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THE EDUCATIONAL EXPERIENCE OF LOW-WAGE WORKING WOMEN STUDENTS DURING COVID-19: A MULTIPLE CASE STUDY

by

Kayce Roberts Beam

A Dissertation

Submitted in Partial Fulfillment of the

Requirements for the Degree of

Doctor of Education

Major: Leadership and Policy Studies

The University of Memphis

May 2021

DEDICATION

In memory of my loving grandmother,

Mary Roberts

1915-2020

I want to dedicate this study to my grandmother that passed away during the COVID-19 pandemic at 104 years old. She lived through the Spanish Flu pandemic, the Great Depression, and travelled living in the North and the South of the United States. She saw more than I may ever see in life. She was a hard worker in factories, restaurants, and raised two incredible children and three grandchildren. This study is dedicated to her for the struggles she overcame to pave the way for my accomplishments in life. For her determination, I am forever grateful.

ACKNOWLEDGEMENTS

I want to take this opportunity to thank Dr. Wendy Griswold for her servant leadership as my doctoral program advisor and committee chair when I needed guidance, support, and motivation. Without her mentorship and encouragement, I would not have achieved my educational goal. Dr. Griswold has shown sincere interest and constructive feedback in my research, which has made me feel important to the mission of educational research. Even when I questioned myself, she was always available to help guide me, and I admire her servant leadership style to take me under her wing for the overall benefit to higher education. I also want to thank the members of my doctoral committee: Dr. Eric Platt, Dr. Edith Gnanadass, and Dr. William Akey. Their expertise and kindness were a gift I hope to model as a future leader of higher education, and I am so thankful that I was able to learn from the committee as a whole. I would also like to thank my coworker, Mrs. Erica Bell, for the support to further my education. She is a rock with patience and kindness.

I want to thank my two loving Beam boys. Please know that I realize that my time spent in the program has taken precious moments from you all. Every time you asked me why I was still in college motivated me to persist in graduating. Thank you for your patience and grace. I want to thank my parents for their unwavering support to accomplish my dreams. No matter how big or small, they have always supported my goals. Thank you for the confidence you both instilled in me since I was a young girl. Most importantly, I want to thank my best friend and husband for his honesty and encouragement to complete my doctoral journey. Ultimately, I thank God for allowing me the opportunity to be a part of the doctoral program and to continue my lifelong learning journey.

ABSTRACT

The purpose of this qualitative multiple case study explored the impact of COVID-19 on the overall educational learning experiences of low-wage working women students during COVID-19 at an off-site campus. A feminist standpoint theory (FST) lens utilizing the community of inquiry (CoI) framework focused on the cognitive, social, and teaching presence levels describing the spring 2020 semester's change of course modality to online during a global pandemic. The research question that guided the study was:

> How did COVID-19 impact low-wage, working women's cognitive and social educational experiences while enrolled at an off-site campus?

Five women were enrolled in separate courses at a university off-site campus and participated in semi-structured Zoom interviews. Interview data was transcribed and analyzed using reflexive thematic analysis of each woman's particular experience. Findings include four themes about a sense of belonging. The first theme included how the shutdown exposed the widening digital divide creating belongingness uncertainty among participants after the shutdown. The second theme evidenced how professors built trust in online classroom climates after modality change. The third theme uncovered the women students' functional peer supportive relationships. The fourth theme presented the self-efficacy impact through asynchronous learning. Participants described the needs for creating stronger communication networks, paid internships for disadvantaged students, and a practical evaluation of school supplies in the new online learning environment.

Keywords: low-wage workers, single mothers, feminist standpoint theory, community of inquiry, and COVID-19.

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Chapter One

COVID-19 placed the nation in deadlock. The U.S. Bureau of Economic Analysis (2020) could not quantify the full economic effects of COVID-19, but the economy entered a recession of -32.9% GDP in the second quarter of 2020, and for months, many Americans stayed at home and socially distanced themselves to avoid spreading the virus. Corporate America allowed some employees to work from home, but other non-essential employees were laid off or furloughed adding to their financial struggles. Chernick et al., (2020) documented that U.S. retail sales plummeted 8.7% as non-essential businesses closed while grocery stores and drug stores experienced 25% and 4.3% rise in sales, respectively. This situation created an increased demand for essential, low-wage workers such as cashiers, who put themselves at greater risk by having to work extra hours during the pandemic.

Connor et al. (2020) and the United Nations (2020) evidenced how pandemics affect women most, especially those in low-wage jobs, who lack savings or live close to the poverty line. For example, Kessler-Harris (2018) said that women comprise two-thirds of the workforce employed in the 40 lowest paid jobs in America, and as poverty increases in the most vulnerable households due to repercussions of COVID-19, higher educational attainment will become a far distant grasp for marginalized women students and their families affected by multigenerational poverty limiting affluence, security, and power. Seventy percent of college students work, but Deutsch & Schmertz (2011) asserted that the full potential of women's contributions to society cannot be met when conflicting demands and the mental distress as a low-wage working student negatively

impact degree persistence keeping women from advancing in the workforce. COVID-19 has been no exception for perpetuating the downward spiral of poverty that deepens the greatest gap in a society known as the “college divide” influencing homeownership, marriage, and greater wealth, thus, affecting intergenerational inequalities in educational attainment (Healey & O’Brien, 2015). College education is not the easiest, but the single most important contributor to moving a lower-socioeconomic status family out of poverty, and women benefit more than men by completing a degree (Fomby, 2013). It is imperative to study these women students to understand a holistic picture of their experiences during COVID-19.

Off-site college campuses have traditionally benefited from students’ barriers to degree persistence by offering the convenience of location and flexibility. It is important to study the impact of change in course modality from traditional to online courses on students at an off-site campus during COVID-19. For instance, Carnevale and Smith, (2018) showed that low-wage working students tend to work longer hours than their high-income counterparts and are typically older and female. Therefore, Ceglie and Settlage (2016) clarified that educators must understand the impact that COVID-19 will have on nontraditional female students who are the fastest growing population enrolling in college. This study has allowed the low-wage, working, and marginalized women students to be heard while also documenting disaster education so we can learn how to better serve an important population in society.

Interpretative Biography

This section includes my reflections while working in the retail industry which mirrors the research discussing struggling low-wage women cashiers. My career path also

crossed over into higher education. The similarities in my experiences in higher education, helping women achieve their educational goals, are compared with my experience with employees in the retail sector. My experiences include working during the Great Recession 2007-2009 and the uncharted waters of COVID-19.

Before I began my career in higher education administration, I managed pharmaceutical retail stores. *Cashiers | Data USA* (2020) documented that women cashiers I worked with were 31.1 years old on average and earned an annual full-time wage of $15,149. The company's low-wage cashiers struggled to make ends meet paycheck to paycheck, often lacking reliable transportation and stable childcare while balancing erratic part-time work shifts without benefits. Company hiring policies indicated lower levels of educational attainment among these struggling employees; many had earned a basic education of a GED or high school diploma upon hire. Most women cashiers were single mothers with daytime work shifts usually held by older women employees with seniority while their children were in school; but younger adults were scheduled to work the second shift until 11 pm, or even later during the holidays.

While I worked in management during the Great Recession of 2007-2009, I was charged with implementing massive hourly payroll cuts, eliminating bonuses that hourly staff employees had received for years, and processing acquisitions of closed neighborhood pharmacies. The recession had contributed to lower employee morale, and some employees lost motivation and/or income to pursue life goals, dreams, and daily tasks. Within the store walls, I noticed that employees depended on each other in difficult times, and women cashiers built a support network to help with food insecurity, childcare, and therapeutic conversations.

While I was aware of a few women cashiers attending college, other women employees aspired to attend college one day or achieve a higher career goal. During the recession, most pharmacy technicians were hired through acquisitions, so few cashier associates were ever promoted to pharmacy technician positions or recruited as part of the leadership team with better wages. Inequalities and disparities were noticeable due to gender and racial gaps in management as seen in the retail industry (Henrickson et al., 2012). Even though a college degree was not a prerequisite for employment or for promotion in store positions, with the exception of a pharmacist, staff employees struggled to juggle life and career ambitions within the company. I recall annual evaluation conversations with women employees who struggled even more financially during the recession than in prior years. Many women cashiers had attempted college but dropped out after having a child or experiencing another life event. They dreamed of completing a college degree one day, but they did not know how they could afford it. Overwhelmingly, women cashiers seemed to have faced more barriers than men cashiers in their lives and did not imagine that they could achieve the dream.

Because of the educational opportunities I was given, I felt compelled to help employees find resources to achieve their career goals by returning to college while still employed. Our initial conversations arose during annual evaluations. Once the staff knew that I was supportive of their dreams, trust was built, and employees would then speak to me about their needs. I helped employees and family members apply for college and financial aid, adjusted work schedules to meet school demands, and disseminated information about employee assistance programs. Certain conversations uncovered deeper personal issues such as domestic violence and family instability, and staff found

resources to assist employees with getting help. I also became more cognizant of my leadership capabilities in my community, and how my career goals were aligned. When an opportunity emerged due to the economic growth rebound after the Great Recession, I made a career change to higher education administration. My quest to continue helping women students attend college to complete a college degree in their community began after I was hired by a university in Tennessee to lead an off-site campus where I had the privilege of helping nontraditional students. Many of the students were single mothers who were unemployed or were working in low-wage retail jobs simultaneously juggling work schedules, college deadlines, household roles, and social pressures.

The stress students felt after the Great Recession impacted college graduates who struggled for more than a decade after the recession to find a job. Li et al. (2019) explained that after the Great Recession, college graduates had entered the worst economy since the Great Depression with one in two graduates unemployed. With doubts about the value of a college degree, and as if balancing life was not hard enough for low-wage working women to persist in their educational goals, the global pandemic of COVID-19 struck quickly in March 2020 adding greater stress to American lives.

As universities and colleges shuttered in the spring 2020 semester, in-person classes were moved online for all students at mid-semester. The change in course modality was abrupt for students, faculty, and staff, but the students had the benefit of having met with the professor and having established some in person connections with fellow students during the first half of the spring semester. Other students benefited from the flexibility because it allowed them to overcome barriers such as rotating work schedules and life events like pregnancies.

Although the well-being of students was paramount for students and employees during COVID-19, this unique situation presented an opportunity to study the working women enrolled at the off-site campus and uncover valuable information to better support educational experiences during a national disaster. This research will help future students be more motivated to overcome barriers to degree completion. Because the virus was new and had created unprecedented changes in society, more published studies are needed to understand the newly discovered COVID-19 virus' societal effects on women students.

This chapter will introduce the doctoral research and set the stage for the following chapters' descriptions of the state of the economy during a national disaster, barriers facing women students, and student learning within a community of inquiry. The background of the study, the statement of the problem, the purpose of the study, the research question, an overview of the study, and the definition of terms are all provided in this chapter.

Background of the Study

The entire country was in turmoil when the World Health Organization (WHO) declared COVID-19 a global pandemic on March 11, 2020 (Cevasco et al., 2020). President Trump declared a national emergency, and governors urged educational institutions to close as soon as possible to prevent the spread of the virus. By the end of March, an executive order forced Tennessee nonessential businesses to close and "safer at home" orders were issued for households. As the virus progressed, Tennesseans were ordered to "stay at home." Universities had hoped that the virus would disappear by summer, but summer courses were quickly converted from traditional courses to an online format since colleges continued to remain shuttered because of the pandemic.

The novel coronavirus quickly changed societal functions, and leaders began to fear that the pandemic might resemble the catastrophic losses of the Spanish Influenza pandemic of the early 20th century. Reiterating that history repeats itself, Vernengo and Nabar-Bhaduri (2020) suggested that economists feared an unavoidable U.S. recession that could rival the Great Depression. As the stock market crashed in three record low points, Congress passed a $2 trillion stimulus package, the Federal Coronavirus Aid, Relief, and Economic Security Act (CARES Act), to ease the panic among investors and provide financial relief to Americans as the economy came to a standstill. As small businesses and retailers began to layoff and furlough employees, the TN Department of Labor and Workforce Development (2020) documented that a record number of Tennesseans (324,000), in a four-week span since mid-March, had applied for unemployment. Barry et al. (2020) found another record-breaking 22 million Americans (13.5% of the workforce) applied for unemployment, wiping out a decade of job gains in America. Furthermore, on April 11, 2020, President Trump declared the first ever national disaster in all 50 States; and by May 2020, Gregory et al. (2020) stated the unemployment rate rose to 14.7% with over 20 million jobs lost just in the month of April—the worst job loss since the Great Depression. Yet, to be accurate, the true unemployment figure would have to include those people who were out of the labor force unable to find jobs. America was paralyzed to the extent that analysts feared the economic cost of the cure would be far deadlier than the disease itself. Leaders' fear of the past Spanish Flu pandemic combined with the economic effects of the Great Depression predicts that life in America will be slow to ever return to normalcy.

Spanish Influenza Pandemic of 1918

Center for Disease Control and Prevention (CDC) (2020) and Navarro and Markel (2021) described what historians recalled from Spanish Influenza pandemic of 1918-1920 as the most devastating health scare to the American people where mass gathering events such as church services were canceled, college dorms were turned into infirmaries, entire families perished within 24 hours, and essential services such as trash pick-up stopped due to the devastating infection. Over 675,000 people perished in the U.S. during the Spanish flu. Medical experts stated that there were lessons to be learned from this pandemic like social distancing, research, and the ability to share information digitally to inform the world of progress (CDC, 2020). Although the Spanish Flu was deadly, the U.S. economy recovered quite quickly from the event leading to the success of the roaring 1920s before the Great Depression began in 1929.

COVID-19 Coronavirus Pandemic

By early April 2020, TN Office of the Governor (2021) declared that only essential businesses such as essential retailers, grocery stores, fast food, liquor stores, and healthcare were to remain open. Because K-12 schools closed, some women students also found themselves turning into homeschool teachers while juggling employment stress as frontline essential workers and full-time parenting. Also, leaders feared that essential workers would be thrust into the peak spread of the virus as caregivers for those who were infected with COVID-19. This could mean that college students who were caregivers could potentially become ill or would need to take time off from work to self-quarantine or recover from the virus. Consequently, students who might be ill or prioritizing caregiving might not even complete the spring 2020 semester of classes

online. Similarly, during a regular semester, women students could face individual barriers such as caregiving or grieving the loss of a family member, but in this situation, all working women students had to juggle life events such as college and the effects of COVID-19 in the same semester. Understanding the learning experience of working women students under the varying degrees of stress of a pandemic is necessary to further develop supportive measures for this population of students.

Women's Higher Education Accessibility

Trends in degree attainment have shifted increasing the college degree gender gap with men earning fewer degrees than women. In fact, women have a 35-year record stretch of earning the most bachelor degrees since 1982 (Kessler-Harris, 2018). Besides, women in the workforce had contributed to an 11% rise ($1.7 trillion) in the United States economy between 1979 and 2012 (Black et al., 2017). M. Brown (2021) and Rogers (2021) reported that President Biden and Vice President Harris have called the unusual departure of 2.5 million women from the U.S. labor force since COVID-19 began a National disaster noting that women are greatly needed for a rebound from the current recession. These "prime-age workers" are of great concern, and researchers Osam, Bergman, and Cumberland (2016) stated that "adult learners may perform better academically than traditional students despite having fewer sources of support outside of their educational institutions involving more stressors" (p. 57). Yet, society has not always favored women's achievements in higher education or the workforce and that has been especially noticeable for nontraditional students who struggle.

While students can overcome certain barriers, Healey and O'Brien (2015) showed that gender, class, race, ethnicity and sexual orientation have created and recreated unique

burdens. Women students are more willing to sacrifice their self-interests than men, ultimately postponing their post-secondary education because of barriers. Also, Heisler (2021) echoed that the gender pay gap for a U.S. woman today is only 78-81% depending on whether annual or hourly earnings are compared to male earnings and even greater for a woman of color who must work six extra months to earn a man's annual wage. Additionally, when lost wages are combined with women being overlooked for opportunities in the workforce, the lost wages become exponential at an estimated $500 billion a year (Heisler, 2021). Therefore, women students still lack the resources to pursue self-interests such as a higher education without barriers (Healey & O'Brien, 2015). The following section pieces together the wealth of knowledge provided in studies of situational, institutional, and dispositional barriers related to women's educational experiences that help to make sense of a stressful situation, such as COVID-19, for women enrolled in college.

