College of Education Theses and Dissertations          College of Education

Fall 11-2019

# The Invisible Struggle: Understanding the Plights and Success Strategies of Low-Income Single Mothers in Undergraduate Programs

Christina Matuschka
*DePaul University*

Follow this and additional works at: https://via.library.depaul.edu/soe_etd

Part of the Education Commons

DePaul University

College of Education

**The Invisible Struggle: Understanding the Plights and Success Strategies of Low-Income Single Mothers in Undergraduate Programs**

Dissertation in Education
with a Concentration in Curriculum Studies

By

Christina R. Matuschka
©2019

Submitted in Partial Fulfillment
of the Requirements
for the Degree of

Doctor of Philosophy

November 2019

We approve the dissertation of Christina R. Matuschka.


_Karen Monkman (signature)_                          4-25-2019

Karen Monkman, PhD.                                   Date

Professor, Social and Cultural Foundations in Education
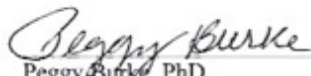College of Education
DePaul University
Chair of Committee


_Amira Proweller (signature)_                        4/25/19

Amira Proweller, PhD.                                   Date

Professor, Social and Cultural Foundations in Education
College of Education
DePaul University


_Peggy Burke (signature)_                           4/25/19

Peggy Burke, PhD.                                     Date

Retired Associate Vice President, Student Affairs, DePaul University
Adjunct Professor, Higher Education, Northwestern University

Certification of Authorship

I certify that I am the sole author of this dissertation. Any assistance received in the preparation of this dissertation had been acknowledged and disclosed within it. Any sources utilized, including the use of data, ideas and words, those quoted directly or paraphrased, have been cited. I certify that I have prepared this dissertation according to program guidelines, as directed.

_____
Christina R. Matuschka

4-30-19
_____
Date

**Abstract**

This qualitative life history illuminates the experiences of four low-income single mother students in their undergraduate degree pursuit. The lenses of radical feminism, Schlossberg's Transition Theory, Intersectionality, and the concept of Stigma were used to understand the experiences. Data was collected through semi-structured interviews and document analysis and captured the interwoven nature of the women's on and off campus lives by exploring the participant's perception of the enabling or hindering experiences attributed to their undergraduate degree completion. Using Schlossberg's Transition Theory, the study findings demonstrate how best to support low-income single mother students. While emotional and financial supports were found to be the largest contributors to degree completion, considering the intersectionality of the women's identities reminds academic professionals each student brings a unique story to campus. The data also found the perceived threat of stigmatization on campus served to diminish the women's determined mindset needed to complete their undergraduate degree.

*Keywords:* low income single mother students, Schlossberg's Transition Theory, stigma, life history

# Table of Contents

# List of Tables

## Acknowledgements

I want to thank Dr. Karen Monkman for intriguing me during her courses, helping me develop my vision for this study, and her tireless and detailed feedback, support, encouragement, and guidance. I would like to thank Dr. Amira Proweller and Dr. Peggy Burke for their encouragement and support.

I want to acknowledge my appreciation of Northeastern Illinois University for providing me the support I needed as a nontraditional undergraduate student. NEIU also provided me the opportunity to connect with Jorge Nieto, Evelyn Benítez, Guadalupe Montalvo, and Katy Guzder-Hurvitz who inspire me to continually develop personally and academically.

Thank you, Loyola, for being my writing partner through the dissertation process. Thank you, Deborah, for encouraging me and understanding the challenges of being a mother and a doctoral student. Thank you, Irene, for opening your home to me for numerous writing weekends and your dedicated friendship. Thank you to all of the people that have helped with child care, proofreading, formatting, and reminding me I've got this throughout my doctoral journey.

Finally, I want to thank my husband, Mark, and our two sons, Mason and Miles, for their love, support, and encouragement. Mark, you have been my rock through my entire educational journey and have been a motivating example of hard work. Mason and Miles, thank you for understanding my time away was to "go get smarter". You motivate me to work hard to achieve my goals.

**Chapter I. Introduction**

The number of women living in poverty has historically been greater than men in the United States (National Poverty Center, n.d.). This is in large part due to the lingering wage gap in which women earn 78 cents to every dollar paid to their male counterparts (Corbett, 2014; National Women's Law Center, 2014). Single mothers living in poverty tend to remain living in poverty despite the ages they were when they become a mother (Barr & Simons, 2012). Households headed by single women have the highest poverty rates in America (National Poverty Center, n.d.). A report from the Allan Guttmacher Institute (2009) claims women who have children and never marry are 10 times more likely to be on welfare than those who marry after having children.

Beside the prospect of gaining a second household income by getting married, attaining a degree is believed to be a pathway out of poverty by many single mothers on welfare (Cerven, 2013). Research shows higher education improves earning power significantly over a lifetime (Center for Women Policy Studies, 2002). However, welfare reform under the Clinton Administration in 1996 dramatically impeded the ability of single mothers on welfare to pursue postsecondary education. Post-welfare reform, Cox and Spiggs (2002) found a 20% drop in college enrollment of welfare recipients. If single mothers comprise the largest segment of welfare recipients, this statistic could be interpreted as a critical drop in college enrollment of poor single mothers. Gault, Reichlin, and Román (2014) found in the 2011-2012 academic year, only 7.9% of all students with children were receiving Temporary Aid for Needy Families (TANF). In a 2014 fact sheet from the Institute for Women's Policy Research, Gault, Reichlin, Reynolds, and Froehner reported 26% (4.8 million) of college students are raising children. Further, of the 4.8 million college students raising children, 43% (2,049,242) are single mothers.

According to 2008/2009 academic year data collected by the National Center for Educational Statistics (NCES), only 17.6% of single mother students graduated within four years of beginning their undergraduate degree. Additionally, 33.7% of low-income single mothers took more than ten years to complete an undergraduate degree (Center for Women's Policy Studies, 2004).

For many mothers, the challenge of satisfying all of the requirements of financial aid, welfare and work prove to be too daunting. Welfare reform has required women to work a minimum of 20 hours per week[1], even if they attend school full time. Enrolling as a full-time student allows students to obtain the maximum financial aid award and to get as close to on-time graduation as possible (Austin & McDermott, 2003; Butler & Deprez, 2002; Jennings, 2004). However, many low-income single mother students have the responsibilities of caring for children, helping with their homework, transportation between work, school and childcare or their child's school (Van Stone, Nelson & Niemann, 1994). Their demanding schedules and multiple responsibilities leave very little time for studying, let alone human necessities such as sleep or relaxation (Rivera, 2009).

In addition to any welfare benefits received, many single mother students rely heavily on student loans to pay for tuition and supplement income while in school (Duquaine-Watson, 2007; Huff & Thorpe, 1997). This increases the pressure on student mothers to perform well academically and to find a good paying job after graduation to be able to pay back their student

---

[1] Temporary Assistance for Needy Families (TANF) work requirements for benefits varies by state and age of youngest child (Kahn & Polakow, 2000). Some states are more supportive of aiding recipients in pursuing undergraduate degrees (Weikart, 2005). Most states allow a maximum of 24 calendar months of education participation (Center for Women Policy Studies, 2002).

loans. Defaulting on student loans would likely threaten the very financial security single mothers anticipated pursuing higher education would bring (Zhan & Pandey, 2004).

**Research Purpose and Research Questions**

The purpose of researching the experience of low-income single mother students who are close to graduating or have recently graduated from an undergraduate degree is to gain an understanding of the experiences they perceive to be enabling or hindering in their degree completion. Through gaining insight into any perceived obstacles, higher education administrators may alleviate unnecessary barriers to credential completion.

The following research questions will guide this study:

RQ: What are the experiences of low-income single mother students in undergraduate degree programs that are perceived as enabling or hindering their completion?

Sub 1: What are the perceived resources that influence students' experience?

Sub 2: What aspects of their Situation, Self, Support, and Strategies contributed to undergraduate degree completion?

Sub 3: What aspects of their Situation, Self, Support, and Strategies were obstacles in undergraduate degree completion?

**Situating the Study**

It is with a broad spectrum of feminist theory that I began to approach this study. I identify with Ramazanoglu and Holland's (2002) stance that doing feminist research is less about "political correctness or to attain methodological purity, but to give insights into gendered social existence that would otherwise not exist" (p. 146). Ramazanoglu and Holland (2002) describe feminist research as having the "aim to produce knowledge that will be useful for effective transformation of gendered injustice and subordination" (p. 146). In seeking an understanding of

the experiences of low-income single mother students, I must also seek understanding of the gendered power dynamics and structures within their contexts.

**Conclusion**

In this chapter, I have situated this study by introducing the problematic relationship between single motherhood, income level, and educational attainment. From this problem, I presented the purpose of this study, the research questions that will be used to extrapolate an understanding,  and the way in which I situated my approach to this study by using a feminist lens. In chapter 2, I unpack Schlossberg's Transition Theory in detail and organize the literature reviewed through that lens. This study's research design is outlined in chapter 3. This chapter includes the chosen methodological approach, the description of the site and sample, and methods of data collection, approach to analysis, my positionality as a researcher, trustworthiness, ethical considerations, research design delimitations, and limitations. I familiarize the reader with the participants of this study in chapter four. I provide the journey of each woman that lead her to her undergraduate degree pursuit. The findings are divided between chapters five and six. I separated the findings into participants' experiences off campus (chapter five) and on campus experiences (chapter 6). In chapter seven, I offer an analysis of the interwoven nature of those experiences. Finally, in chapter eight, I situate the findings of this study relative to the research questions, offer recommendations for practice, and suggest directions for future research on the topic of low-income single mother students.

## Chapter II. Review of Literature

In this chapter, I review scholarship that examines the postsecondary education experiences of low income single mother students to illuminate their additional challenges to degree completion. First, to frame the scholarship presented, I have used the lens of Schlossberg's Transition Theory. The aspects of the four S's (Situation, Self, Support, and Strategy) of the theory are used to discuss the challenges and the ways in which low-income single mother students persevere for academic success and degree completion. The intention behind using Transition Theory is to provide a lens through which to consider the experiences of low-income single mothers pursuing undergraduate degrees, not to provide a means to compartmentalize their experiences. I then present the literature about the stigma surrounding low-income single mothers and how they counteract being negatively stereotyped. Next, I provide an account of the literature pertaining to circumstantial issues encountered by low-income single mother students. Finally, literature discussing the strategies used to achieve degree completion as expressed by low-income single mother students will be presented.

### Transition Theory

When low-income single mothers choose to begin or continue an undergraduate degree, they seek to make changes in their lives. Several aspects of their lives hold the potential to change during their educational pursuit. The path to change often comes with roadblocks, detours, and sometimes shortcuts. Schlossberg's Transition Theory assists in the understanding of that journey (Schlossberg, Lynch, & Chickering, 1989). Transition theory emerged from the counseling field and has been used to counsel adults in transitions such as changing careers or retirement (Schlossberg, Waters, & Goodman, 1995). The theory is also applied to understanding college students "young or old, male or female, minority or majority, urban or rural"

(Schlossberg, Lynch, & Chickering, 1989, p. 13). The theory is multifaceted and takes a holistic approach in understanding the student to enable higher education professionals to serve the student's needs (Goodman, Schlossberg & Anderson, 2006).

A transition is defined as "any event, or non-event, that results in changed relationships, routines, assumptions, and roles" (Evans, Forney, & Guido-DiBrito, 1998, p. 111). With the introduction of the demands of coursework, personal relationships stand to change for the lack of time to maintain connections (Van Stone, Nelson & Niemann, 1994). Daily routines are likely to be altered to accommodate the balancing of class schedules, availability of childcare, and work hours (Zhan & Pandey, 2004). Assumptions of what the future may hold are opened to different possible outcomes (Butler & Deprez, 2002). The roles a single mother holds are likely to change, and new roles will be introduced (Ricco, Sabet, & Clough, 2009).

To be considered a transition, Schlossberg (1998) requires three elements relating to recognition and expectations. First, the person affected must acknowledge the transition (Schlossberg et al., 1995). If a person does not recognize a change in their life to have an effect on them, there will be no noticeable difference in their daily lives. Secondly, the transition is anticipated to have an outcome that is positive, negative, or neutral (Evans et al., 1998). In the case of low-income single mothers, the transition into a university environment would have the anticipated outcome of an undergraduate degree. Finally, the transition is anticipated to impact an individual's "assets and liabilities" (Schlossberg, 1984, p. 69). Although the goal of gaining a degree can be considered an asset, the road to completion is likely to require many sacrifices.

The events that prompt a transition fall into three categories: anticipated, unanticipated, and non-events (Schlossberg, 2011). Anticipated events are life occasions that are planned such as a wedding or beginning a degree program. Unanticipated events are not planned and

unexpected such as a car accident or sudden loss of a job. Examples of non-events could be a broken wedding engagement or the loss of a pregnancy. These non-events are typically anticipated events that do not come to fruition.

Schlossberg et al. (1995) explain in order to gain an understanding of the meaning the transition holds for the person experiencing it, we need to bear in mind the context and impact of the transition. A person directly involved in a transition will have a different experience than the person affected by a transition. In other words, when a single mother begins attending classes, she and her child will experience transition. However, the mother will most likely feel a greater impact than her child. The setting of the transitions also plays a part in understanding someone's meaning-making. Transitions that occur at work hold different impacts than that of transitions to someone's family or community (Evans et al., 1998). Additionally, the impact of the transition should be taken into consideration (Evans et al., 1998). Transitioning from the roles of wife and mother to that of a widow, single mother, and student, for example, has a greater influence on a person's life than transitioning out of a short term romantic relationship with no children in common.

Common to all transitions is the change to "potential resources or deficits one brings to each transition" (Schlossberg, 2011, p. 160). Although all of life's transitions involve change, some change is more easily managed than others (Schlossberg, 2011). While pursuing an undergraduate degree as a low-income single mother presents many challenges, her status may also provide multiple assets (Butler & Deprez, 2002; Barr & Simons, 2012; Cerven, 2013; Jennings, 2004; Ricco, Sabet, &Clough, 2009; Van Stone, Nelson & Niemann, 1994). For example, a low-income single mother student may have been successful in honors or advanced placement courses in high school and therefore is academically prepared for the academic rigor

of college coursework (resource), yet she may have difficulty securing reliable childcare to allow for the time required to demonstrate that ability (deficit).

The aspect of Schlossberg's Transition Theory that is of particular use to this study in grasping the complexities in the life of low-income single mother students is the concept of the four S's – *Situation*, *Self*, *Support*, and *Strategies* (Evans et al., 1998). The Four S's provide a foundation for the process of "moving in, moving through, and moving out" of one stage of transition to another (Schlossberg et al., 1989). By asking questions about each stage, the strengths and weaknesses of each aspect of the transition are revealed so that it may be understood and improved or at minimum coped with (Schlossberg et al., 1989).

The first S – *Situation* – asks about the perception and context of the transition to the person experiencing it (Evans et al., 1998). A person assesses the circumstances by asking how the change in roles may change their status, considering the concurrent stresses that will occur, examining how much control does the person experiencing the transition hold on the situation, and assessing who takes the responsibility for the transition (Evans et al., 1998). The addition of the student role to that of a single mother both adds to her status and her concurrent stresses (Katz, 2013; Rivera 2009; Sealey-Ruiz, 2013; Van Stone, et al., 1994). Context is addressed by exploring the trigger or precipitation, timing, duration of the transition, or prior experience with similar transitions (Evans, Forney, Guido, Patton, & Renn, 2009). For single mothers reliant on welfare while in school, the trigger would be the limited time they are eligible to receive benefits (Jennings, 2004; Pandey, Zhan, & Kim, 2006; Kahn & Polakow, 2000).

Although people may not have the ability to control the situation, they can take hold of how they react within the situation. Schlossberg et al. (1995) unpack in detail what the person brings to the transition. The second S – *Self* – addresses the personal and demographic

characteristics and psychological resources (Evans et al., 2009). The personal and demographic characteristics include "socioeconomic status, gender, age and stage of life, health, and ethnicity" (Schlossberg et al., 1995, p. 58). All of these facets of a person influence how they understand the world and their place in it (Schlossberg et al., 1995). Psychological resources consider an individual's "ego development, outlook, commitment, and values" (Schlossberg et al., 1995, p. 62). Low-income single mother students with pre-pregnancy educational aspirations, who were self-motivated to improve themselves, and held high self-esteem were associated with academic success in and completion of postsecondary education (Butler & Deprez, 2002; Barr & Simons, 2012; Cerven, 2013; Jennings, 2004; Ricco, Sabet, & Clough, 2009; Van Stone, Nelson & Niemann, 1994).

The third S – *Support* – considers the types, functions, and measurement of social support systems (Evans et al., 2009). The types of social support that may be an asset for low-income single mother students come from intimate relationships, family, friends and their school environment (Schlossberg et al., 1995). These support systems serve to provide "affect, affirmation, aid, or honest feedback" (Evans et al., 2009, p. 217). With the multiple daily demands on low-income single mother students, having a reliable positive network of supports proves essential to academic persistence (Barr & Simons, 2012; Cerven, 2013; Harknett, & Hartnett, 2011; Weinraub & Wolf, 1983). To gauge the effectiveness of these support systems is to consider the stability and consistency of the support and contingency of one's role (Evans et al., 2009). In other words, if a low-income single mother student takes a semester or more off of school or breaks up with a live-in partner, she most likely will cease to have support from those resources.

The fourth S – *Strategies* – takes stock of the first three elements to form a plan of action. These strategies basically fall into three categories: "modify the situation, control the meaning of the problem, or manage the stress by maintaining or increasing assets and power" (Evans et al., 1998, p. 114). To modify a situation single mothers may trade childcare for study time with other parenting students. The meaning of earning a grade of C on an assignment that one worked hard on can be reinterpreted from a disappointment into the satisfaction of earning a passing grade. The strategy of managing stress can be employed by self-care habits such as exercise or meditation (Schlossberg, 1989) or expanding the number of resources or supports one has access to (Evans et al. 1998). The expanding of assets can be accomplished through "information seeking, direct action, inhibition of action, or intrapsychic behavior" (Evans, 1998, p. 114). These elements of strategy development could apply to any college student navigating a university environment. For example, if a student is struggling in a course, they could seek information about their options from a university staff or faculty member, they could also search the university website for instructions on how to drop a course (direct action), they could simply no longer attend the class (inhibition of action), or adopt the mindset of determination as opposed to discouragement (intrapsychic behavior). People that use multiple strategies are more likely to continue moving through their transition (Schlossberg, 2011).

Transitions occur over time. Schlossberg et al. (1989) describe the duration of transitions to happen in three stages – *moving in, moving through,* and *moving on*. Becoming a part of a new situation or environment (*moving in*) requires the newcomer to "learn the ropes" (Schlossberg, 2011, p. 161). The expectations and responsibilities of the newly taken on role may take some time for acclimation.  New relationships are formed and new routines are established (Schlossberg et al., 1989). For example, a new student may need to locate where their classes

will be held as to not be late for the first day. Upon the first day of class, introductions might be made, and it is helpful to remember the names of a few classmates and the professor. Travel time to campus from home might need to be tweaked. Additionally, a person might need to shed some aspects of their previous identity to fully embrace the new transition (Schlossberg et al., 1995). The shedding of the high school persona to adopt the college goer identity aids in the transition to university life.

Once *in,* a person enters the *moving through* stage (Schlossberg et al., 1989). Schlossberg (2011) also refers to this stage as "hang in there" (p. 161). People in this stage need time and sometimes help to figure out how to gain a balance of their new role and responsibilities with the other parts of their lives (Schlossberg et al., 1989). In the midst of long transitions, one might begin to question if they made the right decision or their stamina may begin to waiver (Schlossberg et al., 1989). Conversely, a person may have been apprehensive about *moving in* because of doubting their aptitude, but once they become acclimated, their fears are dispelled (Schlossberg et al., 1989).

For individuals that persist in the *moving through* stage, the final phase of their transition is *moving out* (Schlossberg et al., 1989). At this stage, people begin to think of their next steps after their transition is completed (Schlossberg et al., 1989). The transition cycle will begin again once leaving one role (student, worker) when relationships are separated (no longer attending school or work), or their daily routines no longer include tending to school, work, or childcare responsibilities.

**Self: Stigma Counteracted**

In 1850, Nathaniel Hawthorne wrote *The Scarlet Letter*. *The Scarlet Letter* was set in the mid-17th century and is a tale of a woman that birthed a child out of wedlock as a result of an

affair. The character was made to wear a large red A (for adulterer) on her chest to publicly shame her. Approximately 370 years later, the same public shame campaign is present today as it was in Hawthorne's (1850) story. One example is in 2013, during which time the mayor of New York City launched a $400,000 public education campaign focused on teenage pregnancy. In their ads, toddlers are shown sad, some crying, with various captions such as "Honestly Mom…chances are he won't stay with you" and messages regarding the unlikelihood of the mother graduating high school, and the cost associated with raising a child (Taylor, 2013). A rather extensive amount of literature has been reviewed for this study and not one single article or book connecting the stigma and marginalization of single mothers posed a critical eye to the binary of blame placed on the woman and never the male. Conceiving a child takes a male and female. Science has not changed that, and yet the scrutiny continues to be placed on women who choose to raise their child and take responsibility for their actions. In addition to the United States, other countries such as the United Kingdom and Australia share the same hegemonic ideology that blames unwed mothers (Cook, 2012; Rolfe, 2008; Yardley, 2008).

The stigma placed on single mothers is widespread throughout the literature (Adair, 2001; DuQuaine-Watson, 2007; Katz, 2013; Vides & Steinitz, 1996, Yardley, 2008). The research reviewed pertains to single mothers in general as well as low-income single mother students, in particular. In framing her study exploring the social stigma experienced by 20 teen mother participants, Yardley (2008) provides a useful account of stigma. Yardley (2008) begins with the work of Goffman (1963) who offers the earliest explanation of stigma. He describes stigma as a character flaw which marks a person as different from others in a "less desirable way" (Goffman, 1963, p. 5). Link and Phelan (2001) use the term stigma where "labeling, stereotyping, separation, status loss and discrimination co-occur in a power situation" (p. 367).

Crocker, Major, and Steele (1998) add that stigmatization "devalues their [low-income single mothers] identity within a social context" (p. 505). Furthermore, each additional layer of stigma creates a greater distance from the social expectations of women (Weis, Fine, Proweller, Bertram, & Marusza, 1998). Therefore, when a woman becomes pregnant at a young age, chooses to parent alone with limited financial resources, or has multiple children from multiple men, she is more greatly stigmatized than a middle class and middle-aged woman who chooses to parent alone (Bock, 2000).

In taking the leap into higher education, low-income single mothers are attempting to take control of their lives. They do so to improve their lives and the lives of their children for many reasons. Common in the literature reviewed is the desire to counter the negative social stigma of being a low-income single mother (Vides & Steinitz, 1996; Sealey-Ruiz, 2013; Jennings, 2004; Austin & McDermott, 2003). Despite academic challenges or general disinterest in prior formal educational pursuits, Jennings's (2004) ethnographic study within an alternative high school for young single mothers reveals motherhood as the inspiration for matriculation to postsecondary education. The thirteen single mother students in the Duquaine-Watson (2007) study reported they wanted to erode the negative assumptions about single mothers by obtaining a formal education. In particular, they aimed for family members, friends, and coworkers to think highly of them (Duquaine-Watson, 2007). Additionally, much of the literature references one of the motivations to persist to graduation is to be able to provide their child(ren) a role model (Butler & Deprez, 2002; Barr & Simons, 2012; Cerven, 2013; Jennings, 2004; Ricco, Sabet, & Clough, 2009; Van Stone, Nelson & Niemann, 1994). The definition of what constitutes a role model differs among the researchers. Some single mother students on welfare feared their children would suffer the negative effects of the social stigma of single mothers being viewed as

fallen women or the children themselves labeled "a welfare baby" by society (Sealey-Ruiz, 2013; Jennings, 2004). Therefore, they took action to preserve their self-respect by pursuing postsecondary education. Other single mother students viewed the dualism of mother and student roles to aid in the modeling of successful student behaviors, particularly for single mothers of school-aged children (Ricco, Sabet, & Clough, 2009). By continuing their education, single mother students felt they were providing a positive image of womanhood, being a student, and motherhood to their children.

**Situation and Support: Circumstantial Issues**

The single mother students in the scholarly literature reviewed take their participation in higher education very seriously. While difficult, they perceived attending every class session, keeping up with homework, and participating in class discussions as essential to doing well in school and persisting to graduation (Katz, 2013; Center for Women Policy Studies, 2001). The 13 participants from the Duquaine-Watson's (2007) study as well as the 21 participants from Yakaboski's (2010) study reported knowledge of what is needed to be a successful student, yet spoke about the many barriers to achieving that status.

In her personal narrative, Rivera (2009) recalls beginning her family's day at 5 am. She and her children would travel on public transportation from home to her son's daycare, then to her daughter's elementary school, and finally to her university. She often needed to carry her sleeping two-year-old son, hold her daughter's hand, while carrying multiple bags of textbooks, notebooks, and daily supplies. Rivera (2009) also reports how she managed to meet her student and parent responsibilities. She would go to sleep with her children at 8 pm only to wake again at midnight to study until 5 am when they all started their day. The balancing and sacrificing of time was a reoccurring theme in much of the literature (Goldrick-Rab & Sorensen, 2010; Huff &

Thorpe, 1997; Yakaboski, 2010; Katz, 2013; Van Stone, Nelson & Niemann, 1994). Dedicating time solely to one activity, parenting or studying, meant "neglecting" the other.  Kwan (2002) established a description of these time pressures. The hypersensitivity to time is described as *fixity constraint* and *time budget constraint.* Fixity constraint is defined as "the need to perform activities at a fixed location or time, such as childcare drop off" (Kwan, 2002, p. 168). When those expectations of time span are disrupted (such as assignments taking longer than anticipated, a child's difficult bedtime, needing to work longer hours etc.) other tasks need to be reprioritized. The other tenet of Kwan's (2002) description is time budget constraint which is explained as "limited time available for a person to perform various activities within a particular day" (p. 168). Time allotted for social relationships, relaxation, or leisure is greatly diminished if available at all by the number of responsibilities that need to be met daily (Rivera, 2009).

Additionally, participants mentioned the importance of "accepting their responsibilities", meaning to hold themselves accountable for their education and parenting (Van Stone, et al. 1994). Between time spent on meeting the demands of their school work and caring for their children, student-parents are left with little to no time for themselves. Additionally, missing classes was an unavoidable circumstance due to their child's illness (Butler & Deprez, 2002; Van Stone, et al. 1994; Yakaboski, 201).  These absences sometimes resulted in lower grades or failing of the course.

The challenge of securing childcare is a constant concern for single mother students (Austin & McDermott, 2003; Butler & Deprez, 2002; Duquaine-Watson, 2007; Huff & Thorpe, 1997; Van Stone, et al.,1994; Yakaboski, 2010). Although many states provide assistance with childcare while students are enrolled, the rules often change or require continuous documentation (Butler & Deprez, 2002; Duquaine-Watson, 2007; Jennings, 2004; Yakaboski, 2010). Moreover,

the options for approved childcare locations are often limited to a few providers. If a mother does not agree with the practices of the closest childcare center, she must travel out of her way to another approved location, pay out of pocket, or compromise the care she wants for her child. Kahn and Polakow (2000) gathered the personal narratives of 10 low-income single mother students, which chronicle their struggle with obtaining reputable childcare. Some of the women were misled by their caseworkers about their eligibility for childcare subsidies, while others reported paying for childcare out of pocket while the childcare provider was also collecting the childcare subsidy for the child (Kahn & Polakow, 2000).

Few post-secondary schools offer free or reduced childcare facilities to students. However, of those that do, the capacities of onsite childcare centers are frequently limited. Waitlists are often several months long, and students must be enrolled prior to being added to the waitlist. The issue is further complicated when facilities are consistently filled to capacity with children of other students, faculty, and people who live in the neighborhood (Goldrick-Rab & Sorensen, 2010; Duquaine-Watson, 2007).

Attending post-secondary education requires more than simply attending classes. Students must also budget time on campus for study groups, studying, and homework. Some courses require attendance at events outside of class and sometimes off campus. Although the purpose of these types of requirements is to enhance learning, the single mother student must pay for transportation, admission, and childcare during these times as well. This is often a financial hardship for single mother students (Katz, 2013).

To compound the issue, small children get sick often as their immune system is developing. If no one else can care for the child, the single mother student must miss class (Butler & Deprez, 2002; Cerven, 2013; Van Stone, et al. 1994; Yakaboski, 2010). In addition,

schedules change each semester depending on required courses. A student may be able to attend classes twice a week and only need childcare on those days, but the next semester, they may need a specific course that is only offered at a different time slot. Consequently, the need for flexible and affordable childcare is imperative (Zhan & Pandey, 2004).

Along with combating negative stigma from being a single mother, some of the literature reports single mother students contending with being considered "selfish" (Rivera, 2009; Adair, 2001; Kahn & Polakow, 2000). Time tending to the demands of being a student was perceived as time not spent with their children. Therefore, single mother students can feel they are trading one negative stigma for another. This is particularly discouraging when these messages are conveyed from within one's support network of family members, caseworkers, and friends (Kahn & Polakow, 2000; Haleman, 2004). In Rivera's (2009) personal narrative, she wrote about her hope that her children will forgive her and understand her efforts one day. The harried schedules affect children as well (Ricco, Sabet, & Clough, 2009). They also get up early, travel on public transportation in all weather, and have to struggle with their parent's absence.

