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Bowen, William G., Chingos, Mathew M., McPherson, Michael S., & Tobin, Eugene M. (2009). *Crossing the finish line: Completing college at America's public universities*. Princeton, New Jersey: Princeton University Press.

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"Pervasive, persistent, but not intractable." This is how Bowen, Chingos and McPherson view the serious disparities in graduation rates and educational attainment currently facing students enrolled in higher education in the United States. Comparisons beyond our borders are more ominous. In a recent study conducted by the Organization for Economic Co-operation and Development (2008) focusing on world-wide completion rates in higher education, the United States finished an abysmal second to the bottom in rank-order of successful graduates. To be fair, readers should also refer to an excellent report from the Institute for Higher Education Policy by Cliff Adelman (2009) for a thorough critique of

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the OECD ranking schema and arrive at their own conclusions. Despite the controversy involved in the OECD methodology, correcting this situation is now a national policy imperative as evidenced by the inclusion of the remarks from President Barack Obama in his first speech to a joint session of Congress where he stressed the importance of “graduating from college, not just enrolling” in the opening pages of *Crossing the Finish Line*.

It is against this backdrop that Bowen, Chingos and McPherson challenge higher education administrators, faculty members and public policy experts pre-conceived notions of the excellence and superiority of higher education in the United States. Following Bowen, Bock and Loury’s highly successful examination of the roles of private institutions, admissions decisions and the impact of race and ethnicity on graduation rates in *The Shape of the River* (1998), Bowen, Chingos and McPherson turn their attention to detail and fierce curiosity to the nation’s public institutions of higher education. In *Crossing the Finish Line*, the authors argue that the United States is not only falling behind other nations but also losing touch with the impact of massive amounts of demographic changes occurring within our borders. Furthermore, the authors assert that the bulk of higher education research has missed the mark by focusing on enrollment patterns and by proxy first year success. Bowen et al. assert research needs to be focused on the opposite end of the matriculation to graduation lifecycle with completion rates becoming the gold standard in judging an institution’s ultimate success.

William G. Bowen is president emeritus of the Andrew W. Mellon Foundation and Princeton University where he served for sixteen years. Bowen is widely recognized for his extensive writings on issues of higher education, including the consideration of race in admissions.

Matthew M. Chingos is a PhD student in the Department of Government at Harvard University and also a research associate at the Andrew W. Mellon Foundation. Michael S. McPherson is president of the Spencer Foundation and former president of Macalester College. Considering that

two of the three expert authors are former college presidents, the writing team of Bowen, Chingos and McPherson successfully brings to bear the insights and experiences of proven leaders within higher education to the serious and pervasive challenges facing US higher education graduation rates.

The text is composed of a collection of inter-related studies all designed to tease apart the conditions which either help or hinder successful graduation. Each chapter is purposefully written to be understood as a stand-alone article. This format does create a situation where methodological decisions are re-written in each chapter. This small detraction is outweighed though by the advantage the structure provides members of the higher education community to pick and choose chapters of interest and still understand the larger context for the study.

Bowen et al. set the stage by providing an excellent introduction to the methodology employed in their study. Considering two-thirds of students in higher education are enrolled in public universities the authors purposefully targeted these types of institutions for investigation. In total, the authors examined the outcomes from 124,522 students from the 1999 entering cohort. Of these, 94,316 students were enrolled at 21 prestigious research-intensive flagship universities from around the nation. The flagship institutions do represent a strong sample across geographic lines and all are members of the Association of American Universities. The authors then stratified the flagships into three selectivity clusters (SEL I, SEL II and SEL III) based on the average SAT/ACT for the entering classes. In addition to the flagship institutions, the authors also included 51, 736 students representing from 47 state system universities from Maryland, Ohio, Virginia and North Carolina. These institutions also were categorized by selectivity into two clusters (SEL A and SEL B). The scope of the students and the institutions under study necessitated the construction of a massive database to drive data analysis. The comprehensive nature of this database served as a powerful fuel for analysis in ways that most educational researchers could only hope to achieve.

It is important to note that 11 of the state system universities included in the study were HBCUs and the authors purposefully excluded the group due to the lack of national counterparts in many of the sections. The HBCUs are analyzed however in sections where this unique dataset was helpful and relevant to the research question under consideration. It is also instructive to consider that the researchers had a complete data set for all 1999 North Carolina High School seniors (roughly 60,000 students attending 300 high schools). This access to data permitted a much finer level of analysis and offered a deeper analysis into the metrics under consideration. The North Carolina data permitted the authors to construct a second database linking students with background information including race/ethnicity, gender and socio-economic status (SES) throughout the state. The method of choice is multiple regression with various variables either being isolated or controlled. Each chapter of the text describes the decision making strategy of the researchers with regard to these variables and is satisfactorily transparent to the reader. Ultimately, given the interest in highlighting the factors which lead to successful graduation patterns the choice to utilize regression is a logical decision. The authors concede that providing all of the raw data in tables would vastly increase the size of the final printed text and as such have provided access to a website for readers to investigate should further questions arise.