Situational Barriers

Women, when faced with barriers, tend to take the least desirable lowest paying jobs in the workforce while raising children, providing support to families, kinship groups, and their communities (Healey & O'Brien, 2015). Even when some companies offer tuition reimbursement benefits to assist employees who want to return to college, other issues such as time management or work-life balance become barriers to degree completion. One major barrier that keeps women from completing a degree is the ability to find adequate childcare, which can consume one-third of median annual income (Gault et al., 2020). Likewise, *Kids Count* (2019) documented that 28% of children in Tennessee had parents that lacked secure employment while 20% of children lived in poverty. Even

when courses are offered online to meet students' work schedules, Cooper et al. (2020) noted that family responsibilities and time demands of lower socioeconomic status students may cause them to fail if they are not academically prepared or do not have the needed technology resources (Gault et al., 2020). The state's economy and educational attainment of data further exacerbates the problem for women students; Tennessee has higher than national poverty rates of female-headed households (46.4%), the highest national average of all workers at or below minimum wage (7.4%), and the state is ranked 42nd in the nation for bachelor degree attainment (26.1%) (Tennessee Higher Education Commission, 2016).

Institutional Barriers

Situational barriers and the addition of institutional barriers adds complexity to women students' educational experiences. Tinto (2006) discussed how university actions contributed low retention rates when neglecting individual student's attributes such as skills and motivation resulted in those students leaving college. A nurturing institutional environment is imperative to successful retention during the critical first year of a student's interaction with other members of the college (Tinto, 2006). Likewise, Bergman, Gross, Berry, and Shuck (2014) performed a study analyzing the confluence of factors that promote and threaten adult learner persistence at a four-year institution. The research sought to answer the extent to which degree completion is affected by student's background, campus environment, and external influences. Results indicated that educational aspirations, institutional responsiveness, religious beliefs, and familial encouragement play significant and positive roles in helping adult students remain enrolled and graduate. Additionally, knowledgeable and caring faculty can have a direct

impact on student success (Bergman et al., 2014; Ceglie & Settlage, 2016; Kilis & Yildirim, 2018). With the strong literature findings of institutional support playing a role in the retention of students, this study seeks to address the missing research of COVID-19's impact of off-site campus teaching presence by adding to the knowledge of institutional barriers for women students in unique situations.

Dispositional Barriers

While some students overcome situational and institutional barriers to persist to degree completion, others choose to never attend college or drop out due to dispositional barriers. For example, Roosmaa and Saar (2016) and Gnilka and Novakovic (2017) evidenced that a need for social belonging and lack of self-efficacy affect persistence also influencing their career development. The relationship of personality traits such as perfectionism, coping, and perceived career barriers of women students may limit their success (Gnilka & Novakovic, 2017). How a woman student envisions herself is a deciding factor as to her success and her families' success in education, career, and escaping poverty.

A mixed-method study by Carson and Reed (2015) explored whether pre-college career guidance impacted student retention and performance at a small Tennessee university of 3,000 students. The pre-college career guidance opportunities that were offered to students, the students' experiences, perceived benefits, and the impact of career guidance activities on student persistence and performance were explored. The narrative approach indicated that relationships existed between career guidance and GPA, but the pre-college guidance did not relate to re-enrollment for future semesters. The strength of the study proved the positive relation discovered between the student's disposition to

achieve higher goals, but pre-college planning was not able to help students overcome barriers hindering retention and persistence (Carson & Reed, 2015). Therefore, the need for student-centered encouragement throughout the whole educational journey of all students must look closer at particularly marginalized students such as low-wage working women students who have a higher tendency to drop out and lose focus on a college degree under the stress of events like COVID-19.

Understanding the overall educational experiences of women students at an off-site campus of a larger university during COVID-19 is crucial to helping prepare all types of learning environments during a future pandemic. Situational, institutional, and dispositional barriers observed in this study's theoretical framework blending feminist standpoint theory and the community of inquiry's levels of cognitive, social, and teaching presences framed this stressful situation of COVID-19 during working women students' spring 2020 semester (Hesse-Biber & Leavy, 2007). This study intended to understand what happened during the spring 2020 educational experience of low-wage working women students during a national disaster at an off-site university location. The study's purpose, problem statement, and research question are detailed in the next section of this chapter. The significance of this study is discussed, and the definitions of terms used in this study are provided with an overview of the study's following chapters.

Statement of the Problem

During the spring 2020 academic semester, COVID-19 caused an abrupt change in course modality mid-semester at a Tennessee university's off-site campus impacting students' educational learning experiences. To help stop the spread of the virus, nonessential businesses shuttered, and essential businesses continued to operate. Tomer

and Kane (2020) reported that 37.5 million COVID-19 frontline workers (75%) earned below-average wages and risked their lives. The low-wage working students at the off-site campus of this multiple case study were thrown into a stressful situation of learning while working during a pandemic, and the COVID-19 repercussions negatively affected low-wage working women most (CDC, 2020).

National Center for Educational Statistics (NCES) (2019) reported that female nontraditional students are the fastest growing college enrollment population since 1970, but researchers (Gnilka & Novakovic, 2017; Hunter-Johnson, 2017; Lin, 2016; Osam et al., 2016; Page & Scott-Clayton, 2016; Roosmaa & Saar, 2016; Tinto, 2015) evidenced a wealth of knowledge regarding barriers limiting women's access to higher education. Empirical studies by (Deutsch & Schmertz, 2011; Goto & Martin, 2009; Saar et al., 2014) point to situational barriers of lacking finances, need for childcare, competition for jobs, and juggling home responsibilities. Plus, researchers (Ceglie & Settlage, 2016; Goto & Martin, 2009; Kasworm, 2009; Saar et al., 2014) have asserted that institutional barriers such as problems with college resources, lack of clear institutional pathways, and limited/conflicting course offerings have created retention problems for adult students. Furthermore, studies have shown dispositional barriers of a lack of confidence, low self-efficacy, anxiety, and lack of social belonging to be the main claims of students (Goto & Martin, 2009; Kasworm, 2009). Likewise, scholars (Dennehy & Dasgupta, 2017; Harrel & Reglin, 2018; Silver Wolf et al., 2017; Williamson et al., 2014; X. Zhang et al., 2017, Tinto, 2006, 2015) showed the struggles of student persistence and retention in higher education. Similarly, when women dropped out of college, their physical and mental health became even more detrimental to their future aspirations as they were often thrown

into debt perpetuating the cycle of poverty (Baker & Doyle, 2017; Conrad et al., 2021; Giani et al., 2020; Jones, 2019; McKinney & Burridge, 2015; Quadlin & Rudel, 2015). During the pandemic the already stagnant women's workforce participation rate accentuated fractures in the weakening U.S. economy as struggling working women attempted to persist in earning a college degree.

Just as higher education has researched best practices to recruit and retain struggling students, scholars and economists (Aronson et al., 2015; Barr & Turner, 2013; Brown & Hoxby, 2014; Couch et al., 2018; Jones, 2019; McMahon, 2018; Protopsaltis & Parrott, 2017; Wright et al., 2013) have also evidenced the effects of past economic downturns on students, families, and institutions as state budgets have not kept up with inflation to provide the needed resources for all students. Similarly, researchers (Chernick et al., 2020; McMillen, 2016; Qiu et al., 2017; Rewar et al., 2016; Thomas & Foster, 2020) have historically documented disaster education from the 14th century Black Plague to current global disasters. COVID-19 is the latest global pandemic calling for more studies to explore what happened during the 2020 academic school year. As new research emerges about COVID-19 and its impact on higher education, this qualitative multiple case study uncovered the struggles of the most marginalized low-wage working women students during the pandemic. Because there are so few disaster education studies from a feminist lens focusing on marginalized women students at U.S. off-site campuses (Funge et al., 2019; Jacquemin et al., 2019), this study is timely due to the mid-semester shutdown of the university during the pandemic. The community of inquiry (CoI) framework illustrated each woman's reality of the cognitive, social, and teaching presence levels in a stressful national disaster documenting the struggle during COVID-

19. The exploratory study utilizing the feminist standpoint theory brought attention to a group of learners who are seldom ever heard yet have the ability to influence innovations in access to higher education for future working women students. Without information on how COVID-19 impacted their overall educational experience, higher education will be at a loss for creating support mechanisms to help future women students move forward in their educational pursuits. Also, the study added insight to support student persistence to break the cycle of multigenerational poverty for students who drop out of college and become disengaged from society. Therefore, this study illuminated the cracks in the working conditions and power struggles influencing the U.S. economy through the feminist standpoint lens and expanded ways in which supporting women students could increase labor market participation closing wealth gaps for an economic rebound from COVID-19.

Statement of Purpose

The cycle of multigenerational poverty appears to repeat itself for families in unstable environments without the needed resources to succeed. This research was undertaken to understand the educational experience of low-wage women students during COVID-19 to further support future working women college students during disasters (Fomby, 2013). The purpose of this qualitative multiple case study utilized the feminist standpoint theory (FST) and the community of inquiry (CoI) framework focused on the social, cognitive, and teaching presences to uncover meaning to the low-wage working women students' educational experiences while enrolled in courses (Garrison et al., 1999; Harding, 2004)(Appendix A, Fig.1).

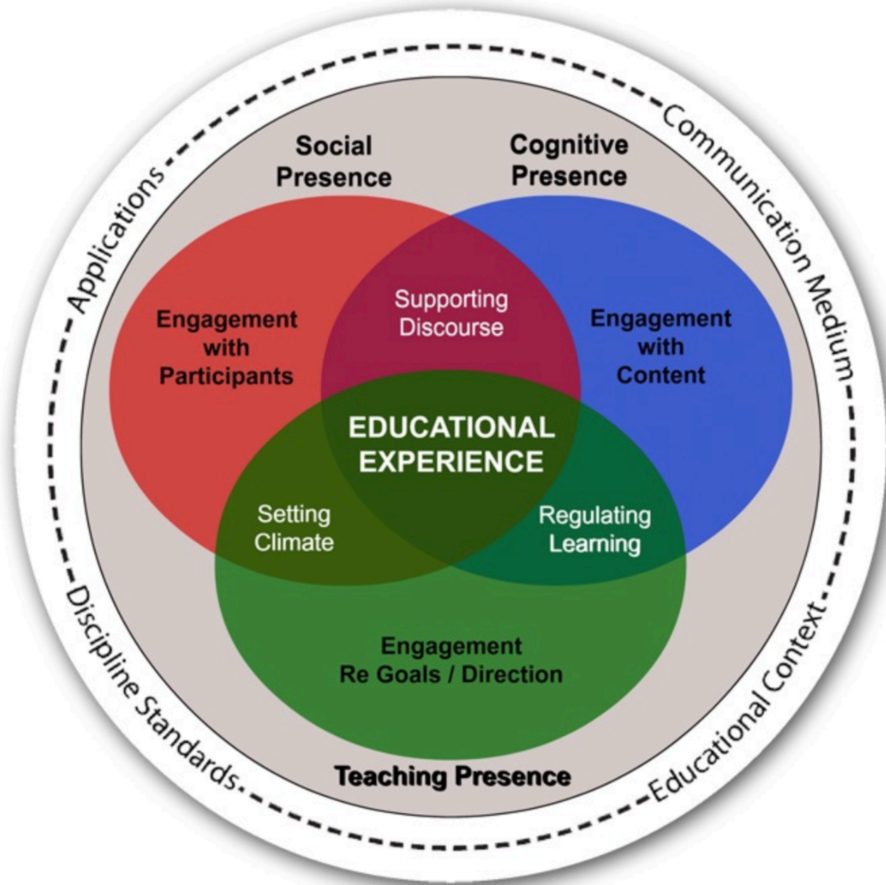

Figure 1. Community of Inquiry Framework.
http://thecommunityofinquiry.org/coi

Research Question

The research question that guided this study was:

> How did COVID-19 impact low-wage, working women's cognitive and social educational experiences while enrolled at an off-site campus?

Significance of the Study

As the face of the twenty-first century college student evolves, leaders in higher education have the privilege to serve women students with supportive measures. These measures deserve further research so that future generations have the opportunity to

actually achieve the American dream no matter what barriers get in the way. However, dreams of success for the nation and future generations will have negative rippling effects if a solution to women's college persistence is not found (Silver Wolf et al., 2017). For example, over a decade ago from 2003-2008, Schneider (2010) showed that $6.2 billion in state appropriations was allocated to help solve the problem of students that did not return to college in their second year. Additionally, states and the federal government had spent $1.4 billion, and $1.5 billion respectively, in grants to students who had not returned. Y. Zhang et al. (2019) confirmed that the national student debt now totals over $1.5 trillion, while the 2016 average debt per graduate stood at $34,200.

Despite the financial burden of college dropouts, the National Center for Educational Statistics (NCES)(2019) reported that nontraditional female students were the fastest growing enrollment population since 1970 and constituted 61.3 % of the fall 2013 student population. NCES asserted that this segment of the student population should be given priority when institutional barriers affecting persistence, the workforce, and ultimately, multigenerational poverty are being addressed. A better understanding by educators of the marginalized, low-wage working women students' perspectives of barriers during COVID-19 can impact student advocacy in support of these students' experiences in order to improve their college degree attainment (Silver Wolf et al., 2017).

After examining the intricacy of the cognitive, social, and teaching presence levels of women's educational experiences during a national disaster, this study provided further knowledge about the CoI framework model from a unique educational setting. The study expanded upon disaster education. Besides, the study's historical documentation of the pandemic event contributed to the field of research significant to

future researchers' understanding of what happened during COVID-19, in contrast to the limited research of past disasters and university women's perspectives. The sudden shutdown of higher education in America due to COVID-19 created the opportunity to explore universities' and students' learning adaptability and technological flexibility in course modality. This will offer insights to prepare for the next global disaster. Furthermore, the study provided insight into supporting struggling students that require hybrid modality course options in uncertain times such as economic downturn. Lastly, the study helped formulate new degree options such as self-paced, independent learning models pertinent to changing access to education for working women and those encumbered with multigenerational poverty in America (R. Garrison, 2000).

Theoretical Framework

This qualitative multiple case study explored a constructivist paradigm through a feminist standpoint theoretical lens approach to develop an understanding of how COVID-19 impacted low-wage, working women's educational learning experiences at an off-site campus. The feminist standpoint lens approach framed the women's reality and even captured naturally occurring behaviors of working women students in their learning experience during the spring 2020 semester (McMillan, 2016). Discovery of the women's reality observed in the community of inquiry framework model's cognitive, social, and teaching presence levels allowed better understanding and support for women students' degree persistence (McMillan, 2016).

Feminist Standpoint Theory

Feminist standpoint theory (FST) framed this study from the perspective that low-wage, working women students are socially marginalized and therefore are better situated

knowledge holders compared to the non-marginalized on-campus students (Hesse-Biber and Leavy, 2007). So, this lens focused on the power relations of men and women's social classes in the context of working conditions of low-wage women students to bring forth communal inquiry about issues that go unnoticed. The literature review highlights the historical roles of women in the workforce that have played an important part in forming the political beliefs and worldviews that the student brought to the study from their own social situations.

The point of entry for this study was the concrete experiences in the first-person account of a low-wage woman working during COVID-19 while attending college. It shed light on certain emotions, attitudes, interests, and values that differed from the male gender of dominant class, not earning a low-wage. As an insider/outsider in this study, the feminist standpoint theory's privileged perspective empowered a class of women with a double conscious mindset to tell stories from their lives that generated less partial or distorted accounts from other women, men, and the entire social order (Brooks, 2007). Because the majority of low-wage jobs on the frontlines of COVID-19 were held by women, the low-wage woman's experiences created a feminist epistemic authority, and the women's strong objectivity shared in this study could only be known through the standpoint of a low-wage woman student. Because members of the ruling class are often satisfied with the status quo and do not want to question the reality that does not relate to them, this study was crucial in listening to and understanding how society functions as a whole in all of its complexities (Hesse-Biber & Leavy, 2007).

Community of Inquiry

To explore the educational experience of women inside the learning community, the Community of Inquiry Framework (CoI) that was founded by Randy Garrison is a design from a collaborative constructivist learning experience interlinked by three presences: social, cognitive, and teaching (Appendix A, Fig.1). The unique situation of changing the modality of courses mid-semester presented an opportunity to understand the women's educational experiences during a national disaster as a community of inquiry. Garrison and Arbaugh (2007) identified that the CoI model provides a framework for studying the complexities of online learning communities, and the model also has the potential to be refined in even further studies of blended and hybrid learning formats such as the situation of changing modality for these women students. Each element and subcategory are briefly described in the following section.