Harknett and Hartnett (2011) write that the lack of a "personal safety net" is the reason for so few single mothers attending universities (Harknett & Hartnett, 2011, p. 861). Their study is based on a segment of data from the Fragile Families and Child Wellbeing Study to explain why people with personal disadvantages also have weaker support systems available to them. The Fragile Families and Child Wellbeing Study followed a group of 4,898 mothers of children born in large U.S. cities between 1998 and 2000 through three follow up survey waves (Harknett & Hartnett, 2011). Without secure and reliable childcare, housing, finances, or emotional support, a single mother is unable to work (through a job or degree attainment) her way into a better situation (Harknett & Hartnett, 2011). In essence, she is most likely stuck where she is. In

a similar vein, Dominguez and Watkins's (2003) study was part of a three-city (Chicago, Boston, and San Antonio) ethnographic study of the aftermath of 1996 welfare reform on low-income children and their families. They found that single mothers had great difficulty finding and securing resources for social mobility due to a lack of social support networks (Dominguez & Watkins, 2003). Due to single mother's lack of ability to reciprocate favors or resources, they were less likely to be able to receive resources they needed to work or attend school full time (Harknett & Hartnett, 2011).

Weinraub and Wolf (1983) studied the social supports, stresses and success strategies of 14 single mothers of preschool-aged children. They found single mothers were more socially isolated and therefore have more life stress and less ability to develop coping mechanisms to handle those life stresses (Weinraub & Wolf, 1983). Single mother students also stated the accumulation of social networks provided both intrinsic and extrinsic rewards. Connecting with other single mother students provided the women with a source of empathy (Cerven, 2013; Duquaine-Watson, 2007; Van Stone, et al., 1994). Additionally, the gained relationships provided a social network for future career opportunities (Bloom, 2009; Cerven, 2013; Katz, 2013).

Thus far, the literature has been reviewed in a manner to help the reader gain an understanding of the circumstances faced by many low-income single mother students. Many low-income single mothers stand in the face of adversity and make the calculated decision to engage in higher education. However, narratives from low-income single mother students do not always report friendly reception upon arrival (Adair, 2001; Haleman, 2004; Duquaine-Watson, 2007; Yakaboski 2010).

School culture is highly deterministic of student success (Tinto, 1999). The convergence of private and public life has the potential to create either positive or negative environments for some single mother students. The student experience is formed inside of classrooms and from the time spent on campus. Adair (2001) credits her ability to persist despite many obstacles in her experience with "superb educational institutions and instructors" (Adair, 2001, p. 217). Rivera (2009) worked herself to a point of complete exhaustion and had an emotional breakdown at school. She revealed to her classmate her status of being a single mother and the struggles she faced. From that point, her classmate helped her to develop a network of support throughout the campus; even the lunch staff would watch and feed her son while she was in class (Rivera, 2009). Conversely, Yakaboski (2010) describes an unhealthy school culture wherein classroom exchanges included professors calling a single mother out for missing class to care for a sick child.

Classroom discourse has the potential of excluding low-income or welfare dependent student mothers.  Adair (2001), Duquaine-Watson (2007), and Haleman (2004) all provide accounts of negative classroom dialogue about single mothers and welfare recipients wherein the low-income single mother students felt uncomfortable and some fought back tears when listening to their professor's and classmates disdain for those groups. Relationships with classmates is another area in need of negotiation. Several single mother students in the Duquaine-Watson (2007) study expressed their interactions with other non-parent students as "fine" until the classmates found out they were a single mother (Duquaine-Watson, 2007, p. 235).  Single mother students felt they were viewed as a mother first and then a student by their peers and professors.  Although, that is their internal identity, within the context of the school environment

they preferred to be primarily viewed as a student and classmate and secondarily as a mother (Duquaine-Watson, 2007; Yakaboski, 2010).

Some of the literature reminds the reader of the importance of considering the possible reasons these women are not in relationships with the fathers of their children or identify as single. Some of the women have left abusive homes or relationships (Kahn & Polakow, 2000; Adair, 2001; Katz, 2013; Weis, et al., 1998). Consequently, by fleeing a bad home environment, these women have lost potential financial and social support for their children and themselves. The likelihood of low-income mother students fleeing from conflict is yet another reason for the plight of single mother students to be recognized by university communities.

Although many universities tout the importance of diversity and strive to meet the needs of a diverse population, single mothers (and parenting students in general) are infrequently acknowledged. The financial, psychological, academic, and time struggles of low-income single mother students are invisible to many university administrators (Yakaboski, 2010). Adair (2001) questions if universities view low-income single mothers as a group who "enhances rather than detracts from campus learning" (p. 233). Perhaps this could be due to the dearth of research about the challenges specific to low-income single mother students (Duquaine-Watson, 2007).

**Strategy: Approaches to Academic Success and Degree Completion**

Much of the research has centered success strategies for single mother students on self-efficacy. When single mother students maintained a positive mindset and retained focus on the end goal of completing a degree, the impact of the struggle to get there was minimized (Katz, 2013; Rivera 2009; Sealey-Ruiz, 2013; Van Stone, et al., 1994). Using the lens of Transition Theory, this is explained as "controlling the meaning of the problem" (Evans et al., 1998, p. 114). Preservation of a positive self-perception is cited as crucial. Single mother students that

rejected the stigma surrounding welfare recipients and instead subscribed to the idea that the

need for financial assistance was temporary were more likely to persist to graduation (Katz,

2013; Rivera 2009, Van Stone, et al. 1994). This approach to strategy invokes the intrapsychic

behavior of Transition Theory (Evans et al., 1998). Basically, a positive self-perception enables

optimal task performance (Paulhus, 1998).

Successful balancing of the responsibilities of both single parent and student was reported

as an essential strategy for academic success and degree completion. In addition to attending

classes and seeing to the daily needs of their child, unexpected problems arise that require

immediate attention. When childcare subsidies are suspended or cut, an unplanned trip to their

caseworker might be required or if their child becomes sick, the doctor's visit might encroach on

preplanned study time (Kahn & Polakow, 2000; Katz, 2013). By scheduling in time for

themselves to recapture a moment of calm and peace amidst their hectic days, declining non-

essential requests, and knowing one's limits proved to be the tool for persisting (Katz, 2013;

Rivera 2009; Van Stone, et al. 1994). Katz (2013), Cerven, (2013), Radey and Cheatham,(2013),

and Huff and Thorpe (1997) all referenced the participation in available resources offered by

government, schools, and community to be beneficial. Katz (2013) conducted qualitative

longitudinal interviews and focus groups with 64 single mothers on welfare who were pursuing

higher education. One of the narratives presented was specific about how to circumvent

unhelpful people to take full advantage of available resources in her statement "you just need to

move and ask the next person, just don't give up with the person" (Katz, 2013, p. 288). In

Adair's (2001) study of 85 former welfare recipient single mother students, 65% (55) of the

women said they stopped attending for at least two terms because they received a lack of

academic support. Many of the women described feeling "shamed, erased, and blamed" by

professors and classmates, and therefore, felt the need to leave instead of seeking academic support when needed (Adair, 2001, p. 234). Perhaps if they had self-advocated for support, they could have persisted. Maintaining a healthy balance between responsibilities, participation in campus resources, and self-advocacy can be applied to achieve academic success and degree completion for any college student (Tinto, 1999). However, the stakes are much higher for low-income single mother students. The unsuccessful degree completion for low-income single mother students also impacts their children (Pandey et al., 2006; National Poverty Center, n.d.).

As the literature has illustrated, many low-income single mothers are highly motivated yet face tremendous challenges in navigating higher education. Duquaine-Watson (2007), Cerven (2013), and Yakaboski (2010) provide recommendations for higher education environments to better support single mothers on campus. Policies around attendance are purposefully left open to interpretation by professors. The term "unexcused" is often included to ensure flexibility. It is inconsistent with what might constitute "excused". Without clarity, it is difficult to gauge the impact an absence may have on the final course grade. Providing the information upfront on the syllabus is equitable to all who have the responsibility of caring for family members (Duquaine-Watson, 2007, Cerven, 2013).  Yakaboski (2010) found single mother students were angry about the inflexibility in student fees, in particular, fees supporting sports events. They felt they were not going to attend those events with their children, and the university offered no family-friendly event alternatives.

Most of the research included childcare as one of the most important factors for single mother students (Austin &McDermott, 2003; Butler & Deprez, 2002; Duquaine-Watson, 2007; Huff & Thorpe, 1997; Van Stone, et al.,1994; Yakaboski, 2010). Offering onsite childcare would be beneficial to both the student and the university. Onsite childcare would alleviate the

additional commute to offsite childcare locations. Postsecondary institutions would benefit by increased enrollments of single mothers. To fully benefit and attract single mothers, postsecondary institutions could employ single mothers to work at onsite childcare centers or provide them internship credit for providing child development workshops (Yakaboski, 2010). This would satisfy the welfare requirement of 20 hours of work per week, eliminate commute time for single mother students, contribute work experience, and create social bonds with other students on campus.

Based on Cerven's (2013) case study of 60 single mother students, she suggests postsecondary institutions require single mother students to attend at least one academic counseling session per term enrolled. Specifically, Cerven (2013) advises academic counselors be trained about the issues single mothers encounter while balancing motherhood and being a student so that they might be sensitive to their needs. Further, single mother students should meet with the same academic counselor on campus in hopes of building a lasting supportive relationship. Having a strong connection to someone on campus also aids in the *moving through* the stage of transition when students may begin to feel stagnant in their educational pursuit (Schossberg, 2011).

Finally, Cerven (2013) suggests postsecondary institutions should have a working relationship with a county welfare department. This would ensure students who receive benefits while enrolled in classes can satisfy all school and governmental obligations to maintain enrollment. Of added support, a connection with community-based organizations surrounding the postsecondary institution would uncover supports available to low-income single mothers.

**Conclusion**

Low-income single mother students bring both assets and liabilities (Evans et al. 1998) upon entering a postsecondary education institution. The advantage low-income single mothers bring to their educational pursuits lies in their strong sense of *self* and their ability to create s*trategies.* Their greatest challenges are related to their s*ituation* and lack of available s*upport.* Not having the marketable skills or desirable educational credentials, low-income mothers have few pathways out of poverty (Zhan & Pandey, 2004). Additionally, a lack of s*upport* in the areas of childcare and networks of social supports are problematic for low-income single mother students. Access to affordable and consistent childcare is named repeatedly as a reason for attrition throughout the literature. Several articles endorse the value of adequate supports for low-income single mothers in post-secondary education by studying participants from support programs either within the school or community (Katz, 2013; Cerven, 2013; Jennings, 2004; Haleman, 2004; Butler & Deprez, 2002; Rolfe, 2008; Bloom, 2009). However, little attention is given to the voice of low-income single mothers who do not participate in institutional or organizational support programs and yet persist to graduation.

The two most promising resolutions to limited earning power or moving off of welfare support is either marriage or formal education that leads to financial stability (Barr & Simons, 2012). Research shows that single mother students possess the intrinsic and extrinsic motivation associated with academic success in and completion of postsecondary education (Butler & Deprez, 2002; Barr & Simons, 2012; Cerven, 2013; Jennings, 2004; Ricco, Sabet, & Clough, 2009; Van Stone, Nelson & Niemann, 1994). However, due to constraints sparked from the 1996 Clinton Administration welfare reform (Butler & Deprez, 2002; Jennings, 2004), national and state funding for higher education (Cerven, 2013), childcare costs and the responsibility of being the sole provider for their children (Yakaboski, 2010), single mother students aspire to achieve

an education more often than they are actually able to obtain it (Cox & Spriggs, 2002). Postsecondary educators should pay more attention to the needs of this motivated population to identify and remove obstacles affecting them.

According to 2014 U.S. Census data (www.census.gov), college enrollments overall decreased over the two-year span of 2011 to 2013 by 930,000 students. This decline is the largest since the most recent 2008 recession (www.census.gov). Further, the National Student Clearinghouse Research Center (NSCRC) reported an additional decrease of roughly 400,000 enrolled students at the end of the Spring 2015 term (NSCRC, 2015). In other words, total postsecondary enrollment has dropped by almost 1.3 million students over the last three and a half years. While the majority of this decline has been seen within two-year public community colleges (NSCRC, 2015), that could forecast a decrease of transfer students for four-year universities.  While low-income single mothers may have the volition to enroll, many barriers serve to keep them from graduation. Perhaps taking notice of the two million single mothers currently enrolled in post-secondary education could curb the decline.

Most of this literature speaks to the exclusionary effects the 1996 Welfare Reform has had on the educational attainment of single mothers. While the term postsecondary encompasses any formal education program that takes place after high school or obtaining a general education diploma (GED), the literature reviewed addresses the plights of low-income single mother students in community college and university contexts. While a few of the articles are based on quantitative survey data, the majority of studies are qualitative in design and primarily use various forms of interviewing. The common thread throughout the literature reviewed is the injustice placed on low-income mothers who are trying to better their quality of life by obtaining a postsecondary education. The voices of low-income single mothers are represented.

However, most of the qualitative scholarship is situated within the contexts of support programs either within the college or university or the surrounding community. Gaining an understanding of the experiences of support program participants is important for such programs. Additionally, these programs provide a considerable participant pool from which to recruit for research. While much of the research speaks to the multitude of challenges low-income single mothers face in their degree pursuit, little research addresses the ways in which low-income single mothers are able to complete their degrees. I find there is a gap in the literature that gives voice to the low-income single mother students who manage to make it to graduation without involvement in a structured support program. Without the guidance of a support program, how do low-income single mothers navigate their way to completing an undergraduate degree? My proposed dissertation research aims to explore this question through interviews with low-income single mother students not in such programs.

**Chapter III. Methodology**

This study was designed to research the experiences of low-income single mother students in order to gain a deeper understanding of their perceptions of what enabled or hindered their successful completion of their undergraduate degree. This chapter is organized into several components including the chosen methodological approach, the description of the site and sample, and methods of data collection and analysis. I conclude this chapter with my positionality as a researcher, trustworthiness, ethical considerations, and research design delimitations and limitations.

**Theoretical Lens**

The primary theoretical lens for this study is Schlossberg's Transition Theory (detailed in chapter 2). However, to address the complexities of the participant's experiences, I feel it necessary to also include a reference the additional lens of radical feminism. By pursing an undergraduate degree as a means to financial stability, low-income single mothers are seeking freedom from dependence on others. As Harknett and Hartnett (2011) found in their study, low-income single mothers are often reliant on others to supply or supplement resources. This reliance on others, often keeps many low-income single mothers and their children in a less than desirable context (Edin & Shaefer, 2015). Being situated in a context where one is reliant on others can place a low-income single mother in a subordinate position where she may not be able to make the decisions or act upon what she feels is best for her and her child. It is for these reasons that I used aradical feminist lens for this study. Radical feminism seeks to resist the patriarchal oppression of women (Donovan, 2000). Some radical feminists argue that it is the reproductive ability of women that places them in a position of subordination which relegates women to "maternal" roles (Dunbar, 1968; Firestone, 1970). Further, Firestone (1970) argues

that women should not simply live in pursuit of love from a man because in doing so, a woman contributes to her own devaluation and subjugation. In other words, instead of waiting for a Prince Charming to rescue her, the low-income single mother students in this study are taking the initiative to pave their own road to self-sufficiency. Although radical feminism is more in depth than the brief description I have provided, the acknowledgement of the systems of oppression under which the particants operate is noteworthy.

**Methodology**

I used a qualitative methodology that provided an approach to "understanding the world" (Bailey, 2007, p. 51). Qualitative methodology is best suited because it allowed me to a gain a deeper understanding of the experiences of low-income single mothers completing their undergraduate degree program (Bloomberg & Volpe, 2012). Furthermore, a qualitative approach allowed me to extrapolate "thick rich description" from my research participants (Creswell & Miller, 2000), to understand nuance and how context informs experience (Patton, 2002). The overarching purpose of this study was to gain a deeper understanding of the experiences of low-income single mother students who are close to the point of graduation from an undergraduate degree program and focused on the enabling and hindering aspects of those experiences on degree completion. In order to gain a deeper understanding, I brought to light the "most important influences, experiences, circumstances, issues, themes, and lessons" of their lives to situate the contexts of experiences (Atkinson, 2001, p. 125). Life history, as a methodology, provided an approach to draw attention to the contexts which may have acted as enabling or hindering degree completion.

Life history as a methodology provided me an opportunity to draw from my participant's individual stories to gain an understanding of how they construct their realities. As a

methodology derived from a social constructivist paradigm, life history relies on the participant's perspective of the meanings of their life experiences (Atkinson, 2001). Crotty (1998) explains constructivism as created by "the unique experience of each of us" and suggests the uniqueness is "as valid and worthy of respect as any other" (p. 58). Regardless of a group's similar experiences (e.g. low-income single mother students), the ways in which an individual makes meaning of and interprets those experiences will be distinctive to that person.

As a methodology, life history allows researchers to ask participants the "questions which deal with the essence of identity, or our place in the world with our purpose and meaning of it all" (Goodson & Sikes, 2001, p. 2). The history of a person's life provides a "blueprint" from which their story is created (Atkinson, 2001, p. 121). Telling of one's life history sparks a reflective process. This process is one in which a person gains a perspective of their experiences and creates or changes the meaning they derived from those experiences (Bruner, 1986). This retrospective of one's experiences can also provide a reminder of the challenges a person has overcome and renew their self-confidence (Atkinson, 1998). The reflective process of mentally organizing their story provides a look back at their triumphs which, in turn, might provide the self-confidence to take on future challenges (Atkinson, 2001).

Goodson and Sikes (2001) suggest that using life history as a research methodology allows participants to contemplate the big questions in life such as "Who are you? What are you? Why are you?..." (p. 1). Examining the ways in which participants construct and share their stories provides insights to the researcher as to their perceptions of themselves and their place in the world. In a way, the telling of one's history gives people an opportunity to pause from daily life and can be cathartic in nature (Atkinson, 2001). According to Goodson and Sikes (2001), researchers choose life history for three main reasons. First, life history acknowledges that

people's life story cannot be easily understood by isolating their experiences to specific contexts (Goodson & Sikes, 2001). The experiences had at work are not delinked from those of home or social life. Each context influences the others. Secondly, life history recognizes the connection between how people perceive their experiences and the historical and social context in which those experiences occur (Goodson & Sikes, 2001). Finally, Goodson and Skies (2001) state given the social and historical contexts in which people operate, life history provides a means by which researchers can understand the perceived "rules and roles" of our participant's place in the world (p. 2).

In choosing life history as the methodology for my study, I followed the lead of Atkinson's (2001) "person-centered" approach to research (p. 124). Life story allows the participant to form their story in their own words, to represent themselves the way in which they want to be seen in the world. Becker (1970) calls life story a "more down to earth" method of research (p. 64). Life story allows for the distilling of any flowery or embellished language of the participant's story down to maintaining the focus on the participant's experience and the interpretation and meaning made from that story of experience (Becker, 1970). As the focus of this research was to gain a deeper understanding of the experience of low-income single mother students, life history allowed for the participants to tell their life story in their own words while, as a researcher, I could gain an understanding of the enablers and hindrances they have experienced. Becker (1970) points out that the best way to gain an understanding of a person's experience is to ask them not only about their experience but also about the context in which that experience occurred. The situation, available resources, social and cultural norms, and their perceived abilities all are aspects of their experience (Becker, 1970).

At the crux of my choosing life story as the methodology of my study was the aspect of preserving the participants' voices and stories. In reading literature about low-income single mother students, it is easy to condense the stories of many women into an inventory of trials and tribulations. While creating a summary of their experiences could prove expedient in expressing the issues of many low-income single mother students, it removes the human aspect of their individual stories. If we are truly individuals shaped by our unique experience in the world, the exploration, examination, and documentation of individual stories is necessary to develop a comprehensive understanding across the lives of similarly situated individuals. Becker (1970) refers to this as the "scientific mosaic" (p. 65). He explains this as "each piece added to a mosaic adds a little to our understanding of the total picture" (Becker, 1970, p. 65). Considering the limited (as compared to other topics in educational research) amount of research on low-income single mother students, my research adds to the mosaic.

**Methods**

### Participant Recruitment and Selection

The recruitment of research participants was done using a purposive sampling method (Patton, 2002). This study sought to gain an understanding of the experiences of a specific group of undergraduates and alumni who share distinctive circumstances and contexts. Therefore, using a purposeful sampling method facilitated the recruiting of participants who could provide me with an "in depth understanding" of their experience (Patton, 2002, p. 46). The condition for inclusion in the sample included women of low-income, single, in a parenting role, and who were close to graduating from an undergraduate degree program or have had recently graduated from an undergraduate degree program. I provide clarification of these criterion in the following text.

The use of purposive sampling allowed me to study "information rich cases" to gain "in-depth understandings" of the study's sample (Patton, 2002, p. 230). My intention was to concentrate on a group of five to eight[2] participants for this study. I anticipated the stories of five to eight women would provide ample data to address and illuminate the research questions leading this study (Patton, 2002). Also, I anticipated a sample of five to eight women would afford me time to immerse myself in their data and ensure a thorough analysis (Bailey, 2007). Recruiting women who have had such a multifaceted experience during their degree pursuit proved challenging. Therefore, I needed to expand my sample, and to achieve that, used a snowball sampling method. Also considered a purposeful sampling method, snow ball sampling began by connecting with people within my network of "well situated" people to distribute flyers to possible eligible participants (Patton, 2002, p. 237). In effect, the "snowball" forms and grows in size when the initial group I inquired with asks their networks for referrals (Patton, 2002). Bailey (2007) is more specific in her description of snowball sampling. Bailey (2007) also refers to the method as "chain" sampling wherein the participants are asked to provide referrals to others they may know would meet the criteria for inclusion (p. 65). Essentially, in using a snowball method, I was able to recruit four participants that could provide thick rich descriptions of their experiences (Bailey, 2007). I began the snowball sampling approach by contacting people within the network I have formed during my time working in various positions within higher education. Several of the connections I have made in my work and from my continued education are mostly with others that also work with diverse nontraditional student populations within higher education and non-profit organizations.

---

[2] This research study was approved by DePaul University's IRB, see Appendix B

Connecting with my previous networks to identify participants occurred in two parts, first with the low-income single mother students I know and then university administrators who have contact with potential participants. For the past 13 years, I have worked in higher education and have often used my passion for education as a conversation starter with people I have met at universities and in social settings. I began with the women that have shared their stories of being a single mother while enrolled in school with me anecdotally to request they be a participant. I also asked them to distribute the call for participants to other low-income single mother students they might know. I contacted my former colleagues from a small public university located in a large Midwestern city. I have many bonds with people at that university and feel those connections have continued throughout the years based on our common belief in and work toward equity in education. I approached a select number of university professionals that I knew to be dedicated to student success, particularly students that would be considered nontraditional. As university administrators carry heavy workloads, I initially approached two program directors that oversaw programs geared toward serving students that would be a good fit for the study. When the initial set of contacted administrators were unresponsive or unable to assist me, I contacted another set of two administrators with similar access to students that would be a good fit for the study. I contacted all individuals by email to set up a time to meet or scheduled a conversation by phone. I included the recruitment flyer as an attachment to that email. During the scheduled in person or phone conversation, I talked through the recruitment flyer I attached to the initial email (see Appendix B) and answered any of their questions or concerns. I then asked them if they were comfortable and able to distribute the recruitment flyer to their students.

The recruitment flyer outlined study participant criteria and requested that eligible participants contact me by phone or email initially. To prepare for eligible participants to contact

me, I carried a notebook that included the details of the inclusion criteria. Keeping the notebook handy allowed me to document the time and day the eligible participants contacted me. I anticipated having the selection criteria at hand would allow me to keep the call conversational and assist me in asking all interested women the same questions about eligibility. I also used the notebook to gather information about their preferred mode of contact, times that were good to contact them, their contact information, their preference for meeting places and times for interviews, along with other notes about subsequent conversations. I kept the participant information secured in a locked office in my home when it was not in my possession. If emailed by potential participants, I responded in the order the emails were received, requesting the same information as I would with phone inquiries. I selected participants based on their eligibility in the order that they contacted me and tried to schedule an interview with them once eligibility was determined. I asked for an appointment for interview within a two week window of contact. For the remainder of women who did not meet the criteria for inclusion based on our initial phone conversation or if I had ample interviews scheduled, I thanked them for their interest by saying "Thank you for your interest in participating in this study. I have scheduled the first round of interviews now. Would it be okay if I took your contact information and call you if I need more participants? I should know by (fill in the date, probably a two-week window) if I'll need more participants".

Determining how many interviews will be enough was difficult to gauge prior to beginning the interviewing process. Lincoln and Guba (1985) suggest researchers will start to see repetition in the data collected when no new information is emerging. Once that begins, this is considered "data saturation" (Merriam, 2009, p. 80). When I completed interviews and did not need additional participants, I planned to send them an email or call them by the specified date

requesting their permission for me to contact them at a later time should I conduct future studies of similar scope.

The recruitment flyer included information about the study's selection criteria. On the recruitment flyer, I requested participants that were of a certain income level, relationship status, custodial arrangement, and distance from graduation. For this study, I used the TRIO program definition of low-income. According to the U.S. Department of Education 2016 TRIO program threshold definition, a family of two with an income of $24,030 or less in the preceding year is considered low-income. The term single would encompass single and never married, separated or divorced, or widowed. Participants were to be the primary custodian to at least one child under the age of 18. The child could be a biological offspring, stepchild, an adopted child, or a child for whom the participant is primary guardian. This study defined close proximity to graduation from an undergraduate degree program as within one year from completion. Women who have graduated less than one calendar year prior to the time of interview could be included in the sample. My intention was to focus on a short distance from graduation to gain fresh perspectives of the participant's experiences. Also, recruiting participants that have had recent experiences in completing or near the completion of their degree sets a current context in terms of higher education and social services funding of support programs to low-income single mothers.

**Research Site and Area Data**

As the focus was placed on the experiences of my participants, I was not bound by a set site of research. However, recruitment of participants was likely to stem from two different public universities. Both universities are located in a large urban city in the Midwest; therefore, the current life experience of participants is shaped by this urban environment. The first recruitment site is referred to as Social Mobility University (SMU), and the second university is

referred as Big City University (BCU). A third site of recruitment was warranted due to the lack of response to my call for participants. The third site was a moderately sized private university, also located in a large urban city in the Midwest. This university is referred to as Private University (PU). SMU serves approximately 10,000 undergraduate and graduate students. BCU serves approximately 30,000 undergraduate and graduate students. PU has an approximate enrollment of 20,000 students. All three institutions have diverse student populations which is reflective of the demographics of the city; they are committed to serving first generation college students. Beyond the ability to engage my network of academic professionals in the recruitment of eligible study participants, these universities were chosen to recruit from for three additional reasons. The primary reason is because they do not currently offer support programs specifically for mothers who are students. The secondary reason is because they serve a diverse student population and therefore the variation of participants may provide a range of ages and ethnic and racial composition. The tertiary reason is the high percentage of students attending SMU and BCU that qualify and receive financial aid.

**Data Collection**

In qualitative research, "methods facilitate study of issues in depth and detail" (Patton, 2002, p. 14) and interviews are the best method for life history research. Interviews were intended to be supplemented and facilitated by journals and photographs. In this section, I will discuss the approach I took to interviewing participants. The interview section will be followed by the description of the use of pictorial journals and participant photographs. Then, I explain what documents I gathered and how I used them. I will conclude the data collection section with an account of how I used my researcher journal.

**Individual Interviews**

Interviewing participants provides an opportunity to "enter the other person's perspective," and qualitative interviewing allows for collecting of the person's story (Patton, 2002, p. 341). The in-depth interviews consisted of semi-structured questions about their lives from the context of their childhood to college completion in order to draw out the genuine experiences, feelings, and meaning making of the participants. Atkinson (1998) refers to the interview process as being "approached scientifically but carried out as an art" (p. 21). With this approach, Atkinson (1998) suggests that, as the researcher, I needed to prepare the interview questions methodically to ensure the interview remains in motion. Yet during the interview, I provided the participants enough flexibility to expand on their responses as they saw fit. I modified the questions as needed to aid the participants in the unpacking of their experience (Atkinson, 1998; Goodson & Sikes, 2001). I asked each participant to be interviewed twice, for about one-hour each time, to provide for ample data collection. The focus of this study was not about the participant's entire life, but more so concentrated on her experiences as a low-income single mother in pursuit of an undergraduate degree, therefore, two hours of interview time was anticipated to cover that stage in her life. Also, two hours may be a challenge for most mothers given the responsibilities typically associated with raising a child or children as a single mother who also works and may still be a student. Three of the four participants preferred to be interviewed only once because it was more convenient for them to do so. They explained they would likely have more time than the two hours I asked for because of gaps in course times and children being in school. I offered participants a second or third interview session if she wanted to provide a more comprehensive account of her experience. Atkinson (1998) suggests that "much can be learned about a person's life in a two-part or three-part interview" (p. 24). I

anticipated a maximum of about three hours of time for interviews. However, interviews ranged from just under two hours to three hours. Collectively, I collected roughly 11 hours and 30 minutes of recorded interviews between four participants. In addition to this interview time, two of the four women spent an additional half hour each for member checking to clarify data collected and/or to share emerging analysis with participants. For the one participant who was interviewed twice, the interviews were scheduled two weeks apart to accommodate her schedule. The reasoning for requesting the staggering of interviews was to provide the participants with some time to reflect on the first interview in order to discuss those reflections in the next interview without losing the momentum of their initial interview experience. The relatively short timing between interviews was planned with the intention of following up with additional eligible participants if needed in a timely fashion. Member checking was done during the analysis phase.

In the initial interviews, I explained the purpose of this research project, and answered any questions or addressed concerns. I also explained the consent form and asked them to sign it. Seidman (2006) suggests beginning the interview by reminding the participant about the length of the interview, which I did out of respect for the time constraints and stories of my participants. I also explained to each participant that they were free to talk longer than the set time or choose to engage in the interview for less time if that was their preference. I did not want to cut them too short as to miss important details or have the interview last too long, resulting in the participant being reluctant to interview with me the second time. I followed their lead as to what they preferred.

