost of public postsecondary education varies considerably by state. For instance, in-state public tuition for a 4-year university can range

[1] Title IV postsecondary institutions meet the criteria for participating in the federal student financial aid program, as specified in Title IV of the Higher Education Act.

from as low as $5,060 (Wyoming) to as much as $15,650 (New Hampshire), with a national average cost of $9,650 (College Board, 2017). Generally, private nonprofit institutions are more expensive than public nonprofits. For example, tuition for one academic year of study (2017-2018) in the state of Massachusetts cost $7,648 at Bunker Hill Community College (a 2-year public community college), compared to $27,669 for in-state tuition at the University of Massachusetts Amherst (a state public four-year university), and $67,352 at Boston University (a private nonprofit university). Such variability can be overwhelming to both students and families as they consider a range of institutional types and costs.

However, the cost of postsecondary education is not always what students actually pay, as both federal and institutional financial aid can reduce postsecondary education costs. Students are generally eligible for federal, state, and institutional financial aid in the form of grants and loans. States vary widely in the financial aid they offer residents. Students who are seeking further financial aid can apply to grants and scholarships from external organizations, such as a local charitable foundation, though these are generally widely competitive. Students may elect to use private loans as a substitute or supplement to federal loans. The process of paying for postsecondary education in the U.S. is incredibly complex as there are a variety of costs due to federal, state, and institutional aid processes depending on academic merit and pre-determined family financial contribution.

Loan repayment itself also exhibits considerable variety. Though private loans companies each have their own distinct requirements, federal student loans allow for various types of repayment programs. Among these repayment programs are options of standard repayment, in which the student repays the full amount of the borrowed loan plus interest over 10 years, and income-driven and income-sensitive repayment, in which the student pays a portion of their

loans according to their income for 20-25 years and after that period any remaining loan is forgiven. The federal government also offers loan consolidation programs, as well as further loan forgiveness for public service professionals.

In this paper, we are interested in how the different policy contexts in England and the U.S. shape the discussion of postsecondary education aspirations among low income students.

Theoretical Framework

First introduced by Brofenbrenner (1977), human ecology theory (HET) seeks to understand how person-environment interactions influence individuals. This theoretical approach embeds the individual in a nested and mutually influential system that allows for multiple layers of analysis and interaction about the individual. Bronfenbrenner (1993) explains human ecology as a nested system of interdependent structures ranging from in proximal locations with consistent interactions, to more distal, comprising of broader social contexts such as culture through four systems: microsystem, mesosystem, exosystem, and macrosystem. The microsystem is comprised of interpersonal relationships that happen in the immediate context. For a secondary school student this could include teachers, counselors, family members, work supervisors, or friends. The next embedded system is the mesosystem which represents the collection of connections between microsystems (relationships). The exosystem are the polices, practices, and authorities that influence the individual, but do so through microsystems or indirect exchanges (Patton, Renn, Guido, & Quaye, 2016). Some examples of exosystem actors are institutional culture, national financial aid policy, and immigration legislation. Lastly, macrosystems are the societal influences that effect environments and individuals such as cultural values, social movements, and sociohistorical influences (Patton et al, 2016).

Renn and Arnold (2003) introduce HET to understand student peer cultures and their impact on the development of the student. They posit that multiple systems influence ways in which students experience postsecondary education. Since HET was introduced as a theoretical framework to study university students, postsecondary education scholars have used human ecology to understand racial identity and experiences (e.g. Guardia & Evans, 2008; Peterson, 2014; Renn & Arnold 2003), academic advising (Stebleton, 2011), and student retention (Mendoza, Malcom, & Parish, 2014-2015).

Aspirations have historically been understood by examining the influence of structural forces (e.g. social class, gender and ethnicity) and spheres of influence (e.g., home/ family, school, hobbies/ leisure activities and media) (Archer, Hollingworth, & Halsall, 2014). But there is also growing consensus that differential participation in higher education will not be equalised by focusing on aspiration raising (e.g. Green et al 2018) – expectations to succeed differ more than aspirations to succeed (Gorard & See, 2013). Those expectations that can come from "parents and teachers exert a strong influence on which possible selves appear probable to young people. Importantly, these expectations may be an entirely realistic assessment given structural constraints such as local labour market" (Harrison and Waller 2018, p.923).