Cognitive Presence

Having a CoI change modality during COVID-19 was a unique situation worth further study. It allowed the researcher to understand the learner's cognitive ability through metacognition affecting her educational experience at an off-site campus (Garrison et al., 1999; Kilis & Yildirim, 2018). Garrison, Anderson, and Archer (1999) explained that cognitive presence is of utmost importance and is sustained through communication in a traditional classroom setting, but attention must be given when a change in communication mode happens such as in this case study. As traditional classrooms at the university site abruptly converted to online and blended learning formats at midsemester it allowed more time for the cognitive process of critical thinking and self-reflection. In essence, time to self-reflect gives way to self-awareness and supports higher learning of

metacognitive knowledge (Akyol & Garrison, 2011; Garrison et al., 1999). Metacognition observed in discourse is one way in which a student can find the motivation to progress in a degree attainment. Altogether, motivation initiates, directs, and maintains activities during the learning process and can be increased by a student's cognitive ability and greater self-awareness (Akyol & Garrison, 2011). This study observed higher-level thinking abilities of the low-wage working women students under stressful learning conditions during the COVID-19 pandemic.

Social Presence

A social presence cannot be separated from the cognitive presence in order to derive meaningful and worthwhile knowledge (Garrison et al., 1999; Dewey & Small, 2010, 1959). Kozan and Caskurlu (2018) realized that social interaction is of utmost importance to the CoI, and the collaborative communication process must bring together the personal and shared worlds of the learner and other learners' perceptions to create critical thinking (Garrison et al., 1999). Kilis and Yildirim (2018) argued that social presence is the ability of the learner to portray a true self in a social and emotional context that is meaningful to the learning objectives. Haynes (2018) implied that because students had the advantage of meeting in-person for the first-half of the semester in a traditional classroom setting it allowed them to build trust and a sense of belonging. This study explored whether the sense of belonging during stress of the COVID-19 shutdown could still allow the development of critical thinking in the social presence furthering student motivation (Garrison et al., 1999).

Teaching Presence

The third essential element is a balancing act of the social and cognitive presences through the foundation of the teaching presence (Garrison et al., 1999; Kilis & Yildirim, 2018). The teacher designed the course, and the facilitation was represented in instructional management, building understanding, and direct instruction (Garrison et al., 1999). While the change in course modality was a learning curve for most faculty, the women students' perception of instructional management and planning relayed constructive feedback in this study to the university as part of the institutional management process (Garrison et al., 1999). Likewise, faculty were charged with building an understanding of students learning in the new course modality (Garrison et al., 1999). Caring faculty with instruction and communication expertise could relate to the social presence, and ultimately, were able to help students maintaining interest and remain motivated (Akyol & Garrison, 2011; Garrison et al., 1999). The low-wage working women students' perception of their professors during COVID-19 enables an understanding of their learning experience in a community of inquiry.

Assumptions

First, I assumed that the participants answered the questions in an honest and candid manner. Additionally, the inclusion of students at one off-site campus location was appropriate and ensured that participants experienced a similar phenomenon in the same city. I assumed the off-site campus' population of women students to be a majority of nontraditional students that aligned with the literature review's discovery of barriers to persistence. Also, I assumed that the participants were not participating for motives other than to volunteer to be a part of a research study.

Limitations

Data collection was performed electronically since mask-wearing and social distancing mandates were in place due to COVID-19. Also, not all women students had experienced blended and online learning modality prior to enrolling at the university. My responsibility as a Title IX reporting officer for the university also posed a limitation. I was obligated to stop the interview and inform the student of my responsibility to report the incident if the student were to bring up any Title IX issues. Lastly, the search for data was time consuming and limited formation of substantial database, yet the goal of a saturation of the number of qualified participants to draw adequate conclusion was reached (Creswell & Creswell, 2018).

Delimitations

The case study method was chosen to wholly explore the educational experience of a group of women. Demographics collected in the study were not tested by mixed methodology to draw inferences to the perceived learning presences of the students in this case study, but to assign meaning to the working women's learning experiences. The multiple case study was to be solely conducted with working women participants whether they continued working during the pandemic or were laid off at the time of the shutdown. Purposive sampling was used to select study participants.

Definition of Terms

Caregiver. For the purpose of this study, being the caregiver of a family meant being the mother or grandmother. Care for a family member included an elder member of the family, a mentally handicapped member, or being a chosen caregiver to a child whose parent(s) were not present.

The Community of Inquiry. Any group of individuals involved in the formation of knowledge by empirical or conceptual inquiry of problematic situations. The group forms knowledge based on one's sharing of perceptions of the world's social context. Legitimacy is extended upon the group's agreement of reality involved in the process of inquiry (Garrison, 2000).

COVID-19. A novel coronavirus unlike previous coronaviruses that spread among humans. The virus has not been fully identified in the medical field and unknowns effects of the virus have necessitated safety precautions such as social distancing (CDC, 2020).

Metacognition. A process used for a person to think about one's own thinking. The cognitive process plans, monitors, and assesses the learner's understanding and performance in a reflective way. Critical awareness of a person's thinking and learning to bring about a higher level of human learning (Metcalfe, 1994).

Nontraditional Student. National Center for Educational Statistics (NCES) (2020) defined a nontraditional student as 25 years or older. For the purpose of this study a non-traditional student is defined as a woman who did not attend college after high school graduation; was working full-time (35 hours or more a week); was financially independent, as defined by FAFSA; had dependents; was a caregiver; was a single parent, or had not received a high school degree.

Single mother. For the purpose of this study, a single mother is defined as an adult, unmarried woman caring for at least one child under the age of 18 years.

Social Distancing. A set of actions taken to slow the spread of a disease by limiting face to face contact to six feet and not gathering in large groups in a community setting (CDC, 2020).

Research Design

The research methodology was modeled after experienced case study researchers, Robert Stake (1995) and Sharan Merriam (1998), as a common, multiple case study method for educational research to examine a small group of five students intimately. The collective behaviors, attitudes, and perceptions of women during COVID-19 while enrolled in courses during the spring semester at an off-site campus of a Tennessee university was the source for data collection (Merriam, 1998; Stake, 1995; Yazan, 2015; Yin, 2018). The semi-structured interviews and documents were coded and analyzed by thematic analysis to complete the synthesis of the study. Social constructivism influenced feminist standpoint theory and the CoI framework that were apparent in the final themes developed in the study. The interview questions delved into the cognitive, social, and teaching presence levels of student learning to uncover themes in the reality of women students by an intuitive approach to thematic analysis (Kilis & Yildirim, 2018; Shea et al., 2014; Shea & Bidjerano, 2010).

As for the participants in the research design, the target population of low-wage working women students was recruited as a purposive sample of five students to provide information-rich cases for in-depth study (Stake, 2006). Then, data collection occurred through one-on-one semi-structured interviews which were transcribed using the software Otter (Yin, 2018). To support the collection of interviews, archived documents were presented in two forms: student course schedules and the course syllabi (Creswell &

Guetterman, 2021). Follow up interviews were then performed with participants to explain new themes uncovered after data collection of interviews and documents. A strong database of qualitative inquiry from interviews was analyzed by reflexive thematic analysis. Lastly, patterns were identified followed by the synthesis of data and a report was developed based on the language of the low-wage women (Stake, 1995).

Study Overview

This qualitative multiple case study was analyzed through a feminist standpoint lens to better understand the social construction of educational experiences of low-wage working women students who enrolled in off-site college courses during a U.S. national disaster in the spring 2020 semester that caused higher education campuses to shutter and convert courses to online modality mid-semester. The community of inquiry (CoI) framework model described the cognitive, social, and teaching presence levels from the perspective of the learners enrolled in course offerings. This study utilized the CoI framework model to help understand the overall educational learning experiences of working women during the COVID-19 pandemic. This multiple case study is transferrable to a multiple site case study approach. For example, if other university off-site campuses were to conduct a case study of perceptions of women students, the CoI framework could construct a stronger feminist standpoint of the grouping of realities of multiple women's educational experiences of students during the pandemic in various cities and communities impacted by COVID-19. The following literature review strongly supported the case study from a feminist standpoint lens framed by the community of inquiry framework.

To explain the relevance of supporting information for this study, this chapter presented an overview for understanding women's situational, institutional, and

dispositional barriers and a discussion of the community of inquiry framework as it applies to higher-level learning. The presentation of the literature in this chapter extended from its brief introduction into the next chapter covering gender roles of working women in the U.S. Then, the literature highlighted how it connects to the U.S. economy, disaster education, and why the selection of the CoI methodology strengthened the case study method to achieve an understanding of working women students' educational experiences during COVID-19.

In Chapter Three, the research methodology and research design of a qualitative multiple case study are provided. A detailed description of the instruments, data collection process, and analysis is included with a rationale for the methodology, expected findings, and limitations. Information that relates to credibility, dependability, and transferability based on the methodology for this study is described in that chapter. Lastly, ethical issues concerning the research study complete Chapter Three.

Chapter Two

American women have always worked. Whether inside or outside of their home, whether paid or unpaid labor, women have worked to support themselves or their families. Women have also worked during troubled times of war and disasters on American soil. Each race and socio-economic class of women can tell a unique perspective, but the women students who are working in low-wage jobs during COVID-19 can add a rich description to better understand this underrepresented class of women in history. To describe a specific socio-economic class of low-wage working women students, Ferguson (1979) acknowledged that known characteristics of woman's work, the family of origin, and the present household economic unit must be included. Although, where two different women may perform the same jobs inside and outside of their homes, one woman may be a single mother in poverty while the other woman is a wife and mother married to a wealthy contractor distorting the dynamics of the social class of women. In contrast, Walby (1989) clarified the ambiguity of economic social classes by labeling women raised in homes learning gendered roles of a patriarchal wife and motherhood as a "sex class." Likewise, Ferguson, Hennessy, and Nagel (2019) claimed that because low-wage women can be seen as earning a distinct social identity rather than being given one, the feminist epistemological standpoint was achievable under specific conditions of this study. The feminist standpoint theory (FST) framed this case study's low-wage working class of women students during a stressful semester of learning during COVID-19. The population of women came from different backgrounds, but the essential labor during COVID-19 united the women as one. Ashton and McKenna (2020) and Harding (1991) expressed that these low-wage workers of a pandemic have a distinct, privileged

perspective of their learning experience while enrolled in college and caring for their loved ones.

This literature review begins with a background of the Feminist Standpoint Theory to guide the discussion. The uniqueness of low-wage women workers during COVID-19 set the stage of the literature review to include a review of how American women have historically and currently participated in the workforce. Also, the feminist lens magnified how African American women have been disadvantaged by the nation's patriarchal system. The second part of the literature review covers stressful situations where past economic downturns and disasters have impacted students and institutions. Lastly, the literature review covers how students learn during a disaster utilizing the Community of Inquiry (CoI) framework. The CoI included an in-depth look at the cognitive, social, and teaching presence levels that highlight low-wage women students during COVID-19. The two frameworks from the Feminist Standpoint and the Community of Inquiry created and added to research a unique perspective to the learning experience of low-wage working women students during a national disaster.

Feminist Standpoint Theory

The first part of this literature review covered the epistemological view of the Feminist Standpoint Theory. American feminist theorist, Sandra Harding, coined the term standpoint theory to address women's distinct knowledge. Yet, Kohli and Burbules (2013) disclosed that standpoint theorists were met with controversy from within and beyond the scope of their research, because although FST has been used for over 40 years, Hesse-Biber (2014) believed that the controversy is due to its common concern of power between men and women when only certain groups of women earn a unique

vantage point opposite of powerful social classes. For example, Hesse-Biber's (2014) study of women's experiences with genetic testing for breast cancer expressed that only a woman could voice her perception. Nevertheless, the argument of theorists such as Black feminist theorist Patricia Hill Collins (2000) believed that African American women contributed a unique perspective to standpoint theory, unlike any other woman. Feminists agreed that the theory emerged from a western philosophy of historical materialism because the oppressed have special access to knowledge not available to a privileged class yet ignores the most marginalized women. Besides, the perspective was further shaped by sociologist Dorothy Smith to include the starting point of the female's marginalized perspective to acknowledge the importance of the standpoint. As many feminists argue that their philosophical views are not to be pluralistic, Harding (2004) stated that the view is a "thought of the age" (p.134). This means that COVID-19 is a time period that has the power to inform political change for women. Harding proclaimed that the very theory is true to its roots as it has emerged from the politics taking shape in women's movements. Furthermore, Kemp and Squires (1997) suggested that the turning of the language of contemporary feminist theory does not fight the second wave feminist movements of wage equity and affordable childcare as a movement by asking what needs to be done but changed the dynamics of the questions to reflectively ask who the people are to make such claims of knowledge and on what basis can the claims be found true. While each of these feminists mentioned has shaped the lens used in this study, ultimately, feminist standpoint theory's epistemological paradigm constructed an unbiased knowledge only construed from the experiences of low-wage women students participating in this study (Kohli & Burbules, 2013).

Feminism

Four waves of feminist movements vary across time, culture, and society, and have created the power to create social change in gender equality otherwise better known as feminism (Healey & O'Brien, 2015). This study through a feminist standpoint lens captured how gender relations can shift per global economic shifts, and the global pandemic of COVID-19 has pushed to alter feminism. Feminism refers to the movements that have sought to reduce gender stratification, and the following section documents how the historical significance of women's paid, and unpaid work is defined by activities and social movements in the U.S., and the current trends of women in the workforce substantiate the power of these movements. While some changes have been made by political and legal struggles such as the first and second feminist movements, other processes were mobilized by the socialization of citizens in family, schools, religious groups, and media as the third and fourth feminist movements have shown (Healey & O'Brien, 2015).

Gendered Work Conditions

The historical significance of women in the American workforce must be accentuated to better explore the present conditions of the class of low-wage working women. History has provided documentation that hunting and gathering were once performed equally by men and women. This supports the claim that people were relatively equal in value at one time in society. When a surplus of food could not be hoarded, women were equally needed for means of survival. This challenges the ideology of the male breadwinner and female caregiver gender arrangement. With the shift in gender roles, women were only valued in the workforce during emergencies like wars, as a necessary means for survival.

Gendered work conditions changed for women as hunting and gathering shifted to agriculture-based tasks. Men's strength needed for using farm equipment caused the gender division in roles as men performed outside tasks and women were able to stay in the home instead of roaming (Healey & O'Brien, 2015). Although, the largest shift of man's creation of wealth was in the form of his private property creating a distinction of power in a patriarchal society characterized by private ownership, social class, and production of goods welding the founding components for capitalism in America. Even though women helped on farms contributing to production, separate working spheres emerged confining women to domestic roles as larger families were formed (Healey & O'Brien, 2015). Because of this shift in gender roles, 69% of the lowest wage jobs in America are held by women (Healey & O'Brien, 2015).

Patriarchal Welfare State

Separate sphere ideologies have created the public/private split of paid and unpaid labor denying a woman working in the home the rights to full personhood and alienating her from the labor force because of the conflict between capitalist economies and patriarchal household economies in the design of the private and public patriarchy (Ferguson et al., 2019; Walby, 1989). In the private patriarchy, women are segregated from economic and political powers while the public patriarchy segregates women's work (Walby, 1989). For example, Ferguson (1984) said that paying single women substantially lower wages was justified by coding their work as less important feminine tasks. This was the start of the public patriarchy known as the patriarchal welfare state where women entered the labor market in segregated less paid jobs (Ferguson et al., 2019). This can be observed in today's workforce as poor single mother headed families are highly concentrated in

unpaid or lesser paid caring labor inside and outside of the home. Smith (1998) shed light on the biopolitics of the patriarchal welfare state which hurts the most vulnerable African American populations. To explain, Berkhout and Richardson (2020) asserted that during the COVID-19 pandemic, low-wage minority nursing home workers continued to be essential employees while deadly epicenter coronavirus outbreaks popped up at their workplaces. Thus, because women can be seen as more nurturing in meeting human needs, these nursing home workers were seen as a "sex class." Because the low-wage minority nursing home workers were mostly women, this situation defeated attempts to classify these women solely by economic class lines. These women had low-wage working experiences able to be classified because of their gender and also intersected by their ethnicity (Ferguson 1979, 1984).

Family Wage. The term "family wage" was practiced in such places as the Ford Motor Company beginning in the 1820s eliminating the need for non-wage-earning wives to work, and, therefore, stay at home in domesticated house roles as a sign of purity in the name of social justice. This idealistic two-parent family structure was only afforded by the middle class and higher, as men were "good providers" and the "cult of womanhood" was created as ideal wife stereotypes even though during this time, certain women had to work out of necessity (Healey & O'Brien, 2015, p.322). Cruea (2005) confirmed that women were discouraged from working as it was seen as unnatural, so the lure of marriage tempted many women to avoid low-wage, depressing and unhealthy work conditions that presented no means of mobility (Ferguson et al., 2019).

