

# Working Papers

## **College Expectations among Young Children: The Potential Role of Savings**

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**Working Paper No. 07-06**

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## **Center for Social Development**



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George Warren Brown School of Social Work

# **College Expectations among Young Children: The Potential Role of Savings**

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**Abstract**

**College Expectations among Young Children:  
The Potential Role of Savings**

For many young people, especially minority and low-income children, attending college is a genuinely desired but elusive goal. This paper explores young children's perceptions and expectations about attending college and potential influences on their formation. Conducted as part of a four-year study of a school-based saving for college program, this paper uses qualitative evidence from interviews with 60 children in second grade, and surveys with their parents. Findings suggest most of the young children in the study have a general understanding of college and have begun the process of choosing higher education. Further, the perception that saving is a way to finance college is associated with an increase in child's perception that college is within reach. These results lend support for development of interventions that prepare very young children for college.

## **College Expectations among Young Children: The Potential Role of Savings**

### **Young Children's Perceptions and Expectations about College**

If you don't go to college, you will have struggles at doing mostly a lot of stuff, 'cause when you go to college, they showing you what's going to be happening when you go for life. (Troy, 2<sup>nd</sup> grade)

For many young people, especially minority and low-income children, attending college is a genuinely desired but elusive goal. According to the Advisory Committee on Student Financial Assistance, a group charged by Congress with enhancing access to postsecondary education for low-income students, 94 percent of U.S. high school students aspire to go to college (2002, pp. 63, 64).<sup>1</sup> Nonetheless, among high school graduates, only 32 percent of Latinos, 39 percent of African-Americans, and 45 percent of whites enroll in college (U.S. Census Bureau, 2001). Even among college-qualified youth, 63 percent of males and 71 percent of females matriculate, and only 30 percent of males and 35 percent of females graduate from college (Federal Interagency Forum on Child and Family Statistics, 2002). These data on educational attainment translate into disparities that reduce the likelihood of later economic success (Wilson, 1987), including lower income and earnings (King & Bannon, 2002), less stable employment (Topel, 1993), less stable family support (Axinn & Arland, 1992), and lower wealth (Oliver & Shapiro, 1995; Shapiro, 2004).

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<sup>1</sup> In this paper, we use the shorthand "college" to refer to all post secondary training and higher education resulting in some kind of certification or degree that reasonably can be assumed to lead to improved economic and social opportunities.

*Career and Educational Expectations of Children*

It is commonly assumed that young people do not begin to seriously plan for career and college until high school (Hossler & Maple, 1993; Wahl & Blackhurst, 2000). There is growing evidence, however, that children begin to form ideas about their future at a much younger age. For example, children may begin to develop career plans in elementary school (Wahl & Blackhurst, 2000). Trice and King (1991), for example, interviewed 211 kindergarten children at the beginning and end of the school year. When they asked the children, “What do you want to be when you grow up?” 46 percent gave the same answer in September as the did in May, suggesting that as early as kindergarten children may have given considerable thought to their career aspirations (Clinedinst et al., 2003). In a study with 220 second through eighth grade boys, Cook and colleagues (1996) found that second grade boys begin to develop career plans. Further, they found children appear to make a connection between doing well in school and success in the labor market. Cook and colleagues (1996) also found that second graders in their sample, believed that additional schooling beyond high school leads to better occupational outcomes. Sherman (1997) found in a study with five year-olds, that children understand school is necessary for future success in the labor market.

However, this knowledge may not be sufficient motivation to invest in schoolwork over a period of many years. Children may also have to trust that there is a reasonable chance that they will succeed in school over the long run. This includes faith in their own individual effort and ability, but also faith that institutions (such as school) will respond predictably and positively to their investment of effort. Moreover, children may also have to believe that there are viable opportunities for *future* schooling and

training that will help them translate their effort and ability into economic and social rewards (Ogbu, 1987).

