

Infographic Reference List – Sowing Tangible Hope

Wilt is when children aspire to go to college but cannot see a tangible way to get there; Without assets, no stakes, college is blurry, far off, results in wilt:

Elliott, W., & Beverly, S. (2011). The role of savings and wealth in reducing “wilt” between expectations and college attendance. *Journal of Children and Poverty*, 17(2), 165-185. doi:10.1080/10796126.2011.538375

52% vs 82% low vs high-come college enrollment upon graduating from high school

Aud, S., Hussar, W., Johnson, F., Kena, G., Roth, E., Manning, E., Wang, X., & Zhang, J. (2012). *The condition of education 2012 (NCES 2012-045)*. Washington, DC: U.S. Department of Education. Retrieved from National Center for Education Statistics website: <http://nces.ed.gov/pubsearch>

High-income 6x more likely to have BA by age 25

Bailey, M. J., and Dynarski, S. (2011). Inequality in postsecondary education. In G. Duncan & R. Murnane (Eds.), *Whither opportunity?* (pp. 117–132). New York: Russell Sage Foundation.

69% vs 88% of highest achieving attend college

Advisory Committee on Student Financial Assistance. 2010. “The Rising Price of Inequality: How Inadequate Grant Aid Limits College Access and Persistence.” U.S. Department of Education (Washington, D.C.).

3x more likely to enroll in college than “wishful children” (wishful = college-saver identity)

Elliott, W., & Beverly, S. (2011). The role of savings and wealth in reducing “wilt” between expectations and college attendance. *Journal of Children and Poverty*, 17(2), 165-185. doi:10.1080/10796126.2011.538375

2x more likely to graduate college than “wishful children”

Elliott, W., Song, H-a, & Nam, I. (2013). Small-dollar accounts, children’s college outcomes, and wilt. *Children and Youth Services Review*, 35(3), 535-547. doi:10.1016/j.childyouth.2012.12.001

3x more likely to graduate college when have savings \$1-\$500 or more

Elliott, W., Song, H-a, & Nam, I. (2013). Small-dollar accounts, children’s college outcomes, and wilt. *Children and Youth Services Review*, 35(3), 535-547. doi:10.1016/j.childyouth.2012.12.001

Assets future stock, future selves moved to forefront, clear picture and how to get there. Hope becomes tangible, children and families take action to prepare for college.

Oyserman, D. and Destin, M. (2010). “Identity-based motivation: Implications for intervention.” *The Counseling Psychologist*, 38(7): 1001-1043.

Elliott, W. (2013). Small-dollar children’s savings accounts and children’s college outcomes. *Children and Youth Services Review*, 35(3), 572-585. doi:10.1016/j.childyouth.2012.12.015