Cult of Womanhood Versus Real Womanhood

In the 1820s through the 1840s nonproductive matrons became the symbol of piety and purity as a true woman was designated as the symbolic keeper of decency and morality within the home (Cruea, 2005). It is within this realm that mothers raised their daughters by teaching them the necessary skills to manage a household and to rear children. Likewise, intellectual pursuits and college education were strongly discouraged. Educated women, such as Margaret Fuller, were deemed unfeminine since a woman's heart was valued over her mind meaning the mind was considered masculine (Cruea, 2005). While women's personas were viewed as fragile, the Cult of Womanhood laid the foundations for the development of feminism where a true woman's primary purpose was to impart moral guidance which later spread outside the home for public good (Cruea, 2005). Economic changes caused women to forsake True Womanhood and to choose Real Womanhood as advancements in commercialization, industrialization, and transportation caused men to move away from agricultural areas making marriage difficult for women. Consequently, more women were forced to work outside the home (Cruea, 2005). The Real Woman trend permitted women to work for an income and pursue education since idleness, associated with moral degradation, was discouraged. Ultimately, men left to fight in the war, and out of necessity, their vacant positions were filled by women. The necessity to work brought the gendered working conditions full circle from the beginning of nomadic life to war, to the frontlines of this pandemic to serve the "basic" needs of Americans.

New Woman

As middle-income working-class women outgrew the "cult of true womanhood" stereotypes, with the rise of the Public Woman, women's struggles to gain public access emerged as their involvement increased in the moral and cultural welfare of their communities (Cruea, 2005). Finally, women acquired the right to vote and hold public office. Initially, women working outside the home were met with hardships and insecurities, but by the mid-ninetieth century, women's professions were cloaked in the women's sphere of work. An example was teaching young children in schools which was closely related to childcare and was an extension of their role as caregivers (Cruea, 2005). By 1900, the male-dominated career fields such as business offices grew dramatically, and the jobs were filled with women typists (Cruea, 2005; Healey & O'Brien, 2015). The term New Woman followed the assertion for a career outside the home rejecting marriage and motherhood. For example, from the 1870s to the 1920s around 40% to 60% of women college graduates did not marry while only 10% of all women were not married.

Feminist Movements

Although the New Woman demand of one united human sphere was not ready to be received by society, the 19th century was beneficial for women. The trailblazers of the feminist movements were able to accomplish goals due to the struggles of the New Woman. The three feminist movements, Women's Suffrage, Women's Liberation movement, and Postmodern and Postindustrial movements for gender equality, have made great strides toward fighting power and privilege which jeopardize women's entry into the workforce (Healey & O'Brien, 2015). During the industrial revolution, events such as the suffragist movement resulted in women being granted the right to vote.

Likewise, war increased the need for women to join the workforce, and the civil rights movement promoted independence. Yet, it was the second wave of the Women's Liberation movement of the 1960s that gave women financial independence with the Equal Pay Act of 1963 (Healey & O'Brien, 2015). Feminist movements, changing aspirations, and a wider variety of career choices increased the percentage of women entering the workforce and traditionally male-dominated occupations (Healey & O'Brien, 2015). By 2012, 63% of single women had jobs outside the home. Similarly, from 1970-2009, the percentage of married women with children had increased in the workforce from 40% to 70%, although the current women's workforce participation rate has declined (Black et al., 2017).

The Quiet Revolution

Goldin (2006) explained that the "Quiet Revolution" has been in effect since the 1970s where women increased in sheer numbers in labor force participation more than outweighing men from 1965 to 2002. The widespread access to birth control, lowering the age of maturity from 21 years to 18 years because of the Vietnam War, and use of technology in the home all expanded women's workforce participation. As women waited later to marry and earned a higher education first, these women became more attractive because of their high-status jobs to attract males who also had obtained high-status jobs. This distinct socioeconomic stratification deepened the inequalities between upper/middle and lower/working classes. Low-wage women were considered competition for low-wage men and even more likely to be subject to wage discrimination. These women were even less attractive to men for marriage. This stratification caused the rich to get richer, and the poor to stay the same (Goldin, 2006).

Women’s Occupational Safety

The National Institute for Occupational Safety and Health (NIOSH) (2015) said that women tend to have different and higher occupational hazards and health issues than men, and women are less likely to report an occupational injury than men. The difference is that women get anxiety disorders, stress, respiratory and infectious diseases due to their work more than men, additionally, low-wage immigrant workers are at a higher risk for occupational injury due to higher rates of employment in dangerous industries. Women’s higher rate of job-related stress may be related to their dual role as caregivers at home. In 2019, the U.S. Bureau of Labor Statistics (BLS) (2020) found that 75.4% of employed mothers maintaining households headed by mothers had children under 18 years of age. Similarly, in a 1997 study of women’s unpaid caregiving, key results indicated that an estimated $196 billion was unpaid care while formal home health care earned $32 billion and nursing homes earned $83 billion. Today the total for unpaid care totals over $11 trillion in the U.S. (United Nations, 2020). Not only is this study almost 25 years old, but the largest generation of aging baby boomer population is now exiting the workforce with future needs of their own caregiving. This study will support how policymakers can create beneficial social programs to increase the efficiency and efficacy of caregivers by removing the life-threatening stress that affects women in the workforce.

COVID-19's Harm to Women

Bertrand et al. (2020) found that the coronavirus is much more likely to affect lower-income women, especially those of color. The ongoing longitudinal research study examined how COVID-19 is disproportionately harming those who were already struggling before the pandemic. For example, over 57% of women making $30,000 a

year or less lost income during the first month of the crisis while less than 30% of people making over $45,000 lost any income during the same time frame. A woman making low wages who has possibly lost her job, her health insurance, and childcare, may also be nearing the poverty line during this pandemic further exacerbating her mental health issues. Likewise, African Americans are more likely to struggle or contract COVID-19 because of crowded living conditions, working in essential fields, lack of quality health care, and experience chronic health conditions due to stress (Bertrand et al., 2020). The next section supports the findings of low-wage African Americans in the workforce and their situations.

Low-Wage African American Women Workers

When analyzing the intersectionality of women's work, white and African American working women are divided by race in the workplace including working-class women jobs of cleaning women, waitresses, and jobs similar to parents (Gault & Lovell, 2006). In addition to the abolishment of slavery, feminist movements have made great strides, yet invisible privileges of power still exist further complicating the intersectionality of minority women in double jeopardy when allowed to enter the workforce (Healey & O'Brien, 2015). Therefore, minority women today still lack power resources and have limitations to pursue their self-interests such as a higher education without barriers. Fewer opportunities exist for women who are less educated and have limited occupational skills in an emerging high-tech society. As immigration expands in the U.S., competition for jobs intensifies in the urban underclass (Healey & O'Brien, 2015). To explain the reason for the competition, Blauner's theory placed the most colonized

African American women at the greatest disadvantage being relatively powerless and mired in urban poverty with a far distant grasp on power (Healey & O'Brien, 2015).

Effects of Slavery

Current politics' efforts to address racism and the issue of prejudices are still rooted in the desire for power. Current racial tensions exemplify that some Americans believe that all Americans are on a level playing field in a capitalist society, and while the U.S. has made strides from the days of slavery, today's minority working students are struggling to persist in college because of barriers leading to multigenerational poverty (Healey & O'Brien, 2015). Snyder and Dillow (2013) found that women of color are the fastest-growing population of college students, yet barriers suppress underrepresented classes from succeeding. For example, Noel's hypothesis applied to the origins of African American slavery proved a paternalistic society marked by extreme inequalities of ethnocentrism, competition, and differential power that has caused prejudice and racism in education and the workforce (Healey & O'Brien, 2015). To explain, Smith (2008) said that racial prejudice was an invented idea defending diversity among slave-owning elites by creating a political struggle. This political ideal contributed peace to a colony and kept slavery alive. Even by the 18th century, anti-slavery movements focused on the psychology of why people are racially biased and why this irrational thinking of other races was instilled in the minds of people by political leaders (Smith, 2008). Racial prejudice was created during the 18th century by a creole slaveholder, and the debate continues to this day (Smith, 2008).

African American Homeownership

In the Moynihan study from 1965, the urban underclass suffered a perpetual downward spiral into poverty, and it continues to the present today, thus, affecting African American homeownership. For example, because fewer African American men are getting hired, more households are headed by African American females who tend to be employed in the lowest wage jobs, consequently resulting in lower homeownership (Healey & O'Brien, 2015). Likewise, the research evidenced that African Americans are three times more likely to be offered "subprime" home loans and have to foreclose (Healey & O'Brien, 2015; Keubler, 2013). Furthermore, African American homeownership caused more depreciation in neighborhoods and resulted in "white flight" (Healey & O'Brien, 2015; Keubler, 2013). The next section includes the data of minority women students as heads of single-family households.

Single-Headed Family Households. While 86% of single mother students are women of color, 66% of single-parent households are African American with children living in low-income areas. On the other hand, only 35% of white families live in low-income areas (Gault et al., 2020; Mather, 2010). Gender, class, race, ethnicity, and sexual orientation were evidenced to create and recreate unique burdens for low-wage working students, yet women are more willing to sacrifice their self-interests than men. Gault, Milli, and Cruse (2018) evidenced that just 8% of single mother students graduate with a degree within six years as compared to 49% of those who are not mothers. Also, 89% of single mother students have low incomes and are likely to incur substantial debt to cover college expenses (Gault et al., 2020). While only 14% are white single mother students, women of color struggle to overcome barriers such as childcare expenses (Gault et al.,

2020). A cost-benefit analysis of historical national data determined that childcare, targeted financial aid, and case management services can improve the probability of single mother student degree completion (Gault et al., 2020). The study explained how investment in supporting single mother students to complete a degree can cut poverty dramatically by 32% (Gault et al., 2020). According to Gault et al., 2020, a college graduate earns three times more than a high school graduate substantially increasing single mothers' annual and lifetime earnings and contribution to taxes.

Single Mother Students and Poverty

Because historical barriers in the workforce affect women's pay, 61% of low-income single mothers have not attended college while 89% of single mother students are living in poverty (Gault et al., 2020). Likewise, 75% of single mothers work leaving less time to concentrate on college, but single mothers are twice as likely to be working in lower-wage retail, service, or administrative jobs with few benefits (Healey & O'Brien, 2015; Mather, 2010). In 2017, 41% of working mothers were the primary or sole breadwinners for their families, with 1.3 million women in the retail industry living in or near the poverty line (Glynn, 2019). Mather (2010) evidenced that single mothers, most at risk of living in poverty, find time management and work-life balance as the biggest influencers in their decision to never attend college. Even when courses are offered online to meet students' work schedules or time demands, lower-socioeconomic students who are not academically prepared may fail (Gault et al., 2020). Along with a lack of financial aid to attend college, due to some single mothers' dependency on public benefits, childcare expenses average one-third of the total median annual income of single mothers further limiting the ability to be financially stable. Not only do single-mother students suffer

societal penalties putting them at a higher risk for poverty, but their families and communities also suffer. Single mothers fall victim to a vicious cycle of multigenerational poverty because of fewer resources and a lifetime of tax contributions. With no power to overcome barriers to degree persistence, single mothers who work can become disengaged in their community feeling marginalized by society.

Intersectionality of Family Instability

Intersectionality of poverty's four major risks (unemployment, low levels of education, forming households at a young age, and single motherhood) disrupt a family and may affect the college degree attainment of children growing up in unstable home environments (Fomby, 2013). For example, the Fomby (2013) study found that adolescents from unstable families were less likely to enroll in college, and those who did were more likely to drop out compared with their peers. Family structures that changed before the age of five years significantly lowered the likelihood of later enrolling in college. Each subsequent change in the family structure lowered chances to enroll in college by half (Fomby, 2013). Research has shown single mother households as a factor for poverty and family instability that affects the intergenerational degree completion of children in those families (Mather, 2010).

Since the 1970s, single mother households have risen dramatically to 24% of U.S. households (Gault et al., 2020; Mather, 2010). One in four children in the U.S. lives in a single mother household. Seventy-seven percent of single mother households have children below the age of eight and live in poor or low-income homes (Gault et al., 2020; Mather, 2010). Besides, during the past 30 years, there has been an increase in single mothers that have never married and a decrease in single motherhood from divorce and

separation which may increase single-parent households in the future (Mather, 2010). Fomby (2013) investigated whether the historical family structure influenced children's future college degree attainment. They found that family patterns influence occupational choices based on the events in a person's adolescence and early adulthood. Other studies point to negative college enrollment outcomes for children living in unstable family conditions such as lower school attendance, delinquency, drug use, and early nonmarital childbearing (Cavanagh & Fomby 2012; Cavanagh et al. 2006). Fomby (2013) showed that the longitudinal data of Adolescent Health predicted how the experiences within a family structure influence social and economic inequalities. When children in families with limited resources consider attending college, the family structure is a contributing factor to added maternal stress, less academic rigor, and lower parental involvement. Ultimately, Fomby refers to the greatest gap in society as the "college divide" influencing homeownership, marriage, and greater wealth, thus, affecting intergenerational inequalities in educational attainment (Healey & O'Brien, 2015).

Multigenerational Poverty

The cycle of multigenerational poverty appears to repeat itself for families in unstable environments without the resources to succeed (Fomby, 2013). Regression analysis in the Fomby (2013) study noted that a history of family instability is associated with a lack of college degree attainment. Furthermore, Fomby (2013) implied that the college degree completion rate is in further danger because of continued early family formation and poor health. The student would likely be phased out of college by age 24 if they had experienced instability in family structure as a child. Research supported college degree

attainment as the single most important advancement to move a lower-socioeconomic status family out of poverty (Fomby, 2013).

The first part of this literature review was not designed to make inferences of current women's life in poverty, the educational goals of their children, or their lack of degree persistence due to family instability. The literature established why certain women have a distinct vantage point in the feminist standpoint theory that rivals any other view in society to answer the research question of how COVID-19 impacted their educational experience as a low-wage working woman student. The overview of African American low-wage workers, single mothers in poverty, and women's children in multigenerational poverty framed through a feminist lens has spotlighted the underrepresented class of women who are the majority of workers on the frontlines working during COVID-19. Historical discrimination of African Americans and single women in the workforce contribute to the linage and current trends of low-wage working women. The income inequality and racial disparities in the workforce are reflected in the conditions of African American women in the workforce.

Current Working Conditions for Women

Just as many feminists fought for equal pay for women in the second feminist movement, today's women in the workplace are still fighting being undervalued and underpaid. While women and men are now equal in terms of college graduation levels, women tend to get lower returns on their investment because of the persistent wage gap (Healey & O'Brien, 2015). The gap persists mainly because women are concentrated in low-wage occupations where they make up 95% of domestic jobs. Workplace discrimination in jobs

categorized as feminine manifests itself in lower wages for women and part-time work with little benefits and protections (Healey & O'Brien, 2015).

Sexism and Discrimination

Social sciences have shown that sexism exists offering a system of oppression that advantages men over women in social life (Healey & O'Brien, 2015). Critics such as Eagly et al. (2020) argued that stereotypes exist of men as they do of women. For example, men working in traditionally held feminine jobs such as nursing are said to be in a "pink-collar" occupation and have a negative stigma attached. These same men, such as elementary school teachers, are fast-tracked to upper-level higher-paying positions in their profession by riding the "glass escalator" (Healey & O'Brien, 2015). On the other hand, women are limited by the "glass ceiling" which limits opportunities for moving to higher positions, promotions, and salaries similar to the private patriarchal system (Healey & O'Brien, 2015). Today's glass ceiling practice maintains gender inequality and income inequality by giving women less access to key mentors, sponsors, training opportunities, and networks of privilege (Dennehy & Dasgupta, 2017; Healey & O'Brien, 2015). Although wage gaps are narrowing, lost positions, promotions, and raises cannot be exponentially documented or determined due to these practices.

Livable Wage

A livable wage is the income level that allows a worker to afford shelter, food, and basic necessities. U.S. Department of Labor (2021) found that between 2018-2019, 23 states and the District of Columbia increased their minimum wage, but Tennessee did not. As of early 2020, Tennessee was one of five states in the Union that had not adopted a state minimum wage. Where states did not increase the minimum wage, the minimum wage

remained at $7.25 an hour or $15,080 a year. Bloomenthal (2020) asserted that social pressure on large corporations such as Wal-Mart has forced them to increase wages to $12 an hour for some employees. Efforts to create change were mostly from social movements that exist from grassroots efforts of walkouts of employees. Low-wage home care workers and women's groups have taken up the fight, too. In 1933, President Roosevelt said that the minimum wage was to be a more than bare subsistence level, yet many employees fall below the poverty line and also receive government assistance to survive since proper housing is unaffordable (Bloomenthal, 2020). Fluctuating work shifts and split shifts are not conducive to continual college enrollment or arranged childcare (Bloomenthal, 2020). While trends in the workforce include gig economy workers with more freelance scheduling flexibility, there are fewer protections to ensure women are not taken advantage of and underpaid in that arena. Ultimately, even when women work in a 24/7 work culture, Padavic et al. (2019) pointed out practices that limit women's success and keep men in power. Therefore, the decrease in men attending college could have occurred because men found blue-collar work at an acceptable living wage and with possible fringe benefits (Padavic et al., 2019).