In an effort to demonstrate the unique challenges facing US higher education the authors spend 10 chapters examining the various impacts of socio-economic status (SES), gender, race/ethnicity, educational level of parents, high school difficulty, admissions selectivity, transfer status, financial aid and the impact of student loans on graduation and withdrawal patterns. The sheer scope and size of this analysis renders a final text that may require several reading sessions and revisits to fully grasp the central findings. In order to briefly capture the impact of *Crossing the Finish Line*, the following key conclusions emerged from the study and are worthy of further conversation in the halls, meeting

rooms and classrooms of the academy in the coming months.

Importance of high school performance

Bowen et. al found that success in high school and subsequent strong grades during this time in a student's life are a powerful incremental predictor for successful graduation. It is striking to note that these effects are even more pronounced at the SELB and SEL III institutions where the gains are greatest. Specifically the authors found that the six year graduation rate increases "dramatically, from 39 percent to 72 percent, as GPAs rise from below 3.0 to 3.67 and above (p.117)." This finding is especially profound when one considers that SAT/ACT scores were held constant in the regression (and thus nullifying any impact they may have on graduation prediction). Ultimately, admissions officers and enrollment managers should look more critically at a candidate's high school GPA as the authors found that an increase of one standard deviation in high school gpa resulted in an increase of 7.4 percentage points for SEL Is, 9.6 percentage points for SEL IIs, 14.2 percentage points for SEL IIIs, 9.7 percentage points for the SEL As, 14.7 points for the SEL Bs and 13.0 percentage points for the HBCUs (p.122) in six-year graduation rates.

While the researchers admit that the quality of high school does matter, all things being equal, the in-school performance of the student is a far better predictor of ultimate success (as defined by six-year rate). This finding validates the practice of colleges and universities that are expanding outreach efforts to younger students in the K-12 system to urge future participation in higher education. These programs would be well-advised to stress to students just how important hard work and persistence is during the early years of high school. This information is also especially important to explain to parents who may not fully comprehend just how important positive early high school performance is to future life success.

The Impact of “Overmatching” and “Undermatching”

One of the more intriguing findings in the text is the impact of where a student chooses to attend and his or her ultimate chances of successfully graduating. Due to the large database of students and their individual choices of institution to attend, the researchers were able to regress institutional selectivity with student characteristics. It was encouraging to learn that overmatching—those cases where a student may not be as academically qualified to attend a specific institution—proved to be unfounded. Opponents of race-sensitive admissions policies are very vocal that less qualified students actually fail to succeed or are somehow harmed by attending more selective institutions. The authors actually found that these students did better by attending the most rigorous/selective institution which accepted them and graduated at higher rates than their peers who attended less selective institutions (a circumstance that the researchers refer to as undermatching). In contrast to the fallacy of overmatching, undermatching results in negative consequences for students.

As an example, looking specifically at black men, the authors found that graduation rates increased when these students chose the more selective institutions that would accept them. For these students with GPAs above 3.66, 76% graduated within six years from SEL I, 73% from SEL II, 63% from SEL III and 60% from SEL B. This example is almost consistently the same as GPA decreases. This evidence not only refutes the notion that certain students are “harmed” by attending more rigorous institutions but the data actually bolsters the case that students should strive to attend the most selective institution possible. The authors analyzed the number of students who by virtue of their grades and test scores could have attended a SEL A, but did not, and found that 40% of the 6,217 admissions eligible students fell into this classification. A major finding is that 30% of these students chose to attend a SEL B, 1% attended an HBCU, 3% attended a two-year college and a full 9% of students did not attend college at all. As the data clearly demonstrate, family income and parental education level do strongly

correlate with college choice. Students from families with lower household incomes (59% for students in the bottom quartile of family income as compared to 27% of students in the top quartile of family income) and less parental experience with higher education (64% for students whose parents had no college as compared to 31% for students whose parents had a graduate degree) had significantly higher levels of undermatching. In essence, undermatching seems to impact the students who need the most guidance and support on choosing an appropriate institution to attend the hardest.