In fact, research with older children and adults shows that many Americans harbor doubts about whether all Americans have access to college. According to John Immerwahr (2004), who studied public attitudes about higher education in a national representative study, 57 percent of American adults say that many qualified high school graduates are unable to attend college. An overwhelming 76 percent of African American adults in Immerwahr's (2004) study believe college access is limited for financial reasons. Data on applications to college reinforce these findings: 91 percent of qualified high school seniors from high-income families test for and apply to a four-year college, but only 62 percent of qualified high school seniors from low income families do so (Advisory Committee on Student Financial Assistance, 2002). Immerwahr points out that African Americans, in particular, think that college is out of reach: "Many African Americans believe that this essential path to workplace success is closed for a large number of Americans, especially those from low income and minority families" (2004, p. 10). Perna (2000) also finds that financial reasons rank high among the reasons that young people do not matriculate and complete college.

If disadvantaged youth harbor doubts about the opportunity to go to college, they may decide not to persist in academic endeavors. In other words, children who perceive that traditional routes to success (i.e., high school to college to professional or technical training and successful careers) are blocked may pursue different routes. Most are likely to respond pragmatically, for example, by joining the military or dropping out of school to work. Some may attempt to beat the odds and pursue highly visible and glorified

occupations, such as sports or show business. Others may try alternative, even illegal and dangerous, vocations such as dealing in an underground market. Whichever direction, these choices reflect rational choices that young people make based on their lived experiences (see e.g., Entine, 2000; Luhmann & Albrow, 1985). The next section addresses how these choices may be formed.

### **Early Childhood Development and the Role of Normative and Cognitive Expectations**

It is generally believed that young children are not cognitively developed enough to make a capability judgment in the same sense as adolescents or adults (Fischer, 1980; Harter, 1990). The “can do” beliefs of young children are qualitatively different from those of older children and adults. By age eleven, we know that children begin to understand the “existence of aspects of reality that are different from those they personally experience” (Gudiano, 1987, p. 64). Older children’s behaviors are directed more toward performance rather than actual outcomes, and they bring their behavior under their control by planning what is the best way to achieve a desired outcome (Vygotsky, 1978). This is represented conceptually by self-efficacy. Self-efficacy, a person’s beliefs about his or her capabilities to learn or perform certain behaviors, has been shown to be associated with choice of behavior, persistence, and the level of effort that older children display in school (Bandura, 1997). For older children, then, self-efficacy is an accurate predictor of the behavior because of their focus on performance.

In contrast, our understanding of young children’s perceptions about what they “can do,” must take into account their cognitive development. Children form beliefs about what they “can do” based on their personal experiences. These experiences may predict persistence and level of effort in school and may inform the development of self-



efficacy. In figure 1 (in the next section) we propose a model that may provide insight into how the environment and opportunity affects the “can do” beliefs of young children. Children’s direct interactions with school (and or institutions) may form a foundation for developing expectations about whether college is within reach or not.

*The Role of Institutions in the Formation of Expectations*

Institutions, according to Jepperson (1991), are defined as the patterns of behavior supported by a reproduction process and designated by society for achieving socially desirable goals. These expectations of the future, generally understood as outcome expectations, are mental representations of institutions. They consist of three main types: (1) normative expectations, (2) role expectations, and (3) cognitive expectations. Overall, these outcome expectations provide people with a script (or blueprint) for action (Choi, 1993).

*Normative expectations* represent an ideal, such as the American Dream, and are perceptions of socially proscribed patterns of behavior for achieving desired outcomes legitimated by mainstream values and shared by most people within a society (Gould, 1999; Luhmann & Albrow, 1985). Normative expectations can be negative or positive.

*Role expectations* represent a social reality based on the historical and contemporary experiences of particular social groups (Allen & van de Vliert, 1984; Biddle, 1986). Thus, role expectations are perceptions of socially proscribed patterns of behavior for achieving desired outcomes associated with a particular position in the social structure.

Both normative and role expectations are counterfactually formed through socialization, a process that takes place primarily during childhood (Schaefer & Lamm,

1998). Ideally, role expectations reflect normative expectations which have the effect of making optimal choices clear and therefore streamline a person's decision making.

However, sometimes a group's position in society makes choices less clear. This hinders them from reaching for and/or achieving normative expectations. Among black youth, for example, playing sports is a role expectation, a socially proscribed pattern of behavior, to achieve the American Dream (a normative expectation). This role expectation, at least in part, is based on societal perceptions about their capabilities. However, playing sports does not necessarily lead to high performance in school, a much more likely path to the American Dream.