U.S. Economic Downturns' Effect on Women

With each recession, Henrickson et al., (2012) asserted that the American economy has shown the need for women to stay in the workforce because a healthy economy is an educated society, and educated workers are more likely to stay in the workforce and earn higher incomes that contribute more through taxes over their lifetime. Yet, since 2000, women's labor force participation has stagnated and reversed. Black et al. (2017) stated that the increase of women in the workforce from 1962-2000 created a $2 trillion rise in

the U.S. economy as women increased in the labor market from 37% to 61%. Likewise, Bergman et al. (2014) and Carnevale et al. (2013) stated that more than 162.3 million Americans are in the workforce while 38 million are above age 25, and there is still a shortage of 3 million college graduates to fulfill positions requiring post-secondary educations. With more women earning college degrees, one can imagine that women would be needed to fill the shortage. Of the 1.2 million single mothers who had enrolled in college from 2011-12, 68% would have left poverty if they had graduated and started working (Gault et al., 2020). As for a return on investment for a mother and society's investment, a single mother can earn $8.50 back per dollar invested to obtain a bachelor's degree (Gault et al., 2020). Similarly, women with a bachelor's degree earn 62% more ($296,044) than those with a high school diploma in a lifetime (Gault et al., 2020). Lastly, a loss of $7.8 billion is estimated in lifetime tax contributions if students enrolled in college in 2011-12 but did not graduate (Gault et al., 2020). To make matters worse, over the last twenty years, the U.S. economy has not benefited from an increase of women in the workforce despite two recessions. Then again, the contributions of the women who actually were in the workforce helped lessen the blow of economic losses through the economic downturns. The two most recent recessions, the Great Recession 2007-2009 and the COVID-19 Recession are detailed with the impacts on job loss in the U.S. workforce.

Great Recession 2007-2009

The Great Recession of 2007-2009 was caused by the crash of the U.S. housing market. Couch, Reznik, and Iams (2018) said that economic downturns, in the aftermath of a severe recession, can affect people who lose jobs in a variety of ways. Job losses during

the Great Recession 2007-2009 were the worst economic downturn since the Great Depression (Couch et al., 2018). A longitudinal study examined short- and medium-term outcomes for employees who became involuntarily unemployed during the Great Recession and tracked them for three years. Negative impacts on retirement, increased application for assistance, and loss of lifetime earnings were noted with sharp job loss in low-wage positions of routine tasks that were not replaced. Plus, 8.9 million workers were underemployed for their educational level after the Great Recession, and the workers were not able to find full-time work to meet their education and skill levels. These 8.9 million workers were the highest number of under-employed workers in a sixty-year record in the American workforce. The study's findings revealed that only half of long-term workers were reemployed within the three-year period which is key to the characteristics of low reemployment after the Great Recession. For those workers that were reemployed, salary losses ranged from 11% to 47%. The most affected groups included young workers (16%) age 26 to 35 years. After the study's three-year mark, lost earnings were largest for women at almost half the population of the study (43%). Average monthly household incomes decreased by 23% in homes with involuntary unemployment (Couch et al., 2018). In 2020, economic analysts estimated the U.S. faced the next recession that has miniaturized economic downturns of the 21st century with little hope of recovery until 2022.

COVID-19 Recession

Out of the 47 recessions to hit the U.S., United Nations (2020) described the impact of the COVID-19 pandemic to be the worst for women. These women are the backbone of the recovery from the virus keeping essential businesses open and caring for family

members. The report describes that women will suffer the largest negative economic impact, depleted health conditions, an increase in unpaid care work, and an increase in gender-based violence. For example, compounded economic loss worldwide has been felt by women and girls in jobs that are low-wage and insecure, or those women who had a lack of savings or live close to the poverty line. The health of women has been adversely affected by the pandemic through women's realignment of priorities with self-care taking the back seat. Similarly, unpaid care work of women is three times greater than men and has increased since March 2020 due to children out of school and elderly persons needing care by families. For example, globally women spend 4.1 hours a day on unpaid care, and the equivalent of women's unpaid contributions to all care, including healthcare, is $11 trillion. Unfortunately, due to limited movement and social isolation, gender-based violence also increased, but the numbers reflect only the worst cases that were reported. As women are forced into lock-down with their abusers, executive orders made social services inaccessible (United Nations, 2020). The report fears that the already fragile female labor force participation will be further cut by lay-offs. This is especially true for repetitive jobs such as cashiers who can be replaced with automation such as self-checkouts. To add, female-headed households may have limited resources to support and provide healthcare for themselves and their families if layoffs continue to grow in retail, hospitality, tourism, and fast food where women are overrepresented. Supporting women in higher education will expand women's participation in the labor market further benefiting the economy to rebound stronger, and more equitable with sustained growth (United Nations, 2020).

While the Great Recession's losses were documented with unemployment peaking at 10% (2.6 million people), the COVID-19 Recession has an estimated 14.7% unemployment, 10 times higher peak of past recessions (Gregory et al., 2020). Early numbers in March 2020 by the U.S. Bureau of Labor Statistics (2020) stated that COVID-19 has job losses reaching 701,000 in March 2020, the worst since the Great Recession in 2009. Employment in other areas such as food services and retail trade, which employs a majority of women, fell by 459,000. Just in the first month of the pandemic, the closing of non-essential businesses caused unemployment to jump to 4.4%, the largest increase since 1975 (Gregory et al., 2020). Higher education suffered from the shutdown as well with many institutions accepting CARES Act funds to assist struggling students by offering Federal Supplemental Educational Opportunity Grant (FSEOG) funds. The next section describes the effects of economic downturns on higher education and the trends in online learning.

Higher Education during Economic Downturns

During the Great Recession, enrollment among older, nontraditional, full-time students increased. Barr and Turner (2015) claimed that typically colleges have benefited from recessions as unemployment forced people to turn to higher education. After the Great Recession ended, the National Student Clearinghouse Research Center evidenced that 2.3 million (11%) fewer students enrolled in college since 2011. Factors contributing to declining enrollments in higher education include lower birth rates from around the year 2000, a healthy economy, and declining international student enrollment.

Universities suffered financially during the Great Recession and had fewer funds to provide students with much needed support. Although enrollment increased by 2.8

million students from 2007 to 2010, state appropriations declined by $1.5 billion leaving universities financially strapped (Barr & Turner, 2013). Concerning funding, Davidson and Holbrook (2014) stated that 43% of institutions do not track the retention of adult students, and 77% do not know their adult completion rate. After decades of trying to find a solution to increase college graduation rates, the U.S. has been suffering the rippling consequences of a higher than 30% student drop-out rate (Silver Wolf et al., 2017). Tinto (2015) asserted that there is a conflict between institutions desiring retention of students and students' goal of wanting to persist. While researchers acknowledge the barriers women students face, few studies address how low-wage women students are affected by the decline in state and federal funding to pay for college. For the most vulnerable students that work out of necessity to survive while attempting to persist in college, a study is needed to understand the overall educational experience and the barriers that affected the finances of a low-wage working student during COVID-19.

Pell Grant Impact on Working Students

For almost half a century, Pell grants have assisted low- and moderate-income families to go to college expanding access to education and economic opportunities (Protopsaltis & Parrott, 2017). The purpose of the Pell Grant is to boost college enrollments, reduce drop-out rates, and improve learning outcomes. Unfortunately, the increase in enrollment during the Great Recession generated a need for more student resources escalating an increasing funding gap within institutions. At the same time, Pell Grant recipients increased from 2007 to 2012 by 3.9 million equating to $21.1 billion in program expenditures (Barr & Turner, 2013, p.176). Similarly, in the 2015-16 academic school year, Pell grants supported 40% of American college students at $28.5 billion even as

enrollment declined (Protopsaltis & Parrott, 2017). Surprisingly, the goal of Pell Grant is to close the achievement gap between social classes, yet the key to successfully utilizing Pell grants means reduced pressure on students to seek employment freeing up time for more classes; full-time students become eligible for maximum funding. On the contrary, because of the decreases in state and federal funding not keeping up with inflation, Dunford and Qi (2020) and Protopsaltis and Parrott (2017) said that Pell grants rarely cover a student's entire balance causing her to work more low-wage hours or take out further federal and personal loans. Also, the largest component of federal borrowing is the unsubsidized Stafford Loan Program that generated 3.3 million more borrowers between 2007 to 2009 while loan volumes increased by $23 billion from 2007-2011 (Barr & Turner, 2013, pg.178). Since women students average a 63% degree completion rate over six years, it is understandable that women returning to college as possible part-time students will face a greater financial burden due to lower levels of financial aid, interest on loans, and inflation with the caveat that the student actually completes the degree.

Student Loan Debt

McKinney and Burridge (2015) determined in a study whether student loans should be accessible to all students as the median debt amount rises for college students. Some community colleges do not even offer federal financial aid loan programs as a way to protect students from debt, this leaves 9% of students nationwide (1 million students) with institutional, unintended consequences such as enrolling part-time and working more than 20 hours a week, which in turn adds to the dropout rate (McKinney & Burridge, 2015). Two questions were addressed in the study: characteristics of first-time

loan borrowers versus non-loan borrowers, and the difference in dropout rates between borrowers versus non-borrowers (McKinney & Burridge, 2015).

By years three and six, Pell grant students had higher odds of dropping out, yet some research showed that students with higher loan amounts were more likely to persist to graduation (McKinney & Burridge, 2015). Overall, even at a seven-year college degree completion rate for both men and women, Shapiro et al. (2013) showed only a 58.1% overall completion rate for the fall 2006 national cohort of college students in America which has not changed much in 15 years. Therefore, Giani et al., (2020) argued that policymakers must decide whether some students must receive more support than other students, or whether it is acceptable that some students not be able to complete a college degree.

This multiple case study explored the most vulnerable student population at the off-site campus with less than $5140 in expected family contribution. Not only did the students work low-wage jobs, but the family contribution was also low enough that the student qualified for Pell grants, if available. The above research study evidenced that Pell-eligible students were more likely to drop out unless they had accrued personal debt. This finding was worth further study to explore how COVID-19 increased financial distress through the shutdown impacting student's learning.

The Great Recession and the Job Market

Even while universities and the students they serve suffered during the Great Recession, a study of recent graduates of Michigan State led by Aronson et al. (2015) has shown the hardships are far worse for women during the Great Recession as they entered the worst job market reported since the Great Depression of 1929. In a survey of 2012 Michigan

State students, women fared worse in debt, income levels, and subjective assessment of job opportunities. Although the survey concluded that alumni had widespread difficulty after graduating from college during the Great Recession, the study also concluded that there is intersectionality between gender and class inequities (Aronson et al., 2015).

Mental Health During Disaster

In a similar study of the impact of student loan debt and student loan delinquency on suicide rates during the Great Recession, Jones (2019) noted that suicide rates increased during economic downturns. College debt exceeded $1 trillion in 2012, and the years between 2007-2012 accounted for 4,750 more suicides than projected by experts. Students with high debt entering a slow job market quickly found out that the American dream was not achievable. The test results concluded that student loan delinquency stress was associated with higher suicide rates in the U.S. which support past empirical studies on mental illness during economic downturns (Jones, 2019). Furthermore, those with "some college" as a college dropout statistically fared the same as those with only a high school diploma. This further deepened the depressed state of those who tried, unsuccessfully, to accomplish their educational goals (Giani et al., 2020).

Higher Education during Disasters

Universities have had practice with disasters on campuses such as pandemics and natural disasters such as hurricanes that have led, most frequently, to the cancellation of in-person classes and the closing of campuses. In March 2020, over 300 colleges closed and switched to online platforms for learning to prevent the spread of COVID-19. While proactive responses to the coronavirus have shown the resilience of colleges and

universities, the aftermaths of pandemics have not always been as positive. The next section covers the most documented pandemics and their impact.

Pandemics and Their Impacts

Qiu et al. (2017) explained that pandemics become widespread because of human-to-human disease outbreaks. Most known pandemics recorded are the Spanish Flu, Hong Kong Flu, H7N9, Ebola, Zika" (Rewar et al., 2016, p.4). In addition, other recorded outbreaks included "smallpox, cholera, plague, dengue, AIDS, influenza, severe acute respiratory syndrome (SARS), West Nile disease, and tuberculosis" (Qiu et al., 2017, p.4). Pandemics are crises with impacts on health, society, economy, and security of national and global communities. Plus, a pandemic disrupts political and social constructs (Qiu et al., 2017).

Influenza pandemics have struck about three times each century since the 1500s. The influenza H1N1 2009 virus was the first of the 21st century and killed 18,000 people involved in 178 countries (Gostin et al., 2016). Ebola killed 11,000 people and cost the world more than $2 billion (Qiu et al., 2017). SARS and avian influenza were two 21st century novelty viruses that had the potential to become pandemics. The severity of a new viral strain, with no human immunity, can be serious and fatal for humans (Rewar et al., 2015). While disease outbreaks are fatal, the range of social, economic, and political consequences are devastating (Qiu et al., 2017). For example, Drake, Chalabi, and Coker (2012) explained that the H1N1 2009 threatened education, healthcare systems, agriculture, and the financial sector. While SARS 2003 and Ebola 2015 disrupted economies in China and West Africa, Ebola disrupted essential services such as

education and transport further impacting the quality of life in places where ripple effects of a global effort to contain the outbreak were felt (Nabarro & Wannous, 2016).

While pandemics cause catastrophic financial losses, the long-term burden of losing a life has an impact even on the economy. For example, U.S. economic losses for those who have died from the pandemic influenza have cost the U.S. $90-220 billion in expected future lifetime earnings. Also, MacKellarSource (2007) explained that just the costs to the economy, because of influenza, averages $374 billion for a mild pandemic and $7.3 trillion for a severe pandemic. For industry losses, Prager et al. (2017) estimated the airline industry lost $7.9 billion when travel was cut down during COVID-19.

As for social impact, Chen et al. (2011) said school closure is often considered the first defense for the implementation of an intervention in controlling the spread of the virus. Similar public gathering event cancellations during the Spanish Flu were best practices used in the U.S. for COVID-19. During the spring of 2009, the H1N1 pandemic closed more than 1,300 public, charter, and private schools in 240 communities (Navarro et al., 2016). These school closures raised ethical and social concerns for underprivileged families disproportionately affected by the virus (Cauchemez et al., 2009).

Even the psychological effects of a pandemic on humans are devastating. For example, Ribeiro and Kitron (2016) explained that in Brazil the Zika virus left a generation of children born with neurological disorders. These disorders may impose severe lifelong limitations. Likewise, McMillen (2016) described that the security threats of bioterrorism such as influenza pandemics are not a recent phenomenon as the Spanish Flu happened at the end of the First World War. Furthermore, where there have been

severe outbreaks around the world, civil unrest and violence have also been associated with the pandemic creating harm to the physical and mental health of humans.

While there are many modern-day documented pandemics, fewer details remain to describe the communal diseases that existed during the nomadic hunter-gatherer days or even when the agrarian era produced more communities of people susceptible to spreading the diseases. Even fewer accounts address the impact that the early century pandemics had on education or accounts from the perspectives of women. The following summarizes notable accounts of pandemics where malaria, leprosy, tuberculosis, influenza, and smallpox were documented.

The Black Death: 1350. In one of the first accounts of the history of closing universities, Courtenay (1980) explained that the University of Oxford was the first record of closing in the 14th century due to the Black Plague that struck Europe killing off half of the population or one-third of the world's population. In response, most students and professors fled the city and isolated themselves in the countryside to avoid the epidemic (Courtenay, 1980). Unfortunately, the plague lasted until the end of the 14th century. It was not until the 15th century that displaced Oxford students created informal exit plans to escape to locations in the countryside. In Britain, between 1665-1666, over 7,000 people died in one week from the plague. While King Charles II installed new rules banning public gatherings and funerals, he created "pesthouses" for those who were infected (Courtenay, 1980). In Europe, universities closed in response to the plague where Cambridge student, Isaac Newton, took a "year of wonders" to pass the time. While away, Newton had time to reflect on his education, coming up with theories about

calculus, gravity, and laws of motion. Newton then returned two years later to Cambridge to complete his mathematics degree.

