Undermatching
What is it and how can we prevent it?

Chris Boehm, Archmere Academy
 cboehm@archmereacademy.com
Is Undermatching Real?

**Portrait of low-income, high-achieving students**

Low-income, high-achieving students are those who score in the top 10% of SAT scores and who come from families with income levels at or below $41,472. Slightly over two-thirds of these students are white, and 15% are Asian. The study’s authors estimate that there are between 25,000 and 35,000 of these students in the U.S.

[Read more »](#)
Figure 2: Percent of First-Time, Full-Time Freshmen Receiving Pell Grants Has Risen in All Institutions Except the Most Selective

Source: Analysis of data from the Department of Education’s Integrated Postsecondary Education Data System, 1999-00 to 2012-13. Receipt of federal grant aid is used as a proxy for receipt of federal Pell grant.
Figure 1: Very Few Low-Income Students Attend Highly Selective Colleges and Universities

Figure 8: High-Achieving, High-Income Students Are Twice as Likely to Apply to at Least One Highly Selective Institution as Their Low-Income Peers

Highest Selectivity of Institutions to which Students Applied

Top SES Quartile High-Achievers

- Most/Highly Competitive: 48%
- Very Competitive: 23%
- Competitive: 19%
- Noncompetitive: 4%
- Two-year or less than two-year: 5%

Bottom SES Quartile High-Achievers

- Most/Highly Competitive: 23%
- Very Competitive: 25%
- Competitive: 23%
- Noncompetitive: 13%
- Two-year or less than two-year: 16%

Source: Analysis of data from the Department of Education, Education Longitudinal Study of 2002. High-achieving defined as placing in top academic quartile in combined math and reading nationwide in 10th grade. These analyses only include students who applied to at least one college.
Figure 4: High-Achieving Students from High-Income Families Are Three Times as Likely to Enroll in a Selective Institution as Those from Low-Income Families

Selectivity of Institution Attended

- **Most/Highly Competitive**
- **Very Competitive**
- **Competitive**
- **Noncompetitive**
- **Two-year or less than two-year**
- **Did not attend postsecondary**

Source: Analysis of data from the Department of Education, Education Longitudinal Study of 2002. High-achieving defined as placing in top academic quartile in combined math and reading nationwide in 10th grade.
Why Is Undermatching An Issue?

Figure 6: Graduation Rates of High-Achieving Students, By Income and Selectivity of Institution Attended

Figure 5: High-Achieving Students Who Attend More Selective Schools Have Better Outcomes

<table>
<thead>
<tr>
<th>Complete Bachelor's Degree</th>
<th>Earn Graduate Degree</th>
<th>Starting Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most/Highly Competitive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>92%</td>
<td>25%</td>
<td>$37,658</td>
</tr>
<tr>
<td>Very Competitive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>85%</td>
<td>25%</td>
<td>$34,093</td>
</tr>
<tr>
<td>Competitive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>76%</td>
<td>22%</td>
<td>$30,019</td>
</tr>
<tr>
<td>Noncompetitive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>54%</td>
<td>11%</td>
<td>$29,205</td>
</tr>
</tbody>
</table>

Source: Analysis of data from the Department of Education, Education Longitudinal Study of 2002. Reporting outcomes for students who placed in top academic quartile in combined math and reading nationwide in 10th grade in 2002. Figure reports the percent of these students who earned their bachelor's degree by 2012-13 and their graduate degree by end of 2012-13. Salary reported for all students from the 2011 year. Students not reporting an income were not excluded from the analysis. Selectivity is based on the first institution attended after completing high school; some students subsequently transferred.
Factors That Contribute to Undermatching?

• Perceived cost
• Access to counseling
• Geography* (colleges and students)
• Knowledge and intimidation
• Lack of preference (hooks)
• Limited spots available
Distribution of no-loan institutions by state

SOURCE: ADAPTED FROM KANTROWITZ 2011, LIPS 2011, AND PROJECT ON STUDENT DEBT 2011
Factors Cont...

- Holistic review process
- Financial aid information, process, practice
- College admission resources
- Reduction is government funding
HEY!
WHY NOT!
Solutions

• Colleges
• Schools
• Government
• Media
• Industry
• Past low income graduates
• Other
Thank You!

Chris Boehm
cboehm@archmereacademy.com