Personal capabilities are people's perceptions about their ability to achieve desired outcomes by performing specific tasks at designated levels (Bandura, 1997). Institutional capabilities are people's perception that a given institution brings some aspect of the environment under their control, augmenting their capability to achieve desired outcomes (Elliott & Sherraden, 2006). Judgments of capability are assessments about whether personal and institutional capabilities are sufficient for performing a task successfully. While expectations are the blueprint, judgments of personal and institutional capability perform as architects, determining which capabilities are available to realize the blueprint.

People make judgments about their capabilities beginning with these blueprints – normative and role expectations – and alter them to form a unique blueprint of their own, in the form of cognitive expectations. *Cognitive expectations* result from individual lived experience. People form patterns of behavior and action to achieve desired outcomes. In this sense, cognitive expectations are the way that institutions are internalized in

individuals after undergoing the test of time and experience. Cognitive expectations may be supportive or unsupportive of role and normative expectations, depending on an individual's life experiences.

The aim of this paper is to develop an understanding of young children's "can do" beliefs that is in line with normal cognitive development. Such an understanding may help spell out the effects of environment and opportunity on early childhood expectations. It may also contribute to better understanding of how children develop "can do" beliefs, how these might influence self-efficacy development, and the possible impact on children's determination to pursue higher education.

We explore these ideas with a sample of 60 children seven to nine years old. Most were participating in a matched savings for college program. We explore three questions: What is the nature of young children's expectations about college? Have young children begun to develop a blueprint for reaching college? How do young children's environments and opportunities influence their college expectations?

### **College Savings among Primary School Students**

The college savings program (CSP) is a four-year (2003-2007) financial education and matched savings account program that began in 2003 when the children were in kindergarten and first-grade. One of thirteen sites participating in a national demonstration called Saving for Education Entrepreneurship and Downpayment (SEED)<sup>2</sup>, the CSP is one of two sites serving very young children in the public schools. The school district is characterized as low achieving (two schools in the district were named "schools of concern" by the State in 2003). The school's student body is mostly

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<sup>2</sup> <http://www.cfed.org/>, CFED, 2005; <http://www.newamerica.net/>, New America Foundation, 2005.

minority (88%) and about half are low-income families (57% qualified for free and reduced lunch in 2005).

All of the students in the program received a savings account with an initial “seed” deposit of \$500. Subsequently, they received a one-to-one match for all deposits, up to \$1,500. Children, parents and others can make deposits into the child’s college savings account. Children earn money for their accounts by attending a weekly after-school club (they earn \$1 per week which is deposited and matched by another \$1 from the program). Over the course of the four-year program, families can draw down a total of \$500 for participation in financial education and research interviews. At the end of four years, assuming the family draws all of the match dollars, each child will have more than \$3,000 saved in their account. Upon completion of the program, students’ savings roll over into a College 529 plan (Clancy, Orszag, & Sherraden, 2004). Children and parents will be encouraged to continue depositing into the child’s college savings account through middle school and high school.

Students and parents participate in financial education that focuses on how to manage and save money and the importance of saving for college. During class time, students are taught from the Financial Fitness for Life® curriculum (National Council of Economic Education, 2002 - 2005). In the after-school club, students learn about money, play games, visit the bank, and design their own businesses. Parents are invited to monthly workshops on consumer and family finance, including saving, budgeting, spending, taxes, and other money management topics.

### Research Methods

Data for this paper comes from interviews with 48 second-graders in the experimental (college savings program) group, and 12 second-graders in the comparison group. Data from the initial survey with parents of these children provide family background information. Qualitative interviews with the children explore perceptions of the CSP (experimental group only); experiences earning and saving money; attitudes, aspirations and expectations regarding career and college; perceptions about the cost and access to college for themselves and others; and attitudes towards school (Appendix A). Each item included a question, plus follow up questions to explore each topic with children who may not have responded initially. Young children are susceptible to socially desirable responses (Woolley, Bowen, & Bowen, 2004), and at the same time, they cannot make abstract connections in the same ways that older children can. For example, older children can answer grand tour questions (“What does it mean to you to be successful, to get ahead?”), while young children cannot (Woolley et al., 2004). Therefore, care had to be taken to give the children enough direction so that they knew what was being asked, but not provoke socially desirable responses. The interviewers were trained to walk a fine line between providing too little and too much direction. We omitted responses that seemed to be provoked by the interviewer. Omitted responses were coded as missing.