Alternatively, an international comparative perspective and using HET provide a particularly useful lens to analyze the embedded systems that influence postsecondary education plans in secondary school students. The present study will compare how national financial aid policy (exosystem) and student-family relationships (mesosystem) impacts university and career aspirations for low-income students in both England and the U.S.

Methodology

Data

We used focus groups to gain a better understanding of the lived experiences of secondary school students through detailed or "thick" (Geertz, 1973) data description. Four focus groups (two in the U.S., one in the England, and one combined transatlantic focus group between U.S. and English secondary school students) were conducted for this study. All focus groups took place in the spring of 2015. Students were selected based on theoretical sampling both from their geographic location and school context (Mays & Pope, 1995). First Boston, Massachusetts and London, England were identified as cities with an abundance of prestigious universities and a sprawling metropolitan surrounding area with low-income schools and families. Next, we selected secondary schools in both countries located within a 50-mile radius outside the city centers and near a range of postsecondary education institutions. Secondary schools were selected in order to have similar ratios of low-income students, based on free and reduced school meal indicators in both countries, as well as average income levels in the school's local community.

Ethical approval was granted from the English and U.S. universities researchers were affiliated with at the time. The focus group consent process involved obtaining both parental and student consent to participate since most participants were less than 18 years old. We collaborated with school administration to identify prospective participants who were both low-income and had sufficient academic credentials to make postsecondary education a possibility. Next, we asked parents to complete a screening survey that provided further information on parental occupation and education along with demographic information such as race and gender. Within the English school, 11 students were identified as eligible for free school meals. All participating students were in 9th grade (14-15 years old). In the U.S., 11 students were selected by free and reduced lunch eligibility combined with student participation in special college

preparation programs. U.S. students ranged from grades 10-12 (14-18 years old). An overview of participants' demographic information is provided in Table 1.

[INSERT TABLE 1 HERE]

In addition to participation in student focus groups, each student completed an exercise that asked them to imagine their life at 30 years old. For the purpose of this study we are only using data about postsecondary and career reflections. Each of the individual focus groups were conducted to get in-depth knowledge of student aspirations for postsecondary education and future careers. Student participants identified contextual influences that affected their decision-making processes about postsecondary education including personal preferences, personal and family influences, and perceptions of financial aid policy and admissions processes/requirements.

Analysis

In order to develop trustworthiness with analysis of data, researchers used multiple techniques to triangulate results (Maxwell, 2013). First, two researchers facilitated the focus groups and a third researcher was introduced to the transcripts and audio clips to bring external validity to thematic understanding. During the analysis process, each researcher coded each transcript through an open-coding process using a grounded theory approach (Charmaz, 2010; Glasner, 1978). Next, the researchers reconciled individually-coded transcripts to an agreed-upon codebook. During this process, researchers were able to share their perspective of how the transcript quote was taken by other members of the focus group using researcher notes. Since focus group data provides unique data said by one person but could be shared through cues (verbal or nonverbal), the potency of each quote was evaluated and agreed upon. Such discussion also allowed researchers to explicate word choices and figures of speech relate to each respective

national context. As codes were reconciled for agreement, initial codes were aggregated to create a set of broader themes.

Once broader themes were created from the first phase of analysis, a secondary analysis included using HET as a deductive analytical framework. Each theme was categorized by their respective HET level and reconciled amongst researchers. Using both secondary themes and HET-categorization, final results were created for implication both for practice and future research.