I spent some time to ensure the participants were comfortable before the interview began recording. Goodson and Sikes (2001) suggest, "establishing a common ground" to foster a sense

of comfort for the participants (p. 28). I hoped to establish a comfortable setting by sharing information about myself, my educational journey, and family life that I thought the participant and I had in common. I am a mother of two young energetic boys, and I was also a student that has balanced full time school with work and parenthood. Although I have a partner, he is self-employed which demands a lot of his time. Consequently, the time our children are not in school, I take on the child care responsibilities or need to make arrangements for my absence. I suspect sharing these aspects of my experience created a sense of similarity and hopefully fostered a sense of relation between the participant and myself.

I used an interview guide (see Appendix A). Atkinson (2001) suggests when time constraints are present, the interview questions should focus on gathering information centered on the topic of the study, but not neglect the other aspects of each stage of life. The first interview was intended to act as a grand tour of the participant's life. I began by asking questions that set the context in which the participant grew up. Questions regarding where they grew up, who raised them, socioeconomic status, family size, parental educational attainment, etc. were asked to gain an understanding of where they come from, how they grew up, and the experiences and influences that composed the person they have become at the time of the interview. After setting the stage of the participant's childhood, I followed with questions about their life at the time when they became a mother. These questions discovered the stage in life they became a mother, the status of their relationship with the biological father of their child, and explored how their life might have changed during that time. Depending on the time constraints, pace of the interview, and stamina of the participant, I continued the interview questions about the decision making process to either return or begin their studies in an undergraduate program. If I was unable to move onto the topic of entering or continuing their education within the first interview,

that topic was postponed for the next interview. Before departing from the interview, I thanked the participant for their time and for sharing their story with me and confirmed the time and date of the next interview or scheduled the next interview. Prior to the second interview, I confirmed the next interview time and location.

The second interview or second half of the interviews explored in more detail the participant's experience in higher education and the supports and challenges during that time of her life. The interview questions aimed to explore the strategies used by the participants to complete their undergraduate program of study. In the instances when there was one long interview, I asked the participant if she would like to take a break. All three participants of the longer single interviews preferred not to break the interview session. Prior to completing each interview, the participants were asked if they wanted to share any additional information that was not covered in the interview that they felt would be was useful.

I recorded the interviews using a digital recording device. Extra batteries and power cord were brought to the interviews to ensure the recording devices were operational. I planned to use the recording function of my iPhone should the digital recorder not work. I tested the recording devices before the interview sessions to determine the best placement of the device for optimal clarity in recording. I had the interviews transcribed by a service, but listened to the recordings after the interviews and while verifying the accuracy of the transcription.

I anticipated the majority of the participants to either live near or attend Social Mobility University (SMU), Big City University (BCU), or Private University (PU). Therefore, when scheduling times for interviews, I suggested the participant and I use a study room on either campus. If classes were in session at the time of interviews, I believed meeting on campus would be a convenient location for the participant as to not involve additional commuting. However,

should the participant not feel comfortable conducting the interview on campus, I planned to suggest meeting in a quiet coffee shop in a convenient location to them. Ultimately, I arranged the interviews to take place in a comfortable and private setting for the participant that was also conducive to audio recording the interview.

### Pictorial Journals and Participant Photographs

Holm (2008) describes participant sourced pictures as a reflexive process and therefore, a suitable data collection tool. The participants who were enrolled in classes were asked to take pictures throughout an expected typical day (a 24-hour period). I recognized participants may view the collection of photos as a burden in addition to attending interviews. My intention was to enhance the interview process through the use of photographs to stimulate conversation during the interviews and not to inconvenience my participants. Therefore, the sharing of photographs was optional and based on the willingness of the participant. Two participants agreed to this and were able use their cell phone camera for convenience. If the participant did not have a camera, either on her phone or otherwise, I would have provided her with a disposable camera to take pictures. I asked participants to bring the pictures to the interview to discuss. One participant brought photocopies of her photos, and the other showed me pictures on her phone and later emailed me the pictures. I asked probing questions about each photo. I only accessed the emailed photos from my personal password protected computer. I did not need to provide a disposable camera, but if I had, I planned to ask the participant to return the camera to me, and I would develop the film. I would have made a duplicate set of the photos, one set for me to keep if the participant agreed I may keep a copy and one set for them.  I would have arranged to meet for a short period of time to discuss the photos. If they were unavailable to meet for that purpose, I

would have scanned the photos and emailed the participant asking for brief descriptions of each photo.

Additionally, I invited participants to bring photographs they felt were taken at poignant times during their educational pursuit.  Atkinson (1998) suggests photographs help interviewees to recall more details about their memories. The purpose for asking participants to bring pictures to the interview was to provide them an opportunity to revisit and share their experiences with a refreshed sense of the context in which the picture occurred (Janhonen-Abruquah & Holm, 2008).  The pictures would have served as data and as a data collection method by which I could ask additional or clarifying questions about the contexts of the photograph. If participants brought pictures to the interview for this purpose, I would have asked their permission to make a copy to keep. I would have done that by taking a picture with my phone camera of their photographs. Once printed, I would have deleted the copy from my phone's memory. Further, Gold (2004) found the sharing of pictures enhances the connection between researcher and participant, which created a comfortable interview setting.

Any photographs participants agreed I could keep were checked for identifying features such as faces or well-known locations, and any identifying details were blurred or blacked out. All hard copies of photos that I kept for the purpose of this study were kept in a locked file cabinet in my home office with any other tangible study materials. All electronic copies were stored in an electronic file secured on a password-protected computer.

**Documents**

I gathered multiple documents myself and from participants to contribute to the analysis of this study. Patton (2002) refers to the use of document collection as "a particularly rich source of information" (p. 293). I invited participants to bring documents such as syllabi, work or class

schedules, grade reports, awards they have received, or any other documents they feel would help them tell their story to the scheduled interview or they could scan and email them to me. Some documents were accessible as public information that I retrieved myself based on the participant's suggestion. I gathered details about the requirements of child care supplements, on campus job descriptions, and the pay scales of on campus jobs. Also, based on the stories of the women I interviewed, I collected additional pertinent documents that reflected such details as the cost of the preschools the participants used, scholarship criteria, academic calendars, distance between their home[3], work and schools[4], and demographic information from the university of attendance.

As with the photos, any documents I kept for the purpose of this study were stored in a locked file cabinet in my home office with any other tangible study materials. All electronic copies were stored in an electronic file secured on a password protected computer. Additionally, any identifying information such as student names or locations were blurred or covered with black permanent marker on the physical documents/photographs, or replaced with pseudonyms on the electronic documents to maintain confidentiality of participants.

**Researcher Journal**

Keeping a researcher journal served a number of purposes. I organized my journal chronologically with the developments in the research process such as the beginning stages of recruiting, initial contacts with participants, and the setting of appointments. The documentation of these types of steps taken in the research process served as details for an audit trail. Patton

---

[3]Their exact home address was not collected. Rather, a major intersection in their neighborhood was used to calculate their daily commute times.
[4] Their university and their child's learning center or school.

(2002) recommends that researchers also pay attention to what is not being said verbally (as would be collected during an interview) but also what the body language of the participant is expressing. By journaling after interview sessions, I was able to assemble a more comprehensive portrayal of the participant beyond their spoken words. Additionally, Schwandt (2007) suggests the use of "memoing" while in the coding process to record how the researcher can make meaning of the coded categories (p. 189).  This process was intended to help me to discover connections across the interviews that may not easily be seen while in the midst of coding. In addition to memoing during the coding process, I made entries as insights arose throughout the research process. By capturing my reflections in a journal of the experience, I hoped to learn from my mistakes and to improve my future research practices. I kept a research journal to record my "reflections, questions, and decisions on the problems, issues, ideas (I) encounter in collecting data" (Merriam, 2009, p. 27).  My journaling practice occurred at various times throughout the research process. Primarily, the entries were added after each interview and sporadically as thoughts emerged after reading or reflecting on the data and experience.

**Data Analysis**

I approached the analysis of data in line with the purpose of qualitative research. Qualitative research analysis allows the themes to come into view after the data has been collected (Patton, 2002). First, I listened to the recorded interviews for transcription and reread the transcriptions for accuracy. I then used an inductive approach to analysis. According to Patton (2002), inductive analysis allows for themes to flow from the "analyst's interactions with the data" (p. 453). I coded the interviews, the pictures received, the portion of my researcher journal that included information about participant interviews, and documents. In the initial coding (Bailey, 2007) process, I read and reread

the interview transcripts and viewed the photos collected multiple times, noting codes

that represent emerging concepts, ideas, or themes. This repetition allowed me to extract

numerous codes and to gain some degree of continuity of codes across the data.

Secondly, I organized the initial codes into groups by finding the similarities among the

initial codes (Bailey, 2007). Once the groupings were formed, I used a focused coding

method to distinguish the larger categories into which the group may belong (Bailey,

2007). In focused coding, I dug deeper within the thematic categories to examine

varieties, similarities, differences, nuances, dimensions, conditions, etc. (Bailey, 2007). I

then thematically categorized the themes and then wrote from those themes.

Atkinson (1998) explains life story methodology as an art form and, as such,

should be interpreted on an individual basis. Every life story was unique and should be

valued for that uniqueness, not compared to another story to determine its value. Two

elements important to analysis were the quality of the "interpersonal exchange" between

myself and the participants as well as the suitability of the theory used as the lens for

interpretation (Atkinson, 1998, p. 59). In other words, a good collection of life history

stories should be transformative to the participant and to myself. When a transformation

takes place, the meaning making derived from an experience is enriched and a quality of

analysis can follow.

Following the process of inductive coding that revealed themes from the data, I

then viewed the themes through the elements of Schlossberg's Transition Theory (1995).

Creswell (2013) describes this as "an emerging qualitative approach" (p. 44). With the

use of deductive thinking, I "build themes that are constantly checked against the data"

(Creswell, 2013, p. 45).

The data found from the inductive process resulted in findings not predicted, therefore, I have included additional theoretical and conceptual lenses. For example, issues of race, class, and gender emerged, and therefore, intersectionality was used as a suitable theoretical lens in the analysis (McCall, 2005). Additionally, the theoretical lens of stigma was also used to analyze the participant's perceptions of experiences (Goffman, 1963). My goal in the analysis of data was to gain a deeper understanding of the participants' stories of experience, and these theories would provide a broader perspective (Atkinson, 1998).

**Trustworthiness**

There are alternative approaches to ensuring high quality in qualitative research (Merriam, 2002). Traditional criteria relate to validity and reliability, but many qualitative researchers use instead the concept of trustworthiness (Lincoln & Guba, 1985) as a way to avoid confusion about positivistic understandings of validity, reliability, and generalizability. Qualitative research is generally anti-positivist (Crotty, 1998) so it should use criteria that fit the underlying epistemology. The concept of trustworthiness is centered on the overall consistency of the research process (Lincoln & Guba, 2000). Four components constitute the trustworthiness of qualitative research: credibility, transferability, dependability, and confirmability. Below, I will discuss these tenets of trustworthiness followed by how they were addressed in this study.

Credibility checks for the possibility of data being lost in translation. It provides a mechanism with which I can ask myself if the portrayal of what the participants said and their understanding is similar enough to what I understood them to be saying and meaning (Lincoln & Guba, 1985). Crystallization is an alternative approach to ensuring creditability (Richardson, 1994). Crystallization includes looking at multiple points of data gathered through various

methods of data collection (Richardson, 1994). Crystallization allows me to approach the data from multiple angles and amplify its distinctiveness (Richardson, 1994). Transferability refers to the potential benefit my study could have to similar contexts (Lincoln & Guba, 1985). The concept of dependability describes the amount of transparency in the process of data collection and analysis (Huberman & Miles, 1994). Confirmability connects the data to the findings (Lincoln & Guba, 1985). Essentially, confirmability tests the synergy between what data was collected, how it was collected, why it was collected, and the findings that resulted from the analysis of that data.

With the intention of conducting a high-quality research study, I incorporated the following step in the design. I asked participants to review the emerging analytical points. This allowed a participant the opportunity to fine tune her story by adding or clarifying it. Denzin and Lincoln (2000) refer to this approach as "member checking" (p. 393). I took the pieces of transcribed interviews, pictorial participant journals, participant photos, and documents together to shape a unique substance. I anticipated each participants story to be different, yet I also imagined the collected data to be similar in many ways. I included "thick descriptions" of the setting in which the study was conducted (Lincoln & Guba, 1985, p. 316). By providing details, readers can compare the findings and context of this study to that of their own context. I maintained the integrity of the study by keeping a clear account of how and when I collected the data, and I documented the steps taken in the data analysis. My researcher journal served as an "audit trail" as I wrote about the rationale I used when making decisions and the sequence in which the decisions were made (Huberman & Miles, 1994, p.440). Through the techniques of establishing credibility, transferability, and dependability mentioned above I demonstrate the confirmability of my study to readers.

**Positionality**

Acknowledgment of dynamics surrounding the power and positionality I hold is essential to the establishment of trust between me and the participants (Merriam et al., 2001). While I can acknowledge the commonalities I may share with participants, I must check my assumptions and biases throughout the study (Merriam et al., 2001). By building trust across the differences I may have from participants, I hope to have fostered a comfort level that facilitated an honest exchange between us.

When involving the participants in this study and inquiring about some intimate aspects of their lives, it was necessary to be aware of how they perceive me so I could assess our relationship and its influence on the data that is collected and the rigor of analysis. I briefly talked with the participants about some of the general differences and similarities we share. The first most evident difference was in the level of educational attainment. I recognized being a woman that has advanced to the level of doctoral education may perhaps be intimidating to the participant. On the other hand, I am a student, and I expected they would be able to relate to that. In addition, my race - I am Caucasian – may have read as a social distance depending on the race of the participant. The reasons are twofold; first, Caucasians occupy the dominant race in the United States and second, as a woman of that race enrolled in a doctoral program, I may have been perceived as affluent.  To mitigate this perception, I shared with the participants the fact that I grew up in a working class family and put myself through my undergraduate degree over a nine-year span of time while working full time and was intermittently enrolled part-time and full-time in courses. Because I have used formal education to improve my class status, I felt this disclosure would diminish some of the initial perceptions of difference. Additionally, despite having a partner, I struggle with maintaining a balance between the demanding roles of

mothering two young children and doctoral student. This firsthand experience has provided me numerous insights as to the plights of balancing multiple, equally important roles.

I also briefly shared that I grew up in a major city in the Midwest and attended public schools (K-16 and graduate school) in that city. I commuted between home, campus, and work which added several hours to my daily travel time. I hoped these common threads served as a connection between participants and myself. Moreover, for the past thirteen years, I have worked in supportive roles with diverse student populations at public state universities located in urban areas.  The vast majority of the students that I have supported in my work have sought and used formal education to gain social mobility.

 Through my work in higher education, I have worked with quite a few low-income single mother students. I have worked in supportive roles that have afforded me the opportunity to form close relationships in which they have shared their struggles. It is from this exposure to the intimate struggles these women have faced and the anecdotal survival strategies they have shared with me that I have arrived at this topic of study.

The belief system I have developed through my formal education along with my professional and personal experiences, has led me to my work with college and university students. My passion for service to students seeking knowledge has pushed me to this point in my education. I am particularly dedicated to young women pursuing an education. During my undergraduate degree pursuit, I was not encouraged by my family or friends to pursue or complete an education. In fact, it was the encouragement of successful confident women with whom I worked in the banking industry that led me to persist. After I complete the doctorate in education, I want to position myself in way that will benefit other young women that find

themselves in similar situations. It was from the encouragement of other women that I persisted to graduation and beyond.

**Ethical Considerations**

The nature of the questions that were used during the interviews pertain to the participants' private lives. These types of questions held the potential to cause the participants to feel uncomfortable in recalling difficult experiences or sharing personal things with me, a stranger. To mitigate this, I discussed the potential for this and explained that their participation is voluntary and they could choose to not answer any of the questions when they felt uncomfortable doing so. I also discussed my obligation to respect the rights, needs, and privacy of the participants. I did not want the participants to feel threatened or judged. I made it clear that they could withdraw at any time without any consequences. Additionally, I provided each participant a paper copy of the consent form.

Pseudonyms were used for the participant names, locations, and institutional names. I gave the participant the option of choosing her own or having me select one that would disguise her identity. The data collected for this study was protected by being stored in a locked office in my home, and any electronic files were on a password protected computer in a password protected file. Audio recordings were destroyed after they were checked for accuracy in the transcripts. Transcripts, copies of photos and documents, and my journal were de-identified (meaning no names or images that are identifiable are included) and stored for no more than five years. After five years, all collected data will be destroyed.

**Delimitations and Limitations**

Delimitations explain some of the choices I made for this study (Bloomberg & Volpe, 2012). The decision to include participants from an urban context and not a rural one was

influenced by my work and experiences in urban educational settings. I also opted to focus this study on single mothers and not on single fathers enrolled in undergraduate degree programs. The study also does not include single mothers of moderate or high-income levels mostly because of the increased possibility of supportive resources being available to them. Additionally, I chose to conduct the study in a university setting instead of a community college given the increased time of persistence to degree. In this approach, I hoped to gain a deeper understanding of the experiences of a  of parenting students in institutions of higher education.

While the criteria for selection provided this study the ability to illustrate the experiences of a specific segment of undergraduate students, the multiple points required for selection narrowed the eligible participant pool. The time constraints of IRB approval, the time commitment asked of participants, and work demands of academic professionals asked to distribute the call for participants may have placed limits on the number of sample participants.

**Conclusion**

This study uses the qualitative methodology of life history. Through this approach, I gained a deeper understanding of the experiences of four low-income single mother students who were close to completing or had recently completed an undergraduate degree program. More specifically, the purpose of this study was to reveal the aspects of their situation, self, supports, and strategies that were contributors or hindrances in their degree pursuit and how they used those strategies to persist and remain successful.

## Chapter IV. Participant Biographies

The four women participants share the commonality of being a mother and a college student simultaneously. However, their personal journeys to and through higher education and motherhood are varied. In the following section, I have provided a synopsis of their backgrounds and the path their lives have taken to the point of interviewing for this research study. The reader will be familiarized with the context in which each woman grew up, became pregnant, and their undergraduate degree pursuit experience.

**Sophia**

Sophia[5] is a 38-year-old Mexican American woman with a noble confidence. She is the mother of three children, ages 13 (son), 18 (daughter), and 19 (son). Her youngest two children live with her, and her oldest lives in an apartment a walkable distance away. She grew up in Mexico in a small town surrounded by extended family. Her father traveled to the United States regularly as a migrant worker. Her mother supplemented the family income by using her outgoing personality to sell Tupperware, and she ran a small restaurant and store out of their home. At age 12, Sophia's family crossed the Mexican border without documents and settled in a large mid-western city. "So we came to Chicago with nothing other than our clothes that we had on because we weren't tourists or whatever. So we came here and we had nothing."

When she was 16, she worked part-time at a Mexican restaurant and started to date her manager. They were married 20 days after her high school graduation. She took on the role of wife and stay-at-home mother and did not work outside of the home once married. Sophia was active in her children's school and spent the majority of her time with them or tending to the

---

[5] All names of people and locations are disguised by using pseudonyms (for people) and generic identifying terms (for places).

household. After 13 years of marriage, Sophia left her abusive husband after he got into a

physical fight with their oldest son.

> And the moment that it got physical, I'm like, "What am I doing here?". It just got physical. He pushed him off the bed or something like that and that's what I started thinking. I'm like, "Wait a minute. What am I waiting for? Am I waiting for him to punch him in the face for me to do something?" I can't take that back. I can't take that back the fact that his father punched him in the face or choked him or whatever.

She was only able to leave with what she and her children could fit in her car. Just as she

experienced at age 12 when crossing the Mexican border illegally, she had to start from scratch

again.

> So when I got out of my ex's just within that week, I grabbed everything and put it in a car, just clothes. And it was November, so winter clothes, and that's how we started my life which is that like literally. And I see it a lot as how we came here when I was 12…

Initially, they lived in her sister's basement for free while that house was in foreclosure.

The next move was into the basement of her sister and new brother-in-law's house where she

paid $300 in rent. Because her ex-husband refused to give her any financial support until court

ordered, she began working at a fast food restaurant. After six months and only receiving a ten

cent an hour raise since starting there, she knew she had to make another big change in her life.

She had been a good student in high school and had aspirations of going to college, but

after getting married and starting a family, going to college didn't seem necessary. Sophia

wanted a career caring for people and was attracted by the idea of earning a credential in 18

months. After learning the exorbitant cost of tuition and fees of a certified nursing assistant

program at a proprietary school, she looked into her local nonprofit two year institution. Initially,

Sophia began with a pre-nursing degree track. She soon changed to the study of psychology after

taking a 100 level class and considering how  intensive the pre-nursing program would be. She

felt pursuing a rigorous program would limit the amount of time she could spend with her children.

> And just the curriculum for that was not...[6] being a single mother, because in all this my ex-husband is not in the picture. He decided not to be in the picture. He has not seen the kids for probably like four years. I don't even know... I mean I get child support because I get it directly.

She began working evenings as a recruiter for an outsourcing company to earn an income. Sophia was able to schedule classes during the day while her children were in school, but because of her commute on public transportation to and from work, her 25 hour per week part-time job took closer to 35 hours a week of her time. Her schedule only afforded her about two hours with her children before she had to leave for work. Although her sister lived upstairs, she had a young child to care for and figured her niece and nephews were fine downstairs and didn't check on them much. The stress was becoming too much, and Sophia wasn't handling it well.

> What am I doing? What am I... I'm just... Because I was being reckless. I was reckless and I was not... yeah. I was just drinking a lot. I was drinking a lot. But nobody knew anything. I'm telling you, I would get home probably three times out of the week at 5:00 in the morning, shower, and go to school or go to work. I don't even know how I did that. I can only imagine, I was probably a bitch to my kids all the time, because I was so tired. I was sleep deprived. I did a lot of bad things. I was sneaking around.

Her oldest son was arrested for tagging, and Sophia felt that happened because of her absence in her children's lives. Although Sophia was making more money per hour as a recruiter than she was at the fast food restaurant, the time away from home and the cost of transportation to work put her in the same situation financially. Desperate, she met with her advisor with the intention of withdrawing from classes, to discover an intern position was available on campus. The

---

[6] … denotes a pause in the participants' speech during interview.

position paid just above minimum wage and she was limited to 20 hours a week, but she took it because she would be able to work, take classes, and get her homework done all in the same place. It was at this point when she began to receive child support which cushioned their living expenses. With a workable system in place, Sophia soared academically and managed to graduate in two years. With her modest income, she was able to move into a small apartment with her children. She immediately continued on to pursue her undergraduate degree in Psychology at a private university. Although initially apprehensive, she chose a university based on the financial aid package they offered her and the prestige associated with the university.

> Sophia: For me choosing [the university] I think it was once again my... I feel like I'm trained sometimes I have to make that conscious decision of something being enough. Like going back to my low self-esteem about myself or the like I don't believe. Like for me, [the university] was like, "Oh my God. It's not for me."

> Christina: Right

> Sophia: Like I'm not... they're like the highest of the highest people. You know?

Soon after enrolling in the undergraduate program, Sophia was offered a student employee position. While the compensation was close to $2.00 less an hour than her previous intern position, she was in need of work and was familiar with the advantages of working on campus. Although a stretch, Sophia was able to support her household within a tight budget for the first year of her undergraduate study. In October of her last year, her rent was increased by $100, leaving her at a deficit each month. At the time of the interview, Sophia was trying to figure out a way to make up for the increase. She was eight months from graduating with her Psychology degree.

**Kim**

Kim is a soft spoken 26-year-old Guatemalan American woman in her first year of teaching at a public school in a large urban school district. She grew up in the same city in a

dilapidated rat infested house. Her uncle, her mother, and her two brothers lived there together because the rent was only $400 a month.

> I grew up in the northside of [the city], and I actually grew up in a very old house. It was very, very old, and I lived there with my mom, my two brothers, and one of my uncles. The house was very old, it was full of rats, and I mean rats, not mice. It was huge rats. And my mom said the rent was very, very cheap.

The house was sold to a developer, and they all moved into a small apartment. After a couple of years, her uncle decided to move out, and Kim's mother, two brothers, and she moved into a smaller apartment to keep the housing costs to a minimum. Kim's mother cleaned houses for a living, usually she completed two a day, taking a break in the middle of the day to see her children and make sure they were settled before going to the next house to clean.

> I was raised just by my mom, and she was always working every single day. What she's done is that she cleans houses. So she would clean two houses a day, and she would come home very late or tired. And sometimes she would try to always make sure that she would pick us up from school, or she would be there when we get home.

Kim's older brother by 11 years would care for her and her younger brother while their mother was working. She attributes her independence to her hard-working mother. Kim was a good student throughout her schooling. In high school, she was accepted to a rigorous selective enrollment program and did very well academically. At the beginning of her sophomore year of high school, at the age of 15, Kim became pregnant from her boyfriend of one year.

> And they just never expected that I would get pregnant because I was the A and B student. I was the very quiet, shy student that didn't cause any problems. I just listened and did my homework every single day and then to find out that I'm going to have a baby was just a really big surprise for everyone at school.

Kim participated in a group for teen mothers who were all at about the same point in their pregnancies and delivered her daughter just after the end of her sophomore year. Although her

academics did not falter, becoming a mother in high school limited the number of activities she could participate in during her senior year.

> And a lot of my friends or people I didn't know, they were very nice to me while I was pregnant. But once I had my daughter, everything changed because I couldn't go out. I couldn't do things that they do, like go to pep rallies and go to dances because I was at home with my daughter.

Always wanting to be a teacher, Kim's motherhood reinforced the idea because she saw how learning to be a teacher would benefit her daughter's educational experience. A counselor at her high school encouraged her to enroll at a mid-sized public university because she could remain living at home with her mother's support with her daughter, and the university had a quality teacher preparation program. Kim started her undergraduate degree in the fall semester following her high school graduation. The amount of PELL and MAP grant money in addition to a small grant from the university, were enough financial aid to cover her tuition and fees. Her mother provided any other financial support she needed for her daughter and her. For the first year of college, her daughter was cared for by a neighbor while Kim was at school, and her mother was at work. In Kim's second year of study, she began working on campus and was able to apply for a government funded supplement to pay for child care at a preschool. Because Kim did not enroll in classes during the summer semesters, she would lose her child care funding and the enrollment slot for her daughter at the preschool. Every August, Kim would need to reapply for funding and find a new preschool and her daughter would need to readjust to a different learning environment.

> Because I was not taking summer classes and [government child care subsidy], since I'm not taking any classes, they can't help me pay for that, for the daycare. And the daycares would not hold the spot for her. So every year, I would have to switch her and look for a new daycare. I think she went to three learning centers after.

Kim's mother had periodic issues with her health causing her to work less or to take unpaid time off. To provide her mother time to rest, Kim would often take her daughter with her to the university library. Kim would study while her daughter played with the library's supply of education manipulatives, looked at books, or colored. To supplement the household income, Kim began to babysit for a family in an affluent neighborhood in the city. She also took on an additional student employee position at the university to maximize the 20 hour per week limit on student employee work. The increase in work hours, responsibility at home while her mother was ill, and the commute between it all did not negatively impact her academic performance. Kim earned several academic scholarships and awards for her service to the university. She was nominated to be the speaker at the event for graduating education majors. She graduated with a grade point average of 3.8. At the time of her interview, she had begun to teach fourth grade in a public school located in an urban area of the city in which she lives.

**Rose**

Rose is a high energy boisterous 23-year-old Black woman and mother of a two-year-old son. She was born and raised in a large city in the mid-west surrounded by a large extended family. She is the middle child and only daughter. Her parents were high school sweethearts and have been married since they graduated from high school. Her father gave community college a try before enlisting in the military. While he was away, her mother worked until Rose's father was able to be stationed close to home. They started their family, and her mother stayed at home with the children until her youngest son was five years old and enrolled in school. At that time, her father was no longer serving in the military, and both of her parents began to work full time. She and her siblings were cared for by family members until her parents arrived home from their

workday. Rose described growing up in a nice house, with plenty of food, and having a nice family car.

Every Sunday was spent in its entirety at church. Her family was a staple to the church music program as her father was the music director and her mother, siblings, and cousins either sang or played in the band. Rose attended a public elementary school and a small charter high school; both located in her neighborhood. Throughout high school, Rose maintained fifth in class rank, participated in dance team, and played volleyball. She initially chose to begin her undergraduate degree as a Biology major at small private liberal arts college in her home state because they offered her an academic scholarship. The college was a predominantly white institution (PWI), but after a campus visit, she decided she liked it enough to attend. She was the only black woman on the volleyball team.

> I was only black girl on a white volleyball team. Which I was fine with that because I didn't have any... color wasn't an issue with me growing up, period. My parents never said, "Oh, you got to stay with this group of people, or this..." no. They was like, "Branch out. Learn. Take the opportunities. There's all different people in the world. Don't let what you see on TV be the ideal of life. You don't have to always just be with black people. You can be with whoever you want to be." So I went to that school. I had a scholarship there, and I went and stayed like a weekend there before I said, "Okay, I want to go there," and the situation happened where some girls from [a city] that were…

From the beginning of her first year, she lived on campus and began to feel tension growing between her and a few other black women on campus. She described the conflict as stemming from their jealousy of her coming from her strong family background, and they teased her for being spoiled. She proudly came from a two parent home and was supported by frequent phone calls and family weekend visits. Rose was also popular among other student groups and is very social. In March of her first year, the friction finally came to a head when one of the young women lied and said Rose helped her fight a police officer. After that incident, her parents told

her to finish the semester and to come home. At that point she knew, based on the campus culture and college's administration, that she had chosen the wrong institution despite the scholarship they awarded her.