Interviews with children were digitally recorded and transcribed.<sup>3</sup> The 90-minute parent survey covered topics such as demographics, education, occupation, housing, savings history, asset ownership, and financial history. A team of four researchers (the

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<sup>3</sup> Research methods were approved by two university’s Institutional Review Boards (IRBs).

authors of this paper) coded the interviews using the qualitative software, ATLAS.ti. Beginning with a short code list based on study questions and propositions, we added to and altered the code list until all researchers assigned the same main concepts in each interview. Thereafter, two researchers coded each interview, ensuring agreement on conceptual categories. In order to understand children's comments, they had to be taken in the context of a larger interview. Thus, we found it necessary to code using broader concepts and larger segments than we do with adults. From the coded segments, we extracted themes and ideas about the ways that children were thinking about the key issues. All coding was subsequently renewed by the lead author. Some data were entered into SPSS for analysis for use in tables. Chi-square tests and Fisher's exact tests were used to examine relationships between dimensions of the tables. Due to the exploratory nature of this study and small sample size, statistical significance is set at less than .10.

### **Results**

The children in this study live in diverse circumstances (Table 1). Almost half live with their married parents (28), while the rest live with a single (12), or separated or divorced parents (16). Most participants are African American (80%), 10 percent are White, 7 percent are Bi-racial, 4 percent are other ethnicities. Twenty of the families have annual incomes below \$25,000, and 33 have incomes above \$25,000 (the range is \$0 to \$100,000). Ten parents have a high school degree, 19 have some college, 14 have college degrees, and eight have post-graduate training or education.

[Insert Table 1 About Here]

*A Second Grade Understanding of the Role of College in the Career Path*

To introduce the topic of college in the interview, we asked the children what they wanted to be when they grew up, and followed by asking how someone learns how to do that kind of work.<sup>4</sup> By doing so, we hoped to learn whether children made a connection between attending college and the career of their choice. Most of the children identified a preferred occupation (see Table 2).

[Insert Table 2 About Here]

Interviews suggest that most of the children had a general idea of college. Second graders in this study described college as a place where you learn a job or a bigger grade. Sally said of college, “It’s like the highest school. Elementary and middle school and it’s above high school.”<sup>5</sup> When asked, “Do you know what college is?” Marissa responded by saying, “It’s a big school where you don’t get recess.”

Some second grade children have trouble explaining when people actually go to college. For example, Norelle tried to describe when kids go to college. “In college you have like, I think you might have six graders... six grade classes... and you might have... it might go up to 10<sup>th</sup> grade or 9<sup>th</sup> grade. And once you graduate from all those grades, that’s when you’re out of college.” Sarah described why some kids might not go to college. “Probably they don’t want to or they probably know everything that they need to know. And they can probably just get a college education in high school, probably.”

Most, however, had a clearer understanding of when people go to college. For example,

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<sup>4</sup> Our intention was not to ascertain occupational aspirations. Instead, it was to get the children thinking about their future and whether college was part of their vision. It could be that thinking through occupational aspirations biased the children towards saying they intended to go to college, but we found in preliminary interviews that children do think about “what they want to be when they grow up” (or at least they are used to being asked this question) and thinking about their future helped them focus on future education, and on college in particular.

Stan understood that college follows high school. He said they had to stay in school “until they get to high school... and then college.”

Most children demonstrated an understanding of a relationship between growing up, college, and jobs (see Table 3). As Table 3 shows, 38 of the children said that college is required to enter the occupation of their choice. James pointed out: “If nobody go to college, they’ll might can’t do what they want to do – like, if I might have to go to college to be a basketball player.” Rochelle, who wants to be a scientist, explained that college is important because college teaches information a person needs in a job: “I think you’ll get all the information if you stay there longer and then you’ll have all the information that you need, and it will pop right up in your head when you really need it.”

[Insert Table 3 About Here]

Most, but not all, second graders were fairly realistic in assessing whether college would be necessary for the occupation they selected. Of the sample, 29 children displayed an accurate understanding of how much school was needed for their career choice. Jessica put it simply: “You go to college and you get a job.” In contrast, Candace said that she wanted to be a veterinarian but when she was asked whether she would need to graduate from high school to become a veterinarian, she said, “I don’t know”. We coded Candace’s response as inconsistent.