Overlaying the undermatch data with graduation rates highlights the critical nature of this problem. Among the students cited above who were eligible to attend a SEL A but chose instead to undermatch to a SEL B, their six-year graduation rates was 15 points lower than their peers who attended the SEL A (66 percent versus 81 percent). An additional finding was that time to degree was faster for students who chose the SEL A pathway. Undermatching is causing bright and capable students to graduate in lower numbers and for those who do complete, it takes them longer to graduate. Both of these metrics are especially problematic when one considers the need to increase graduation rates among those students who may be the first in their family to go to college or come from family backgrounds which are financially disadvantaged. The longer time to degree also compounds the extra financial burden these students must face when and if they do graduate.

Taking the data at face value, prospective students—especially first generation—would be well served to critically evaluate admissions messages. Students should understand they should not settle for an institution but rather push themselves as much as possible to attend the most selective institution at their disposal. Parents should also understand that their sons and daughters may do better by attending an institution which is more selective even if this institution is located further from home or may appear on the surface to be more expensive (more on this below).

Money, Finances and Persistence

As the authors confirm, money does matter and tuition increases do create ripple effects for graduation rates. Students, parents, legislators and higher education administrators care greatly about the impact of cost on enrollment. In order to keep the analysis relatively clean the researchers alert readers that out-of-state, transfer, part-time and adult students face different funding circumstances than do the traditional students used in the final analysis of financial aid, tuition and fees. While this methodological limitation makes for cleaner analysis it is clear that many students are increasingly coming from the excluded groups. It is important to then qualify the researcher's findings in this regard. In order to test their hypothesis that net price differences between institutions do contribute to variance in graduation rates the researchers created a methodology to control for differences among students at the flagship institutions (by doing so, the researchers minimize differences which may underlie fluctuations in observed graduation rates). This protocol isolated the net price variable for these students via an "adjusted graduation rate" across four income quartiles. Specifically the researchers controlled student background characteristics, high school grades, and test scores. This line of inquiry enabled the researchers to see if the differences in net price by each income quartile actually contributed to observed differences in the adjusted graduation rate.

The findings are striking. For students in the bottom and second income quartiles the researchers found that an increase in annual net price of \$1,000 contributed to a dramatic 3 percentage point decline in the six-year graduation rate. This decline increases to 4.5 percentage points in the four-year rate. Conversely, the researchers found no connection between cost and graduation rates for students in the third and top income quartiles. While the findings in the data confirming the connection between cost of attendance and completion rates should not surprise readers, the size and scope of the negative impact of a \$1,000 increase in tuition and fees creates a unique opportunity for the higher education community to respond.

It seems antithetical that students who are looking to improve their lives and those of their families by attending state flagship institutions are the most at risk when these costs increase. Findings from the financial aid chapters in *Crossing the Finish Line* should push higher education leadership to question and re-orient their own campus financial aid policies with an eye towards working to improve graduation rates. These findings affirm the need to identify additional sources of grant aid and scholarships for continuing students. Alumni, corporations and foundations should be called upon to supplement the decreases in state support for public higher education and serve as a shelter for incredibly promising yet financially challenged students. Furthermore, senior leadership in advancement should translate the work of the authors into solicitation messages which their development communications and fundraising staffs can put into practice to inform and cultivate donors.

Transfer Patterns

Bowen et al. approach the issue of transfer in three ways. First the researchers use their North Carolina database to compare completion rates of students who started out at a two-year versus a four-year institution. Second, the researchers look at the demographic differences between students who start out at two-year institutions versus four-year institutions. Finally, the researchers look at transfer issues from a system perspective in order to reconcile the findings from the North Carolina analysis (which we will see is complex). While the work done is very sound and quite instructive, it is important to point out that the researcher's very narrowly defined transfer to mean a student who attended a two-year institution who then attended a four-year institution. To further complicate matters, the researchers then culled out any student—both transfer and freshmen—who was over the age of 24. Given the large number of transfer students who return to campus later in life, this decision may have created conditions where a balanced view of transfer is not possible. Second there is no mention of the impact of “swirling” patterns which typify many transfer student experiences (see Jacobs [2004] for a complete description of transfer patterns and the swirling

phenomenon). Finally, it is not evident to the reader if students who did not graduate in the initial analysis were tracked again to see if they transferred to another institution within the state later in their career, transferred out-of-state or were simply counted as non-completer. Despite these methodological challenges, looking at the data on transfer students several interesting findings emerged.

When analyzing the data within the state of North Carolina, the authors found that students who strive to complete a Bachelor's degree are statistically much more apt to do so if they started out at a four-year institution. Despite the negative effect of starting out at a two-year institution many students, especially those from families with limited means, enroll and succeed. As the researchers aptly identify, this situation creates an opportunity for four-year institutions to boost the socio-economic diversity of their student body via an aggressive campaign to admit greater numbers of transfer students who are academically qualified.