The Columbian Exchange: 1492-1800. Crosby (2003) points out that the exchange between the New World and the Old World brought lasting effects globally. As New and Old World germs had the most immediate impact on people. The exchange of plants, animals, food, and people made the largest impact on societies. Because of the new knowledge that each group of people shared as a type of informal education, populations have skyrocketed and thrived since the early 16th century. Yet, the arrival of the Spanish in the Caribbean brought diseases such as measles, smallpox, and the bubonic plague that passed from Europeans to the native populations killing around 90% of people in the North and South continents. For example, Christopher Columbus arrived in 1492 on the island of Hispaniola with a population of 60,000 Taino people (Crosby, 2003). When he returned in 1548, the population was less than 500 people. Likewise, the Aztec empire was destroyed by smallpox in Mesoamerica from 1520 to 1521, and it weakened the population so much that they could not recover to defend themselves against the Spanish colonizers. The indigenous population's food source was depleted as farmers were unable to produce crops. Some 56 million Native Americans perished in the 15th and 16th centuries in part from the diseases. At first, the Indians contracted smallpox, but later epidemics of measles, bubonic plague, influenza, and typus demolished populations before wars and enslavement could conquer all (Crosby, 2003).

The Great Plague of London: 1665. Twenty percent of London's population died from the bubonic plague (History.com, 2019). It is important to note that many higher-paid professionals such as doctors, lawyers, and the wealthy left the city during

the outbreak. Plus, Parliament shuttered too. This left the poor and sick in the city of London to die without aid. While the virus is thought to be carried by flea-infested rats, the virus spread and left sporadically without concrete knowledge of what or how the virus disappeared even though the rats still survived. Also, during this timeframe, a major fire in London consumed the city and is also theorized to be why more people left the city that helped end the number of people dying from the virus by being socially distant (McMillen, 2016).

First Cholera Pandemic: 1817. Originating in Russia, this pandemic killed over 1 million people. This small intestine infection occurred seven times in 150 years. The virus spread through feces-infected food and water, and it was passed on to the British soldiers. These soldiers brought the disease to India where 1 million more died. The British Empire spread the disease to Italy, Spain, Germany, America, Indonesia, and Africa killing 150,000 more people. The pandemic did not stop even when the vaccine was created in 1888, and there have been seven cholera pandemics in the last 200 years (Qiu et al., 2017). History's account of fatalities has helped today's society learn from the past by educating the masses about good hygiene, available resources, and social distancing to help prevent the spread of disease. Yet, medical professionals believe that overcrowded living conditions and jobs requiring public interaction are the cause of more people contracting COVID-19.

The Third Plague Pandemic: 1855. The bubonic plague started in China and spread to Hong Kong and India. Fleas were the initial spreaders of the virus that killed 15 million people where India had the most victims. The epidemic created a backlash of revolt as the British put in place repressive policies because of the disease. The plague

was still active until 1960 when the cases dropped below a couple hundred in the world (History.com, 2019). Research studies have noted that violence can ensue in times of pandemics further endangering the lives of those most vulnerable (Qiu et al., 2017).

Fiji Measles Pandemic: 1875. One-third of Fiji's population, over 40,000, died because of the spread of the Measles virus. The British Empire had won a victory over Fiji and, as a gift from Queen Victoria, had visited Australia to celebrate. The British returned to Fiji after celebrating and brought back measles to the island that had just ceded power over to them. Because there were so many corpses, wild animals ravaged the remains, and entire villages were burned to rid themselves of the bodies because of the Measles virus (History.com, 2019).

Russian Flu: 1889. This flu pandemic spread over many countries ending in 1890 by killing 360,000 people. The virus started in Siberia and Kazakhstan and traveled to Moscow. Then, it spread to Poland and Finland and spread to all of Europe. Eventually, the following year the virus spread to North America and then on to Africa, all within one year (McMillen, 2016).

Yellow Fever: 1793-1905. Although the virus began in the 17th century originating in Africa from mosquito bites, Thomas and Foster (2020) explained that this disease spread to the U.S. and was documented by newspapers and universities by the 19th century with the wave of death that followed. On June 21, 1878, Memphis, Tennessee reported the virus in New Orleans, and by August the virus had struck Memphis. By September, Northern cities reported a "creeping plague", and higher education institutions went into isolation postponing the fall semester to as late as October 31st by Oxford University (Thomas & Foster, 2020). Most universities were not

proactive, and some institutions did not recover from the loss. The Chalmers Institute in Holly Springs, Mississippi succumbed to the losses and closed in 1878.

Spanish Influenza of 1918. The 1918 Spanish Influenza was named after mass casualties in Spain during this global pandemic that killed over 675,000 people alone in America. The virus killed 50 million people worldwide and is regarded as the deadliest pandemic in modern history (McMillen, 2016). The recent precautions of the CDC and American universities due to COVID-19 prepared today's institutions for the feared death toll devastation that happened on the college campuses just over 100 years ago because of the Spanish Flu. The flu epidemic was more visually symptomatic, and people could determine who was sick visually in contrast to other viruses. For example, the epidemic struck young and healthy people the worst in the population with those people falling deathly ill, and college campuses reacted from being able to tell who was sick (Thomas & Foster, 2020). For example, on the campus of the University of North Carolina, over 500 students were treated in infirmaries for the illness and seven died due to complications. Ironically, the president of the university fell ill and passed away from pneumonia caused by the flu, and his predecessor followed three months later in the same manner passing away from the flu (Thomas & Foster, 2020).

Mainstream news outlets, health boards, universities, and stakeholders did not always agree on the strict closures or gradual openings of businesses. Some more rural colleges tried to avoid the flu through geographic isolation as there was no national or regional response coordination (Thomas & Foster, 2020). Stanford University isolated anyone affected by the flu and ordered students to wear face masks costing students 10 to 15 cents each. Fines penalized students who did not wear a mask. At the same time, the

flu struck Elon College and in mere days had spread to 75% of the student population. With no time to decide, the college used the gym as a makeshift infirmary with healthy students nursing those who fell ill. To further help fellow classmates, students at the Women's Medical Center in Philadelphia sent upperclassmen students to hospitals to care for the ill. Likewise, students at the Pennsylvania School for Social Services volunteered to serve as nurses' aides. Furthermore, as Smith College closed, students worked on farms to make sure there were no food shortages. Lastly, intercollegiate sports, social activities, convocation, and graduation ceremonies were commonly canceled to prevent the spread of the virus (Thomas & Foster, 2020).

Multigenerational effects of the Spanish Influenza of 1918. Richter and Robling (2015) performed a study on the multigenerational effects of the 1918-19 influenza pandemic on the educational attainment of children in Sweden. Key results indicated that the second generational in utero impact has shown reduced educational attainment. For example, among pregnant women who were infected with the virus, grandchildren's educational attainment decreased by three to four months, and the probability of college attendance dropped by 3-5%. Similarly, among would-be fathers who contracted the flu, grandchildren's educational attainment decreased by four to seven months, and the probability of college attendance dropped by 7-11%. Therefore, Richter and Robling (2015) documented the lasting effects of a pandemic's impact on the first generation and second-generation adults before the person was even born.

Mandatory Smallpox Vaccination. During the 19th century, colleges offered hygiene courses and created areas to quarantine students in infirmaries on university campuses during outbreaks. The universities of Vassar and Wellesley, Princeton, and the

College of William and Mary led by example. By the early 20th century, colleges across the country treated students in infirmaries. By the late 20th century, many colleges required vaccinations to protect student health. For example, in 1885, McGill University vaccinated all students for smallpox, and when an outbreak hit Vancouver in 1928, British Columbia avoided the epidemic because of previous vaccination, although the school suffered bold anti-vaccination protests. Soon after, certain schools treated Scarlett fever, typhoid, and diphtheria with vaccinations to avoid outbreaks (Thomas & Foster, 2020).

Rippling Effects of Economic and University Shutdowns

By 2000, colleges around the world shut down to avoid breakouts of measles, Ebola, and SARS. For example, the Ebola virus in Liberia severely impacted women's livelihood and economic security increasing poverty rates and food insecurities due to quarantines, including travel restrictions. During the Ebola outbreak, 85% of market workers were women who suffered from the pandemic. Sadly, from past pandemics, analysts predict that low-wage workers in poverty will have compounded impacts and longer dips in women's wages. For those individuals who have escaped extreme poverty, these families are likely to fall back again from COVID-19. The Ebola virus was taken so seriously that in 2014, Southwestern College taped off an entire building quarantining students after a potential exposure to Ebola (Thomas & Foster, 2020). While the shutdown of society is taken seriously by leaders, low-wage women students who must work to survive are left in need of serious solutions.

Gender Data Bias

In the above sections, historians and scholars have documented disaster education and the effects that events have had on society and separate genders, but most in-depth publications are epidemic medical publications on the death rates that record gender. For example, La Roche Ltd. (2020) published that men are dying from COVID-19 more than women, except scientists still do not have the research for why this happens even with past documented similar patterns noted in MERS and SARS. At the same time, there is a lack of documentation of the perspective of disasters about women's health. Feminist Criado-Perez (2019) expressed that during the Zika and Ebola epidemics there were over 29 million papers published about the pandemics in over 15,000 peer-reviewed journals, but less than 1% explored the impact of the outbreaks on women. Similarly, because of the denial of women's concerns, politicians remain in a gender-neutral stance amid pandemics influencing the health and livelihood of women around the world. Critics believe that as time passes and research is not collected during the height of this pandemic, the importance of women's issues will once again be ignored as a side issue. For instance, because COVID-19 is not the first coronavirus, there should be libraries of research on the effects of coronavirus upon pregnant women. Yet, women received conflicting medical advice when treated as a COVID-19 positive patient while pregnant (Connor et al. (2020). Similarly, lawmakers turned a deaf ear to the demand of the essential need for social services as an increased number of abused women and children were estimated to need help while isolated and quarantined at home with their perpetrators. Moreover, the profession of teaching has been categorized as a feminine profession because of its similarity to childcare. Educational researchers should be

utilizing multiple models to understand whether schools should have reopened. However, COVID-19 is an opportunity for women to document female accounts, and the marginalized accounts will affect the lives of millions of women in the future during the next inevitable pandemic.

Student Learning during a Pandemic

Globally, traditional classrooms converted to online learning abruptly in the spring 2020 academic semester. Whereas some universities may have made the conversion to online courses more seamlessly than others, in contrast, some students were not academically prepared for online classes, and other students lacked social connectedness which, they felt, had disappeared in an abrupt change to online studies. The next section of this literature study provides limited research that has emerged in the conversion of traditional classes to online learning during COVID-19. Also, the Community of Inquiry framework (CoI), used in this study to explain the learning experiences of women students, is explained in detail.

COVID-19 Psychological Impact on Students

Charles et al. (2021) provided a study examining 254 college students at a medium-sized public research university in the Southeastern United States from September to November of fall 2019. Then, in April 2020 during the initial weeks of the COVID-19 shutdown, 168 participants from the same university were tested for psychological impact, perceived stress, and alcohol use. Results were compared to the students who completed the same test in the fall 2019 semester. This pre and post-test did not test the same students before and after the COVID-19 shutdown, and the population was 84% female with a mean age of 21 years old (Charles et al., 2021). Nevertheless, the increased

incidence of mood disorder symptoms, perceived stress, and alcohol use was reported, and concern about student's well-being was heightened. Moreover, white students reported greater pandemic effects on their well-being than African American students. Even though younger students were thought to be less vulnerable to health complications of COVID-19, students of all ages had experiences interfering with their academic, occupational, and interpersonal functioning. Students who had previous exposure to MERS, Ebola, and SARS reported concerns that interfered with sleep, traumatic stress symptoms, difficulty concentrating, depression, and a lower quality of life. Other participants, not exposed to viruses, reported negative impacts on well-being when quarantined increasing anger and post-traumatic stress symptoms (Charles et al., 2021). Furthermore, longer quarantines, financial loss, and the stigma of exposure to COVID-19 created greater negative impacts. These results were similar to the results found by Conrad et al. (2021) in a study of relocating campus students during the COVID-19 shutdown. Empirical studies have reported the mental health impacts of SARS (Sim et. al, 2010, Yu et al., 2005) swine flu (Rubin et al., 2010) Ebola (Van Bortel et al., 2016), and the lesser known but documented COVID-19 (Gao et al., 2020; Huang and Zhao, 2020; Liu et al., 2020; Wang et al., 2020; Cao et al., 2020; Li et al., 2020).

The Charles et al. (2021) study was unclear as to the socio-demographics of students and the change in participant sampling from the 2019 to 2020 survey testing. The study also concluded that the participants who had experienced life stressors such as poverty and fewer employment opportunities may have built resilience to new stressors observed from COVID-19. Recommendations from the study suggested students need to learn healthy coping skills. They also needed social support for mental healthcare during

the shutdown and services to limit alcohol misuse (Charles et al., 2021). This study helped document a majority of women's increased negative psychological impacts during the beginning stages of the COVID-19 shutdown, but a qualitative study can better determine how the situation impacted marginalized student groups and their learning.

COVID-19 Distance Learning in Arab Culture

In a qualitative study of Arab student's perspective on distance learning during the pandemic, Al Lily et al. (2020) briefly discussed similarities with American culture such as the convenience of being able to learn from home and the benefits it afforded in terms of being less tired and the ability to fulfill their caregiver obligations simultaneously. Positive attributes to the change in course modality were noted as the ability of women to stay home and learn instead of commuting to a campus and being more freely able to communicate in an online platform instead of a physical classroom. The study mentions power struggles such as men's ability to control women now staying in the home (Al Lily et al., 2020). For instance, the study introduced the idea that there may be ramifications of the modality conversion of stress, anxiety, domestic violence, divorce, and pregnancy, yet there are failures of the study to accurately capture the women's perspective. First, the study only dedicated one paragraph to the insights of women. Second, there are cultural differences in the study, as in some regions of the country, where male instructors could be seen by women online, yet women were not seen by the male instructor as the face of a woman is "private." Overall, the study represented the cultural view of Arabs and their feelings toward the pandemic similar to some American cultural perspectives even though there are distinct differences in the cultural norms of both countries (Al Lily et al.,

2020). The next section explains the framework lens to assess the learning and satisfaction of students online.

The Community of Inquiry Framework

The CoI framework is a collaborative constructivist learning perspective bringing focus to the reconstruction of the low-wage women students' world views. Garrison (2003) described this process as a way in this study that women conceived knowledge and made the meaning of their educational experiences a reality. This multiple case study allowed different stories of the women participants to have overlapping contexts of the social, cognitive, and teaching presences and still show the similarities and differences in thematic analysis for each case (Appendix A, Fig. 1). Because the courses are offered in blended learning and online modality with nontraditional student enrollment, an understanding of the development of the CoI framework is helpful to foresee needs for further studies expanding increased knowledge of online learning in an evolving society of learning autonomy (Kilis & Yildirim, 2018).

Community of Inquiry Development

The community of inquiry development dates as far back as the philosophy of John Dewey (1933) who explained his core beliefs of "community" and "inquiry" that tied to social constructivism. Computer-mediated communication is continuously evolving and creating new areas for communities to access inquiry online, and Kilis and Yildirim (2018) found that the progression of technology and the demands of traditional and nontraditional students created the term "blended learning" emerging in literature by 1999, although distance learning courses were already being offered as early as the 1960s. Thereafter in 1996, a project led by Randy Garrison, Terry Anderson, and Walter

Archer (1999) created the community of inquiry (CoI) model framework to understand the educational experiences of students in computer-mediated communication. By 2008, Castellanos-Reyes (2020) mentions that the CoI founder, Garrison, had developed a reliable 34-item quantitative survey instrument to measure the dimensions of the CoI. For over 20 years, the CoI framework has examined single learning online learning environments, confirmed casual relationships, and correlations (Castellanos-Reyes, 2020). The CoI framework is said by Akyol and Garrison (2008) to be the most frequently used theoretical perspective to predict students' perceived learning and satisfaction in online learning.

The Community of Inquiry Framework (CoI) is a collaborative constructivist learning experience interlinked by three presences: cognitive, social, and teaching (Appendix A, Fig. 1). The unique situation of COVID-19 brought an opportunity to explore low-wage women's educational experiences as traditional course modality was interrupted and changed to online. The complexities of this online learning community constructed the reality of the learning experience of women's unexpected blended, hybrid, and online learning formats.

Cognitive Presence

Mark (2009) said that constructivism is rooted in the Greek philosophy of Socrates, Heraclitus, Protagoras, and Plato from the classical antiquity era between 8 BC to 6 AD. For example, Socrates questioned his followers' thinking that led them to uncover weaknesses by self-reflection. The first presence of CoI discusses cognitive abilities to learn. Students' abilities to self-reflect during COVID-19 may have been increased as a two-week break was given to students before the semester resumed while on-campus

courses changed to online modality. In essence, time to self-reflect leads to greater self-awareness and supports higher learning in the form of metacognitive knowledge (Akyol & Garrison, 2011; Garrison et al., 1999). Metcalfe (1994) stated simply that metacognition is a person's thinking about thinking. In essence, this is the ability of a person to think about one's own thoughts, actions, feelings, and values. Furthermore, one can increase metacognitive awareness by adapting to change and uncertainty. Altogether, learning can be increased by a student's cognitive ability if the student can be more self-aware of her thoughts (Akyol & Garrison, 2011).