> And as I was going through the school I talked to the Dean of Students, he was not supportive. I'm like, I don't want to be at a school that don't support me. He was like, well, you know how you people act. You people? You're black like I am. You just live in a small white town, so what makes you different? He was not a supportive Dean of Students, and I'm just like, I cannot be at this school.

> Rose spent $3000 for a lawyer to defend her against the assault charge and was ultimately found not guilty. She wasted no time and restarted her undergraduate pursuit in the following fall semester at a public university in the city in which her family lived. She chose the university because one of her aunts had graduated from there, and after a campus tour, Rose felt comfortable with the diversity she saw on campus. Before beginning at the new university, she rethought her previous biology major.

> I'm like, no, I would love to be a doctor, but I feel like doctors, they're not really at home, so I'd be not part of family life and all of that. I really want to be involved, so I'm like, could I really see myself waking up every day being a pediatric nurse? I was like, that's not what I want to do. I'm like, I love the science. I love science. I love helping kids. I'm just like, I don't know if I really want to see kids sick.

She intended on pursuing a Psychology major, but changed to Social Work after taking an introductory level course and discovered her passion for helping people. At age 21, Rose discovered she was pregnant from her boyfriend of two years at the end of her second year in college. At the time, Rose was commuting to school while living with her parents. Although not happy about another possible disruption to her education, her family eventually embraced the idea, and her boyfriend, seven years her elder, moved in with her family. Her son was born just after she took finals in December. Rose took the spring semester off to care for her son, but when planning for the next steps of child care and her class schedule, she and her boyfriend had

different plans. He wanted the three of them to live in an apartment separate from her family, expected they would both work to contribute to the household, she would continue her undergraduate degree, and their son would go to day care. Rose had different ideas about the future. Her grandmother offered to care for their son for $100 a week, and her parents encouraged her to remain at home and continue her education.

> I'm definitely not sending my kids to a daycare ever. If I have to risk being at home until my son is four or five to go to school, I would do that. And my mom and dad was like, "No, you don't have to do that. Just finish school. And then we'll work with you."

She returned to classes in the summer semester when her son was five months old and chose to accept the support her family offered. Her boyfriend moved out and from that point on, only offered sporadic financial support and limited contact with her and their son.

> Yeah. Like, he do what he want to do. And it's just like, I'm not going to make a grown man take care of their kid. If you don't want to, then you won't get your blessings for not doing for your children, like that's on you, so. And we separated in November, right before my son turned one because it was just like, I was in school. I was working two jobs. And I'm just like, "I need help." So he would rather go out, and hang out with my brothers, and go out with friends, and I'm stuck at home with a baby trying to get homework done. And now I'm just like, "Well, if you're not helping, why are you here?"

In addition to holding two student employee jobs on campus, Rose has been very involved in her university community. She held an elected position with student government, was president of the Black Caucus, and a Student Ambassador which is tied to a small scholarship every semester. Despite her 3.0 GPA and involvement on campus, Rose had difficulty securing an internship site working with children because of her arrest record. She is working on accumulating the $512 to have her record expunged to hopefully work with children after graduation. At the time of her interview, Rose was one semester from graduating.

**Deborah**

Deborah is an ambitious 33-year-old Russian Jewish woman and mother of a seven year old son. Until she was in high school, Deborah's family lived in an affluent suburb outside of a major midwestern city. Her father had a successful career and was the sole financial provider. After a job transition went bad, her father's income significantly decreased causing the family to lose their home and move to a smaller house in a less desirable section of town. The housing change did not affect Deborah, but the change in her father did. He became verbally and physically abusive, and he developed a substance abuse problem. The financial situation prompted her mother to return to school and complete a master's degree in teaching. She soon began to teach art in an elementary school. In high school, Deborah did well academically, she managed to graduate early, but struggled socially. Not having the ability to keep up with the materialism of her classmates, she was ostracized. Without the distraction of many friends, the relationship with her boyfriend strengthened. That relationship quickly turned abusive, mostly verbally at first, and then it got physical.  Deborah had a turning point and broke up with him while at her grandmother's funeral.

> And here I am at the funeral, and he just won't... he was calling me like a crazy person and accusing me of cheating on him. It's like, I'm at my grandma's funeral. And that's when I was like, pshh.

After graduating from high school, Deborah began at an independent, non-profit liberal arts college. She enrolled in their new architecture program, but she found her college experience to be less than what she expected.

Deborah: I was mediocre.

Christina: Mediocre?

Deborah: Yeah. Mediocre. I mean, I was doing well. I was making good money, and having fun, and just passing by, basically. I didn't have the focus. And here's the other thing, it was a brand new program. It was really

> unstructured. It was awful. Not to make excuses or anything. I mean, I
> don't think...

She completed three and a half years at that college before she was arrested. She did not disclose the reason she was arrested, but she did mention the person she was caught with was sentenced to ten years which speaks to the severity of the crime. She credits her freedom to having a good lawyer, but she regularly missed classes to meet with her lawyer or appear in court. She dropped classes before she failed them to salvage her grade point average. As she drifted away from her studies, she began working part time as a server in a high-end restaurant in the city.

Soon after she began working as a server, Deborah also started working as an executive assistant to a real estate investor. She enjoyed living for free or only paying a small amount of rent in her boss's empty houses and the access she gained to the wealthy people with whom she was surrounded. Assisting began to take an unethical turn, so she used her boss's connection to become a full-time server at one of the city's top restaurants. She described it as:

> His title for me was the mistress accommodator. He's like, "This girl's getting in
> the way so take her out of town. So I would get her on a plane ,and it was like
> "Okay, let's go here." Stuff like that. It was a little nutty, but I was like, "I can't do
> this anymore. I can't do it. This is taking a toll on me."

The work of being a full-time server was demanding, but Deborah thrived at it. She usually worked 60-hour weeks and was making a tremendous amount of money. Since she didn't have time to spend any of it, Deborah saved the majority of it. She moved on to help in the opening of a new restaurant with the hope of transitioning into restaurant management. She soon became involved with the head chef. They had a casual relationship, and she got pregnant after dating for nine months. The pregnancy was unplanned, but after the initial shock, they were very

happy. The moved in together and Deborah worked her entire pregnancy as a server. Early in her

pregnancy, the situation became unstable.

> Until I was about five months pregnant, that's when things hit the fan. So, like I
> said, he picked up an opiate addiction. And I would say to him... there are things
> that he would say, there are things that he would do. I was like, this is just wrong,
> this is off, there's something not right. But I was also in this... almost like
> demented. I was in this hormonal euphoria type of thing, like, "Everything is
> going to wonderful. This is what we're going to do, and we're going to have a
> family, and we'll open up a restaurant"... to, I was writing up business plans.

In hopes of making it work, she stayed in the living arrangement until their son was 15

months old. The dying of her aunt and his lack of support prompted her to leave. After years of

being on her own, Deborah and her son moved into her parents' house. She enrolled in a

community college with the intention of completing the prerequisites for a nursing degree. She

also returned to work as a server in a high-end restaurant a few nights a week. Her mother helped

care for her son by filling in when Deborah was in class or at work. Because of the dependence

on her parents and the child care provided by her mother, Deborah soon felt inhibited. She

explained her feelings as "It's like I didn't have any domain at all. I was being treated like a

child."

It wasn't so much a critique of her parenting, but more so the questioning of her

practices. Deborah stated "She never criticized anything, but it was just kind of like I could never

do anything without being like, 'What this? Why are you this?' You know? It wasn't so much

criticism. It was commentary."

When an opportunity to move out arose, she took it in an attempt to salvage her

relationship with her mother. When Deborah told her mother of her plan to move out, her mother

was skeptical of her plan. Yet Deborah thought it was a risk worth trying.

> Any financial hardship I'm going to have is better than any damage to our
> relationship. Any issues that we're going to have with my mother, it's not worth it.
> I will take this as if I fail, I'll be back. But it's like, if I don't try…

Deborah recognized what she wants to accomplish and again reconfigures her situation to attain her goals, however, new challenges continue to arise. Her newfound freedom of living on her own with her son came at the cost of her boyfriend moving to Denver (she sublet his apartment) and her best friend moving to Spain (she furnished her new apartment with her things). She continued to work as a server part-time, while increasing her enrollment in community college, and began to supplement her living expenses with her savings and taking student loans.

> It worked out, but all of a sudden, I was so lonely. It's like I lost my two best
> friends, and life completely changed. And that's when I went into the tailspin.
> That's when my face... everything just went to hell. And I mean, I did really well
> in school. I was persevering, following through with stuff, but then just... I was
> like, "I can't fake it anymore, and I am dying inside." So I had no one, and
> motherhood is isolating as it is. And also, I mean, all my friends now, they all
> have... my kid's seven, and all their kids are like one. It's like I had no one to
> relate to. Not even with my best friend or boyfriend, but I at least... I had people
> to report to every day aside from my mother. So yeah.

Determined to progress in her nursing degree pursuit, Deborah researched a competitive nursing program at a large urban public university. She found a transfer guide online and followed the required prerequisites for the nursing major and met with a program advisor. She soon completed what she could at the community college and transferred those courses to the university. Although she was not directly admitted to the nursing program, she began pre-major coursework there. Quite a few of the courses she needed to take required prerequisite courses and those courses were only offered during specific semesters, had low enrollment capacities, and often had waitlists. So to maintain a full time schedule of classes, Deborah also enrolled in Sociology courses to supplement her course load. The demanding coursework and increase in tuition costs soon took a toll. She states "And, also, I was really, I was in bad shape. So, I mean,

my face, I was unrecognizable. And I was breaking out in shingles every other month, and what 30-year-old, or 32-year-old, has shingles? It was pure stress."

As Deborah came to the realization her health was suffering from the stress of doing it all, she pushed through to the end of the semester. She has not checked her final grades, but suspects she earned a grade of C in a pre-requisite for the nursing program, consequently lowering her grade point average, making her ineligible to apply to the nursing program. She has skipped a summer and fall semester of courses and found a new restaurant in which to work. Deborah has been seeing a therapist to alleviate some of her stress, and her son's father increased financial support to cover her rent and other expenses. Through online sources, she learned of a grade replacement policy which will allow her to retake courses to improve her grade point average. At the time of the interview, she expressed plans to enroll in spring semester pre-major nursing courses. If she gains admission to the nursing program, she believes she will graduate within two semesters. Otherwise, she plans to declare a Sociology major and could graduate within a semester.

**Table 1. Participants**

| Name | Participant Age | Age of participant's child(ren) | Ethnicity | Academic Major/Degree |
|------|------|------|------|------|
| Sophia | 38 | 13, 18, 19 | Mexican | Psychology |
| Kim | 26 | 9 | Guatemalan | Bilingual Education |
| Rose | 23 | 2 | Black | Social Work |
| Deborah | 33 | 7 | Russian Jew | Pre-Nursing/Sociology |

**Conclusion**

The four women who participated in this research have traveled on similar roads in the same direction. With the exception of Deborah, the women came from modest upbringings. All of the women performed well academically in high school and expressed intentions or at least

dreamt of attending higher education. Motherhood occurred in the women's lives at different ages within varied circumstances. Therefore, a range in their age at the beginning of their higher education experience and the age(s) of their children exists. They share commonalities in their perception of the earning power associated with an undergraduate degree and their hope that completing a degree will provide them financial stability.

In the next chapter, I focus on the participants' experiences away from the university environment, followed by a chapter about their experiences on campus.

**Chapter V. Off-Campus Experiences**

Higher education professionals have a plethora of information to inform their practice. Many academic professionals are members of education associations, attend conferences, read or contribute to newsletters, and/or are part of a knowledge community, interest group, or committee. Yet, as hard as higher education professionals try to create campus climates conducive to learning, sometimes the challenges students face off campus outweigh the efforts of even the most supportive universities. Interviews with the four single mother student participants of this study revealed the difficulties they experienced while trying to balance their student and mother roles. The following sections will discuss obstacles of housing, childcare, money matters, and personal relationships.

## Housing

All four of the participants described a time in their lives when their housing was unstable for various reasons. Proximity to resources and affordability were the two most prevalent factors in choosing where to live. The participants explained the need to live near reliable childcare options. They discussed how they limited their university choices to those schools in close vicinity to their homes, work, and that of their children's schools. Affordability of housing was also factored in the decision of where to live while they were enrolled in school. While Kim and Rose, the two younger participants, experienced challenges in keeping affordable and safe housing consistent with that of most low-income or working-class urban dwellers, their families carried most of the housing expenses. Both Sophia and Deborah experienced the most transitions in housing, particularly after becoming parents, because of multiple shifts in available supportive networks and their fluctuation of income levels.

After leaving her husband with only a car full of items and her three children, Sophia went straight to her parent's small house where they stayed for a while. From her parent's house, they moved in with her older sister. Her sister's house was in foreclosure at the time, and while unfortunate for her sister, was a blessing for Sophia and her children because it provided a free place to stay while Sophia figured out her next steps to independence. The sister got married, and her new husband and she bought a house together where Sophia and her children lived in the basement. She contributed $300 a month in rent. After a long legal battle for child support and settlement of the little assets from her marriage, Sophia eventually had enough income to rent a small apartment. She explained:

> We move into my mother's house, and we move into my sister's house, and my sister bought a house. We moved into that house, so it was a lot of movement. Within two, three years we moved four times, and it was just[7] …we're everywhere.

Sophia and her children experienced these several moves while they were all enrolled in school. At one point, she facilitated the commute to three different schools. Her youngest son and daughter continued to attend the same elementary school they had been in when she was married. Her oldest son had transitioned to high school, and she began at a community college. She recalled:

> She was in the eighth grade. So I wanted her to finish the year in her school. So I would just drive home, back and forth, every day. [Name of her school] was an hour to go back and come back, so it was two hours.

Once her daughter transitioned to high school, Sophia now had three children in three different schools.

> Sophia: And he was going to another school, which it was not too far from us. But sometimes I would take him to school at the same time. I would drop my daughter

---

[7] "[…]" denotes text that has been extracted by the author to improve readability (but not change the meaning of the participants' talk, while "…" denotes a pause in the interview.)

off, and then I would drop him off. But then he figured like, "You know what? I'm just going to get a bike, and I'm just going to bike it." So that's when he started biking. He bought himself a bike and he would take himself to school. But he was always late, too. So that was a whole other story. So I was dealing with three schools.

Christina: And your own school. Four schools.

Sophia: Right, four schools.

Comparatively, among the participants, Deborah has had the most unstable housing throughout her life. At an early age, her family had to move due to her father losing his job. They moved from an affluent suburb to a working-class neighborhood in a large city. Similar to what Sophia did with her children, Deborah's parents kept her in the affluent suburban school instead of moving her to the public city school she should have been attending based on residency requirements.

Deborah: I went to high school at Township even though I moved to [the city].

Christina: Oh, you still went to [Township]?

Deborah: Actually, I mean, the neighborhood we were in was actually decent. It was decent. Was at least when we moved in there. Now it's a little shifty but the thing is, I mean, they just want me to continue my education there.

After high school, Deborah lived on the campus of the first university she attended. She only lived on campus for one semester because she soon started working for a real estate investor. He allowed her to live in his properties sometimes for free or pay a small amount for rent.

So yeah, the guy owned the whole block, and it was just sitting there. So he had places that were just sitting there as he was… I mean, they were dumps, but it was extravagant, and I was paying like 200 bucks a month.

The casual relationship with her son's father became more serious soon after becoming pregnant, so Deborah moved into his apartment. Although after five months of living with him she suspected he developed a substance abuse problem, she stayed until their

son was 15 months old. When I asked about the reasons that drove her to leave, she did not mention the suspected drug use as the motivator. Instead, Deborah spoke about his lack of life skills:

> I mean, I was planning it in my head, but I also was like, "Let's make a perfect life together," and I was going back-and-forth with it all. But he never had any reassurance. He had… it's like, we got the car, the whole car situation. I'm like, "Walk away." I was like, "Let me deal with this person. You're ruining this." And I was like, "You're 40" - he was 41 at the time - and I was like, You don't have any credit, you have nothing." He had the income, I had the credit. I was just, I was like, "What am I getting involved with here?"

She and her son moved from that living situation into her parent's house. While her mother was as supportive as she could be, her father's substance abuse became more evident and affected his interactions with his grandson. Deborah's son has multiple food allergies, and as she was working through the triggers of his reactions, he would often have rashes or hives. She described a negative interaction with her father involving her son:

> But my dad would be rubbing… I was like, "His face is irritated." You could see it's irritated. And he would just get nasty with me. My mom and my brother would look at him, like, "How dare you? Why would you talk to her like this?" And to me, it was normal, and to them, they were like…

With the support of living at home and her mother's willingness to help with her son, Deborah was able to work full time and return to school. Her son's allergies were under control, and he started to attend preschool. This allowed Deborah to go to school during the day and work a few weeknights and weekend shifts as a server. Although the scheduling worked out, her relationship with her parents suffered greatly.

> Actually, when I stopped living at home, there was a point that I was just like… with my parents, my mother and I… my mom's my best friend. I love her to death, and we've always had the best relationship. And we didn't. It was really deteriorating.

Deborah had started a relationship with a new man from the restaurant industry, but after

three years of dating, she learned he had planned to move to Colorado. He was planning

to break his lease, but Deborah seized the opportunity to sublet his apartment. Her best

friend was also moving and supplied her with furniture to transition the bachelor

apartment into a child-friendly space.

> So my best friend, my wingman in life at that time, and my boyfriend of three
> years at that time, they both moved. My best friend moved to Spain, and my ex-
> boyfriend, out of nowhere, was like, "I'm going to Denver." I'm like, "Okay. Bye
> Felicia." So I took over my ex-boyfriend's apartment, and then took everything
> out of my best friend's apartment, and moved it into his apartment.

In the last eight years, Deborah and her son have moved three times. She and her

son have lived in their current apartment for three years since he started elementary

school.

Similar to Sophia, Kim's mother had to move her family from place to place

before finding an affordable apartment in time for Kim to attend elementary school.

Although they haven't moved from that small apartment since Kim began kindergarten,

the potential of having to move remains even now. Kim now pays the majority of the

rent, but from the time of being a child until graduating from college, she was supported

by a single mother who provided for her family by cleaning houses. In consideration of

the increase of gentrification in the major city where they live, many low-income families

have been forced out of their communities due to the lack of affordable urban housing.

Rose grew up living in the same apartment with her family near the homes of her

extended family in a large Midwestern city. After she had her son and enrolled in a

university across town, they, along with her parents and younger brother, all moved to an

apartment closer to her university. Moving made Rose's commute shorter but was

primarily motivated by her family's concern for Rose's safety traveling home from school

and work in the dark. Every morning, her father would drop her off at the campus, drop

off her son at the grandmother's house across town, drop off his wife at work, and then go

to work himself. This lasted for about a year and a half because the apartment complex

was sold, and the new management company refused their rent. Her family was served an

eviction notice. Rose recalled:

> And yeah, they refused our rent for a whole three months, and they were like,
> "Oh, y'all got to move out by this date." And I'm like, "Dad, technically, we can't
> just get kicked out. They can't just throw our stuff out. It's ways around this
> stuff." So my dad called the court. He was really stressed about it and stuff like
> that.

They eventually moved back into their original neighborhood after determining it wasn't

worth fighting to stay in the apartment. Rose explained her father's decision and their

loss of property:

> My dad was like, "Well, why stay when my rent was refused for three months.
> Too, our bathroom ceiling has been leaking ever since my grandson was five
> months." So our stuff got thrown out in the basement. Everything. Clothes, shoes,
> my dad military stuff. I don't even feel like it got thrown out. I feel like they stole
> because it all was packed up in boxes. The only thing that was trashed was all our
> pictures my mom had since we were kids. Pictures of everybody.

The timing worked out well because Rose's godbrother owns an apartment building and

at the time, he had a unit available. The rent was less than what they were paying, and the

space was larger. Rose recalls what her godbrother said when offering the apartment:

> "Y'all can do whatever y'all want. Take the second floor, just, y'all family, so pay
> me $800." My dad was like, "No. I'm just going to give 1,000 because I was
> paying 1500 on the north side for the small 3 bedroom apartment. And you've
> actually given us more space, 3 bedrooms, a full kitchen." So he really works with
> us, my godbrother, whatever. I mean, we like it.

Having a safe, clean, and nurturing place to live provides a sense of stability. However,

securing safe and affordable housing is a challenge for low-income and working families

who live in expensive cities. For Deborah, her experience with living arrangements has

always come with an unforeseen cost. Her ethics were challenged when the real estate investor she assisted asked her to manage his mistresses, when she suspected the father of her son to be a substance abuser, and when Deborah felt she no longer had a good relationship with her mother. By moving out of living arrangements and into others, she compromised any positive emotional support or financial benefit she might have received. Consequently, with her continual moves, she lost any sense of permanency. In contrast to her history of living in the same place until going to college, Rose's adult life included unwilling moves due to the negative actions of others. Moving closer to her university uprooted her immediate family from their known community consisting of mostly extended family. Her family also compromised their living standards by renting a smaller space with dilapidated facilities to support her during her undergraduate degree pursuit. Kim was fortunate to have lived in the same apartment throughout her higher education experience. However, she relied on her mother's uncertain income to cover the majority of the rent in a city where gentrification causes continual rent increases. Sophia and her children moved four times while she and her children were all enrolled in school because of reasons ranging from lack of space for them to live with family to her inability to afford rent on her own. All of the women, with the exception of Sophia, tried to live in places that would make continuing their education conducive. Sophia instead found an apartment close to public transportation that connected her and her children's schools. Also important to continue their studies was securing reliable childcare for their child(ren).

**Childcare**

The way I'm using the term childcare in this section is a form of the adage "It takes a village to raise a child." Childcare describes the people who live in that village, their part in caregiving, and the space in which the caring takes place. The term childcare is being used to encompass not only the supervision of a child, but also includes acts of caring such as feeding, bathing, interacting with, helping with homework, transportation of the child, etc.

**Initial Stages**

With the exception of Sophia who was in a marriage when she became pregnant, the other women's pregnancies were unintentional. Upon realizing they were pregnant, they all had thoughts about how they would care for the child and continue with their education. After her initial shock, Kim's mother pledged her support:

> I was in the state of shock for a few weeks. But once I got over it and once my mom, that day, when we get home she was so mad at me and she didn't talk to me. But then the next day, she started talking to me and she said, "Now, what are we going to do?" So that changed everything. Once she told me that, I said okay we, so that means we're a team. And she said, "I'm going to help you." And she did.

Rose had a similar experience when she told her parents she was pregnant. She decided to let them know by giving them gift wrapped t-shirts that said World's Best Grandma/Grandpa. She recalls her parents were not pleased "So Mom was just like, 'I'm fixing to be a grandma?' So she just walked off. My dad was mad. He was mad mainly the whole pregnancy, but he ended up getting over it." Rose's father made her promise she would finish her undergraduate degree and, in turn, her family would support her and her son. Rose remembered her parents saying, "We're going to help you, but you have to finish as soon as you can." Both Kim and Rose lived with their parents while being

parents themselves. Deborah also lived with her parents for a portion of the time she was enrolled in coursework. All of the participants expressed feeling grateful to have help from their family.

Rose and Kim were fortunate to have delivered their children at ideal times of the academic year. Rose delivered in December just after finals, and Kim delivered at the beginning of summer break. Rose returned to school when her son was five months old; she only took one semester off. Sophia and Deborah were not enrolled in undergraduate programs at the time they became mothers.

### Childcare Challenges

All of the participants expressed some level of difficulty with childcare. The challenges faced include finding conveniently located and affordable care, the coordination of picking up and dropping off of children with other caregivers, navigating the requirements of government childcare subsidy, not attending class to care for a sick child, the missing of their child's milestones, and/or the isolation experienced when being the sole care provider.

Just as she had cared for Rose when she was a child, her grandmother cares for her son while Rose is at school and work. This alleviated her need to seek affordable conveniently located childcare. As soon as she discovered she was pregnant, Rose planned to care for her son herself if her grandmother was unable. The grandmother also cares for her cousin's child during the day, and she enjoys seeing the relationship the three of them have together.

> And my grandma she loves babysitting [Rose's son]. He's so spoiled. I'm just like, "You did this to him." [Rose's son] loves my grandma. He goes in there hugging her all the time. I'm just like, "Oh, he love his granny."

When Kim returned to high school, her daughter was three months old. Like Rose, she was also able to find convenient childcare during the day while she was at school. Her mom and she shared in taking her daughter to a nearby woman's apartment.

> And so when she was three months old, she started in a home daycare which was about a minute or two from my house which was very convenient. So my mom would take her walking, and I would pick her up.

Once Kim started her undergraduate studies, her daughter was old enough to attend an early learning center. Kim now had a car, so she chose a location that was close to her university because her schedule of classes fit into the operating hours of the learning center. She also considered enrolling her daughter into the childcare center located on her university's campus, but there was a yearlong waitlist. She also knew she would eventually need to take classes scheduled outside of the operating hours of the on campus center. This also posed a problem should her mother need to pick her granddaughter up because she did not drive. Kim ended up changing early learning centers for her daughter every year for three years because she lost her childcare subsidy and consequently lost her daughter's slot at the centers.

> Because I was not taking summer classes and [so I wasn't eligible for the childcare subsidy program], since I'm not taking any classes, they can't help me pay for that, for the daycare. And the daycares would not hold the spot for her. So every year, I would have to switch her and look for a new daycare. I think she went to three learning centers after.

The younger a child is, the more expensive childcare is. When Deborah's son was young, she was able to stay home with him. She was also apprehensive about leaving him with anyone but her mother because she was working through the triggers of his allergies.

> I mean, what it comes down to is, for me to work, and get someone who would be on top of it enough and be able to cover what we need, as far as his allergies and asthma…and just be on top of things. I mean, he's allergic to egg, dairy, nuts, peanuts, sesame, and shellfish. Egg and dairy is in everything, unless he has…I've never let anyone but my mother take care of him until he was four. Partly because I was a crazy person, but, I mean it's potentially life-threatening.

When her son was four years old, Deborah found a preschool that was conveniently located for her mother and her to pick up and drop off her son. More importantly, the preschool was food allergy sensitive and accepted the state childcare subsidy Deborah needed to help pay for the tuition. She felt preschool was important to allow him time to socialize and further prepare him for kindergarten. Deborah was concerned about her son's eligibility for a quality program in the public school system. She explained:

> I think just doing research, and also, I felt like getting into preschool… well, because [her son would attend public school], the whole thing with the preschool process, it felt like you had to get into the best thing ever, because he's going to have to test into a school.

She continued:

> Unless I'm going to go to some crap school, or he will. So I felt like I had to really get him prepared for that test.

Sophia's experience was slightly different from the other women's. At the time she became single, her two older children were more self-sufficient, but her youngest son was still in need of supervision. When the older two were in high school, she enrolled her son in the after-school program to allow her the time she needed. Because she was living with her sister at the time, her brother-in-law would pick up both his son and Sophia's son on his way home from work. This arrangement worked for the first year, but the following school year, the cost of the after-school program tripled unexpectedly. Sophia had just moved into her own apartment and hadn't anticipated the increase. It was no longer feasible for her brother-in-law to facilitate the pickup from the after-school program.

> And I couldn't do that, so my son literally had to wait outside of the school. But the school was like, "You can't wait outside. You have to be in daycare or afterschool care," and blah, blah, blah. So I would get a lot of notes, "Your son is not supposed to be outside and blah, blah, blah," so. So yeah.

**When Children are Sick**

Most mothers who work outside of the home struggle to find childcare options when their children get sick.  If a child has a fever, or other signs of being contagious, the child would be sent home and needs to be symptom-free for 24 hours before returning to a childcare center. In Kim's experience, she was able to rely on a few people to help her in the event her daughter was ill. Although her mother wouldn't get paid for the day, she would take time off to care for her granddaughter if Kim couldn't miss class. She also had the occasional support of her daughter's paternal grandmother and aunt.

> I would have my mom or I would have her grandma from her dad side. His family has been helpful. I mean, I don't know…I think I failed to mention, but that's a huge part of who has helped me is her aunt, which is from her dad side. His family has been so helpful, his mom and his aunt. Because her aunt is able to work…she works in a small business but, she's able to…if I need her to watch her, she's able to take her to her work because she's the owner of the business. So she's always been there whenever I needed her.

Rose's son is cared for by her grandmother which has allowed her a bit more flexibility with leaving her son while he's slightly sick. Having worked at a daycare prior to having a child of her own, she was determined not to send her infant son to daycare.

> And I'm just like, "I will never send my infant to a daycare." And I worked in daycares, as well, so I didn't really like how they treated the babies, so I'm just like…and at the time, I didn't have a kid. So I'm like, "I'm definitely not sending my kids to a daycare ever. If I have to risk being at home until my son is four or five to go to school, I would do that."

However, Rose cares for her sick son if she feels she can skip class without missing too much material. She prefers to be extra cautious because her grandmother is a cancer survivor.

> Oh. I don't send him to my grandmother's house. My grandmother's a cancer survivor so she can't really catch colds because she can't really take medicine. So when he's really…nose is really runny, I don't send him. I mean he's with my other cousin that's the same age as him, so they both bounce back with the colds. So I don't send two sick kids. I'd rather just keep him myself and give her a break and she just deal with one of them. But yeah, when he's really like nose is running bad, the cough is really bad, I just keep him because my grandma can't really get

sick. If she gets sick she can't really take medicine either, so. Yeah. So I just keep him.

**Missing Out**

While she's very happy to have her grandmother care for her son while she's at school, Rose feels like she's missing some opportunities to learn about her son's budding personality. She described her feeling as "And it's like, he liked this type of fruit or he liked this type of vegetable, him learning how to walk. My grandma did a lot of that stuff, so. I'm just like, I'm really missing out."