Looking beyond North Carolina's borders, the researchers studied transfer students with similar high school GPAs and SAT/ACT scores as first time in college (FTIC) students. In contrast to North Carolina, these transfer students actually graduated in higher percentages at the SEL As (7-10 percentage points). Additionally, at the SEL Bs this rate grows to an adjusted difference of 15-18 percentage points. While Bowen et al. are quick to point out that transfer student success is likely a function of selection effects, e.g. that these students have already demonstrated success at their two-year college and have acquired the skills to succeed in their new environment. Equally as plausible is the idea that transfer students are bringing refined coping skills, greater levels of maturity and a deeper drive to complete their degree as compared to their FTIC peers. Clearly, transfer students are succeeding and the researchers confirm that a bulk of these students arrive to 4-year institutions from low-income families. If the social contract of higher education is to be fulfilled in the future, transfer clearly plays a role in higher education policy.

The final area of transfer analysis examined by the researchers looks at the issue of transfer from a system-wide perspective. The authors assert that systems need to develop policies which play off of the benefits of increasing transfer student enrollment (resulting in a more diverse student body with drive and academic stamina) and yet being careful to not limit opportunities for high school seniors who wish to attend flagship institutions. The authors examined the three flagships included in the study from California and Florida (both states were selected for their respective reputations for facilitating transfer). Data from the University of California, Berkeley, University of California, Los Angeles, and the University of Florida were analyzed.

The transfer student population who started out at two-year institutions and subsequently enrolled at these three flagship Universities graduated at a rate of 92 percent. This finding is a full 6 percentage points better than freshmen enrolled directly from high school. The authors point out that care needs to be taken when analyzing these findings given the higher percentage of transfers not being admitted in these two states (an average of 1,719 transfers in California and 1,092 in Florida as compared to an average of 405 transfers from the other 48 states and District of Colombia). In the final analysis the researchers are left questioning how the data would look if these systems did admit more transfers. Looking at the chapter on transfer, it is clear that transfers are succeeding and the ultimate policy implication is how systems will encourage more transfers to attend four-year institutions while keeping the doors open for non-transfers. The authors are correct to challenge higher education researchers to engage in further study of the complexities of transfer students and the impacts they have on institutions, systems and states.

A Final Word on Hispanics

As highlighted above, Black students face unique and chronic challenges with undermatching. Another group Bowen et al. identify as having pervasive and persistent undermatching impacts is Hispanics. This group of students

is especially important to the future of US higher education given the massive population shifts occurring within our borders. The authors cite numerous concerns which may lead to undermatching for Hispanics. Financial challenges are indeed part of the problem as are the complexities involved with completing the FAFSA, yet the researchers also cite lack of good counseling, advice and a culture of “going to college” at the high school level.

This is the area where policy can make a difference and outreach programs need to expand to counter-act these challenges. As was the case for Black students, Hispanics tend to graduate at greater levels as the institutional selectivity levels increase (82 percent at SEL I as compared to 58 percent at SEL B for Hispanics with a GPA above 3.66). In order to address the challenges Hispanics face, the authors spend time highlighting several successful national programs. Readers unfamiliar with the Posse Foundation program created by Deborah Bial and Freeman Hrabowski’s Meyerhoff Scholars Program at the University of Maryland-Baltimore County would be well-served to investigate these models given their high success rates with Black and Hispanic collegians. The researchers do cite that these programs are indeed very expensive, yet they do prove that graduation rates for the nation’s most at-risk students can be improved if resources and creativity are employed.

In *Crossing the Finish Line: Completing College at America’s Public Universities*, Bowen, Chingos and McPherson have crafted a thorough and disturbing look into the factors which contribute to low graduation rates. Despite the inherent complexities involved with analyzing a massive dataset, Bowen et al. should be commended for their ability to successfully cull out significant findings from a massive and broad dataset. In the final analysis, this review cannot do justice to the numerous other sub-themes running through the text. Readers interested in the performance of middle-to-high-SES students (they do face different and equally as complex hurdles), withdrawal patterns and phenomenon (e.g. that nearly half of all withdrawals occur after the second year), the success of women across all ethnic lines (as compared to males) and the positive impacts which

residence life and honors programs have on improving graduation rates would be pleased to find additional content within the text.

Despite the cliché nature of the phrase “information is power” this text should be required reading for the higher education community and considered a primer on where higher education policy needs to go in the future for our public institutions. As the researchers demonstrate time and time again, our students are facing massive challenges on their road to a college degree. It is in this light that the authors challenge readers to seek out and conduct evidence based research which focuses on improving results. Critically analyzing and learning from the work of Bowen, Chingos and McPherson in the pages of *Crossing the Finish Line* is a strong first step in this direction.

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