One way in which a student can achieve the paramount of learning through metacognition is by the cognitive presence of discourse. For example, cognitive presence is sustained through communication in a traditional classroom setting when a teacher can model metacognition by thinking out loud to help a student process the learning material to reflect on at a later time. Because of the change in modality, this unique situation was worth further study to understand if the learner's metacognition was affected by her educational experience (Garrison et al., 1999; Kilis & Yildirim, 2018). The change in modality coupled with the fear of a deadly pandemic caused student's attention to change during COVID-19; how the class continued to operate in its new communication mode was worthy of further study (Garrison et al., 1999).

Four Phases of Inquiry

Akyol and Garrison (2011) further explained the cognitive presence with four phases of inquiry with dimensions of self-awareness and external strategic action causing the educational experience to be one complete process. Four key indicators were observed in the cognitive presence: triggering event, integration, exploration, and resolution.

Triggering an event brings forth a sense of puzzlement, awareness, or a feeling of unease in one's mind; where exploration seeks to find information to make sense of a problem (Garrison et al., 1999). For example, in information exchange, a learner is attempting to orient one's self at this time by integrating and conceptualizing knowledge. During the third step, the learner is gaining insights and understanding of an idea and clarifying a topic. The last step of resolution of an issue is an application to determine whether the process of inquiry continues, and the application of new ideas occurs. Likewise, the discourse that supports higher learning of metacognitive knowledge is explained in the next section (Akyol & Garrison, 2011; Garrison et al., 1999).

Metacognition

Dewey (1933) believed that inquiry should have the three situations of pre-reflection, reflection, and post-reflection based upon the experience that emerges in practice and shapes practice (Garrison et al., 1999; Kilis & Yildirim, 2018). By participating in a CoI during COVID-19, this unique situation was worth further study to explore the learning that permeated in and out of the learning community's environment for problem solving. Therefore, with the three situations of reflection, metacognition can reinforce the motivation of students to persist in a CoI and in stressful times of life (Garrison et al., 1999; Kilis & Yildirim, 2018).

With a reflective cognitive presence in the CoI framework, Akyol and Garrison (2011) supported the use of the CoI framework to measure metacognition in a study that analyzed transcripts of online posts by students. Results indicated over time that students became metacognitively mature in the CoI (Akyol & Garrison, 2011). In agreement with Dewey, knowledge of cognition was a pre-task associated with motivation and self-

efficacy while the monitoring of cognition was a reflection on action where a student assessed motivation and effort required (Akyol & Garrison, 2011). This is the last step in the regulation of cognition where the reflection in action takes control of the motivation needed to find meaningful educational experiences (Akyol & Garrison, 2011; Dewey & Small, 2010, 1959; Garrison et al., 1999). Altogether, motivation initiates, directs, and maintains activities when learning (Akyol & Garrison, 2011).

Self-Efficacy from Cognition

Because fewer women than men earn degrees in STEM fields, a quantitative study tested the personality traits of perfectionism seen as an important influence on career development (Gnilka & Novakovic, 2017). The relationship of personality traits such as perfectionism, coping, and perceived career barriers of female STEM majors resulted in key findings of no significance for age while women scored higher on the neuroticism subscale (Gnilka & Novakovic, 2017). Therefore, the test participants may have believed that they had less internal control over career barriers and may have had a stereotype threat limiting their success (Gnilka & Novakovic, 2017).

Enhanced Study Skills

Kemp (2016) asserted that colleges are still struggling with issues related to student attrition, retention, and persistence to graduation that are not related to cognitive ability but the preparation for learning. While students who enter college want to perform well, their perception and actions such as time spent studying may not align with the outcome of success. Therefore, past research linked poor college preparation as the number one reason for college attrition, and some universities have created courses to help remedy the growing issue facing higher education. “The Crystallized Learning and Academic Study

System (CLASS) course" introduced and instructed "students in a coherent system of academic strategies and provided them with insight into both psychological principles and behavioral approaches to enhance studying and learning skills" (Kemp, 2016). The social construction of this case study explored areas to validate this research.

Social Presence

In the development of social constructivism, Greek Philosopher Protagoras promoted the philosophy of subjectivism expressing that interpreting reality cannot be separated from an individual (Mark, 2009). Vygotsky et al. (1978) coined the term "social constructivist" that stressed the fundamental role of social interaction that cannot be separated in the development of cognition. This claim made the study of the community of inquiry during COVID-19 even more important to explore marginalized women's ability to learn outside a traditional learning environment. Because in a CoI, the social presence cannot be separated from cognitive presence to have meaningful and worthwhile knowledge (Garrison et al., 1999; Dewey & Small, 2010, 1959). Kozan and Caskurlu (2018) realized that social interaction is of utmost importance to CoI, and the collaborative communication process must bring together the personal and shared worlds of the learner and other learners' perceptions to create critical thinking (Garrison et al., 1999). Therefore, the change in the modality for some students who were accustomed to traditional learning environments was worth further study to see if their social interaction online was beneficial to their learning environments. Haynes (2018) implied that because students had the advantage of having met for half of the semester in a traditional classroom setting building trust, a sense of belonging in the social presence was

intriguing to further explore the online modality. The sense of belonging reinforced the development of critical thinking in the social presence (Garrison et al., 1999).

Social-belonging Theory

High academic performance under stress raises the possibility that social-belonging may have indirect effects on academic performance such as higher GPA scores and should be explored to further investigate the impact of courses offered for working students (Silver Wolf et al., 2017). An institution that created support services to increase retention among college students was studied (Silver Wolf et al., 2017). The social-belonging theory framework defined a quasi-experiment testing first-time enrolled freshmen in a required general education course at a community college in St. Louis (Silver Wolf et al., 2017). One hundred and twenty-eight students, with an average age of 24 years, self-enrolled in the self-belonging course. Sixty-three were in the experimental group while 65 were in the comparison group. Seventy-six percent were African American, 68% were full-time students, and 59% were female (Silver Wolf et al., 2017). A chi-square test showed no significant difference in reenrollment the following spring between the intervention and comparison group although a significant correlation was found between the intervention and GPAs of students. This raised the possibility that social-belonging may have indirect effects on academic performance worth further study for relationships with social-belonging services (Silver Wolf et al., 2017).

Emotional Expression

To sustain a CoI, a sense of belonging must be established to create the opportunity for participants to attach personal meaning to an educational experience (Garrison & Arbaugh, 2007; Merriam & Bierema, 2014). A sense of belonging portrays feelings of

warmth, attraction, and closeness that are inseparably linked to task motivation and persistence (Garrison et al., 1999). Examples include humor and self-disclosure with socio-emotional support from other participants. Likewise, self-disclosure creates trust, support, and a sense of belonging amongst classmates that are especially desirable for adult students. The sense of belonging bonds the development of critical thinking in the social presence further motivating a student (Garrison et al., 1999).

Open Communication

Sustained communication is imperative for the development of respectful exchanges and group cohesion (Garrison et al., 1999). The use of emoticons through innovations of technology is becoming more common in open exchanges of communication that build upon social presence. Likewise, recognizing facial expressions sustains open communication by bringing forth mutual awareness of people. Plus, a relationship of respect for individual contributions grows when a student is noticed and encourages self-esteem. This is an essential factor in an adult learner's ability to gain trust in the educational experience (Garrison et al., 1999).

Group Cohesion

The third indicator of social presence is group cohesion that strengthens group commitment. Building cohesion is another sense of belonging in collaborative communication (Garrison et al., 1999). By encouraging collaboration, students can exemplify the importance of sharing feelings through group cohesion (Garrison et al., 1999). Also, through group cohesion, the network of knowledge can flourish leading to further self-regulated discourse in the learning presence (Shea et al., 2012).

Motivation is malleable, and therefore, persistence can be influenced by multiple factors in a female student's life (Tinto, 2015). While many studies have proven barriers that women encounter in college that can be detrimental to women's retention rate to complete a degree, self-belonging to a group can influence greater persistence of students to overcome barriers (Hodara et al., 2016). While many studies have captured the barriers of female students and perceptions of self-belonging, little research has uncovered the reality of low-wage marginalized students during a pandemic. Key information from the perceptions of those women facing the barriers to succeed under even greater stress can be transferable on a national scale to bring social activism for a group's unheard story. As Tennessee has been at the forefront of navigating the next frontier of higher education innovations, targeting the largest student population of women entering college could have implications of the most productive and beneficial way to see massive results for the economy's recovery from COVID-19. This research study can help universities acknowledge how to encourage students during a disaster by increasing a greater sense of self-belonging to college that increases persistence and retention of women in college.

Teaching Presence

The third essential element is the teaching presence that supports discourse. A balancing act of the social and cognitive presences occurs through the foundation of teaching in a quality way that students will learn (Garrison et al., 1999; Kilis & Yildirim, 2018). Even when a designated teacher is assigned to a course, teaching can continue by students in the CoI through informal ways (Garrison et al., 1999). For example, student instructors or tutors can help other students when the instructor is not present. The design of the course and the facilitation are represented in instructional management, building understanding,

and direct instruction (Garrison et al., 1999). Rice (2008) discussed the importance of high-quality educators versus highly qualified educators posing the question, does highly qualified mean high-quality? Results of past empirical studies had not indicated teacher qualifications were essential to teacher effectiveness in raising student achievement (Rice, 2008). Instead, supportive teaching behaviors are shown to build student self-efficacy and increase the confidence of students to reach metacognitive learning (Akyol & Garrison, 2011; Garrison et al., 1999). Similarly, Fiock (2020) correlated the community of inquiry teaching principles with Sorensen and Baylen's seven principles: student-teacher contact; cooperation among students; active learning; prompt feedback; time on task; communication of high expectations; and respect for diverse ways of learning. The instructional activities of Sorensen and Baylen's principles concerning the community of inquiry created meaningful and engaging activities in the course design and facilitation process (Fiock, 2020).

Instructional Management

The first indicator of teaching presence is instructional management which includes overseeing the curriculum, methods of assessment, establishing time parameters, and utilizing the medium such as distance learning equipment (Garrison et al., 1999). Planning is the main concern of instructional management (Garrison et al., 1999). For example, defining and initiating discussion topics to later direct critical thinking is part of the institutional management process (Garrison et al., 1999). Critics Shea et al. (2014) and Zimmerman (2002) argued that while a higher-level learner could initiate discussion topics, it is highly unlikely that the student would manage the curriculum. This has caused researchers to further demand exploring the CoI from the perspective of the

student learner. Within the instructional design and organization of a course, Fiock (2020) described items such as recorded mini-lectures and facilitated discourse which calls for active teaching by the instructor.

Building Understanding

The second indicator of teaching presence is the transaction of building a challenging and stimulating space for knowledge acquisition where academic integrity is paramount in a community of collaborative learners (Garrison et al., 1999). Building understanding also occurs when less active participants can be engaged by the teacher's presence through an active intervention to build understanding by sharing personal meanings. Critics, Shea and Bidjerano (2010) argued that with the evolution of learning autonomy, the building of understanding can be more autonomous today than previously designed in the original CoI framework. Yet, studies have shown the importance of quality faculty members' power to engage and advise students in the motivational process and help them persist to degree attainment.

For example, because nursing graduates are in demand for the workforce, a study was designed by Harrel and Reglin (2018) to answer two questions: to what extent were nursing students satisfied with the Faculty Advisor Programs (FAP), and to what extent did the FAP increase retention. Due to the high retention rates of students after the FAP study, findings suggested the essentialness of student-faculty interaction for long-term retention of students (Harrell & Reglin, 2018). While this study covers a predominantly feminine field of women students in nursing, other studies are needed to study women pursuing majors that are less desired by the workforce or policymakers.

Direct Instruction

The third indicator of teaching presence is direct instruction that evaluates the discourse and the efficacy of the learning process (Garrison et al., 1999). The teacher's responsibility of discourse initiates reflection by guiding focused discussions, questions, assessment, and feedback, therefore, maintaining interest and motivation (Akyol & Garrison, 2011; Garrison et al., 1999). Hence, instructor expertise and the way the material is communicated closely relates to the social presence and the overlapping presences establishing a climate conducive to learning (Garrison et al., 1999). In contrast, the current framework is questioned when poor direct instruction still produces high cognitive and social interactions. Therefore, the adult learner's presence is debated as individualistic due to being self-directed, social, and internally motivated. The next section covers the CoI framework's strengths in empirical studies over the past two decades. The acknowledgment of the framework's weaknesses is also discussed (Merriam & Bierema, 2014; Merriam & Brockett, 2007; Shea & Bidjerano, 2010).

CoI Framework Strengths

Since the original creation of the CoI framework, Arbaugh et al. (2008) explained that Garrison has defended the conceptual model. The three elements of the framework: cognitive, social, and teaching presences described in detail overlapping subareas in the original model (Garrison, Anderson, & Archer, 1999, 2000, 2001). Also, Garrison and Anderson (2003) further addressed in three more articles the methodological and practical implications, and future research directions for the CoI. Since the framework's creation, studies have expanded the development of a quantitative survey instrument tool that is valid, reliable, and efficient to understand the two presences of the social and

cognitive presences (Arbaugh et al., 2008). In blended learning courses and interdisciplinary studies, Akyol, Garrison, and Ozden (2009) found other strengths of higher perceived presences in blended courses further validating the educational experience of online methodology. Zhang (2020) performed a quantitative analysis of the CoI of a blended learning course and found that blended learning optimized learning by incorporating enough time for student reflection and sharing ideas with others (Vaughan et al., 2013; Garrison & Kanuka, 2004; Garrison & Anderson, 2003).

Social Media and the CoI

With further technological developments in online communication, Solmaz (2016) and Pool et al. (2017) tested Twitter and Facebook with the CoI framework to better understand the social and teaching communities formed within and outside of formal self-directed educational experiences. Additionally, Shea et al., (2012) noted that meta-analytic studies since 1998 observed outcomes and improvements of online courses and the benefits of blended learning that scrutinized the CoI framework. The next section addresses weaknesses in studies that call to action a need to add the learner's presence as the fourth dimension in the CoI framework.

CoI Framework Weaknesses

With technology's evolution and challenges, Toppin and Toppin (2016) and Shea and Bidjerano (2010) and Huang et al. (2018) noted that technology is outpacing the reliability of the CoI framework, and critics have questioned if a fourth dimension of the "learner's presence" needs to be added to the CoI framework (Appendix A, Fig. 2). For example, Castellanos-Reyes (2020) argued that the CoI framework model has provided a useful tool in the evaluation of online courses over the past 20 years, yet rigor is needed

to test the model in other areas such as K-12, industry, and blended learning. Plus, critics have yet to come to a consensus on the expansion of the learner's presence, emotional presence, or autonomy presence to represent a modern-day collaborative learning experience (Armellini & Stefani, 2016; Cleveland-Innes & Campbell, 2012; le Roux & Nagel, 2018; Pollard et al., 2014). Ultimately, even Garrison (2020), the creator of the framework, blogged that his CoI framework requires further study into the constructs shared with metacognitive abilities. Therefore, the next section discusses the strengths of the CoI argument to further explore the learner's presence.