Research Limitations

Any study with new approaches to data collection has limitations that require further research. While we intentionally selected participants by a theoretical sampling method (Mays & Pope, 1995) to understand the unique experiences of secondary school students from low-income schools outside of urban areas, we recognize there are intersectional experiences and identities we could not control for in selecting participants that also impact postsecondary aspirations. One such variation was student age. The U.S. students ranged in age from 14-18, but the English students were all between 14-15 years old. It is noteworthy that while we did not select participants based on their racial or ethnic origin, our focus groups were very racially diverse. We know from U.S. and English work that ethnicity and post-secondary choices, enrollment and progression intersect in complex ways (Mountford-Zimdars, Sabri, Moore, Sanders, Jones & Higham 2015; Pell Institute 2014; Ryan and Bauman 2016). Many of the students of color, from both national contexts, came from immigrant families. One difference between the immigrant experience was that many of the English students were children of immigrant families with prior postsecondary education from their home country, unlike the U.S. students who came from mostly first-generation postsecondary education families. Immigrant families have been found to

value postsecondary education and social mobility more than their domestic counterparts (Jung & Zhang, 2016; Raleigh & Kao, 2010), which most likely impacted the aspirations the English students.

To our knowledge there is not another study that engages research participants from two international contexts in real-time via technology. This novel data collection technique allowed for international dialogue that not only encouraged an exchange of national-specific understanding, but also allowed for students to ask questions to peers about their understandings and feelings regarding different policies. The value this study offered was an opportunity to explore how students from relatively alike countries and family backgrounds experience different postsecondary education structures and policy contexts. As with any focus group research, we did not aim for generalizability from our participant sample (Kitzinger, 1995), but we sought to gain an in-depth analysis of the experiences and decision ways of how the exosystem influences individual decision making from a specific student population. We hope this study lays a foundation for future studies that engage students from a comparative perspective to deepen understanding of how unique contextual differences impact postsecondary education and career aspirations.

Results

In this study, secondary school students from both England and the U.S. shared the importance of contextual influences (i.e., how parents, friends, teachers, school communities, and financial aid policies) impacted the way they constructed postsecondary education prospects. Using human ecology theory (HET) as an analytical lens we explored the interacting interconnected systems that influence the individual student. While students from different national contexts held different views on postsecondary education, our analysis examined the

embedded system in which these views originated, then we examined the differences in which policy had an effect. From this multiple-perspectives analysis, we found that the exosystem (policy-level) influenced postsecondary aspirations, while the mesosystem (immediate support systems) influenced student choice of where to attend postsecondary education as show in Figure 2 [Insert Figure 2]. In the analysis we identify respondents as either "England" or "U.S." and quotes are from the respective national focus groups unless they indicated as "transatlantic."

Exosystem

Renn and Arnold (2003) describe the exosystem in HET as, "a setting not containing the individual that nevertheless exerts influence on his or her developmental possibilities" (p. 272). Since these systems do not represent communities, people, or settings that directly impact the individual, they can seem invisible and not accounted for when thinking about individual context. This study examined one exosystem in particular, financial aid policy. While the U.S. and U.K. have similar societal systems (Ferragina & Seeleib-Kaiser, 2011), their financial aid policies generally operate in two distinct ways with some common overlap. While there were secondary findings (e.g., U.S. students anticipated needing to work while at university), we will focus our results from the exosystem impact on the connection between career and postsecondary aspirations. From these data, financial aid policy in both national contexts shaped how students thought about their career aspirations and related postsecondary aspirations. For example, if a student wanted to be a medical doctor, they knew they must start with attending a four-year university, regardless of country. With this in mind, there were distinct differences in the career aspirations of English and U.S. students.

When the participants were concerned about the financial burden of postsecondary education as a factor when considering postsecondary education, almost all of the English

students did not have any major concerns about affording postsecondary education. For example, one student from England commented in the transatlantic focus group:

> … Here you apply for loans…when you graduate from university and have a job you have to get a certain amount of income and then you start paying back [loans] if you get that income, but you only pay around £14-15 a month, so it's not a lot. And after 25 years, your debt kind of just erases anyways (R2 England).

The English students felt supported by their government even though nationally, postsecondary education expenses and loan amounts recently increased. When explaining to American students how financial aid worked, one English student explained the role government plays in postsecondary education:

> …financial [issues] kind of sorts itself out, because the government does support you because it wants you to go into higher education. They want you to go into higher education, they want you to go to university even though things are quite expensive now… (R11, England).