Sophia and Deborah stayed home with their young children and didn't need to contend with childcare policies about sick children or worry about compromising their grandmother's immune system. Yet, they both expressed negative feelings from that time in their lives. Sophia had two children before she turned 20 years of age. In retrospect, she feels that her focus was on tending to the constant needs of two young children instead of self-development.

> So I was always busy, and I just focused on the kids, and that's what I did. I guess I didn't have time, and I feel like I find myself that I'm really good at just blocking things out. Not thinking of things. Just putting them out there. I mean, the back of my mind and just not bringing them out. I mean, that's what I did.

Before her children became school aged, Sophia had a strained relationship and limited contact with her parents and siblings due to her husband's constant negative comments about them. Consequently, Sophia's daily life had been reduced to staying at home with her children and maintaining the household. She did not socialize with other women with children or participate in social activities to connect to other people. She felt she was unable to make friends because her husband would disapprove of anyone she would meet. She was also limited because she lived in the same building as her in-laws and felt she was being watched.

Deborah went from a very social and active lifestyle working as a server in some of the city's top restaurants to having feelings of isolation when she became a mother. She stopped

working and stayed home with her son for the first 15 months of his life. Although she wanted to and was financially able to be her son's primary caregiver, she did not anticipate how lonely she would feel. She described it as "That's what I wanted. If I could and would, I would have a bajillion kids and be a stay-at-home mom. I would love that, yeah. And I wasn't bored or anything. It was very isolating."

Thus far, I have demonstrated the ways in which these women's lives, and consequently the lives of their children, have been subjected to constant transitions - the challenges of maintaining stable housing and the sense of community that can be derived from that, the challenges associated with consistent and reliable childcare, and the challenges of feeling they are missing out on either life outside the home or their child's developments. In this next subsection, I will discuss a key reason these women needed to reconfigure their world over and over - the economics of it all.

**Money Matters**

The women in this study all worked while enrolled in coursework. They assembled a patchwork of income sources and supports. Their incomes generally came from work outside of the home, funds contingent on their enrollment, credit cards, government subsidies, and family or partner contributions. Their challenge existed in the stability, continuity, and dependability of those sources and compensating for shifts in their financial obligations.

### Work Outside the Home

Three of the four women in this study were able to find student employment on campus. Working on campus alleviated the need for extra traveling time to another job, allowed them to structure their work hours around course schedules, and placed them in a position where they were connected to university resources. Being aware of registration periods, course drop

deadlines, basic knowledge of the financial aid process, tutoring services, locations of departments, etc. was part of their job description. Additionally, access to faculty and staff members gained the three women referrals and recommendations to various scholarship opportunities and awards. Despite the numerous advantages of working on campus, the limitation of weekly work hours placed on student workers also limits the potential of income.

Both Kim and Rose managed to piece together student worker positions, which shifted almost every term, to maximize the 20 hours per week limit on student employees. Hourly compensation is based on the complexity of the work. Kim coordinated between two departments to work all of her eligible hours. The office work paid her $9.25 an hour, and her work with another program paid $10.10 an hour. For most of her undergraduate experience, Kim had a stable, yet limited, income. Rose experienced more changes in departments and income than Kim. Due to changes in department budgets, she worked in four different departments, all at varied hourly rates. However, as funding for these positions and the demand of her coursework fluctuated, so did her income. The uncertainty of how much she would earn made it difficult to provide for her son. She commented:

> Because my job, because I don't really work that much, I get $12 an hour, which is good if I'm working 20 hours. But it's really not good when some days I'm going to work two days a week. So I will get half or whatever.

Rose was referring to a position she had recently begun with an after-school program, America Reads, three days a week. Rose was able to transition to the program because of her high grade point average and eligibility for the work-study program. Work-study positions are based on student financial need and are paid with federal funds instead of university department budgets. Students typically are paid higher hourly wages

while working for America Reads or America Counts than a work-study position on campus. However, the work usually takes place off campus at an area school.

Sophia worked on her community college campus, however, her intern position was funded by an outside source, therefore, she received a higher hourly wage than a typical student employee. The intern position was associated with the program she participated in and also provided small stipends to fill gaps between transportation costs, books, and supplies. Upon graduating from the community college, she was no longer eligible to work as their intern. Within a short time of enrolling at the university, she secured a new student employee position, albeit at a lower pay scale as she was previously earning. She described her perspective on the decrease:

> And actually, right now, that I've taken this job, I took a pay cut and then… so my way of thinking, I'm like, "Okay, it's a pay cut this much less monthly." That's fine, but then, my rent went up so it doubled.

To supplement her income earning from working on campus, Kim took on a third job babysitting for a family with three children. She worked irregular hours consisting of mostly nights and weekends for the family. She was paid $15 an hour and worked between six and 10 hours a week.

Deborah never worked on campus to earn income while in school. Instead, she capitalized on her connections to continue work as a server at a high-end restaurant. She was able to make a significant amount of money, but she was required to work several nights a week as a server. She was burning the candle at both ends by attending a full-time course load and working, she sometimes only slept three hours a night. However, she saved most of what she made and eventually quit. After some time off, she returned to working as a server, but she was earning considerably less than she ever had before. As

she put it "What I make now in three shifts is what I made in one shift before." Deborah

attributes the decrease in pay to the mismanagement by the restaurant owners.

> They're thieves, basically. There's no transparency. I don't know how much I make. I don't know what I make. I know nothing. I mean, I make… my tips are 700 bucks a night, but I walk with 200. It's messed up. And I've been approached by several people about class action suits about these people and I've… I want nothing to do with this. It's just… it's a pooled[8] house.

The participants in this study had to work to makes ends meet for themselves and

their child(ren). At minimum, there was a financial need to contribute to their household

expenses and purchase what their child(ren) needed.

### Meeting the Cost of Attendance

The participants experienced different tuition and fee obligations according to the

institutions they attended. Deborah and Sophia attended community colleges at a point in their

degree pursuit. Because the cost of attending community colleges is typically less expensive than

that of universities, they both did not express difficulty in meeting their tuition bills. However,

they both went on to enroll in universities that were more expensive than the other universities in

the same city. Kim began and finished at the same university and Rose started at a small college

but completed the majority of her undergraduate degree at the second institution she attended.

The women met the cost of attendance with a combination of federal grants, state grants, college

scholarships, service scholarships, and student loans.

Kim paid the least out of pocket for her undergraduate. She was able to score high

enough on a few Advance Placement (AP) exams to give her college credit, saving her a few

thousand dollars. Upon entering the university, Kim was eligible for a Federal Supplemental

---

[8] A pooled house means all servers must share their tips every night and management distributes an even amount to servers and a smaller portion goes to the hostess and bussers.

Educational Opportunity Grant (FSEOG) that is granted to undergraduate students with exceptional financial need. She was also eligible for the PELL grant and her state's grant for undergraduate students. Only a small portion of Kim's income, went towards materials for coursework each term. Later in her studies, she regularly applied for and was granted various scholarships and service awards specific to her academic major.

Rose was awarded the maximum federal and state education grants each term. She also participated as a Student Ambassador. As an Ambassador, Rose was not paid hourly but received a scholarship of $500 a semester. The work consisted of taking potential students on scheduled campus tours. She was often allowed to conduct the tours as part of her student employee duties. She also continued to receive $800 a term through a scholarship she earned through her high school. The grouping of grants and scholarships were enough to meet her cost of attendance every semester.

Sophia attended the most expensive university of the participants. Tuition and fees are around $50,000 a year. She chose to attend that university because of the prestige she associated with the institution. While enrolled in community college, Sophia's cost of attendance was covered by federal and state grants, and she additionally received a small stipend every term through her involvement in a campus program. Upon entering the university, Sophia had to take on student loan debt to meet the private university tuition costs despite receiving federal and state grants, a transfer scholarship, and other funding from the university. She recalled:

> Last year I had to take out a…so yeah, and then, with my financial aid and
> everything, last year I took out a loan of like $8,000 or so. 8 or $9,000. It was
> definitely less than $10,000. Like $9,000, I think, subsidized and unsubsidized
> loan to pay for it. And then this year, because I'm graduating, and because I have
> I don't know how many credits, and blah, blah, blah, it went up, and I took out a
> loan of like 11 or $12,000.

Sophia believes she has borrowed around $20,000 in student loans. She was unclear as to the exact amounts and how the outstanding amounts were distributed between subsidized and unsubsidized loans. Her first year enrolled at the private university, she borrowed enough in student loans to receive a small refund of around $500 to $600 which she used for living expenses. Her second and final year, she again borrowed slightly more than needed and only received around a $100 refund.

Similar to Sophia, Deborah also transitioned from a community college into a university. In Deborah's experience, although it was a public university, the cost of attendance was more than her community college. The cost of tuition tripled and additionally because Deborah enrolled in pre-nursing major courses, each term she incurred extra costs for lab fees and expensive textbooks. She was able to meet the cost of attendance with a mixture of income (while she was working), her savings from work, federal and state educational grants, and student loans.

**Borrowing Beyond Tuition and Fees**

When the combination of government education grants and scholarships are not enough to meet the demands of tuition and fees, many college students supplement the cost of attendance by taking on student loan debt. Three of the four women spoke about the ways in which they used their student loan funds. Rose borrowed conservatively and intentionally and in contrast, Deborah and Sophia described carrying larger amounts of student loan and credit card debt. While they spoke about the stress of owing large amounts of debt, they also were uncertain about the amounts they owed and the distribution between subsidized and unsubsidized loans and credit cards.

Rose lives conservatively partly out of necessity and partly because she is determined to graduate with as little debt as possible. She limited her borrowing to subsidized student loans to avoid the accumulation of interest. While living on the campus of the first university she attended, Rose took a small student loan to supplement her living expenses. While she attended the second university, she only borrowed a small amount in student loans to pay for two summer terms to get back on pace to graduate within five years. She described her pride in that accomplishment:

> Honestly, I'm under $10,000 in debt, and that's including my first school, so I'm doing pretty good as far as loans. I'm proud with my little debt I have. When I tell people that I'm under $10,000, they be like, "What? I got like $180,000."

Deborah worked and attended school in waves. When she stopped working and tried to focus on school full time, she also began to live separately from her family. Considering the loss of income and increase of expenses, I asked about how she was supporting herself. Her response was:

> Well, it's financial aid for a while. I have good credit, so that I do some credit cards and then I pay things off. And I had a lot of savings. I was making a lot of money for a long time.

While Deborah was unemployed and attending school, she lived off of student loan funds. Each year, she took a little less than the maximum offered to her. She could not recall the exact amounts, but the student loan funds paid for general living expenses, rent, some food, and her son's medical needs. She had some outstanding student loan debt from her first college of attendance, about $8,000 which has been in deferment, and accumulating interest, while she has been enrolled in school. She estimates to currently have $60,000 in student loan debt.

Sophia's accumulation of debt began soon after leaving her husband and has grown since. She relied on credit cards to make ends meet, and taking out student loans

has contributed significantly to the total she owes. While she was in the process of filing for divorce, her husband cut off her access to money completely. Sophia was unable to get access to government assistance for food because her family had previously had government health insurance. Having their information in the system showed she was married, and therefore ineligible for benefits, due to her husband's income. She recalled her conundrum:

> So when I go apply just for me, his income and whatever he makes, it's in the system already. So when I go to apply and I'm like, "I'm separated and my ex-husband doesn't want to give me anything or the dad doesn't…" "but they have a dad." I'm like, "I know, but I can't make him give…" he's like, "Take him to court." I'm like, "I know but, in the meanwhile, what am I supposed to do?" Nothing.

> While she was married, all bank accounts, credit cards, and the mortgage were all

in her husband's name. He handled all of the finances for their family. To establish her own credit and to purchase what she and her children needed, she opened a Target credit card. She soon opened additional credit lines at other stores she frequented to provide for her children.

> It's always like, "Either I buy this or I buy that," and then I get tired of feeling like ,that and I just go ahead and use the credit cards. "The kids need shoes. I'm sick and tired of going and get shoes for $30 and they don't even last or whatever. Fuck it, let's go to [department store] and get some decent shoes or [department store] or whatever." Then, I use the credit card, and that's why I'm in debt.

Again, she turned to her credit cards as a way of providing for her children's needs.

> Sophia is constantly mindful of her financial troubles. She takes pride in her role of

providing for her children and the hard work it takes to balance everything. Yet, she struggles with satisfying her children's requests and getting further into debt to do it. She shared her internal dialogue:

> I mean, because it really sucks not to have the kids say, "Oh, you know what? I feel like eating a pizza." I'm like, "Well, too bad," or me being reckless and just

putting it on a card, right, because I get tired of not having it. I'm like, "You know what?" And then I feel like I deserve this. I work really, really hard. Let me get in debt another $1,000 or whatever. And then I go there, and then when the payments come, I'm kicking myself in the ass. I'm like, "Shit." I'm like, "Why did I do this?"

Aware of her increasing credit card debt and high-interest rates accumulating to that debt, Sophia has attempted to consolidate her debt. Despite exploring her options, her lack of income makes her ineligible to consolidate her bills to a more manageable monthly payment. The more she discussed the topic, the more agitated she became.

But it's like yeah, I got turned down twice already, and I'm super close of just being fuck it. I'm just not going to pay, and what are they going to do? I don't have anything. They can't take anything away from me because I have nothing. I don't own a car. I own my car, but it's $5,000 worth of car. So it's like the system is just…sometimes it's just not there to help you.

Sophia is distraught over her debt because she realizes she will not be a financial resource to her children until she can use her post-graduation income to help them. Her oldest son has recently moved into his own apartment and is working full time. Sophia had hoped to entice him to attend college by helping him financially. Her daughter has begun looking for universities to attend after graduating high school, and Sophia was hoping to be able to co-sign for any additional student loans her daughter might need for attendance. She explained her feelings as:

And then my daughter going to school? There's more debt. My other son going to school? If he needs anything, who's going to sign? I'm going to sign. So I need to have my credit good for them even though I'm drowning.

Sophia estimates she will be approximately $80,000 in debt by the time she graduates from her undergraduate program.

### Government Subsidies

The limited incomes and lulls in employment of all four participants made them financially eligible for assistance from various government programs.  The women used the

programs as temporary supports to piece together the essentials they needed to remain focused

students and dedicated mothers. The government supports were used for childcare, purchasing

food, health insurance, and apartment rental. As these supports are contingent on financial need,

the women were required to frequently reapply to prove their eligibility. Depending on the

number of supports they received, the preservation of benefits was a time-consuming process.

Beyond her work at the community college she attended, Sophia was not

employed as a student employee during the summer months. Due to the decrease in her

income, she received a higher amount of government assistance for food. She used the

increase to stock up on shelf-stable foods before her income increased again and her food

benefit would decrease. She explained:

> To pay for rent and to pay for everything, it was kind of rough. And once again,
> my credit cards. I was using credit cards for all that. And then I applied to, not
> applied, but I pre-applied again to the [government food supplement]. And since I
> had no income, or I had a very little income, they gave me a lot, like more for
> food and stuff like that. So that helps because food was expensive.

Sophia has also used Medicaid as health insurance for herself and her children.

Additionally, having sole custody of her three children and her level of income made her eligible

for assistance with the rental of her apartment.

Rose was also eligible for government assistance for food.  Using her food benefit each

month was a way for her to contribute to her the household. She enjoyed living with her family

and was eager to reciprocate their support in the ways she could manage. She described her

feelings as:

> But I mean I like staying with them and helping out. I wish I could help out more,
> but they know I can't because I'm working a low paid job. I mean I do keep food
> in the house. So I guess that's a plus.

Deborah did not get into the specifics of her finances; however, she discussed the

government financial assistance she was eligible to receive. She received assistance with

paying for her son's preschool, buying food, and health insurance for herself and her son.

Deborah went on to describe the ways in which she was money and system savvy.

> I mean, I have a Link card. I'm on food stamps. And, yeah. I mean, I'm on
> Medicaid, but I pay $500 a month for my insurance, because Medicaid doesn't
> cover what I need. And, yeah. It's kind of a big run-around. But I am pretty
> savvy, and I figure things out somehow. And I had savings. I mean, I made a lot
> of money for a long time, so I really saved well. So, yeah.

Both Kim and Deborah discussed using a government subsidy to help pay for childcare. As with most government programs, only select providers are able to accept payments and identifying conveniently located quality options for childcare was a challenge for Kim. Additionally, because Kim did not attend classes in the summer, she was required to reapply for the subsidy and relocate her daughter to a different location that had availability.

### Family or Partner Contributions

Many families with two full-time incomes struggle to meet the financial demands of raising children. As full-time students with full custody of their children, the participants in this study struggled to make ends meet. The combination of scholarship awards, student employee wages, and federal and state grants were not enough to support a household or a child. With the exception of Deborah, the fathers of their children have contributed minimally, if at all, to the expenses of raising a child.

The father of Deborah's son provided full financial support of her and their son for 15 months after their child was born. She didn't have the financial need to work during that time. He continued to contribute financially to meet their son's needs even after she moved in with her parents. He has done so on his own accord and not through a court-ordered arrangement of minimum child support. His family also bought their son toys and clothes, which alleviated Deborah's need to purchase things for her son.

Kim and Rose's situation is much different. The fathers of their children offer inadequate and inconsistent financial contribution to the raising of their children. This is despite the fathers having relative consistent full-time work. Both women have come to a point where they do not rely on the fathers for any type of support. Kim describes the situation as:

> And so I don't count on him for anything. When I had to pay for the childcare and then it went from 0 to 150, I had to save up for that money. And I had to buy those things. And my mom, she's helped me with rent and she's helped me with the car and she's helped me with the food.

Fifty dollars a week to pay for half of their son's childcare is the only support Rose has consistently received from her son's father. Additional financial support for his son has been sporadic and limited, therefore the responsibility falls to Rose. She commented:

> And I'll do it myself. Both birthday parties, I did it, my best friends, which is my son godparents, and my mentor. So he don't really help. He'll send money when he get ready. Buy diapers when he get ready, which I was already doing that anyway. So he's not really as involved. Like, he do what he want to do. And it's just like, I'm not going to make a grown man take care of their kid.

Rose went on to talk about despite not helping in the planning or contributing to the cost of their son's birthday party, her son's father did attend the party. Rose said "So as far as a Christmas gift from him, I doubt it. Birthday gift? No, he didn't do that either. He came to the party, but…" This is despite the fact he had a full-time job and she has very limited income.

From time to time, Kim has considered pursuing child support but saw it as yet another task on her shoulders to figure out. She even has been encouraged by the family of her daughter's father to pursue court-ordered child support. Kim feels that she and her mother have been able to provide for her daughter's needs, which makes the task low on her priority list. She explained:

His sister just told me that and his mom told me too. Like his whole family is telling me like just put him on child support. And I'm like okay I got to, I know I do, but just going through the process of it is just like aww…it's just another thing that will add to my stress.

Kim and her daughter's father have had discussions about setting up child support through the court system, and he is not opposed to it. Yet, the work of researching the process and filing the documents falls on her shoulders. To complicate her situation, she recently discovered her daughter's father is undocumented. She is concerned that filing anything through the court system might cause him to get deported eventually. Kim explained her challenge:

But I still don't know how because he's undocumented, and I don't want to get him kicked out. Yeah, so it's a problem. But his family is always telling to at least try.

She continued:

I wouldn't want my daughter to be like "Mom, what did you do?" It's just hard. But I need help.

Now that her daughter is eight years of age, her material wants are increasing. When Kim asks her daughter's father to contribute to what their daughter wants or needs, he claims he can't afford it. He also expects Kim to carry the financial burden, even though she always has, now that she is working full time.

He hasn't given her anything. Since I started working, he's only given her $200. Because he says that I'm the one that's working. So I should be the one paying for everything because I have a job. That's what he says.

Sophia has had no contact with her ex-husband since they were in divorce proceedings. As part of the divorce agreement, she received $2000 in the settlement but had to agree to accept all other expenses for the children beyond his minimum child support payments. Consequently, she accepted full responsibility for expenses such as extracurricular activities, afterschool care, braces, etc. Although he has maintained

employment and therefore provided steady financial support, that is the extent of any form of support he provides. He also cut ties with his children. He has not spoken to their children or given gifts for holidays or their birthdays. Sophia feels her youngest son has forgotten memories about his father because he was so young when they were going through the divorce. She described the situation as:

> So he remembers some things, but he doesn't remember a lot of things. And I feel bad sometimes, and I know my daughter and my older kid, they do feel bad because he doesn't have the same memories that they do growing up.

Soon after returning to work and school in August of her senior year, Sophia experienced yet another financial setback. She no longer was to receive child support for her oldest son. He turned 18 years of age and had graduated high school, resulting in the discontinuation of financial support from his father as per their divorce decree.

### Compensating for Complications

Three of the women in this study were able to use foresight, planning, and organizational skills to create systems that would allow them to persist in their degree attainment. In this section, expected and unexpected obstacles and the ways in which the women overcome those obstacles are discussed. Also, the ways in which they adapted to these changes in routine are explained.

In the final stages of her academic program, Rose was required to complete 240 hours of volunteer work over one term in her third year of study as well as an unpaid internship of 304 hours over one term of her fourth year to fulfill a social work degree program requirement. Rose was able to complete the volunteer hours without much difficulty. However, the internship was challenging. She discovered she had to find her own site, the first location fell through, and she had to catch up on hours once she finally

started. She was able to schedule her intern hours around her paid works hours. However, she was pressed for time three days a week to 45 minutes of time to eat and commute on public transportation to her work. Even if the commute time went as planned and she was able to work the maximum time scheduled, she was still only earning about $100 a week.

To compensate for the decrease in income, Rose cut every possible expense she could. She maintains her weight to lessen the need to buy new clothes. She also packs a lunch and snacks from home so she doesn't need to buy anything to eat while out. Rose also does not spend money on going out for entertainment. She spoke about what she does spend her money on:

> As far as clothes, I really don't shop that much because I can maintain my weight, so my clothes don't really get old or if I can't fit them or anything like this. So I don't really shop that much. All my money goes to making sure my son is taken care of; so shoes, clothes, diapers, wipes, that's where my money goes to. If I go out, I go out, it's not a big deal to me.

Rose focused her time on coursework, accumulating intern hours, and working. The pace was exhausting, which deterred her from wanting to do anything but stay at home with her son. She commented:

> I'll be tired. I will tell friends if I do a full week of work and internship and classes, I'm sad by the time Saturday comes, and I don't want to go out. Because I see my son in the morning and then at night, and then the day repeats and it's just like, "I don't want to go out."

As an education major, Kim knew the last term of her undergraduate program would require her to student teach. While student teaching, Kim took on the role of teaching class during the regular school day and also was required to attend a university course in the evenings. Her weekends were filled with lesson planning, grading papers, and completing her own coursework. This schedule afforded her no time to earn money. Kim planned for the break in employment by gradually saving what she could while she was working. Her mother also

increased her financial support while Kim was in the final stage of her undergraduate degree. She described that time as:

> Well, I knew that I wasn't going to be able to work during student teaching, so I saved up several months prior. My biggest help was my mom because I have been living with her. I also learned how to coupon to save on products like shampoo, toothpaste, etc.

Sophia enjoyed the work she did at her university. Her supervisor valued her and asked her to return to the same position in the fall. She did not anticipate the loss of employment because while working at the community college, she was employed all year. As it was, she was already relying on her credit cards to make ends meet and did not have time to save for the disruption. Her contract ended in May and was renewed the following August, meaning she would have no income for half the month of May until the middle of the month of August. Although she was receiving child support, it had decreased because her son turned 18 years of age and had graduated high school. The adjusted amount wasn't enough to completely cover the rent every month. Knowing she had to generate income, she contemplated her options. She was reluctant to begin a full-time job because she knew earning a full-time wage would tempt her to scale back on her fall term. To earn money during the summer months, Sophia shared "So what I did is that I certified my car to do [a rideshare company], and I did [a rideshare company] over the summer." She continued "To pay for rent and to pay for everything. It was kind of rough. And once again, my credit cards. I was using credit cards for all that."

Sophia shared a situation that really made her distraught. One day she came home to her apartment to find her bathroom a mess. She described it as "Everything is upside down. The garbage is everywhere. The sink has garbage in it, and it's wet and there's these weird markings everywhere. And I start freaking out. I'm like somebody was in our bathroom." Her concern was heightened because her daughter had lost her apartment keys two weeks prior. She called the

police, but there was no sign of forced entry so they suggested she change the locks. The management company charges $120 for lock changes and would only accept cash or money order as payment. Sophia did not have the money and started to cry in front of her children. Her daughter went to school the next day, explained the situation to her counselor, and asked for a job in order to earn the $120. She was hired to help clean out an office, and they paid her $180 before she began the work. Sophia felt tremendous guilt that she was not able to handle the situation on her own, but felt proud of her daughter's initiative.

Rose and Kim planned for the changes in their daily schedule and loss or decrease of income. In doing so, they had to coordinate not only their schedules of an internship, childcare, work, and course meeting times, but they also had to navigate the schedules of their children and that of those who support them with childcare. They added extra commute time into their already hectic schedule and sacrificed time with their families and friends. Their lives became mechanistic. Sophia spoke about how she handled an unexpected expense, while already operating at a $300 a month income deficit, through the kindness of others.

Many college students struggle financially while in college because the cost of attendance often comes with unforeseen expenses. However, while a college student may be able to supplement their meal plan with ramen noodles and pizza by the slice, the women in this study also had to ensure their child has sufficient nutrition for cognitive and physical development. When everyone in the home is a student, they all need school supplies, transportation, school clothes, and lunch money. The women in this study managed to create a delicate patchwork of finances from their jobs, school-related funds, government subsidies and contributions from family and former partners to persist in their degree pursuit. As with any delicate patchwork, the seams come apart when pulled in too many directions far too often.

**Relationships**

The four participants in this study consider themselves single mothers. In other words, the women were not married, living with, or connected to the fathers of their children or another person in a romantic relationship. While many people experience the stress of a break up with a significant other, the impact is greater when the romantic part of the relationship is over, yet they have a child together which bonds them for life. In this subsection, the strains of those once romantic relationships as well as relationships with other people, or the lack thereof, they felt influenced their lives are discussed. The women described their once romantic relationships to be on and off again, completely cut off, amicable and strained with the fathers of their children. Having strong family support eased some of the stress associated with other strained relationships. The contexts in which their relationships evolved are also discussed.

**Beginning**

Kim and Rose were both were in relationships with men considerably older than they when they discovered they were pregnant. While Kim's mother did not know she had a boyfriend, Rose's father disapproved of her boyfriend from the beginning. Their romantic relationships soon dissolved once their children were born.

After the birth of her son, Rose also struggled to maintain her relationship with her son's father. Her father, her biggest supporter and positive influence in her life, did not condone the relationship from the beginning. She and her boyfriend began dating while working for her family's music company. In general, dating among coworkers was frowned upon because it most likely would lead to difficulties. Her father especially did not approve of the man for his daughter because he already had children with two other women. The relationships with the

other mothers of his children were tumultuous, and he often did not see his children. Rose

described it as:

> He was like he didn't want no dating within the company because it creates
> problems. So my dad wasn't really too fond of him. And then when my dad found
> out about... because he has two other kids before my son. And my dad was just
> like... he couldn't understand why he was going through so much with them two
> kids. So my dad was like, "He's not stable. He don't have job. What's going to
> happen?"

Kim had been dating the father of her daughter for a year before breaking up. They

mutually decided to give their relationship another try, and she became pregnant soon after

reuniting with him. Kim became pregnant just short of age 16, which places her at around the

age of 14 or 15 when she began the relationship. Her boyfriend and the father of her daughter is

nine years older than her, making him around age 23 when he started a relationship with her.

When asked about his level of involvement with their daughter, Kim stated:

> Not really. Especially not at this point. Since she was born, he was there. And
> then months later, he was on and off, on and off. And then for example right now,
> he hasn't seen her in one month. He hasn't called her in one month. He hasn't
> given her anything.

Sophia was young when she became a mother, but her pregnancies occurred within the

context of marriage. She was happy to have become a mother because she considered it to be the

next step after getting married. Deborah was older than the other participants when she became a

mother at age 26; however, her pregnancy came from a short-term non-committed relationship.

**Harmonious Co-Parenting**

Deborah has had steady amicable contact with the father of her son. She often referred to

him as "my buddy." Although he has experienced temporary setbacks with the loss of work or

substance abuse, he has maintained consistent financial and emotional support of their son and

Deborah. This relationship also comes at a cost to Deborah. She often has to assist him with his

personal business such as his finances and helping him get hired at new restaurants. The two

have been able to maintain a harmonious relationship and co-parent well. She described the

relationship as:

> [Her son's father] and I are best buds now. Before, I mean, it was trying, to say
> the truth. And there were a few times that we thought it'd be the end of us like
> any type of relationship. But we are best buds now.

**On and Off**

For the sake of her daughter, Kim tried to maintain the relationship for three years after

their daughter was born. This timeframe extended through the first year of her undergraduate

studies. She decided to end the relationship because he was not supportive of her or their

daughter. Kim felt the efforts to maintain the relationship with him was costing her too much

angst and time. She said, "Well, when I was in school, I really didn't let him get in the way. I

was like no. For me honestly, school has always been number one."

**Cut Off**

After several years of being married, once Sophia left their marital home with their three

children, her ex-husband didn't speak to her. He made no attempt to contact her to reconcile the

marriage, nor did she. They only communicated through their lawyers. The last conversation he

had with his family was after school on the day she asked for a divorce. She remembers the

experience:

> Because he actually sat the three kids down after school and he goes, "Okay. So
> your mother wants to tell you something." And I'm like, "Okay." And I told them.
> I'm like, "I asked your father for a divorce." And I remember my youngest which
> he was eight at the time, was like, "What's divorce?" And I go… and I remember
> the face of my kids. My 13-year-old though, he smiled.