### *Children’s College Expectations*

In all, 52 of the children said they are “sure” or “very sure” they will attend college (see Table 4). Some were sure because they believed that their preferred occupation would require college. For example, Harlan, who said he wanted to be a basketball player when he grows up, said he was, “Very, very, very, very, very sure” he

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<sup>5</sup> All names are pseudonyms.



would go to college. Anna, who wanted to be a singer, said, “I’m very sure, because people should always go to college”. Dan said he was, “90 percent sure” about going to college, because he wanted to be a chemist or a physicist and this requires “graduate school too.” Others were sure because they get good grades in school. Jared, who wanted to be a baseball player, believed he would go to college, “Because I get a lot of pluses on my report card sometimes and a lot of checks. I haven’t had a minus that often”.

[Insert Table 4 About Here]

Seven children were less certain. These children seemed to think that their parents and teachers expected them to go to college and that it is generally a good idea, but they expressed some uncertainty about whether they would attend. For example, Olivia said she was only “a little sure” she will go.

However, commensurate with their age and stage of development (Bombi, 1988), the children base their expectations on information that is very general in nature. They did not necessary think about cost. Almost three-quarters of the children (72%) did not know how much college costs per year. Therefore, a response was coded “inaccurate” if it was under \$1,500 or over \$30,000 per year. The average cost of one year of community college is \$1,905 and average cost of a private four year college is \$24,000 according 2004 figures (American Council on Education, 2004). Many have inaccurate ideas concerning the cost of college. Even though both of Dan’s parents had college degrees, he did not have an accurate idea about how much college costs. He said his parents had told him before, but he could not really remember how much, “... something about a thousand, million, gazillion dollars”.

*Teacher and Parent Expectations*

In order to understand children’s perceptions about whether other people expected them to go to college, we asked the children whether their teachers and parents think they would attend college. Of the 55 children who responded, 31 believed that their teachers expected them to attend college. (Of these children, 23 or 74% also said they also expect to attend college.) But, among the children who said that their teachers expected them to go to college, only half (13) could recall what or how often their teacher talked about college (see Table 5). Commensurate with their stage of cognitive development, the children had difficulty recalling things their teachers said or did that made them believe that their teacher expected them to attend college.<sup>6</sup>

[Insert Table 5 About Here]

Almost all of the children (49) believed their parents expected them to go to college. (Of these children, 36 or 73% also expect to go to college.) Rochelle said, “My mom says I need to go to college.... Sometimes she talks about college to my brother, because she wants everybody to go to college... My grandma and my grandpa and my dad and my grandma talk about it.” As Cindy expressed it, “My mom talks about [going to college] a lot – my dad talks about [a] double lot and my grandma talks like a *zillion* lot!”

[Insert Table 6 About Here]

Some children reported that their families emphasized academic performance in preparation for college. As Erica explained, “Whenever I ask my mother and grandmother how hard is college or something, they start talking about college.... They

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<sup>6</sup> In focus groups with the teachers, they all indicated talking on numerous occasions about college. Moreover, college students are frequently in the classroom as student teachers and tutors.

say that if you're good in math, science, or social studies—you will be good at college.” Although most could articulate if they thought their parents expected them to go to college, they were less able to say if and how much their parents “talked about” college. In other words, many children said they knew their parents *expected* them to go to college, but could not say how much or what their parents said to them about college. For instance, Michelle said her parents did not talk about college, but “I just know they want me to go to college.”

A few children were less certain that their parents expected them to go to college. For example, Billy said he did not know if he would go to college, “Cause my dad never went to college.” Jessica was also unsure because, “Some people in my family didn't go to college.” Stan said he did not know if his parents expected him to go to college, saying simply: “I never asked them.” Of the 10 children who expressed less certainty, six said they expected to go to college. In contrast, of the 24 children who expressed less certainty that their teachers expected them to go to college, nine said they expected to attend college.