None of the English participants had worries about affordability regarding postsecondary education. This could be due to governmental messaging, family support/knowledge, and/or perhaps the preparation and information given by the secondary school they are currently attending. None of the students had concerns for themselves, but recognized there may be some students, not among them, that were concerned about the financial obligations of postsecondary education.

Without having to worry about financing postsecondary education or burdens of too much debt after graduation, English students, on average, aspired to high-prestige careers. All but one of the English students aspired to professional careers that required at least an

undergraduate degree. This was not the case for the U.S. students. The U.S. students had a more difficult time deciding on a career and what type of education is necessary for their desired field. On average, their career aspirations were more technical in nature (e.g., auto mechanic, computer repair, etc.) and did not always require an undergraduate degree (e.g., interpreter, daycare provider, etc.). The career aspirations of U.S. students seemed to be stifled by significant concerns about financial stability and postsecondary education affordability. This has significant implications for making optimal university choice (Hoxby & Turner, 2015) and potential social mobility (Milburn, 2012). When asked directly if money was the most important factor when considering university in the transatlantic focus group, all of the U.S. students agreed. One U.S. student indicated that the number one reason he might not go to university was because of the potential debt he would be left with. He said, "It's kind of a lot of money to go to college[2]. Going in debt, having to pay back, would like take out loans and stuff" (R1, U.S.). Another U.S. student mentioned that debt was her greatest worry as well stating, "Well I think it [debt] probably is the greatest thing to worry about for us because my family, we've been in debt before and it's not fun" (R4, U.S.).

While most of the concerns about affordability and debt after graduation were prevalent, there also seemed to be indirect influences of financial aid policy on career aspirations. The U.S. students shaped their postsecondary education aspirations on the ability to afford university and their potential debt afterwards. Unlike the English students, aspiring to be a medical doctor did not seem like a good career choice because of the associated debt. One U.S. student seemed to think being a doctor was not worth it compared to her career choice of being an interpreter, "And also, like, with some people, the doctors, they're paying off their debt for a long, long, long time.

[2] "College" is synonymous with "university" in the U.S. higher education context.

With me, I'm actually doing... I'm going into an internship, I don't have to worry about any payments" (R11, U.S.). The perspective of this student, short-term debt accumulation prevented them from aspiring to higher-salary long-term careers like the medical field (Schneider & Lysgaard, 1953). As another example, one U.S. student reflected on how affordability had affected her sister's choice of postsecondary education institutions, sharing that although her sister would have liked to have gone to a four-year university, to save money she is "working full time at a bank …saving up …going to start at [community college] and do her 'gen eds'[3] and then transfer somewhere else" (R2, U.S.). It seems that the U.S. students in this study were concerned about their current and immediate future's financial stability, while English students in this study were able to take a long-term approach to career aspirations and seek higher-paying careers because of the country-specific financial aid policies that allowed them to feel more secure in their short-term financial stability.

During the transatlantic focus group, students were given the opportunity to ask questions of each other and their specific systems. When the English students asked if U.S. students could take out loans, one U.S. student responded:

> Well we can take out loans too, it's just that like the interest is really high, and paying it back is so difficult. Like you guys said it's not very expensive to pay back your loans whereas here it's just you know a lot of money it's like you can range up to like thousands of dollars a month or like every other month or something to pay back your loans and it's just very difficult here whereas like one school could be like $60,000 a year (R2, U.S.).

[3] Genderal education requiements

While U.S. students' understanding of monthly loan repayment was not entirely accurate, they seemed overburdened by their perceptions of the loan repayment system. This is reflective of U.S. students' perspectives about financial aid, including a hesitancy to take out loans for future aspirations.

After financial aid policies were shared by each country's students, the American students were asked if they would want to go to England for postsecondary education (based on their financial aid and loan policy). U.S. students seemed willing and interested in attending postsecondary education England because of the ease of lessened financial immediate financial burden. In fact, all of the U.S. and English students preferred the English financial aid policy to the U.S. system. The U.S. students also noted the more prestigious career aspirations English students had compared to them and the connection to their perceived lack of financial stability stress. One U.S. student summarized the U.S. student feelings and understanding that financial aid policy is a mechanism for aspiration (R1 U.S.)