Sophia remembers her ex-husband's few last words to their children "And my ex said, "I

just want you to know that it's not me. It's not my doing. Your mother is the one that wants to

take you away from me." Although Sophia did not tell him where she was moving to with the

children, he must have known she had only a few places she could go. He did not attempt to

contact his children at her parents' or sister's house. Essentially, he claimed she was the catalyst

to the divorce, but he cut all ties to them all.

Sophia's ex-husband also made sure Sophia had no contact with his family. As a

newlywed, Sophia lived in the same building as her in-laws. They were in advanced age,

and Sophia had cared for them. She had more connection with her in-laws than her own

family, yet the family had all cut communication with her and her children. Sophia

suspects once her children got cell phones, they may have contacted him, although they

don't speak of it to her. They have asked her if communication has restarted with their

father:

> And they do ask like, "Oh, have you talked to our dad?" Not anymore, but before
> it's like, "Have you talked to anybody from that side of the family?" I'm like,
> "Nope." I'm like, "No." And we have never seen anybody until this summer. My
> daughter actually saw one of his nieces.

Being able to share the responsibilities of parenting with the fathers of their

children would alleviate some of the stress these women experienced. Not only did they

express feelings of disappointment with the co-parenting, but also the effects their

tumultuous relationship had on their child(ren).

### Contributors of Self Isolation

Both Kim and Sophia spoke about not having any friends with whom they socialized

outside of campus boundaries. Kim explained her reasoning for not cultivating relationships is

because she just wants to focus on completing her degree and raising her daughter. Sophia feels

she hasn't made any lasting relationships because she simply doesn't know how. Years of living

with a controlling husband and his verbal and emotional abuse have left Sophia feeling inept at

relationships.

Once the novelty of watching the progress of her pregnancy wore off and Kim

had the baby, many of her friendships at school diminished. She sacrificed attending high

school events to spend time with her daughter.

> And a lot of my friends or people I didn't know, they were very nice to me while I
> was pregnant. But once I had my daughter, everything changed because I couldn't
> go out. I couldn't do things that they do, like go to pep rallies and go to dances
> because I was at home with my daughter.

She continued to sacrifice making and maintaining friendships throughout her

undergraduate studies. The only time she spent socializing was with family. When I

inquired about supportive relationships she had on campus, she expressed to me that she

was not interested in having friendships that extended outside of campus boundaries.

> Kim: No. I never made a friend at [the university].

> Christina: What do you mean by friend?

> Kim: I mean I never talk to anyone. Yeah. No, but I'm okay with that. That's who
> I am. That's how my daughter's so different. Because she loves to make friends,
> and I'm more of a "Let me get my work done."

> Beyond cutting her off from the family she knew all of her adult life, Sophia

discussed some of the ways her ex-husband was emotionally abusive to her. He

controlled her appearance throughout the marriage, and once free, she took back control

of herself.

> That I like and it was something I saw it as I can do this to my body because it's
> mine. Because before, "Oh, don't cut your hair because I don't like women that…
> Short hair that looks like guys," or "Don't cut your nails. Don't paint or color
> your nails." And there was so many restrictions that now I was like, "I can [do]
> whatever the heck I want."

> Another way in which her ex-husband exercised control over her identity prior to

marriage was his interruption of her sharing memories of places from her childhood with

her children. Sophia had raised her children one town over from where she grew up, yet they only knew the places of their father's childhood.

> I always wanted to take them, but my ex-husband was like, "Why?" It's like he never… I don't know, I always felt bad, but I always felt that I wanted to show my kids where I came from. He literally would drive around where he used to go to school, where he grew up, where he used to play, where he used to do that and that. He would show that to the kids, and I couldn't. And I would tell him, "But I want to show the kids where I grew up," and he's like, "Oh, just later, later." And 15, 17 years passed, and he never ever. And that was important to me.

While she is cordial with other students while on campus, even occasionally having lunch with some, Sophia hasn't made friendships that extend off campus. Any time she spends socializing off campus is done with her children or her family. She credits this to her being too busy to sustain additional relationships. As she said "It's because I don't spend a lot of time at home. Since I'm always running, when I want to be at home, I want to be at home by myself or with the kids." Sophia also feels inept in her entertaining skills. She commented:

> And also, since we didn't entertain when I was married, sometimes I don't know how to do that. Like I literally don't know how to do that because I go overboard. I'm like, "Oh my God, do I need to have five kinds of salsa and chips or do I need," I don't know how to entertain sometime.

By shrinking their world to revolve only around their children and maintaining a structure that allowed them to remain enrolled and successful in their undergraduate studies, the women left little time for much else. Making friendships that extended off campus was perceived as a luxury they could not afford.

### Family and Friends

Kim and Rose live with very supportive parents. Not only are they the primary source of financial support, but they also provide encouragement, advice, and motivation to their daughters. Sophia has a positive relationship with her siblings and parents, yet she withholds

much of the struggles she experiences. Deborah gains the most support from her mother; however, their relationship is shifting, as her parents are aging and becoming less available to her.

The relationship with Kim's mother is the most supportive in her life. In many ways, her mother has fulfilled the role of two parents for Kim as well as a second parent for Kim's daughter. Beyond helping Kim with the basic needs of life such as housing and food, she has also helped Kim with caring for her daughter at times when Kim is unable. Additionally, Kim's mother has been her sounding board throughout her life. In the first couple of weeks of being a new teacher, Kim was overwhelmed and questioning her career choice. Her mother calmed her and asked several questions for Kim to consider if her panic was new job jitters or an actual revelation. Kim described that moment as:

> And I just told her all of my ideas that I have in my head and then she'll say, "Okay, I'm going to support you in whatever decision that you make." And she would say to me the next day, "So did you decide what you're going to do?"

Kim also has support from her older brother and his family. Around the time she became pregnant, her brother had two children, ages three and a newborn. Although they didn't all live together, they saw each other weekly. Her brother's family gave her emotional support in her mothering efforts and some support in her studies. Because Kim is the first in her family to attend higher education, their understanding of what she was encountering during her studies was abstract.

Rose mentioned her father several times through our interview, in terms of his positive influence in her life, which made his disapproval of the relationship difficult for her. Rose's father, along with her other family members, provided her with a tremendous amount of emotional support. Her father was her regular confidante and continually encouraged her to complete her degree. He discussed ways in which she could structure

short and long term goals for herself and his role in her accomplishing those goals. This was a practice developed while she was in high school, which continued into her undergraduate studies. She fondly recalled the deal she made with her father about keeping up her grades in high school:

> So my thing was that if I stay in the Top 10 of my class all the way through, I want to make my prom dress. I stay all the way through my investment: $670 on the prom dress. It was so pretty.

> Rose referred to her father's positive influence in her life. She recognized how his

hard work and self-discipline set an example for her to live her life. He is a pillar in her family, their church, and the community. When discussing her social work career aspirations, Rose was inspired by her father's work in the community. She gave me an example of his character and engagement of community members:

> My dad can talk to the drug dealers and get them to go to church, but if it's somebody else who isn't like my dad who can relate to them, they won't receive it… But with my dad, my dad try to be out there. He'll play cards with them and might even know what they do and tell them, "I'm a preacher as well. So you got to respect me as well." Don't stand there like…it's about building that relationship with people, and I tell people like you have to go into the communities and build a relationship.

As she approached the end of her undergraduate studies, her brother provided her an incentive. Although she doesn't yet have a driver's license, Rose has requested a car for her graduation gift. Her older brother, who joined the Army after high school, promised to buy her a small car upon her graduation. She already picked one out:

> Rose: I already told my dad I don't want a big car, I want a small car. Small Kia Soul car. I really want that car. It's so cute. My dad said, "Most likely that's the type of car I'm going to get you." So that's the car…

> Christina: So your dad would buy the car for you?

> Rose: It's supposed to be my big brother's graduation gift to me, so. I mean, he told me once I graduate I'll get that, so. I got to graduate so I can get that car.

Deborah had a comparatively different experience with relationships than the other participants. All of the connections she spoke about seemed to dissolve after a relatively short time or to come at a depleting cost. The most supportive relationship Deborah spoke about was with her mother. Yet, the reliance on her mother's help came as a package deal including her frequently abusive father.

Deborah's mother provided care and support to her husband (Deborah's father), Deborah, and her grandson while maintaining a career as an art teacher at an elementary school. She described the difficulty of watching her parents age "… my parents are a little older. It was hard watching the roles reverse at the same time. And my dad is demented as hell." While living with her parents was the most conducive to her taking courses for her degree and also working to earn money, it put a strain on her relationship with her mother.

Outside of family support, Deborah spoke briefly about a boyfriend and best friend who moved out of the state and country around the same time. While their move facilitated an opportunity for her to move out of her parents' house, she lost two people from whom she received companionship and care. She was aware of her friend moving to Spain and described the relationship with her friend as "my wingman in life at that time." Whereas the announcement of her boyfriend's move was abrupt, she recounted it as, "my ex-boyfriend, out of nowhere, was like, 'I'm going to Denver.'" These were two people that held a relationship with her of their own free will and not out of family obligation or parental responsibility who she lost contact with at the same time.

**Children as Motivation**

All four participants expressed their want to be a role model and good example to their children. They used that want as motivation to persevere. More specifically, they described their intentions to lead by example, demonstrate a good work ethic, inspire a daughter to be an independent woman, encourage a son to find his sense of purpose in life, and to provide a lesson of following through on what you start.

Kim was very driven to persist and graduate from college to set an example for her daughter. As Kim progressed in her degree, her daughter was becoming old enough to understand her mother's absence and realize the effort Kim was putting forth to complete her degree. Kim spoke about wanting to be a good example of work ethic and an independent woman for her daughter. She said:

> I knew that I was working so she could be proud of me, and so that I could be proud of myself, and also for my mom. I wanted her to be very happy with who I am, and I want her to be proud of me.

Yet, at times, her daughter expresses feeling neglected. Doing well in her studies took a lot of time and often at the expense of mother-daughter time. Kim spoke about two instances when she struggled with her daughter's comments. While talking with her coworkers about the stresses of being a new teacher, she recalled mentioning the stress she feels "When my daughter says that she misses me and asks, why can't I be with her?" Kim had anticipated having more time with her daughter after she graduated. She assured her daughter the sacrificing of time together would end after she graduated and that hasn't been the case. She commented "And so now that she sees me working. She's like 'well, why do you spend time with those kids and not with me?' So those are things that I get from her, which is really hard."

Ultimately, setting a good example for her son was Rose's motivation. She felt becoming a mother gave her a greater sense of purpose and felt finishing her degree would motivate her son in the future. She stated:

> The kids are watching you. So if you don't do nothing in life, kids might not do nothing in life or might just do something. But me, at the end of the day, I'm living for this baby, so I have to make sure I'm doing well so he can succeed and see like, "Oh, mommy went [to] school, so I'm going to go to school. Mommy did this, so I want to do this." It ain't about me.

Sophia initially felt she was motivated to complete her education because she wanted to be a good example for her children. However, the further she got in her undergraduate studies, her perspective changed. She explained:

> My kids are the ones, I guess, that give me the push and the... I mean it has changed. Before I would say that I was doing it for them. Why do you go to school? Oh, because of my kids. And who makes you go to school for a while? What drives you to do everything? Oh, because of my kids. But now I like what I do ,and I like school and I like being part of something. Yeah, it's a great example for the kids, but also I understand that the kids are growing up.

Where the other participants wove the message of their children being a source of motivation to complete their degree throughout their interviews, Deborah only mentioned her son as motivation once. She spoke about wanting to set the example of finishing what you start, not specifically completing a degree. Her perspective was:

> Not that the degree equals a role model, but it's like…I completed this. I'm finishing this. This is what I'm doing. There's a path. You do things. You do things. You know? Like, I say "Take care of biz, kid," to myself and him.

While their child(ren) served as a motivation to complete their degree, the particapants felt the completion of an undergraduate degree was an accomplishment they wanted for themselves primarily. Ultimately, completing an undergraduate degree would mutually benefit them and their children.

**Conclusion**

This chapter has discussed the aspects of life outside of the university campus of four low-income single mother students. They expressed their perceptions of the enabling aspects of their lives as well as the hindrances they faced outside of school as they pursued their undergraduate degree. Among the positive facets of their experiences were having financial or emotional support of family or friends, attending a university with a manageable cost of attendance, knowledge and eligibility of government subsidies to assist with the cost of food, childcare, and housing, the ability to adapt to changes quickly, and the ability to keep a positive mindset for self-motivation. Included in the obstacles were the regular challenges to work with limited resources, tumultuous relationships with the fathers of their children or with their own parent, expensive cost of attendance, sacrificing the potential of a higher income to work on campus, and securing reliable and consistent childcare.

## Chapter VI. On-Campus Experiences

In the previous chapter, the challenging experiences outside of the campus environment were discussed. In this chapter, the experiences of the participants while on campus, both negative and positive, are presented. Topics include (1) their feelings of stigma and public shame connected to being a single mother and their age, (2) experiences and lack of connection with other students on campus, (3) support and interactions with faculty and staff, (4) perceptions about campus culture in regards to the acceptance of children on campus, and finally, (5) how, when and why they play the mom card or kid card.

### Experiences of Stigma

All four participants discussed experiences of stigma on campus. Kim experienced feelings of stigma in connection to being a mother at a young age, Rose expressed discontent with being regarded as a kid, and Sophia and Deborah were consistently the oldest students among their daytime classmates. Deborah further discussed a shift in her classmates' perspective of her once they discovered she was a mother. While all the participants experienced stigma, it took somewhat different forms, yet it all revolves around being a mother and a student.

#### Public Shame

As part of her responsibilities as a peer mentor, Kim was required to meet on a regular basis with the professor teaching the course. Considering her other time-bound responsibilities, she disclosed the fact she had a daughter in hopes of making meeting times mutually convenient. Although Kim had disclosed her motherhood to other professors and received encouragement, she was caught off guard with the response she

received from the professor she was assigned to for the peer mentor position. Kim explained:

> I had told her that I was a mom and that I had a daughter, and she knew how old I was, or I looked young, so she was like, "Why do you have a daughter?"[9] She started treating me differently after that. I feel like at the beginning, we were okay. We would try to get along, and she would tell me things about the class, but once she found out that I had a daughter, it felt like she couldn't trust me. I don't know why she had a negative feeling towards me, knowing that I had a daughter.

> This occurred once the term was already underway and although she inquired

about being reassigned, she was unable to at that point. Later in the term, the professor publicly chastised her in front of the students she mentored. Kim explained that before their scheduled class time, she was discussing a personal matter of one of her mentees from the class. Their conversation went five minutes into the scheduled class time. To complicate the issue, when she and the student arrived in the classroom, it was empty. Unbeknownst to Kim, there was a change in meeting place for the day and no sign to indicate an alternative meeting place was on the classroom door. A few other students arrived in the classroom also unaware of where to meet, so Kim called the professor on her cell phone. The professor said to Kim "Well, why didn't you meet me at 1:30 when I told you to?" Not wanting to contribute to any conflict, Kim simply accepted the name of a building where they were to meet even though she was unfamiliar with its location. She recalled:

> And she gave me the name, but I had never been there, so I didn't know how to get there because I didn't have a good phone. I had one of those flip phones, and so I was like, okay, I don't know where. And I was with the student, I was actually with a group of the students… and they were the ones looking on their phones, trying to help me to find out where we could meet the professor.

---

[9] This quote was the recollection of the participant. It is unknown if the professor used those actual words.

Once Kim and the students arrived, the professor berated Kim in front of the entire class. She explained:

> And once we got there, she was very mad and she's… in front of the whole class of about 20 to 30…I think it was like 20 students. She said why was I late, and that how can I be somebody that they should look up to if I wasn't doing what I was supposed to be doing.

Kim was apprehensive about her involvement with this professor because of the possibility Kim might be her student for one of her required courses in the future. After the public incident, Kim spoke to the director of peer mentors, who spoke to the professor. Kim felt the situation got slightly better, although she felt more guarded about future instances where she might need to share the fact she's a mother. She described her thoughts and feelings:

> That's when I started also to think more about [how] this is the reason why I don't tell people I'm a mom. It made me want to shut down and not tell anyone that I'm a mom, but then I kept thinking no, she's going to…what doesn't kill you makes you stronger.

Kim's experience with this professor occurred after she had felt supported and encouraged on campus. She had established an approach to meeting her obligations on and off campus life by disclosing her parental status upfront when needed. This strategy worked to her advantage until this experience. Concealing the fact she was a mother from her on-campus interactions may have protected her from feelings of being overtly or covertly stigmatized.

**The Age Issue**

While neither age nor parental status can determine maturity, successfully and simultaneously holding down a job, parenting, and pursuing an undergraduate degree surely suggests an advanced level of maturity. All of the women spoke about issues surrounding their age. Kim's experience was connected to becoming a mother at such a

young age. In Rose's experience, she felt she conducted herself in a professional manner while working on campus and took pride in being a good mother while balancing the responsibilities of being a good student. She spoke about feeling disrespected and not recognized as an adult while on campus because of her young age. Sophia and Deborah, who are both older than traditional-aged students, felt disconnected with their peers because of the age difference within the classroom and on campus.

As mentioned in the previous chapter, Rose pieced together jobs on campus to maximize her income. While working at the front desk of a high volume office, she felt demeaned when she and her student coworkers were referred to as kids. She recalled:

> The situation here where they would call us kids in the office. Kids, I'm like who's a kid? We're grown women in here. We're work-study students in here, and you're an admission counselor but you don't call us kids. I just correct people because I wasn't raised like that.

As a repercussion for speaking up about being called a kid, Rose was threatened with a poor evaluation of her work-study position. The threat did not alter her stance because she felt she could always find another job if they wouldn't respect her and was also aware of her rights. She rationalized the situation as:

> But I got threatened with evaluations and everything. I'm just like, "Okay. Do the evaluation. I still have to look at it and sign it. Do the evaluation." And I'll tell them what I don't get because y'all think I'm a student I haven't been through stuff like this before. I'm very bright. Please don't start with me because I can go to student employment and file a complaint against this office. I'll let them know I'm very professional but don't try to…because I'm a student…

Sophia and Deborah mentioned that they were always the oldest students in the classroom and that made them feel somewhat distant from their classmates. Taking courses during the day meant that she was surrounded by traditional-aged students. Sophia commented that most of her classmates are around the same age as her two oldest children. She often discloses her motherhood and the age of her children during

introductions on the first day of classes. She said it as "When you're introducing yourself, like, 'Oh, say something interesting about yourself.' I'm like, 'I'm a mother of three teenagers. I have kids that are your age.'"

Deborah also remarked feeling different than her classmates because of her age. Although she was in her late 20's, she had the physical appearance of a person much younger. Her perception of being the oldest student in the class was somewhat amplified because of the large class size held in lecture halls at her university. Conversely, both Sophia and Deborah reported feeling more comfortable with the age diversity they saw while attending community college.

Feelings of stigmatization begin with a sense of being different from others around you, which causes feelings of not fitting in. The dimension of being a mother of a certain age added to the potential of feeling stigmatized for the women in this study. Being a mother was an undetectable aspect of their identities. It served both as a source of pride and a trigger to be perceived as different or less than by their contemporaries. These are feelings initially which are either realized or dispelled as more time was spent on campus. While the only overt occurrence was experienced by Kim, the other women felt their motherhood held the potential for them to be regarded and treated differently than other students.

**Lack of Connection to Other Students on Campus**

This sense of difference made the participants disinterested in creating connections with other students on campus.  The reasons given varied from not having time to make friends on campus due to the time demands of balancing the demands of life

to campus climate. The women also spoke about a lack of interest in forming connections

to people on campus to their perceived lack of commonality with their classmates.

Even though Deborah looked similar to her classmates, her expectations of

classroom etiquette greatly differed. She felt distracted by the dynamics within the

classroom. She stated:

> I'm the adult student. I'm in a class of 350 19-year-olds that are…and I don't
> mean to make generalizations or be judgmental, but they don't have respect the
> same way. When there's a female teacher opposed to a male teacher, the way
> people talk and the attentiveness is completely different.

She continued to explain, "They'll just talk over. They will completely ignore anything.

Or they have earbuds in. But, I mean, I've shushed 350 kids." As Rose resented being

referred to as a kid, Deborah uses the same term to describe traditional-aged students on

the campus of her university. Deborah went on to describe an incident that occurred

outside of the classroom with a distracted person bumping into her. She recalled:

> But also, just watching, and everyone's on their phone. It's just, I mean, you do
> whatever you want to do with your time, but it's so disrespectful. And I would be
> walking, people would just run into me. And there's one time, they ran into me, I
> was holding a Tupperware container and it fell, and it exploded, literally and they
> couldn't even look up or anything?

Deborah perceived the campus climate to be isolating and inhibiting to the

development of connections with the campus community; either due to the lack of

classroom etiquette, the class size, or the self-isolation that comes from public use of

technology. She also felt the reliance on online learning platforms hindered relationship

building amongst her classmates. She went on the explain her attempts to connect with

classmates:

> And I have no problem talking to anyone. It's not like I keep to myself or like
> dissing anyone or anything. But I will, I'll turn to someone be like…ask them
> what's going on here, or "Do you know about this?" or whatever the case may be.
> And they don't seem to have any better answers or they just don't care to help

anyone. I don't know which one it is. I don't know what it is. I hope the first. But, yeah, everyone, I feel like everyone's on their phones and there are kids Snapchatting themselves doing speeches. It's ridiculous. It's like everyone gets validation from the wrong places. And I don't know. I just don't connect with my peers.

In addition to not finding the opportunity to create connections with fellow students, Deborah was also unsuccessful at creating ties with any faculty or staff on campus. She spoke of only one professor who was quick to help her when she missed a class and inquired about a worksheet she couldn't find online. She described:

I had something come up with my health, and I was like, "I can't make it to this class," and I asked him if he could email me some worksheet that wasn't on Blackboard or something along those lines, and I was just really apologetic and told him. He was like, "Oh my goodness. I couldn't believe this. I thought [the worksheet was posted]…" and just kind of created a rapport from there.

She went on to describe her apprehension about communicating with faculty. She felt cumbersome to ask for help. She explained her reasoning as:

I feel like they have enough on their plate. I don't need to inconvenience them or do something, things like that. And I know that's their job and that's what they're there for, but I always…that's just a thing of mine. I have an issue with that.

This perception of being a nuisance or a bother to instructors/faculty seems to have been formed internally because when she spoke about examples of asking for help, she readily received it. At a few points in the interview, Deborah spoke about the expectation she held for herself while enrolled in classes. She conveyed the idea that if she had to ask for help from a professor or classmate, she might not belong in college. In other realms of her life, she prided herself on being savvy and her ability to figure things out for herself. In other words, if she couldn't figure something out on her own, she felt undeserving of being a student.

Deborah also felt she could not rely on academic advisement from either of the schools she attended. The first undergraduate program she enrolled in was relatively new, and she felt she was misinformed about requirements. This distrust extended to the university from which she was now pursuing a nursing degree. Initially, she was given the impression that transferring from the community college she was attending to the university would increase her chances of getting accepted into the competitive nursing program. She explained:

> And here's the other thing that I found out after the fact. Only 20% of the people in the nursing program are actually from [the university]. And they make it out like you're going to have a leg up if you take your core classes here.

Deborah also had concerns about the lack of consistency in academic advisors, affecting her degree progression. When she sought advisement, she often saw different advisors and felt the advice she received was not transparent. She was advised to retake a course to improve her grade point average, which would improve her chances of admission to the nursing program. However, she did not understand the course had to be taken at the same institution it was originally completed for the increase in grade point average. She had planned to take the course at the less expensive community college because it was considered a transferable course. She described her perspective as, "I feel like I've been dicked around big time with my advisors and everything… I feel like they're salesmen more than advisors." Luckily, Deborah caught her misunderstanding of her options before she took the course at the community college through her own research. Using the university's website, she discovered the details of the grade replacement policy. While looking for information, she also discovered the nursing program only accepts approximately 10% of all applicants each year.

Deborah certainly felt the struggle of navigating her education. When she relied on information from advisors, she felt misinformed and mislead. Because of her mistrust, she self-advised in pursuit of a nursing degree, which created obstacles to her program admission and degree progress. She felt apprehensive connecting with faculty and did not make a friend on campus. She had no attachment to her institution. Sophia also expressed a lack of commonality with her classmates due to her age and having children about the same age as them. While Rose and Kim also felt different than their classmates, they attributed that feeling to their lack of time. Despite not having supportive relationships with other students, Kim, Rose, and Sophia did find tremendous support from others within the campus community.

**Support of Faculty and Staff**

With the exception of Deborah, the other three women were first-generation college students. Even though they might have received encouragement and support outside of the university, that support was unaware of what it takes to be successful in undergraduate programs. Having an academic professional acknowledge one's ability to be successful and to provide support specific to an academic setting is beneficial to student persistence.

As mentioned in the Family and Friends section of the previous chapter, Rose followed in her father's approach of engaging communities when continuing her undergraduate studies at the public university. She connected with a few women she referred to as mentors, and she also took on the role of mentor to other students. The connections were facilitated by her aunt, who works in the university's parking office, by introducing her to a few of her friends on campus. Rose and a woman who worked in

student affairs formed a strong bond. She described the relationship as: "I love her. She is my girl. I know she's old enough to be my mom, [but] she's more like a big sister to me because I can talk to her about anything. We talk about everything." Through her leadership roles in student clubs, she has also created relationships with other administrators, many of whom are women of color.

Rose felt she received the most support from her relationships with her social work professors. She recalled a short but meaningful hallway conversation with one of her professors:

> [Professor] see me, she be like, "I'm still checking your grades." So I'd be like, "I didn't sign a consent form [said as she laughs]. Who told you to check my grades?" She's like, "Rose, I'm just making sure that you still on task because you wasn't in my class last year."

Rose felt a personal connection to her professors where she was able to relate to them beyond classroom interactions and view them as people. She went on the explain her feelings:

> They're just not professors. So it seems more genuine and you get the best of both worlds, and they're very supportive. They know a lot about me. A lot of stuff that I'm telling you now, they know… But yeah, so they really supportive. I have a good supportive team here at the school. And they all for me, they advocate for me, they get on me if I'm slipping. They all talk to me, "Rose I know you going through some stuff, but I need you to get this thing." They're really helpful, and they're very positive, and I enjoy being around them and talking to them about certain stuff.

Kim spoke about supportive mentors on campus. She took advantage of university resources and made connections with several faculty and staff members, many of whom checked in with her to monitor her progress. She explained:

> They had a lot of support, like the career center. The program where I was actually working at, the first year experience program, I had a professor…so she wasn't in charge of the program, and so she was also very helpful, any advice, and

she was always very encouraging and like, "Oh wow. You're doing such a great job. Keep going." So very supportive people.

Kim continued to discuss the support she received from the professors in her academic major "Yeah, there were. There were actually more of the professors that I had to do with my major, with education, that they were very helpful, very encouraging. If I ever needed help with something, they would help me."

Sophia was involved in a few student affairs organizations and gained a network of support from those affiliations. She attributed much of her sense of belonging on campus to her supervisor. They initially met when she attended a session he presented at transfer student orientation. She met with him initially to complain she did not see herself represented as an adult student in his presentation. She recalled:

I just sent him an email. I'm like, "Oh, your presentation was great. However, I did not see myself reflected in any of what you said. I felt like either you were talking about being a grad student or being a freshman." I'm like, "I'm a transfer student. Where do I fall? Can I just meet to talk about whatever you have, your services and stuff like that?" He's like, "Yeah, great."

After their meeting, he referred her to a student affairs organization, a scholarship she would qualify for, and he offered to write her a letter of recommendation as well as offered a job in his office. She reflected:

He's just the perfect supervisor. I mean, I still remember feeling like, "Wow. This is going to be my job, and he thinks that I can do this, and I can contribute to this office." And he gives you the power to feel that you're the shit, that you can do it. And I like that. I will love to stay here and work after I graduate. But also, I mean, I'm looking for other programs. But he is like, "I would love you to stay here."

Navigating higher education is a challenge for many first-generation students. Encouragement and support from family and friends who haven't attended higher

education is valuable. When support comes from academic professionals with extensive education and experience in higher educational contexts it communicates something different. An academic professional has been a successful student themselves and has worked with countless students. When they openly offer or give support or encouragement without request, a student is likely to feel validation that they will be successful in their degree pursuit. They gain a sense of belonging.

Another source of support the participants found on campus was the ability to bring their children to campus when needed. In times when childcare was unavailable or they felt their children needed attention from them, being able to bring them to campus meant the difference between missing a class or loss of study time.

**Bringing Children to Campus**

Deborah and Kim discussed occasions when they brought their children to campus. Both women did so to balance their responsibilities of being a mother and student simultaneously. Deborah brought her son to class with her when she had no other childcare option, whereas, Kim used the time she brought her daughter to campus to simultaneously spend time with her and complete her coursework.

If it was a small class, Deborah would ask permission from her professor before coming to class with her son. However, if the class met in a large auditorium, she would just bring him. She found her professors supportive of her need to bring her son, and she even felt encouraged to do so without prior approval. However, with her classmates, she felt a noticeable reaction when they discovered she was a mother. She explained:

> Faculty was all about it. They were just fine. They were cool about it. And the students, they're like…I think it was more shocking that they're like, "She has a kid?" Because they think I'm their age. So they're like, "Oh my God, she's 19 year old, she has a 5-year-old."

Deborah felt her classmate's perception of her changed once they discovered she had a child. She explained: "It's funny. They did take a different perspective on…like they're 'Okay, you can tell me what to do.' And then they were okay with me shushing them."