#### *Potential Barriers to Attending College*

In the course of the interviews, the children identified potential barriers to college, including academic performance, behavior, and desire to attend. Two thirds of the students (41) brought up academic performance as a possible barrier. Academic performance included grades and tests (“you have to take tests...to go to college”), intelligence (“you have to be smart to go to college”), perseverance (“doing the work will be hard”), and knowledge (“sometimes, if you behind, you won't know nothing”). One student pointed out that you have to “know stuff to go to college”, and in college you

“can’t ask” the teacher. Luca said “you got to learn real good and don’t get like – be smart and stuff and – don’t flunk stuff.” Serena said, “It’s going to take a lot of work. It’s going to be kind of hard.” Harlan said, “If you don’t do the work, you get failed back,” suggesting that if you fail in elementary or high school, it might be difficult to go to college.

[Insert Table 7 About Here]

A few believed that their own classroom behavior, such as not paying attention in class, might influence their ability to go to college. Rochelle said that other students’ behavior could be a problem; getting to college requires staying “focused on yourself and your teacher and not on other kids that talk”.

When discussing their classmates’ prospects for college, children reiterated the same potential barriers including academic performance and classroom behavior. For example, Serena believed that behavior could keep other kids from going to college, “Cause some people, they don’t never listen in school and they won’t get the knowledge to be able to go to college. They be flunking a lot of grades, to where if they get their grades messed up and they get confused, to where they probably drop out of something.” Olivia said, “They don’t know how to behave. They play too much... and they don’t pay attention.”

Some thought some of their classmates were not smart enough to go to college. Luca said that ability could be a barrier to entering college, explaining that some kids will not be able to go to college “Cause they not really smart... not really very smart.” Similarly, Dan explained that some of his classmates will likely not go to college, “Cause they’re dumb. Some of them are dumb,” although he also believes that behavior (“Or

they keep being so bad, they keep getting stuck in high school”) and the cost of college (“they can’t afford it”) could also be factors.

Some children (12) thought that desire to attend college could also be a factor for their classmates. Kim observed that some kids might not want “to have extra school.” Christine thought that some kids might not go to college, “Cause maybe they want to already get a job.” Billie thought other kids might not see college as a necessity because they may have learned what they needed in high school: “Probably they don’t want to or they probably know everything that they need to know. And they can probably just get a college education in high school.” Anna explained that some kids may want to reach adulthood faster, implying that student status is not an adult status. “Some people skip college, just because they want to hurry up, ‘cause they don’t want to be in school. And some people skip college to hurry up and act like they’re an adult, so they can start cussing.” These comments suggest that these children are well aware of vocational, educational, and lifestyle choices.

*Money as a barrier to college.* Because of our particular interest in understanding the influence of financial issues on college expectations, we asked how “hard or easy” the children thought it would be to pay for college. Thirty-three children (69%) identified cost as a potential problem. For example, Stan said he wanted to go to college “to get smart,” but, “if it costs that much money,” he said, “I think I don’t want to go – I don’t know. I might, I might not.” Eli said that it would be hard to get the money to pay for college, “because I have to save up my money and I need a lot of money to get the money so I can go to college.” While Jared said he was trying to save in his college savings

account, he also said it was difficult to save much money. “Because I don’t get any money to add to it often. It’s hard.”

[Insert Table 8 About Here]

When asked if they thought it would be easy to get enough money to go to college, 18 of the 33 children who said it would be hard expressed concerns about their ability to earn enough money to pay for their education. For example, Sarah said, “Hard, because I wouldn’t have a job and I wouldn’t get that much money if I tried to earn it. I wouldn’t have that much money.” Michelle said, “Yeah. Sometimes you have to go to military school or a different kind of school and get more and more money and things to put in, then you can go.” Yvonne simply said, “You have to work really hard to get enough money to go to college.”