> I learned about the loans and that you guys really don't have that many influences to go to the universities. Like most of you seem like you plan to go to them. Unlike here in the United States where most people don't want to go to them because of the money…and that they will be stuck with [debt] their whole life.

When asked about what they learned about the U.S. system, the first answers from English students were "It's very rigid" (R2, English) and "It relies on money" (R4, English).

Mesosystem

In HET the mesosystem, "comprises of linkages and processes taking place between two or more settings containing the developing person. Special attention is focused on the "synergistic effects created by the interaction of developmentally instigative or inhibitory

features and processes present in each setting" (Bronfenbrenner, 1993, p. 22). While an individual's relationship with a mother would be considered a *microsystem* interaction, mesosystems are made up of patterns and groupings of these types of microsystems to represent areas such as 'family' or 'school community.' Analyzing contextual influences at the mesosystems level, both U.S. and English students seemed to have more in common than they differed, with a few exceptions. While participants mentioned interactions with counselors and outreach programs as helping shape their university choice, we focus our results on the most widely reported microsystem interaction, family.

The mesosystem analysis revealed that there were influences on whether to pursue postsecondary education and which institution to attend, but the mesosystem did not have as much impact as the exosystem did on career and life aspiration formation. Family members seemed to have the most influence on both U.S. and English students' postsecondary education attendance and choice (Galotti & Mark, 1994). For example, when students discussed where they intended to attend university location-wise, a U.S. student mentioned she felt pressured not to apply to postsecondary education in Florida due to her mother's desire for her to be close to home,

> It's just that, she's definitely like 'go to college, do this' but… I understand she wants me to be close by, like she doesn't have her parents and stuff so it's just her, my older sister, and me…but it's holding me down a little bit from actually going to college and seeing what I want to do (R2 U.S.).

While her sister did not contribute to her university choice, the U.S. student did not want to live in a residence hall because of her sister's negative experience. She said, "I feel like it would be weird to live with random girls, just not... yes, my sister did it and she didn't appreciate it very

much, so..." (R2, U.S.). In England, there was a similar sentiment. Parents had a significant influence in the types of careers and universities students went to.

Parents, in particular, had a strong influence on the geographic location of where a student wanted or planned to attend university. When discussing how geography impacted postsecondary decisions, one English student indicated they wanted to attend a local university "because well, I don't want to like go far away from my family so…" (R6, English). Another English student explained to their transatlantic counterpart the influence of family by saying, "Yeah, that's a real thing, family pressures, you know it's hard and I think it does feel hard to go way if your parents maybe don't want you to and sometimes people have to stay close to home to take care of the family or something" (R3, U.S.). For both the U.S. and English students, family members had a significant influence in shaping choices for postsecondary education. Luckily, for those that wanted to stay close to home, yet attend high-caliber universities, there were plenty in both contexts in close proximity.

Discussion and Implications

From the analysis of these data, there were multiple themes that were identified from an ecological perspective. Both the exosystem and mesosystem influenced university aspirations in similar and divergent ways. The results from this study could be useful for policy-makers, secondary school administrators and teachers, postsecondary education access and outreach professionals, and families that seek to increase aspirations, access, and success for low-income students interested in higher education. Even though there are still significantly stratified experiences and barriers for low-income students, a better understanding of how financial aid policy (exosystem) and localized relationships (mesosystem) impact postsecondary access

provide scholars and practitioners a more focused approach to research questions and interventions that increase low-income student pathways to postsecondary education.

Implications for Practice

While we noticed similarities between the two countries in how family interactions influenced where an individual went to university, there was a distinct difference in postsecondary education and career aspirations based on respective financial aid policy. From these data, the English students aspired to more prestigious careers (e.g., medical doctor), while the U.S. students tended to have aspirations of professions that required less education, lower initial cost, and consequently lower-paying salaries. Even though low-income students access prestigious institutions and careers at lesser rates than their peers (Hoxby & Avery, 2012; Rodriguez, 2015), this does contradict narratives that low-income students in the U.K have lower aspirations.