Kim had little time to accomplish all she needed to do each day which caused her to be creative at times. Occasionally, she was able to bring her daughter to the university library to spend quality time with her while also completing some of her coursework. As an education major, Kim was familiar with the library's supply of teaching resources for pre-service teachers. Between the things Kim packed in her daughter's backpack and the library's materials, she was able to keep her daughter engaged while she typed or read. She recalled:

> When she was little, it was actually a little bit easier for me because she understood that I have to do homework, and she would actually say to me, "Mommy, I want to get homework too." So it was really cute because I would make sheets for her to practice or dry erase boards where she would practice writing her name while I will do my homework.

Having the option to bring their child to campus allowed Kim and Deborah to not have to choose between attending class or putting effort into coursework and their children's needs. They were able to simultaneously fulfill both roles of mother and student. Further, by bringing their children to campus, these women were able to use campus resources in ways that made their life easier. Instead of scrambling to find back up childcare before class begins or trying to find inexpensive ways to spend time together, the women were able to do what they felt was equally important.

**"Playing the Mom Card, or the Kid Card"**

Deborah used the term "playing the mom card, or the kid card" during her interview. She used it as a way to describe her stance on meeting her responsibilities of being a student and a

mother. In her perspective, meeting both of those responsibilities should not compete with or compromise the other. She thought if she asked for accommodations when she missed a class, turned in a paper late, or did not participate in an online discussion thread because she was caring for her son, it was a sign of her inability to meet the demands of her role as a student. She viewed asking for an extension on a paper as a shirking of her responsibility. This perspective seems to have stemmed from her work as a restaurant server. She stated:

> So, I end up going to another job, and things, it was really good for a couple years, and then it got corporate, it went corporate, and just got weird. And management changed, and they weren't very, I don't know, they kind of…I never played the mom card, or the kid card, or anything like that.

She continued:
> I just never used it in a way to ask for accommodations of sorts. Never, ever. And also, I have a really big issue with vulnerability in general…I call it single mom syndrome, right? Keep it secret. I'm so proud to be a mother, and proud of my child, but I feel like I'm labeled.

> By not sharing the fact she is a single mother – by not playing that card – she intends to

prevent being categorized with the stigma commonly associated with single mothers. Deborah expressed the feeling she had to compensate for the fact she was a mother. Again, her thought process was if she can't handle it on her own, she doesn't belong in school. Conversely, the other women felt that when they faced challenges of meeting the demands of their roles, they support or get help from others.

As a new parent, Rose experienced a learning curve when it came to how to balance her new mothering role with that of being a college student. She spoke about her first time asking for leniency with a deadline. She recalled:

> Yeah, I had a lot of situations I had to ask for extensions or turn in my paper late. When I started doing practicum last year, I didn't think my teacher was going to let me turn them in late, but when I went to her and told her, "This is my first time being a parent. It's really hard. I don't get sleep, so I try to get in my papers," and she's like, "Rose, you don't talk in class." "That's because I'm sleepy. I'm trying

to stay woke." She's like, "You know, Rose, just get in the paper in when you can. But I don't want to give you so much time that you just forget about this paper. Then, I still want to give you your points" or whatever.

Sophia tries to not ask for extensions but does when absolutely necessary. To facilitate the likelihood that she would be granted an accommodation, she registers for courses with specific professors. She discussed her technique of researching professors that are easy to work with, in the event she might need to request an excused absence or an extension on a paper. She commented:

> And then I choose professors that I know how they work too. Next semester, I'm going to have the same professor for the two classes. And she's super easy with the grading, and all her assignments, and all of that. She's super easy to work with and stuff like that. So I know that if I hear that a professor's super hard on you, I'm not even…

Sophia spoke about a couple of issues she was dealing with that took her focus away from school. Her son was getting bullied to the point it was getting physical at school and her daughter was dealing with the stress of preparing to apply for universities. She described her feelings as "I have to kind of have my eyes everywhere and in that instance, school takes a back burner." In that instance, Sophia was concerned she wouldn't be able to meet her paper deadline, so she spoke with the professor. She stated, "so I have always [found] that if you ask the professors and if you tell them what's going on, sometimes they're understanding, at least the ones that I've always gotten."

Sophia did mention she had one professor, which she was fond of, who did not allow any accommodations for late work or missed classes. Fortunately, she did not find herself in need of an extension over the term she took his course. As she put it:

> He was really, really harsh on his grading, really. He wanted perfection and he was like, "Don't even ask. I don't care if you have kids." Even from the get-go, like, "I don't care if your grandma died. You do my stuff," or "You take no break." He's like, "I have things going on and I still have to grade your papers."

Kim did not have the need to ever ask for an extension of a due date to an excused absence from class. She did occasionally have to miss a day of classes to care for her daughter, but she did not ask for the absences to be excused. She paid close attention to attendance policies and made sure she was within the acceptable limit as to not lose points. Most of the time she was able to schedule her courses during available childcare. The only consideration she requested was for the scheduling of meetings outside of work and class times.

**Conclusion**

The women who participated in this study lived with complicated schedules to maintain their enrollment and academic success in undergraduate programs. The ways in which they lived are uncommon to the experiences of most traditional undergraduate students. While on campus, they had both negative and positive experiences with students, faculty, and staff in regards to their balancing motherhood and meeting the responsibilities of coursework. The response of others on campus varied once their motherhood was disclosed. The women all felt a strong obligation to remain students in good standing. They were reluctant to ask for accommodations in times of imbalance between their mother and student roles.

**Chapter VII. Analysis**

In the previous two chapters, I described the details of the lives of four low-income single mother students. Aspects of their lives pertaining to their experiences, both off and on, their respective university campuses were illuminated. In this chapter, I offer an analysis of the interwoven nature of those experiences. I begin by unpacking the invisible struggles expressed by the participants, followed by the three lenses I used for analysis: transition theory, the concept of stigma and its effects on experience, and intersectionality theory.

**The Invisible Struggle**

The title of this study, The Invisible Struggle, demonstrates how the low-income single mother students navigate the barriers between them and their degree pursuit. At first glance, they demonstrate model student behavior. They managed to attend classes regularly, earned good grades, and their work ethic provided them jobs on campus. For the most part, this was accomplished while keeping their personal struggles out of the sight of their university communities. The women in this study shouldered the majority of the responsibility of raising their children on their own. This type of mindset, one of handling their challenges on their own, increases the difficulties they face both off and on campus. They operate within fragile structures of financial aid, childcare, and employment to maintain their enrollment.

We can think of that structure as a patchwork quilt. Quilts provide coverage, warmth, and a sense of comfort. This quilt is composed of varied pieces of material of different sizes, shapes, and textures. The available pieces are sewn together, enabling the women to maintain their enrollment. Some of the materials holding the quilt together are stronger than others and slightly different for each of the women. Family support, financial support, independent children, and other constant supports provide the foundation of the quilt. It is left to the women to find and

secure the other elements needed to cover any holes in the pattern. The more coverage the quilt provides, the more focused and successful the woman can be in her degree pursuit. Conversely, the more missing pieces in the patchwork, the more likely the quilt will fall apart. Maintaining the condition of the quilt is a continual process of replacing pieces that have become detached, monitoring for loose threads, and enduring the rub of rough fabrics that have been used until they can be replaced with something better. Keeping the structure of coverage together long enough to complete a degree becomes a financial and emotional high stakes venture.

Choosing to continue or begin an undergraduate degree is taking a gamble for a few reasons. On one hand, without solid work experience, their career options would likely be limited to dead-end low earning positions. On the other hand, the time they are enrolled in higher education is time they have spent out of the workforce learning marketable job skills. Completing a degree in a timely fashion is imperative to mitigating the accumulation of student loan debt. The longer the time spent as a student, the more time student loans have to accumulate interest. A long time to degree also increases the potential for other pieces of the patchwork to come undone. Loss of affordable and reliable childcare, their health or that of their loved ones, or an increase in the cost of attendance would deteriorate the patchwork. Disrupting or discontinuing their education to work full time would leave them in a worse financial position than when they began school. Further, disrupting their education also releases any patchwork of on campus work they may have secured. There is no guarantee another on campus job will be available when they return. Other pieces of the quilt would also be lost such as a student transportation card, access to meals or food pantries on campus, and opportunities to increase income through scholarships and grants.

The emotional risks revealed in this study are linked to the relationships between the women and their children. Not completing a degree means they haven't created the educational legacy for their children that they set out to. All of the time and energy they redirected from their children to focus on their coursework would be wasted. The exhaustion of the daily scramble to get everyone where they need to be, preparing for classes, coordinating child pick up times, working on homework until the late hours of the evening would not have paid off. Not completing their degree would not allow them to set the example of finishing what you start to their children and becoming a financial burden once student loans go into repayment. Completing their education would contribute to dispelling stereotypes about poor single mothers, particularly women of color, having babies they can't afford to take care of.

Academic professionals interested in supporting low-income single mother students need to meet students where they are. This can be accomplished by identifying and assisting these women in acquiring the missing pieces to patch up their quilt.  Transition theory will enlighten some of those challenges, validate the students' experiences, as well as inform how we can provide the necessary support.

**Identifying Transitions With The Four S's**

Using the lens of transition theory helps academic professionals in identifying which gaps in the student's quilt the institution can fill. It provides a framework to consider where students are in the transition, what they bring to the transition, and where the areas of need exist. Transition theory identifies the stage at which a student is in their educational journey. This allows us to meet a student where they are with the supports they might need at that stage. Continuing with the analogy of the patchwork, it asks if a student is at the stage of piecing together of fabrics, maintaining the seams and making small repairs, or preparing to create a new

quilt for the next stage in their lives. These are the moving in, moving through, or moving out stages of transition theory. Students, especially first-generation students, don't know what they don't know. In other words, a university may offer a valuable resource that could alleviate the pressures of balancing student and motherhood roles, yet if a student doesn't know about it, they may continue to struggle. It's the combination of university resources with the resources the student brings with her to campus.

We can use the element of Schlossberg's Transition Theory known as the four S's to gain a more nuanced understanding of our student's experiences and the resources they have working in their favor. The four S's represent S*ituation, Strategies, Support, and Self.* These four frames of circumstances and conditions are unpacked below.

The first S – *Situation* – has us consider the perception and context of the transition to the person experiencing it (Evans et al., 1998). Similar to the research of Katz (2013), Rivera (2009), Sealey-Ruiz (2013) and Van Stone, et al. (1994), the participants perceived the transition into an undergraduate program as a positive, yet high stakes and stressful, endeavor. In the experiences of Deborah and Sophia, their enrollment was perceived as "off time" (Schlossberg et al., 1989). This means they began or continued their education at an atypical stage of life. Deborah returned to her education after discontinuing her initial attempt of an undergraduate degree, working full time, and after her son was born and Sophia entered as an adult for the first time. They both sensed an age gap with classmates.

The second S – *Strategies* – takes into account how creatively a person can use their available resources. It is the piecing together of their known resources to maintain coverage to stay in school. Bringing their children with them to campus is one strategy the women of this study used. Sophia and Rose both acknowledged a few of their grades could have been better,

but lack of time and sleep often limited the time spent on coursework. They were satisfied with passing grades and did not let a couple of low grades discourage them. Rivera (2009) used these same strategies of taking her son to campus with her when her childcare fell through. It was when Rivera's (2009) vulnerability and struggle was revealed she received the support from her college community needed to persist to graduation.

The reasons and conditions (situation) that precipitated these women to enter undergraduate programs and the ways in which they navigated (strategies) their way through are important components of the participant's stories. However, threads of the third and fourth S's (support and self) permeated their experiences. The third S – *Support* – considers the types, functions, and measurement of social support systems (Evans et al., 2009). The types of supports that were beneficial for the low-income single mother students of this study were social and financial. Social supports were the largest pieces of their patchwork quilts. The material of these segments came in two variations, emotional support and recognition of their abilities. The sources of these were from their family and academic professionals on campus. While the social supports from families of first-generation students could be likened to cheerleaders at a game for which they don't understand the rules, acknowledgment from an academic professional reinforces the fabric of the support. Evans et al. (2009) describe this type and function of support as systems that provide "affect, affirmation, aid, or honest feedback" (p. 217). Several academic professionals encouraged Sophia, Kim, and Rose during their undergraduate programs. In all three of their experiences, those relationships on campus also yielded financial support by way of referrals and recommendations for scholarships and jobs on campus. Schlossberg et al. (1989) point out the people closest to the person in transition have the potential to be supporters or saboteurs. This played out in the experiences of Deborah in that she moved in with her parents

for financial and emotional support, yet her relationship with her mother became stressed, and her father's substance abuse issues surfaced.

The support received from faculty or staff occurred organically out of self-advocacy on the part of the students. The students initiated the associations by reaching out to either a faculty or staff member with whom they felt comfortable. It shouldn't be left to chance that students find a person on campus to connect with to facilitate an ally on campus. Supports should be readily available. A department within student affairs should offer guidance on issues parenting students might face. Topics could include bringing their child to class when childcare falls through, how to handle a situation as Kim experienced, or their student rights, all of which will take the guesswork out of navigating university policies. Also, as this study demonstrated, assistance or guidance with available resources off campus such as information about food stamps or subsidies for childcare and housing would have been beneficial and saved the students the time it takes to research. Basically a one-stop shop for parenting students to engage on campus and help support life off campus as well.

The fourth S – *Self* – addresses the personal and demographic characteristics as well as psychological resources (Evans et al., 2009).  The psychological resources a person possesses includes their ability to maintain a positive attitude, commitment level, and resiliency (Evans, et al., 2009). Among the most important aspects of the Self is "the power of optimism" to be able to see oneself through a transition (Schlossberg, 2011, p. 160). The determined mindset of the three women who managed to get close to graduation served them well. Yet, aspects of their personal and demographic characteristics, such as income, age, stage of life, and ethnicity, hold the potential of exposing them to stigmatization in both their off and on campus lives. While the participants felt a sense of pride in being a mother and student simultaneously, especially

because of the work that it took to be successful at both, they had experiences on campus that made them uncomfortable because they perceived themselves as different from their classmates.

**Stigma**

Stigma, in short, calls attention to one's hierarchical positioning among societal expectations. The initial layering of a stigma simply points out a difference in a "less desirable way" (Goffman, 1963, p. 5). It occurs contextually, meaning it might be present in one space and not another, making its occurrence conditional (Crocker, Major, & Steele, 1998). This means the context can change from the classroom, lectures on campus, to various events on the same campus. As the context changes, feelings of vulnerability vary. It's a shifting level of acceptance and value given the context. This results in a feeling of always being on guard.

An individual can choose to share or withhold information about their identity given their perception of the situation. If they feel unsafe in sharing for fear of retaliation or loss of status (Link & Phelan, 2001), they can most likely proceed in interactions with others to prevent initial or additional layers of the stigma placed upon them. However, doing so is problematic for two reasons. First, by not disclosing an aspect of their social identity, they have to monitor their comments and interactions with others (Goffman, 1963). This might result in feeling untrue to oneself. Secondly, if others discover the aspect(s) withheld, the person withholding might be perceived as disingenuous or discredited (Goffman, 1963). Wanting to be regarded for their academic abilities and not for their challenges outside of campus is likely not a concern for other students.

I tied the concept of Self to the participants' experiences with stigma. If maintaining an optimistic outlook as they navigate in, through, and out of an undergraduate degree is key to persisting, then we must also acknowledge the potential for low-income single mother students

dealing with feelings of stigmatization. Similar to the stories of other low-income mother

students in the literature reviewed (Adair, 2001; DuQuaine-Watson, 2007; Katz, 2013; Vides &

Steinitz, 1996, Yardley, 2008), the women in this study experienced feelings of stigma. These

studies explained how their participants used the feelings of stigmatization experienced outside

of educational contexts as a motivation to pursue an education. Despite receiving support on

campus, they also spoke about feeling a sense of difference within their university community

among peers. The stigma they felt about their age, socioeconomic status, mothering expectations,

and single motherhood followed them from their lives outside of campus and affects their

experiences on campus. It made them feel that their experience was more complex, high stake,

and challenging than other students at their universities. The uncertainty of the responses from

classmates, professors, and staff about the challenges they faceed outside of campus added a

layer of stress and uncomfortableness to their undergraduate experience. It served to diminish

their sense of optimism and persistence in degree pursuit.

All of the participants spoke about scenarios regarding what they thought others thought

about them. They were hyperaware of the potential of being stigmatized.  In other words, while

they were very focused on doing well in school to attain a degree and ensure their children were

cared for, they also did a lot of thinking about how they were perceived by others. The

anticipation of a negative reaction, either covert or overt, made for a constant feeling of

discomfort. The participants translated some seemingly innocuous interactions with people on

campus as potentially an expression of disapproval or disrespect. While some of the experiences

could be trivial to someone not carrying the additional responsibility of being a parent and

operating within a fragile structure to maintain their enrollment, the participants attributed more

meaning to those interactions or comments. For example, college students are often referred to as

kids by faculty and staff, yet Rose took great offense to the comment of her supervisor. We must also consider Kim's recollection of the comments made by the professor she was working with. Kim recalled the comments as extremely rude and inappropriate. In fact, it doesn't truly matter what words were used, rather, it matters greatly how Kim felt after that encounter. The feeling of being different or considered less than in some way was mostly self-imposed because, other than Kim's experience, the other women were not treated differently because of their parental status or age. Yet, the participants all felt their age or motherhood created a division between them and their classmates.

The hyperawareness of how others perceived them was, in part, attributed to their not wanting to feed into the public narratives and stereotypes about low-income single mothers. They sought higher education as a means to improve their lives and that of their children nonetheless. Extending beyond their own self-interests, they felt completing an undergraduate degree would serve as their way of dispelling myths about poor, women of color, single parenting, and working or studying mothers. The women in this study chose universities based on desired academic major, location, or financial aid package. They did not consider the campus climate into which they enrolled. In doing so, they took a risk of jeopardizing the self-belief they could be successful in an undergraduate degree (Major, Crock, & Steele, 1998). In other words, how would they know if their university would be helpful or a hindrance to their educational aspirations?

The four women in this study expressed the awareness of stereotypes in different ways. Common to their stories was their intention of not allowing their own actions to translate into a confirmation of stereotyped behaviors of their group. Deborah used the term "playing the mom card" to mean she did not want to use her responsibilities of being a mother to hinder her ability

to meet the rigor of her undergraduate program. To do so, was to give ammunition to stereotype her given the stigmas she revealed. The issue of race played a role in the increased awareness of the negative stereotypes of low-income single mothers of color.

The stigma of being a Black low-income single mother was presented by Rose repeatedly (Elliot, Powell, & Brenton, 2015). She spoke about how she felt others, mostly people from her neighborhood, church, and a few staff members of her university, were anticipating she would not succeed in school and how she did not want to be a statistic. Rose was determined not to be a poor single mother.

The combined stigma of income and single motherhood was a concern of the participants. They believed completing an undergraduate degree would provide them with financial independence. However, pursuing an undergraduate degree and raising a child is financially demanding. Therefore, to direct financial resources toward the costs of an undergraduate degree instead of investing in their child's needs can be perceived to suggest an additional level of selfishness and irresponsibility. To maintain their enrollment, all four of the women used at least one form of public assistance for support. Because people who receive public assistance are stereotyped as irresponsible and swindlers of the system, the stigmatization of poor mothers also contributes to a perception of their lack of power and the static nature of their circumstances (Soss, Fording, & Schram, 2011; Bloom & Kilgore, 2003).

Managing to meet the societal expectations placed on mothers is impossible for most women, especially low-income single mother students. They are stigmatized to feel "damned if you do, damned if you don't" when making the financial and time commitments to completing their undergraduate degree because while enrolled in classes, they are using their limited resources on themselves instead of their child. A constant internal negotiation occurs when

choosing which direction to concentrate their energies and resources. The women in this study periodically had to sacrifice the responsibility of one role to meet the demand of another, such as missing a class to care for their sick child. In doing so, they fed into either one stereotype or another for which they are stigmatized. They were either perceived as not a serious student or a mother who abandons her child when their child needs them.

Despite the narrative of some groups who celebrate single motherhood as a female prerogative to parent alone, that scenario usually pertains to white middle-class women of independent means. For other single mothers, stigma is attached to being single and to being a mother. The term single mother invokes assumptions about the woman, her character, and/or intellectual capacity (Haleman, 2004). In other words, a woman begins to be stereotyped into categories because of her detachment from the father of her child. Questions arise surrounding the circumstances she became pregnant, her relationship (or the lack thereof) with the father, her reasoning for keeping the child despite her lack of financial resources to do so, and the age at which she became a mother, among other elements. With each deviation from the standard of social expectations for women, her level of stigma increases (Weis et al., 1998), all of which should be irrelevant to her ability to be a successful undergraduate student and the value of her membership to the university community.

**Intersectionality**

Another level of complexity to their experiences can be better understood using a lens of intersectionality. The concept of intersectionality explains the ways in which multiple aspects of a person's identity shape how people perceive them and regard them which, in turn, shapes their experience in higher education (Museus & Griffin, 2011). The participant's intersectionality is complex, each is different in some ways, but the motherhood-student nexus is shared. Their

memberships in other groups are connected to their age, income, race, and gender which affected how people perceived them (Crenshaw, 1991; Museus & Griffin, 2011). Unpacking the intersections of differences and similarities of the participant's experiences provides a more critical analysis (Museus & Griffin, 2011). Continuing the quilt metaphor, intersectionality tells us the common patch in the quilt is motherhood and all the other patches may vary based on their difference in memberships. Intersectionality asks for a disruption of assumptions about the life of a low-income single mother student by complicating her situation. The patches in Kim's quilt for example, varied from other women. If we think of income level as a significant patch in the quilt, living on an extremely limited income and supporting a child would be conceptualized as an area in need of strengthening. Although Kim may have earned a low amount of income herself, she lived in a household with other adults who collectively contributed to the household income. One aspect of her identity, income level, held the potential to communicate something about her life, yet is not as dire as that of the income situation of Sophia. Sophia supported her three children on an extremely limited budget, minimal child support, and did not receive any financial support from her family. Both women were low-income single mother students, yet not all of their experiences overlap. Because visible aspects of a person do not always determine their identity, the convergence of memberships prompted an apprehension about disclosing additional elements about their marital status and parental responsibilities. In essence, to reveal additional aspects of their identity held the potential to shift other's perception of them and served to overshadow their academic abilities. Further, considering the intersectionality of each woman's identity, her complex composition of experiences and ways of being in the world, reminds us her story is unique to her and not prewritten based on the features of her identity (Crenshaw, 1991).

The uniqueness poses a potential problem for universities. As many universities cater to traditional college students through student affairs programs and other on-campus resources, these services may not be beneficial to other student groups, such as parenting students and other non-traditional students. As the data demonstrated in this study, the participants' experiences were complicated and not standardized despite the similarities in their profiles. A starting point in figuring out how to best serve students begins with establishing a connection in which students feel comfortable sharing their needs and challenges. Kim, Sophia, and Rose self-advocated for what they needed to successfully complete their undergraduate degrees. The intersections of their identities were recognized and responded to by academic professionals. Further, once those connections were established, it facilitated the illumination of additional dimensions of the women's identities and experience.

## Conclusion

The potential effect on targets of stigma is a decrease in a sense of belonging amongst groups (Crocker, Major, & Steele, 1998). This means when a person is deemed different and less than the others within a group, it is easy to feel they do not have the ability to contribute in beneficial ways to the group. The ways in which the women in this study experienced feelings of stigma while on campus presented itself in ways that were perceived as a threat to them. If unbalanced with positive experiences of support on campus, the perceived threats can transition into a reduction of persistence in undergraduate degree pursuit (Crocker et al., 1998).

In the experiences of this study's participants, this translated into them being very hard on themselves with the expectations of what it means to be a good student or to be worthy of a place in the university. Revealing their motherhood proved inevitable, however, when they did, it was for the most part well received. The feelings of apprehension to disclose or to withhold their

off-campus lives is problematic. Although being a good student supported their goal of graduation, it took a toll on the women. The keeping up of appearances came at the cost of mental and physical exhaustion. Maintaining a sense of balance between roles was difficult. When they placed more of their energies into maintaining their academic standing while on campus, they felt their duties of motherhood were placed on the back burner, along with any stress relieving self-care practices. The campus climate might foster a positive and supportive environment for single mother students, yet they all experienced apprehension about sharing the fact they were mothers. While on campus, they wanted to be regarded as a good student first and a mother second.

**Chapter VIII. Conclusion**

This study contributes to the low-income single mother student literature in that it

explores the obstacles faced by these women while pursuing a degree. Most other studies have

explored the community college realm of postsecondary education. While we can make

assumptions based on the literature about the similarities in experiences between a low-income

single mother at a community college and a university, this study brought the voices of this

study's participants to light. For example, childcare was at the forefront of challenges in the

literature reviewed, yet the women in this study seemed to have found resources to mitigate that

challenge. While this study moves beyond the context of the university and into the off-campus

lives of low-income single mothers, the focus of the analysis was exploring the intertwined

nature of those experiences while pursuing an undergraduate degree.

In the remainder of this concluding chapter, I will situate the findings of this study

relative to the research questions. I will then offer recommendations for practice, and finally, I

will suggest directions for future research on the topic of low-income single mother students.

**Returning to the Research Questions**

- What are the experiences of low-income single mother students in undergraduate
  degree programs that are perceived as enabling or hindering their completion?
  1. What are the perceived resources that influence student's experience?
  2. What aspects of their Situation, Self, Support, and Strategies contributed to
     undergraduate degree completion?
  3. What aspects of their Situation, Self, Support, and Strategies were obstacles in
     undergraduate degree completion?

The participants spoke about two dimensions of their experiences while they were

pursuing an undergraduate degree. The experiences on campus overflowed into that of their off-

campus lives and vice versa. By focusing on their perceptions of what helped and what hindered

their degree pursuit, both off and on campus, the participants' struggles became illuminated. In

short, the ability to find and secure resources for the areas of struggle was perceived as the greatest resource. Having supports suitable to each stage of transition speaks to the primary and secondary research questions about experiences and resources that enabled or hindered their degree completion. Support was perceived to come in various forms for the participants. In a condensed form, financial support and emotional support were perceived as the greatest resource for the women. Financial support came in the forms of household expenses, financial aid to cover and sometimes exceed the cost of attendance, and affordable, reliable, and conveniently located childcare. These supports came from on- and off-campus resources and were interrelated. An example of a financial conundrum was their experience of working on campus. The compensation for student employees is limited in dollar amount and in the number of hours allowed per week. In other words, working on campus alone would not support living independently without incurring significant debt. However, holding a position on campus afforded three of the four women access to faculty and staff privy to scholarships and afforded them the relationships with those faculty and staff to write recommendation letters in their support. All four of the participants managed to make ends meet financially in one way or another, but without the continued emotional support or connection to anyone from her university community to guide and encourage her, Deborah drifted toward completing a different degree instead of staying on course for her desired degree.

The second and third sub-questions use Schlossberg's Transition Theory to frame the positive and negative aspects of their experience of completing an undergraduate degree. Aspects of Support and Self were at the forefront of enabling factors to three of the four women's degree completion. The perceived emotional support was more nuanced in that the supports were subtle in their experiences but had a big impact on the participants. Again, we saw the emotional

supports come from both on- and off-campus sources intertwined. In the off campus realm, the women thrived when their family offered words of encouragement and acted as sounding boards. Their positive outlook was reinforced by those experiences yet were perpetuated by their academic successes.

Maintaining a balance of their on- and off-campus lives was a perceived challenge for the participants. Because of the interconnected nature of those two dimensions of their lives, keeping on the positive side of useable resources was essential. In other words, ensuring they had more going for them than going against them was essential for degree completion. The stresses of caring for a child, performing well academically, earning money to contribute or support their families, and distancing themselves from unhealthy relationships were all counterbalanced by their desire to persist and by seeking and maximizing opportunities for support.

Sustaining that desire takes a "power of optimism" within the aspect of Self in Schlossberg's Transition Theory (Schlossberg, 2011, p. 160). The dimension of Self was the fundamental contribution to three of four participants' undergraduate degree completion. While the personal and demographic elements of Self played a role in the women's experiences and influenced how they understand the world and their place in it, their psychological resources drove them to graduation (Schlossberg et al., 1995). Without a strong sense of self, it would be difficult to keep the balance between motherhood and student responsibilities. Further, if they didn't believe they could complete their degree, how could they be open to receive support from others? Mentally supporting oneself is the first step in accomplishing a goal.

Beyond the difficulty of navigating the course of their off-campus lives to align with their on-campus lives, the threat of stigmatization served as a hindrance to degree completion for the low-income single mother students in this study. All of the participants spoke of a perceived

potential for covert or overt stigmatization based on the differences amongst their classmates. Being at the intersection of low-income, single and a woman of color (for three of the women in this study) could bring assumptions about their character and ability from the people of their university communities. A distance can exist between what people think about you and how they might interact with you. Not knowing how people will react to their difference (or their perception of that difference) functions to deplete the potential for supportive relationships. Further, feeling that others around you are not honest with you or acknowledge your value will deplete one's optimist outlook necessary for degree completion.

**Recommendations for Practice**

I offer three ways in which faculty, staff, and administrators (the term academic professionals will be used to encompass this group) can support low-income single mother students on their campuses. The first proposes steps to take to act in a mentoring role. Next, I touch upon methods of communication with the students. Finally, I provide advice on suitable support practices aligned with each step of the transition.

To become an academic professional, one has had experiences with students in educational contexts and most likely has completed an undergraduate degree or higher of their own. They can draw from their experiences and struggles of being a college student because they have done it themselves. Acknowledging what a student is doing well and offering support for their challenges goes a long way. Similar to how a new mother might seek the approval or guidance of her own mother regarding her developing mothering skills, that approval and guidance from an academic professional is boosting for a woman trying to succeed in her educational endeavor.