*The Possible Role of Savings in Overcoming Financial Barriers*

Thirty-one (75%) of the children in the CSP understood that the program is about saving money (See Table 9). Of these, 16 volunteered that they are saving in the CSP account for college. When asked what CSP is about, Billy said, “Well, it’s a place where it teaches you to save your money for college.” Christine said, “CSP is when you try to get enough money to go to college” and Cody simply said, “Saving money for college.” Some children showed a sophisticated knowledge of the program and how it might help them save for college. For example, Adam said, “Well, it should be easy, ‘cause I don’t get the money out of my bank. And in CSP, you get dollars...fake dollars...and then

however many dollars you have, they double that. So like, if you have \$4, then when you got the real money back, you'd have \$8.”<sup>7</sup>

[Insert Table 9 About Here]

Out of the sample of 60 children, 21 (36%) students mention savings as a way to finance college. For example, when asked, “Do you think it will be easy or hard to get enough money for college?” Cody simply said, “Easy, because I go to CSP.” Yvonne said, “You save money so you can have more money if you don't have any...if you don't have any money.” When asked what would make it hard to get enough money for college, Dan said, “If my parents and me totally forgot the CSP account existed and didn't put any more money in it.” Cheyl liked saving money: “I'm not sure, but I like it when we save money, 'cause if we never saved money, we wouldn't have enough to go to college or like that.” Out of 21 children who mentioned savings as a way to finance college, 18 (86%) were sure they will attend college. In comparison, of the 38 children who do not mention savings as a solution to financing college, 24 (63%) were sure they will attend college. Belief in savings as a way to finance college is associated with children's college expectation that they will attend college ( $X^2=3.355$ ,  $df=1$ ,  $p=.067$ ) in this sample.

[Insert Table 10 About Here]

### **Discussion**

Findings from the study's first wave of children's interviews suggest that this group of seven-to-nine year old children have a conception of college that is more sophisticated than often assumed. Overall, they converse about college with little

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<sup>7</sup> The kids are given play money to put in their piggy bank in the after school program, which is exchanged

difficulty and discuss their expectations about attending college and the challenges of going to college. They have fairly realistic perceptions about which occupations require college. Over half of the children aspire to some form of professional occupation and understand that this will require higher education. Most appear to be aware that their educational and vocational choices have implications for the future.

A majority of the children appear to have accepted, at face value, the normative expectation of attending college (Gudiano, 1987; Vygotsky, 1978). For example, Eli responded to the question about whether he wanted to go to college with a simple assertion: “Everybody has to go to college.” In addition, children overwhelmingly believed that their parents and teachers expect them to attend college, although many could not articulate exactly how often these conversations took place, nor what their parents and teachers said to them. Much of what children consider to be fact is accepted at face value because they do not yet have sufficient grounds for doubting (Wittgenstein, 1969). As a result, normative expectations are more readily accepted by young children.

#### *Children’s Perceptions about Reaching College*

The children also talked about possible barriers to college. They mentioned concerns about academic ability and performance, including grades, test scores, intelligence, and ability to persevere in high school and college. A few worried about their behavior in school and the possible negative implications about going to college. In discussing other children’s prospects, they added that some children might not want to attend college. Their suggestions at the end of the interview about how to make college more accessible for everyone reflect the range of obstacles addressed earlier, particularly

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for real money when they go to the bank on their monthly visit. The money they deposit in the savings account including the money “earned” in the after school program, is matched (up to \$1,500).



academic performance and classroom behavior. Some children also talked about the cost of college as a potential barrier. The interviewers brought up the issue of paying for college, so it is not surprising that a number of children mentioned financing college, however, the children easily talked about financial issues that might arise. They discussed fears about not having enough money to pay for college and some talked about having to work to pay for school and living expenses.

Children in this sample appear to have accepted college savings as a way to finance college, 21 (36%) children talked about savings as a way to finance college. Further, 18 (86%) of the 21 who discussed saving for college are sure they will attend college. Most of these children come from minority families and a number of them come from low income families and families with no college. It appears that having a savings account may increase a child's expectations for attending college (Lindsey, 1994; Sherraden, 1991). Savings helps them feel they have some means to pay for college. In this way a college savings account may augment children's belief that they will be able to attend college. This is consistent with other findings. In a study of 1065 children 12 to 18 years old drawn from the Panel Study of Income Dynamics (PSID), Elliott (2007) finds that children with savings that can be used for college are approximately two times more likely to be in a group with higher college expectations than children without savings that could be used for college.