Through further questioning, both sets of low-income students understood and engaged with financial aid differently. The U.S. students were loan adverse and were not sure if they would be able to pay for postsecondary education, which created lower standards and aspirations. Quite differently, the English students had an understanding of their governmental financial aid system and were confident that they would be able to attend postsecondary education with minimal debt accumulation. National financial aid policy for English students was a social mechanism to develop a wider variety of postsecondary education and career aspirations. Policy makers in the U.S. would benefit from recognizing not just how financial aid policy impacts debt accumulation, but also career and postsecondary education aspirations and choices. Additionally, the U.S. could benefit from increased information campaigns to

understand financial aid policies, loan repayment plans, and personal finance knowledge to help low-income students see the potential in attending university even if accumulating debt.

While the U.S. and England respective financial aid polices impacted low-income students differently, they shared similar relationships (microsystems) that impacted their choices of how to pursue their aspiration. Comparable to previous literature, low-income students relied on secondary school teachers and staff (Belasco, 2015; Bryan, Holocomb-McCoy, Moore-Thomas, & Day-Vines, 2009; Hossler & Stage, 1992; Kirst & Bracco, 2004; McDonough, 1997; Plank & Jordan, 2001), parents and siblings (Ellwood & Kane, 2000; Furstenberg, Cook, Eccles, Elder, Sameroff, 1999; Hao & Bonstead-Bruns, 1998; Perna & Titus, 2005), peer groups (Winston, 1999), and access programs (Perna, 2004) to learn, and make decisions, about postsecondary education. In particular friends and family seemed to influence geographic location and university choice. While this confirms much of the literature of postsecondary education choice, it is important to acknowledge the similarities of low-income students in two different national contexts. This is important for policymakers and widening participation practitioners because targeted interventions to different microsystem interactions could produce more optimal university choice for low-income students. For example, if widening participation professionals wanted to assist students in understanding they could attend a university outside of their immediate geographic vicinity, they could create information campaigns to family members of prospective students to encourage a wider geographic range for university attendance.

Implications for Future Research

While the results from this study are helpful for policy-makers in understanding how low-income students develop aspirations for postsecondary education, there are also implications for future research. First, it seems that postsecondary education choice and aspiration is not quite as linear as many conceptual frameworks portray. For example, Hossler and Gallagher's (1987) college choice model is based on three linear phases; predisposition, search, and choice. Using a human ecology theoretical and analytical approach, introducing a new microsystem (e.g., friend, family member, teacher) or a new exosystem policy (e.g., financial aid) change during the search phase, it may actually change some of their predispositions and aspirations. Using non-linear theoretical frameworks for this study introduces new possibilities for research studies on postsecondary education and career aspiration and enhancing the understanding of the complex nature of postsecondary choice.

Lastly, to our knowledge, there is not another comparative research study that uses technology to engage participants from two national contexts together into one transnational focus group for data collection. Earlier we acknowledge methodological limitations with this data collection technique, however there are many more opportunities to explore. The act of students sharing their personal experiences with postsecondary education aspiration and explaining their home country's unique policies seemed to provide students with an opportunity for learning that could not have been accomplished through other pedagogical practices. In future studies, there could be opportunities for students to reflect on their learning from conversations with international peers. Recognizing contextual influences and acknowledging different possibilities could be impactful for student participants to engage with the research process in a more reciprocal way (Fox, Mediratta, Ruglis, Soutdt, Shah, & Fine, 2010).

As scholars and practitioners work to increase the access of low-income students in postsecondary education, there is a much that can be learned from international comparative perspectives. Comparative research with secondary school students can provide an opportunity to explore mechanisms for postsecondary education aspiration and choice so researchers and practitioners can create better improvement intervention tools. Equally as important, comparative research with international focus groups could engage low-income students in the research process that can be mutually beneficial for both researcher and student, while advancing postsecondary knowledge for increased opportunities for this often-underserved student population.

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