It is important to check assumptions of what challenges a low-income single mother student might experience. Instead of assuming what she needs, establishing a line of communication in which she feels comfortable conveying her obstacles and what is working is the first step. Ask how you can best support her needs. Although resources might be limited on campus, asking how you can help does two things. First and foremost, it demonstrates you care about her well-being and their academic pursuit. It shows you see something in them that confirms their potential of succeeding. Secondly, as an academic professional, you are likely more knowledgeable about how to connect her with the resources on campus that would be beneficial based on her expressed need.

Follow up on any referrals you make with the student. Invite their assessment of the help you have offered; without this, you may not know that your suggestions haven't been as helpful as you assumed. A quick check-in email or phone call to the student communicates your continued interest in their success and opens the conversation to provide additional support if needed. Although you shouldn't make assumptions about what she might need, you also need to keep in mind what she isn't telling you. By becoming familiar with the research about low-income single mother students, you become aware of the potential issues they may be confronting.

Finally, I recommend academic professionals become familiar with the transition process to provide suitable support in each stage of the students' transition. The moving in stage warrants supports connected to getting started and established. As newbies to the context, students are likely unaware of the supports or resources available. Typical in the moving through stage, students tend to begin to feel fatigued. After the exhilaration of the new experience wears off and the path ahead looks long, students typically need a renewed dose of energy. Acknowledgment

of the hard work already completed, words of encouragement to finish what has been started, or reminding them of their initial motivation in starting the process is helpful. The moving out stage can be daunting because a new challenge is ahead. Because embarking on new chapters in life comes with many unknowns, leaving a familiar environment may invoke an uneasy feeling. A fitting support might be to help them connect how their accomplishments thus far serve as a map to their next endeavor.

As academic professionals, we have the responsibility to support our students in their educational endeavors. Having a child should not exclude a woman from completing her degree. The idea that she has ruined her life and she is destined for a difficult life should have no place in educational contexts.

**Direction for Future Research**

A moderate amount of research has been done about the challenges of balancing motherhood and the demands of postsecondary education. However, these studies tend to focus on female academic professionals and their challenges in securing and nurturing careers in postsecondary education. As the number of postsecondary students who are also parents increases, the understanding of this group should also increase. Parents who are also postsecondary *students* is an under-researched area of study. A broader perspective of their experiences, motivations, and challenges would allow academic professionals to better inform their practices and improve supports in postsecondary educational contexts. I offer four directions for further study.

1. Partnered parents- During the interviews and analysis of the interviews, I often wondered how these women's experiences might be different if they were partnered (i.e., in a domestic partnership or married to someone who would also parent their child). One of the challenges this study's participants contended with was unhealthy unsupportive

relationships with their children's fathers. How would the experience be different if they were balancing motherhood and pursuing a degree in addition to also cultivating a partnership?

2. Advanced degree students- Financial aid in the forms of federal and states grants are not offered to students pursuing advanced degrees. This translates to either student loans or paying out of pocket for the cost of attendance. Career changers in need of additional or different credentials or degrees, master's degrees, doctoral degrees, or other professional degrees must consider the program's expense before enrolling. What are the experiences of lower-middle-class parents who continue their educational pursuits? What are their challenges? How do they choose a suitable program of study? What conditions make them persist to degree completion?

3. Single father experience- In light of the societal and cultural norms related to gender, what are the challenges of single father students?

4. Student loan debt- Student loan debt can potentially threaten the quality of life after completing a degree (Min & Taylor, 2018). Two of the women who participated in this study owe hefty amounts of student loans. Six months after graduation the payments will become due. How can these women improve their quality of life considering a significant percentage of their income will go to paying down those loans? What is their perspective on the return on investment of the time, energy, and money it took to complete their degree?

**Conclusion**

I titled this study "The Invisible Struggle" to illuminate the unspoken challenges of four low-income single mother students. Other than listing a dependent on their Free Application for

Federal Student Aid (FAFSA), a woman may not ever reveal the fact she is a mother. For the women in this study, it was the ability to feel supported within their university that allowed them to share their challenges. When a level of comfort was established, the women felt a sense of belonging and support within their campus community. Making connections with academic professionals allowed the women to be recognized for their intellectual capacity. By creating a connection between academic professionals and themselves, they gained the acknowledgment they had what it takes to be successful in an undergraduate program. They learned that feeling challenged and frustrated at times was a universal experience to college students and not entirely related to being a parent or underprepared for university rigor. Additionally, those relationships helped in the making of connections between the roles of simultaneously being a mother and student.

## Appendix A. Interview Guide

I began by thanking participant for meeting with me. I then asked how their day was going and offered them a bottle of water (that I brought for them). From there, I asked if they had any photos or documents they wanted to share with me. I attempted to get the participant situated and comfortable before beginning the recording.

These questions set the context of their childhood:
Tell me about your childhood…

- Where did you grow up?

- Big family?

- Relationship with family members?

- How influenced by them?

- Socioeconomics of household?

- Parental education?

- Childhood experiences that you feel are still a major influence to you?

Tell me about your life when you became a mother…
- Relationship

- Age

- Stage in your life/what were you working on doing (HS, college, working full time)

- Initial thoughts

- Support sought (counselor, family, or friends)

- Did you have prior experience with children (family, friends, babysitting)

What were your prior school experiences like (high school, community college)?
- Academically, Socially

How did you arrive at the decision to enroll in or return to school?
Why this school?
Why the program you are pursuing?

Is there anything you would like to add about the topics we covered today? Something I didn't ask you about that you would like to share?

Confirm or schedule next appointment.
Ask if they want to bring photos again or next time
Thank for taking the time to participate in interview

2<sup>nd</sup> Interview
*The last time we met, we discussed the topics of your childhood, the tie you became a mother, and your school and program choice. This meeting we will discuss in more detail your experiences as a student while also being a mother. If you have brought any photos to share, please do so when you feel it is appropriate.*

These questions identify and Exploring Obstacles/Difficulties
What does a **school day/week** look like for you?
- What time do you wake up?

- What is the order of things you have to do?

- What's the best parts/hardest parts of your day?

How do you **financially support** yourself and your child?
- Financial Aid

- Work? Hours?

How do you handle **childcare**?
- Where does it happen?

- How much is it?

- How do you manage the cost of it?

- What do you think about that arrangement?

- Does your class schedule mesh well with the rest of your life?

How does your attending school **affect on your child**?
- What is your perspective about the time you spend away from child(ren)?

How are you **doing academically**?
- GPA

- How long have you been in school?

- Have you failed any classes? Why do you think that happened?

Tell me about the **relationship you have to your school**?

- Do you participate in any school activities?

- Work on campus?

- Socialize or maintain relationships with classmates outside of class?

Tell me about *positive* interactions you have with a **staff or faculty** member.
Tell me about *negative* interactions you have with a **staff or faculty** member.
Do you feel you are **supported outside of school**?
- How do you feel you are supported?

- By whom?

  o Family, friends, community organizations?

- What do they do or say to make you feel like you are supported?

Are there any **other big challenges** you face that haven't been discussed?
- How do you overcome or deal with this?

- Has this strategy changed over time? From semester to semester? Why?

Explore the details of the strategies for overcoming challenges and investigate further.
**School day/week**
- How do you stay organized with dates of school assignments, daycare schedules, and social life event?

- What will you change next semester?

**Stress**
How do you handle/not handle stress?
**Affect on your child**
- Do you feel you have to make up that time? How do you attempt to do that?

**School Environment**
- How have you learned to navigate the school environment and requirements?

- Has it been easy to do or requires a lot of self-advocacy?

**Supported outside of school**
- Do you seek this or is it freely given?

- How often do you seek it or receive it?

**Mindset on degree completion**
- What does success mean to you (within the context of school)?

- If you have experienced a setback (failed course, took wrong class), how did you deal with that?

- Is there anything that you feel holds you back from being as successful as you would like to be or know you can be?

**Questions about Motivations and Future Aspirations**
What does completing your degree mean to you?
What were the motivators that brought you to this point?
What will be your next goal to pursue?


*Is there anything I haven't asked you about that you would like to share?*

**Thank for the interview and their time in participation. Ask if they would be interested in reviewing the themes I find in the analysis process.**

# Appendix B. IRB Approval

DePAUL UNIVERSITY

Research Involving Human Subjects

## NOTICE OF INSTITUTIONAL REVIEW BOARD ACTION

**To:**   Christina Matuschka, Graduate Student, College of Education

**Date:**   August 14, 2017

**Re:**   Research Protocol #CM022717EDU
"The Invisible Struggle: Understanding the Plights and Success Strategies of Low Income Single Mothers in Undergraduate Programs"

Please review the following important information about the review of your proposed research activity.

*Review Details*

This submission is an initial submission. Your research project meets the criteria for Expedited review under 45 CFR 45 CFR 46.110 under the following categories:

> *"(5) Research involving materials (data, documents, records, or specimens) that have been collected, or will be collected solely for nonresearch purposes (such as medical treatment or diagnosis)."*

> *"(6) Collection of data from voice, video, digital, or image recordings made for research purposes."*

> *"(7) Research on individual or group characteristics or behavior (including, but not limited to, research on perception, cognition, motivation, identity, language, communication, cultural beliefs or practices, and social behavior) or research employing survey, interview, oral history, focus group, program evaluation, human factors evaluation, or quality assurance methodologies."*

*Approval Details*

Your research was originally reviewed on March 15, 2017 and revisions were requested. The revisions you submitted on April 11, 2017 were reviewed and further revisions were requested on April 28, 2017. The revisions you submitted on July 20, 2017 were reviewed and further revisions were requested on August 2, 2017. The revisions you submitted on August 7, 2017 were reviewed and approved on August 14, 2017.

**Approval Period:**  August 14, 2017 – August 13, 2018

**Approved Consent, Parent/Guardian Permission, or Assent Materials:**
1)   Adult Consent, version date August 2, 2017 (attached)

**Other approved study documents:**
1)   Script for Recruitment Process, version date August 2, 2017 (attached)
2)   Cover letter and Email Template to be attached to the recruitment flyer, version date August 2, 2017 (attached)
3)   Recruitment Flyer, version date August 2, 2017 (attached)
4)   Initial Call Script, version date August 2, 2017 (attached)

5) Decline participation in research study (to be used verbally or in email response) version August 2, 2017 (attached)
6) Initial Email Contact with Inquirer, version date August 2, 2017 (attached)
7) Email to confirm first interview and provide consent form, version date July 18, 2017 (attached)
8) Script for Participant Invitation to share photos or documents at the second interview, version date August 2, 2017 (attached)
9) Disposable camera email script, version date July 7, 2017 (attached)
10) Email to Confirm Second Interview and Photo and Document Reminder, version date August 2, 2017 (attached)
11) Counseling Services Flyer, version date July 13, 2017 (attached)

**Number of approved participants:** 15 Total
*You should not exceed this total number of subjects without prospectively submitting an amendment to the IRB requesting an increase in subject number.*

**Funding Source:** 1) PI self-funded

**Approved Performance sites:** 1) DePaul University

*Reminders*

▪ Only the most recent IRB-approved versions of consent, parent/legal guardian permission, or assent forms may be used in association with this project.

▪ Any changes to the funding source or funding status must be sent to the IRB as an amendment.

▪ Prior to implementing revisions to project materials or procedures, you must submit an amendment application detailing the changes to the IRB for review and receive notification of approval.

▪ You must promptly report any problems that have occurred involving research participants to the IRB in writing.

▪ If your project will continue beyond the approval period indicated above, you are responsible for submitting a continuing review report at least 3 weeks prior to the expiration date. The continuing review form can be downloaded from the IRB web page.

▪ **Once the research is completed, you must send a final closure report for the research to the IRB.**

The Board would like to thank you for your efforts and cooperation and wishes you the best of luck on your research. If you have any questions, please contact me by telephone at (312) 362-7592 or by email at dalfaro@depaul.edu.

For the Board,

Diana Alfaro, MS
Assistant Director of Research Compliance
Office of Research Services

Cc:    Karen Monkman, PhD, Faculty Sponsor, College of Education

# References

Adair, Vivyan. (2001) Poverty and the (broken) promise of higher education. *Harvard Educational Review, 71* (2), 217-238.

Allan Guttmacher Institute. (2009). Married mothers are the best economically, even if they were unwed at the time they gave birth. *Family Planning Perspectives, 31*, 258-260.

Atkinson, Robert. (1998). *The life story interview*. Thousand Oaks, CA: Sage Publications Inc.

Atkinson, Robert. (2001). The life story interview. In Jaber F. Gubrium, & James A. Holstein (Eds.), *Handbook of interview research.* (pp. 120-141). Thousand Oaks, CA: Sage Publications, Inc. doi: http://dx.doi.org/10.4135/9781412973588.d9

Austin, Sandra & McDermott, Kathryn. (2003). College persistence among single mothers after welfare reform: An exploratory study. *College Student Retention, 5* (2) 93-113.

Bailey, Carol, A. (2007). A guide to qualitative field research (2nd ed.). Thousand Oaks, CA: Pine Forge Press.

Barr, Ashley. B., & Simons, Ronald, L. (2012). College aspirations and expectations among new African American mothers in late adolescence. *Gender and Education, 24* (7), 745-763. DOI:10.1080/09540253.2012.712097

Becker, Howard, S. (1977). *Sociological work: Method and substance*. New Brunswick, N.J: Transaction Books.

Bloom, Leslie. (2009). 'When one of us makes it, we all make it': A study of beyond welfare, a women-centered community-based organization that helps low-income mothers achieve personal and academic success. *International Journal of Qualitative Studies in Education, 22* (4), 485-503.

Bloom, Leslie R., & Kilgore, Deborah. (2003). The colonization of (m)others in welfare-to-work education. *Educational Policy, 17*(3), 365-384.

Bloomberg, Linda, D., & Volpe, Marie. (2012). *Completing your qualitative dissertation: A road map from beginning to end* (2nd Ed.). Thousand Oaks, CA: Sage Publications Inc.

Bock, Jane, D. (2000). Doing the right thing? Single mothers by choice and the struggle for legitimacy. *Gender and Society, 14* (1), 62-86

Bruner, Jerome, S. (1986). *Actual minds, possible worlds*. Cambridge, Mass: Harvard University Press.

Bruner, Jerome, S. (1996). *The culture of education*. Harvard University Press.

Butler, Sandra & Deprez, Luisa (2002). Something worth fighting for: Higher education for women on welfare. *Affilia 17* (1)*,* 30-54.

Center for Women Policy Studies. (2002). *From poverty to self-sufficiency: The role of postsecondary education in welfare reform.* Retrieved on October 20, 2014 from http://www.centerwomenpolicy.org/programs/poverty/

Cerven, Christine. (2013). Public and private lives: Institutional structures and personal supports in low income single mothers' educational pursuits. *Educational Policy Analysis Archives, 21* (17), 1-25.

Cook, Kay. (2012). Social support in single parents' transition from welfare to work: Analysis of qualitative findings. *International Journal of Social Welfare, 21*, 338-350. DOI: 10.1111/j.1468-2397.2011.00844

Corbett, Christiana. (2014, March 10). *The simple truth about the gender pay gap*. The American Association of University Women (AAUW). Retrieved from http://www.aauw.org/research/the-simple-truth-about-the-gender-pay-gap/

Corbin, Juliet, & Strauss, Anselm (1990). *Basics of qualitative research: Grounded theory procedures and techniques.* Newbury Park, CA: Sage Publications Inc.

Cox, Kenya, L., & Spriggs, William. (2002). *Negative effects of TANF on college enrollment.* Washington, DC: National Urban League Institute for Opportunity and Equity.

Crenshaw, Kimberle. (1991). Mapping the margins: Intersectionality, identity politics, and violence against women of color. *Stanford Law Review, 43*(6), 1241-1241. doi:10.2307/1229039

Creswell, John, W. (2014). *Research design: Qualitative, quantitative, and mixed methods approaches.* Thousand Oaks, CA: Sage Publications Inc.

Creswell, John, W., & Miller, Dana, L. (2000). Determining validity in qualitative inquiry. *Theory into practice*, *39*(3), 124-130.

Crocker, Jennifer, & Major, Brenda. (1989). Social stigma and self-esteem: The self-protective properties of stigma. *Psychological Review, 96*(4), 608-630.

Crocker, Jennifer, & Major, Brenda. (1994). Reactions to stigma: The moderating role of justifications. In Zanna, Mark, P., & Olson, James, M. (Eds.), *The psychology of prejudice: The Ontario symposium Vol. 7*. Hillsdale, N.J.: L. Erlbaum Associates, pp. 289-314.

Crocker, Jennifer, Major, Brenda, & Steele, Claude. (1998). Social stigma. In Gilbert, Daniel, T., Fiske, Susan, T., & Lindzey, Gardner. (Eds.), *The handbook of social psychology, Volume 2* (504-553). Boston: McGraw-Hill.

Crotty, Michael. (1998). *The foundations of social research: Meaning and perspective in the research process.* Thousand Oaks, CA: Sage Publications Inc.

Domínguez, Silvia & Watkins, Celeste. (2003). Creating networks for survival and mobility: Social capital among African-American and Latin-American low income mothers. *Social Problems, 50* (1), 111-135.

Donovan, Josephine. (2000). *Feminist theory: The intellectual traditions*. New York: Continuum.

Dunbar, R., & Southern Student Organizing Committee. (1969). *Female liberation as the basis for social revolution*. Nashville, Tenn: Southern Student Organising Committee.

Duquaine-Watson, Jillian, M.(2007) "Pretty darned cold": Single mother students and the community college climate in post-welfare reform America. *Equity & Excellence in Education, 40* (3), 229-240. DOI: 10.1080/10665680701334785

Elliot, Sinikka, Powell, Rachel, & Brenton, Joslyn. (2015). Being a good mom: Low-income, black single mothers negotiate intensive mothering. *Journal of Family Issues, 36* (3), p. 351-370.

Evans, Nancy, J., Forney, Deanna, S., & Guido-DiBrito, Florence. (1998). *Student development in college: Theory, research, and practice*. San Francisco: Jossey-Bass.

Evans, Nancy, J., Forney, Deanna, S., Guido, Florence, Patton, Lori, D., & Renn, Kristen, A. (2009). *Student Development in College: Theory, Research, and Practice*. Hoboken: John Wiley & Sons, Inc.

Firestone, Shulamith. (1970). *The dialectic of sex: The case for feminist revolution*. New York: Morrow.

Gault, Barbara, Reichlin, Lindsey, Reynolds, Elizabeth, & Froehner, Meghan. (2014). 4.8 million college students are raising children: *Fact sheet,* A report prepared for the Institute for Women's Policy Research, Washington, DC., #C*424*.

Gault, Barbara, Reichlin, Lindsey, & Román, Stephanie. (2014). College affordability for low income adults: Improving returns on investment for families and society. A report prepared for the Institute for Women's Policy Research, Washington, DC.

Goffman, Erving. (1963). *Stigma: Notes on the management of spoiled identity*. Englewood Cliffs, N.J: Prentice-Hall.

Gold, Steven, J. (2004). Using photography in studies of immigrant communities. *American Behavioral Scientist*, *47*(12), 1551-1572.

Goldrick-Rab, Sara, & Sorensen, Kia. (2010). Unmarried parents in college. *The Future of Children, 20* (2), 179-203.

Goodman, Jane, Schlossberg, Nancy, K., & Anderson, Mary Louise. (2006). *Counseling adults in transition: Linking practice with theory* (3rd ed.). New York: Springer.

Goodson, Ivor, F., & Sikes, Pat, J. (2001). *Life history research in educational settings: Learning from lives*. Open University Press.

Haleman, Diana, L. (2004). Great expectations: Single mothers in higher education. *International Journal of Qualitative Studies in Education, 17* (6), 769-784.

Harknett, Kristen, S., & Hartnett, Caroline, S. (2011). Who lacks support and why? An examination of mothers' personal safety nets. *Journal of Marriage and Family*, *73* (4), 861-875.

Hawthorne, Nathaniel. (1850). *The scarlet letter*. Boston, Massachusetts: Ticknor, Reed, & Fields.

Holm, Gunilla. (2008). Photography as a performance. *Forum: Qualitative Social Research*, *9*(2), Retrieved from http://nbn-resolving.de/urn:nbn:de:0114-fqs0802380

Huff, Daniel & Thorpe, Bonnie. (1997). Single parents on campus: A challenge for today. *NASPA Journal, 34,* 287-302.

Janhonen-Abruquah, Hille., & Holm, Gunilla. (2008). Using photographs as a data collection method in family research. In Irmeli Jarventie & Miia Lahde (Eds.), *Methodological challenges in childhood and family research* (72-80).  Tampere, Finland: Tampere University Press.

Jennings, Patricia K. (2004). What mothers want: Welfare reform and maternal desire. *Journal of Sociology and Social Welfare, 31*(3), 113-130.

Jones, Edward, Farina, Amerigo, Hastorf, Albert, Markus, Hazel, Miller, Dale T., & Scott, Robert A. (1984). *Social stigma: the psychology of marked relationships*. New York: Freeman.

Kahn, Peggy & Polakow, Valerie. (2000). *Struggling to stay in school: Obstacles to post-secondary education under the welfare-to-work restrictions in Michigan*. A report prepared for the Center for the Education of Women, University of Michigan. ERIC Clearinghouse document #ED465328.

Katz, Sheila. (2013). "Give us a chance to get an education": Single mothers' survival narratives and strategies for pursuing higher education on welfare. *Journal of Poverty, 17*, 273-304.

Kwan, Mei-Po. (2002). Quantitative methods and feminist geographic research. In Moss, Pamela, J. (Eds.), *Feminist geography in practice: Research and method,* (160-173). Oxford, UK: Blackwell Publishers.

Lincoln, Yvonna, S., & Guba, Egon. G. (1985). *Naturalistic inquiry*. Thousand Oaks, CA: Sage Publications Inc.

Link, Bruce, G. & Phelan, Jo, C. (2001). Conceptualizing stigma. *Annual Review of Sociology, 27*, 363-385.

McCall, Leslie. (2005). The complexity of intersectionality. *Signs, 30*(3), 1771-1800. Retrieved from http://www.jstor.org/stable/10.1086/426800 doi:1

Merriam, Sharan, B. (2009). *Qualitative research: A guide to design and implementation*. (3rd Ed.). San Franscisco, CA: Jossey-Bass.

Merriam, Sharon, B., Johnson-Bailey, Juanita, Lee, Ming, Y., Kee, Youngwha, Ntseane, Gabo, & Muhamad, Mazanah. (2001). Power and positionality: Negotiating insider/outsider status within and across cultures. *International Journal of Lifelong Education*,*20*(5), 405-416.

Min, Stella & Taylor, Miles, G. (2018). Racial and ethnic variation in the relationship between student loan debt and the transition to first birth. *Demography, 55* (1), 165-188.

Museus, Samuel, & Griffin, Kimberly. (2011). Mapping the margins in higher education: On the promise of intersectionality frameworks in research and discourse. *New Directions for Institutional Research, 2011*(151), 5-12.

National Center for Education Statistics. (2016). 2008/12 *Baccalaureate and beyond longitudinal study*. Computation by NCES PowerStats on 5/2/2016.

National Poverty Center. (n.d.). *Poverty in the United States: Frequently asked questions*. Gerald R. Ford School of Public Policy, University of Michigan. Retrieved February 20, 2015 from http://www.npc.umich.edu/poverty/

National Student Clearinghouse Research Center. (NSCRC). (2015). *Current term enrollment report – Spring 2015*. Retrieved July 15, 2015 from http://nscresearchcenter.org/currenttermenrollmentestimate-spring2015/#prettyPhoto

National Women's Law Center. (2014). *The wage gap over time.* Retrieved May 20, 2015 from

http://www.nwlc.org/sites/default/files/pdfs/wage_gap_over_time_overall.pdf

Pandey, Shanta, Zhan, Min, & Kim, Youngmi. (2006). Bachelor's degree for women with

children: A promising pathway to poverty reduction. *Equal Opportunities International, 25* (7), 488-505.

Patton, Michael, Q. (2002) *Qualitative research and evaluation methods* (3rd Ed.). Thousand

Oaks, CA: Sage Publications Inc.

Paulhus, Delroy. (1998). Interpersonal and intrapsychic adaptiveness of trait self-enhancement:

A mixed blessing? *Journal of Personality and Social Psychology, 74* (5), 1197-1208.

DOI: 10.1037/0022-3514.74.5.1197

Proweller, Amira. (2000). Re-writing/-righting lives: Voices of pregnant and parenting teenagers

in an alternative school. In Weis, Lois, & Fine, Michelle (Eds.). *Construction Sites: Excavating Race, Class, and Gender among Urban Youth.* (100-120). New York:

Teachers College Press.

Radey, Melissa, & Cheatham, Leah, P. (2013). Do single mothers take their share?: FAFSA

completion among aid-eligible female students. *Journal of Diversity in Higher Education*, *6* (4), 261-275.

Ramazanoglu, Caroline, & Holland, Janet. (2002). *Feminist methodology: Challenges and choices*. London: Sage. Publications Inc.

Ricco, Robert, Sabet, Sarah, & Clough, Cassandra. (2009). College mothers in the dual roles of

student and parent: Implications for their children's attitudes toward school. *Merrill-Palmer Quarterly: Journal of Developmental Psychology, 55* (1), 79-110.

Rivera, Marisa. (2009). Angeles, sacrificios, y dios: A Puerto Rican woman's journey through higher education. *Harvard Educational Review, 79* (4), 553-559.

Rolfe, Alison. (2008). You've got to grow up when you've got a kid: Marginalized young women's accounts of motherhood. *Journal of Community & Applied Social Psychology, 8*, 299-314. DOI: 10.1002/casp.925

Sanford, Nevitt. (1966). *Self and society: Social change and individual development*. New York: Atherton.

Sealey-Ruiz, Yolanda. (2013). Learning to resist: Educational counter-narratives of Black college re-entry mothers. *Teachers College Record, 115* (4)*, 1-31.

Schlossberg, Nancy, K. (1984). *Counseling adults in transition: Linking practice with theory.* New York: Springer.

Schlossberg, Nancy, K., Lynch, Ann, Q., & Chickering, Arthur, W. (1989). *Improving higher education environments for adults. Responsive programs and services from entry to departure*. San Francisco: Jossey-Bass.

Schlossberg, Nancy, K., Waters, Elinor, B., & Goodman, Jane. (1995). *Counseling adults in transition: Linking practice with theory*. New York: Springer.

Schlossberg, Nancy, K. (2011). The challenge of change: The transition model and its applications. *Journal of Employment Counseling, 48,* 159-162.

Schwandt, Thomas, A. (2007). *The SAGE dictionary of qualitative inquiry.* Thousand Oaks, CA: Sage Publications Inc.

Seidman, Irving. (2006). *Interviewing as qualitative research: A guide for researchers in education and the social sciences*. New York: Teachers College Press.

Soss, Joe, Fording, Richard, & Schram, Sanford, F. (2011). *Disciplining the poor: Neoliberal paternalism and the persistent power of race*. Chicago, IL: University of Chicago Press.

Steele, Claude. (1997). A threat in the air: How stereotypes shape intellectual identity and performance. *American Psychologist, 52* (6),p. 613-629.

Steele, Claude. (1999). Thin ice: "Stereotype threat" and black college students. *Atlantic, 284*(2).p. 44-54.

Taylor, Kate. (2013, March, 6). Posters on teenage pregnancy draw fire. *New York Times*. Retrieved from http://www.nytimes.com/2013/03/07/nyregion/city-campaign-targeting-teenage-pregnancy-draws-criticism.html

Tinto, Vincent. (1999). Taking retention seriously: Rethinking the first year of college. *NACADA Journal*, *19* (2), 5-9.

United States Census Bureau. (2014, September 24). *College enrollment declines for second Year in a row, census bureau reports.* Retrieved from http://www.census.gov/newsroom/press-releases/2014/cb14-177.html

United States Department of Education. (2016). Federal TRIO programs current-year low income levels. Retrieved from: http://www2.ed.gov/about/offices/list/ope/trio/incomelevels.html

Van Stone, Nadine, Nelson, Ron J., & Niemann, Joan. (1994). Poor single-mother college students' views on the effect of some primary sociological and psychological belief factors on their academic success, *Journal of Higher Education, 65* (5), 571-584.

Vides, Noemy & Steinitz, Vicky. (1996) Together we are getting freedom: Women's poverty in the united states. In Dujon, Diane, & Withorn, Ann (eds.), *For crying out loud: Women's poverty in the United States*. (295-306). Boston: South End Press.

Weikart, Lynne. (2005). The era of meanness: Welfare reform and barriers to a college degree. *Affilia, 20* (4), 416-433.

Weinraub, Marsha, & Wolf, Brenda M. (1983). Effects of stress and social supports on mother-child interactions in single- and two-parent families. *Child Development, 54* (5), 1297-1311.

Weis, Lois, Fine, Michelle, Proweller, Amira, Bertram, Corrine, & Marusza, Julia. (1998). "I've slept in clothes long enough": Excavating the sounds of domestic violence among women in the white working class. *Urban Review, 30* (1), 1-27.

Yakaboski, Tamara. (2010). Going at it alone: Single-mother undergraduates' experiences. *Journal of Student Affairs Research and Practice*, *47* (4)*, 463-481. doi: 10.2202/1949-6605.6185

Yardley, Elizabeth. (2008). Teenage Mothers' Experiences of Stigma. *Journal of Youth Studies, 11* (6), 671-684.

Zhan, Min & Pandey, Shanta. (2004). Economic well-being of single mothers: Work first or postsecondary education? *Journal of Sociology & Social Welfare, 31* (3), 87-112.