Only one child mentioned schools as a potential barrier. When asked, "Do you think everybody gets a chance to go to college?" Jessica replied, "It's up to their grades and the school they're in." Other than this instance, none of the other children blamed institutions or mentioned any kind of institutional inequality as a reason someone might

not attend college. This, too, is consistent with other findings. For example, Leahy (1981), finds that with increased age, children become more aware of consequences of group membership. In other words, they speak more in terms of life chances and class consciousness than younger children. Leahy also finds that with increased age children become more aware of the nature of complex social systems (Leahy, 1983). These findings suggest that second graders may not yet be capable of making judgments about their institutional capabilities and have not internalized institutions as an integrated part of their self-concept.

### **Conclusion**

This study contributes to our understanding of young children's perspectives about their ability to attend college, and the role of parents and teachers and schools in forming these expectations. Although only based on a small nonrepresentative sample of young children, the findings suggest that primary school children have an understanding of what college means and have begun a process of choosing (or not choosing) higher education. For some young children, therefore, this suggests the importance of reinforcing perceptions that college is within reach. For others, however, who appear to think that college is out of reach, it may be important to design interventions that bring college within reach. Children's comments further suggest that this will require several approaches, including helping children with their academic performance and behavior, as well as providing financial support for college. But thus far we know little about the details and specifics.

Introducing savings and the idea of college as an attainable goal appears to make a difference in children's perceptions about whether college is in reach. In the future,

these ideas should be tested in longitudinal experimental studies with diverse groups of children that allow for greater generalization of findings. While more empirical work needs to be done, policies that help young children form the link between saving and financing college as normative, are likely to lead to higher college expectations among children.

Table 1: Demographics

	Number (%)
Child gender	
Male	28 (47)
Female	32 (53)
Child ethnicity	
White	6 (10)
African American	48 (80)
Biracial	4 (07)
Other	2 (04)
Parent education	
High school dropout	5 (08)
High school grad/GED	10 (17)
Some college	19 (32)
Bachelor's degree	14 (23)
Post graduate degree	8 (14)
Missing	4 (07)
Parent income	
Less than \$25,000	20 (33)
More than \$25,000	33 (55)
Missing	7 (12)
Parent marital status	
Married	28 (47)
Single	12 (19)
Separated	7 (12)
Divorced	9 (15)
Missing	4 (07)

N=60

**Table 2:** Children’s career aspirations

Career choice	Number of children (%)
Professional	29 (52)
Sports	10 (18)
Entertainer	9 (16)
Civil service	6 (10)
Service industry	2 (04)

n=56

**Table 3:** Children’s perceptions about schooling needed for aspirations

Educational Level	Number (%)
School Needed	
High school	4 (08)
Trade school	2 (04)
College	38 (75)
Learn but not through school	7 (14)

n=51

**Table 4:** Children’s expectations about attending college

College Expectations	Number (%)
Sure will go to college	42 (71)
Not sure will go to college	17 (29)

n=59

**Table 5:** Children's perception of teacher expectations that child will attend college

Number (%)	
Teacher expectations (n=55)	
Does expect	31 (56)
Not sure, think so	11 (20)
Not sure	12 (22)
Does not expect	1 (02)
Amount teacher talks about college (n=44)	
Often	6 (14)
Sometimes	2 (05)
Seldom	9 (20)
Not at all	27 (61)

**Table 6:** Children's perception of parent expectations that child will attend college

Number (%)	
Parent expectations (n=59)	
Does expect	49 (83)
Not sure	9 (15)
Does not expect	1 (2)
Amount parent talks about college (n=49)	
Often	10 (20)
Sometimes	7 (14)
Seldom	19 (39)
Not at all	13 (27)

**Table 7:** Potential barriers to college attendance identified by children \*

Potential barrier	Number (%)
Academic performance	41 (68)
Discipline	22 (37)
Desire	12 (20)

n=60

\*Children sometimes gave more than one answer

**Table 8:** Money as a potential barrier to college access

Potential barrier	Number (%)
Paying for college	
Hard	33 (69)
Easy	12 (25)
Not sure	3 (06)

n=48

**Table 9:** Children's understanding about the purpose of CSP

Purpose of CSP	Number (%)
Saving money	15 (37)
Saving money for college	16 (39)
Don't know	10 (24)

n=41

**Table 10:** Children who mention using savings as way to finance college

	Expect to attend Number (%)	Do not expect Number (%)
See savings as a solution*	18 (86)	3 (14)
Savings not a solution**	24 (63)	14 (37)

\*n=21; \*\*n=38; (p=.067)

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