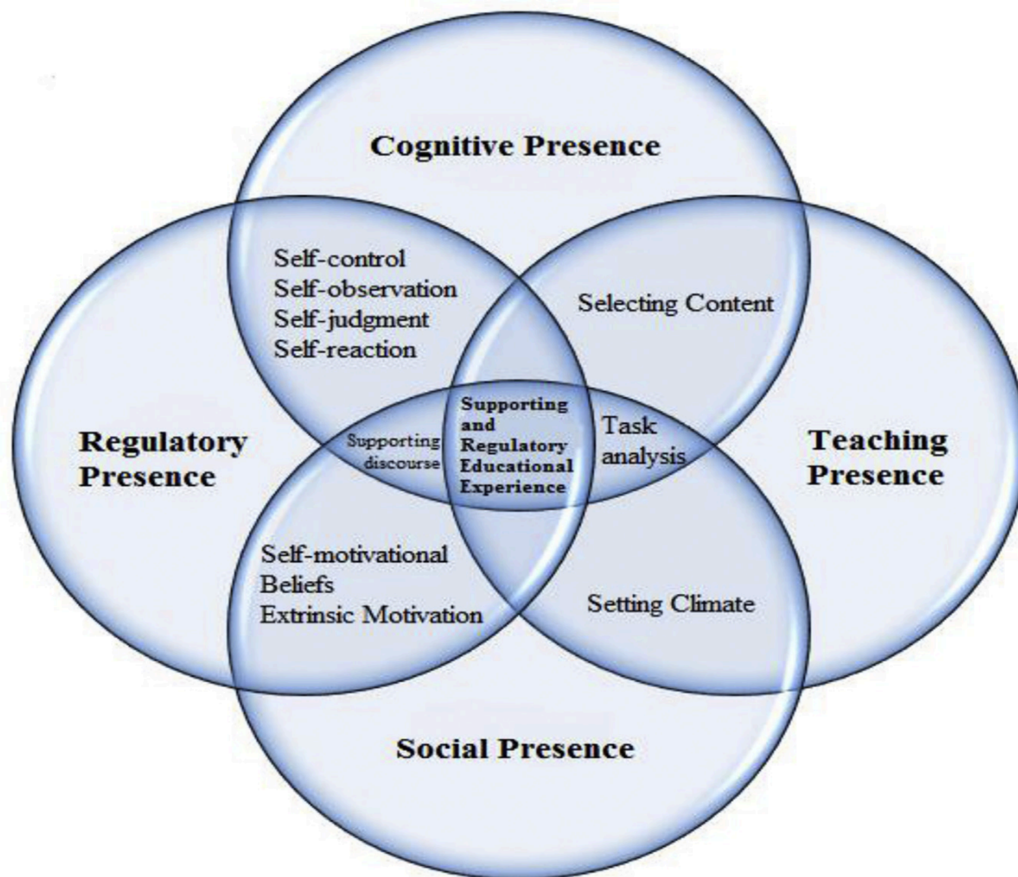

Figure 2. Emerging Leaner Presence in the Community of Inquiry framework.
Kilis, S., & Yildirim, Z. (2018)

Self-Regulated Learning-Learning Presence Refinement

When researchers tested Garrison's CoI model by adding the learner's presence, Shea and Bidjerano (2010) and Shea et al. (2014) noted in their study that student discourse was not reliably identified in collaborative learning activities such as group work. In defense, Garrison (2017) refuted the claims that a learner's presence is warranted, stating that cognitive and social presences are the learner's presence in the CoI conceptual representation (Appendix A, Fig. 2). Yet, studies have lacked evidence to explain the overall model depicting how low perceptions of the teaching presence and high perceptions of the social and cognitive presences could happen without a fourth dimension of learning presence. The learning presence is argued to be added to explain the self-regulatory, student learning presence (Kilis & Yildirim, 2018). For example, project-based learning and cooperative learning supports a more autonomous learning environment and is popular in building skills needed. Thus, to explore the need for a learner's presence while testing perceived learning in blended courses, Harrel and Reglin (2018) found that less teaching presence exists in the blended learning formats than online formats emphasizing the learner's presence in certain learning environments where more self-regulation took place. Furthermore, Kupczynski et al. (2010) explained that the different levels of learning in students could support evidence that the teaching presence differs in the educational experience of each learner's level of skills and ability to think critically (Knowles, 1984; Merriam & Bierema, 2014; Merriam et al., 2007; Shea & Bidjerano, 2010). Likewise, Huang et al. (2018) performed a study of the learner's presence attempting to join the epistemic beliefs of the individual learner and the CoI framework. The study concluded that although the teaching presence is highly important,

ultimately, the learner's epistemic beliefs are unique to each student and indirectly may affect student learning.

COVID-19 Self-Regulated Learning

Cai et al. (2020) performed a quantitative study of the effectiveness of students' self-regulated learning during the COVID-19 pandemic of eighth-graders in China over 13 weeks beginning in February 2020. A total of 2,536 students participated with an experimental (1,270) and control group (1,266) from four middle schools in the same county. A pre-test and post-test determined that self-regulated learning is effective during a special period of time, is successful for only certain subjects, and best practices include using protocol-guided learning for self-regulation for students to learn better. Student achievement was the primary outcome for success in the study, and students in humanities and social science scored 12.7% better than science and engineering. Concluding evidence said that teachers must choose appropriate self-regulated materials and methods specific to learning as a student-centered activity (Cai et al.,2020). This study covered one part of the CoI framework with young students, yet the perceptions of students were not mentioned since the study was quantitative. This small-scale qualitative case study divulged the overall educational experience without the focus on the student's grades as the only variable to determine student learning ability.

Asynchronous Learning

The ability of a student to learn without the boundaries of time and place in an asynchronous learning model limits the teaching presence in the CoI framework questioning whether to adapt the model to include the learner's presence. In support of the need for further research, (Shea and Bidjerano, 2009; Arbaugh, 2008; Correia &

Davis, 2008; Liu, Magjuka, Bonk, & Lee, 2007; Moore, 2008; Wise, Duffy, & Padmanabhan, 2008) confirmed that "learning by doing" and asynchronous communication created self-regulating learning online. Also, the research studies since 2014 show growing evidence of self-regulation as a precondition of student success in online learning environments and worth further study (Shea et al., 2014). Plus, Shen, Cho, Tsai, and Marra (2013) and Zimmerman (2002) conveyed that the students who highly self-regulate their online learning are also the students engaged emotionally, behaviorally, and cognitively and tend to persist. High self-regulatory students confirmed that self-regulatory learning increases self-reflection and metacognition enforcing the learner's presence as self-awareness, self-motivation, and behavioral skills (Garrison et al., 1999; Kilis & Yildirim, 2018). Moreover, Larreamendy-Joerns and Leinhardt (2006) implied that poor direct instruction by the teaching presence can cause a lack of cognition for any learner. Therefore, the distinction in the CoI framework to include the learner's presence is missing research to understand the autonomy of a learner who is self-motivated to learn where barriers may exist. Ultimately, to give so much attention to the teaching presence and not the addition of the learner's presence is an inadequate overall representation of the student's educational experience and the real reason to teach – because learners are present. This representation of a predominant teaching presence is an epistemic stance of essentialism and is not congruent with the constructivist view of how knowledge forms in today's online learning environment (Kilis & Yildirim, 2018).

Self-Actualization

A study by Johnston (2017) explored the experiential journey of females who enter or re-enter college later in life to complete a degree. Johnston asserted that the interpretive

study brings awareness to marginalized adult female students' life experiences encountering barriers when entering or returning to college that resulted in a transformation of the students' mindsets. The internal and external barriers facing this segment of the student population created a change in thinking when introduced to new experiences (Johnston, 2017). Each of the ten participants interviewed speaks of a new positive transformation in their lives from attending school later in life. The high self-regulatory functions of the students agree with the research on self-reflection and metacognition and reinforce the learner's presence as self-awareness, self-motivation, and behavioral skills (Garrison et al., 1999; Kilis & Yildirim, 2018). Also, the added unexpected themes uncovered in the study account for the student's individual growth for willingness to give back and promote another woman student's success (Johnston, 2017). The researcher is a woman and is a participant in the study. Because of the researcher's positionality as an insider to her study, the trustworthiness and believability of this study would be best critiqued if the researcher was excluded from the process of data collection. For further research needs with insider positionality, Flores (2018) mentioned that a study is needed for an analysis of political insiderness/outsiderness and the variability of an achieved status during the research process. Few studies of positionality within qualitative research examine the significance and fluidity of statuses such as political organizer, community leader, or volunteer. This case study's positionality moved fluidly to the status, better serving as a community advocate for the marginalized students of the off-site campus.

COVID-19 Fear of Academic Year Loss

Researchers Hasan and Bao (2020) conducted a quantitative study examining and assessing the impact of e-learning "crack-up" perception on psychological distress among college students during the COVID-19 pandemic. The Kessler psychological distress scale was used to evaluate stress symptoms. E-learning "crack-up" means that a student might show negative behaviors toward e-learning and fear losing an academic year due to COVID-19 which could be responsible for the psychological distress the student faces. In contrast, research has shown favoritism of e-learning by students if the course was well executed by the professor. The study consisted of 400 college students (56% male) with a total population of 83.1% living in urban areas of Bangladesh. The researchers claimed that they were the first to report the key findings of the impact of COVID-19 on the psychological distress of students in Bangladesh. The study confirmed that students are suffering from psychological distress due to ineffective e-learning and fear of losing an academic year. The conceptual model has shown that successful e-learning programs and the reduction of fear of loss of an academic year are key to the mental health of college students. For example, the professors, institutional administration, and student counselors are charged with easing the fears of the students. Besides, resources such as learning material and stable internet access are key to student success (Hasan & Bao, 2020).

This study provided strong support for more testing of all students during COVID-19 that may have stronger critical thinking skills than other students (Larreamendy-Joerns & Leinhardt, 2006). Plus, the CoI framework's exploration of the learner's presence explored the autonomy of a learner who is self-motivated to learn where barriers may exist. For example, the study's literature review investigated student's

digital disparities during COVID-19 asking how lower-income families and remote area students benefit from e-learning (Hasan & Bao, 2020). The Pew Research Center reported a rising number of students are from lower-income families where there is a strong relationship between poverty and psychological stress. Disparities include lack of modern technology, limited or no access to online classes, and the cost of the internet as the main reasons for stress (Hasan & Bao, 2020; Jiang, 2020; Richard & Anthony, 2019). Further studies of student learning barriers during COVID-19 are needed to confirm these findings emerging in literature.

Chapter Summary

This multiple case study is important and timely because the student's educational experience intersects with cognitive, social, and teaching presence levels and changes the synergy of all three areas that can help or hinder to guide, direct, and motivate women students to be successful. This chapter links poverty, disaster education, women's struggles, and COVID-19's barriers to higher education degree attainment. Feminists know where they would like to see women headed for equality, yet no woman would be where she is today without the pioneers that led the feminist movements of the past. Historical trends of gendered work conditions from necessary nomadic food gathering to necessary workers during war tell the uphill political battle that women have fought on American soil to be accepted as equals in the workforce. Gender discrimination, racial disparities, and social class inequities in the workplace are still ever-present today in America and echo the message that the struggle is not over. Low-wage working women suffer dearly during national disasters and must have increased self-efficacy to find employment as a graduate in a recession. Past economic downturns and the aftershock of

COVID-19 as a long-term effect on recession will greatly impact the most marginalized low-wage women working during this disaster. As seen in past recessions, the cracks in the U.S. economy will only create larger wealth gaps from the middle class to poverty to extreme poverty.

Just as higher education in the past has prepared to weather harsh economic conditions, they must also be prepared to learn from their most marginalized students enrolled. Currently, there are very few published studies about COVID-19 that include the women's perspective during the pandemic. Even if women students' perceptions from past disasters are documented, the change in technology from even the last recession of 2007 has created a need for a new study of the present hybrid and online learning technology and the current societal problems. Over two decades ago the community of inquiry (CoI) framework was created, and scholars still demand further study of situations in new online learning situations (Garrison, 2020). The change in modality of the CoI courses during COVID-19 is a perfectly timed situation to illustrate the impact that the modality change had on low-wage earning students. The uncovering of the women's reality of the cognitive, social, and teaching presence levels in a stressful national disaster documented the struggle of these women students during COVID-19 and adds to research expanding research on women students, the community of inquiry framework, the addition to disaster education, and the untold stories of the marginalized women to advocate for change in support of the students.

The Feminist standpoint theory advocates for learners to be able to influence innovations in access to higher education for future working women students. Strengths in both the Feminist Standpoint Theory and the Community of Inquiry Framework are

noted in this literature review along with debated weaknesses. Empirical studies to support the need for this study are included to express that there is more to uncover of the timely, unique learning experience of low-wage women students during COVID-19. Therefore, the historical and future movements of women in the workforce create the need to further study the educational experience of low-wage working women students for the future success of the global economy.

Chapter Three

COVID-19 should not be studied as a historical event alone, but as an exploration into the experiences of people impacted during the pandemic. In this multiple case study, women students' experiences were explored, which can help create solutions for academic success, economic success, and global recovery. This qualitative multiple case study explored the impact of COVID-19 on the particular educational learning experiences of low-wage working women students at an off-site campus. A feminist standpoint theory (FST) lens utilizing the community of inquiry (CoI) framework focused on the cognitive, social, and teaching presence levels constructing a standpoint of reality for the women enrolled in courses (Brooks, 2007, Garrison et al., 1999). When looking at COVID-19 as more than a historical event, educators can use the analogy of war. For instance, Thomas and Myers (2015) explained that “World War II” in itself is not a case study, but “World War II as a Just War” is a case study that has been documented to change the view of well-known pacifists such as Bertrand Russell. Stake (1995) explained that a single case study would seek to understand its important circumstances, yet a multiple case study method would allow the woman participants’ case similarities to be drawn from the thematic analysis (TA). Because the spring 2020 academic semester was unique due to changing course modality at midsemester, McMillan et al. (2010) explained that a thick description of students and the campus location will help the reader to be present in the vicarious situation of the community of inquiry during COVID-19. The next section covers an overview of the city where the campus is located, as an introduction to the study and to situate the chosen methodology in the specific context of the case study.

Case Study Context

COVID-19 has impacted the world, but the city where this off-site campus is located is no stranger to disaster. Since the creation of the CoI framework model for online learning, the city had suffered four violent EF4 tornados in 1999, 2002, 2003, and 2008. Similarly, ice storms and flash floods have temporarily closed schools and businesses, parts of the city were destroyed, and residents had to be rescued from their homes. While the storm damage was visually depressing, the city returned to normal economic function as infrastructure returned. Historically, disasters have illustrated how natural disasters have damaged the city over the last 20 years, but COVID-19 is the second pandemic of the 21st century following the influenza H1N1 of 2009 (Gostin et al., 2016). COVID-19 is the first disaster to have had a long-term impact and affect school closures, bring the local hospital at near-patient capacity, and leave the local economy and workforce in turmoil for months, if not for years, to come.

The research site is one of 12 urban cities in Tennessee. This smaller urbanized area has a population of over 67,000 residents, but the local workforce includes over 300,000 individuals with many commuting from surrounding counties to perform jobs in healthcare, manufacturing, retail, and the food industry. During this study, the largest employer was the local hospital servicing patients from over 19 surrounding counties. Due to the city size, available resources, and urbanization, COVID-19 has increased the impact of disparities. For example, Plantinga et al. (2011) evidenced socioeconomic status as an important predictor of health in urbanized areas. Social determinants of health include education, healthcare, housing, neighborhoods, occupations, and income. Socially disadvantaged populations can succumb to environmental factors such as unsafe

neighborhoods. The Tennessee Department of Health (2020) stated that severe disparities can exist for different genders, ages, races, and cultural backgrounds not to mention racial segregation and concentrated poverty in urban areas. Where there is poverty, high medical costs can reduce a person's ability to work and earn income. Likewise, there can be marked increases in mental health issues, suicide, and school dropout (Fomby, 2013; Tennessee Department of Health, 2020). The overrepresentation of women in low-wage jobs, their occupational hazards, and their education is alarming predictors of poor health that could be related to poverty amid a pandemic. The next section describes the university's off-site campus in the context of higher education and the workforce in this geographic location.

University's Geographic Location

In the city where the off-site campus is located, almost one-fourth of the residents (24.7%) lived in poverty, 54% of the population was female, and the majority in poverty were female between the ages of 18 to 34 years old. In the civilian workforce, 58% of residents were 16 years or older and participated in the city's workforce, and 54.1% were female workers. Furthermore, the largest income for the city was manufacturing, but retail sales ranked second with 2012 total retail sales at close to $2 billion with per capita retail sales of $28,853. Retail trade employed 4,200 people, and many retailers remained open as essential business during the shutdown. In 2017, full-time male employees earned a median salary of $41,085, but a woman earned a median income of $30,436. Median household incomes ranged in the city from $9,100 to $118,000 with the lowest incomes saturated in the middle of the city. Only 28.5% of the city residents had a college

degree (Cashiers | Data USA, 2020). The university is located near the heart of the city serving a majority of Pell-eligible students.

Research Question

The research question that guided this study was:

How did COVID-19 impact low-wage, working women's cognitive and social educational experiences while enrolled at an off-site campus?

Methodology

The research methodology of a multicase study was chosen to uncover low-wage, working women's cognitive, social, and teaching presence levels in their educational experiences while enrolled at an off-site campus during spring 2020. This section includes the definition of case study methodology, factors to consider in selecting the methodology, and the methodological design of this multiple case study. A description of the research site is provided along with a discussion of the data collection process. Also, the selection and recruitment of participants, plus, the measures in place to maintain participant confidentiality are included. A detailed description of the instruments in the data collection process and thematic analysis tools are included with a rationale for the selected methodology. Then, the data thematic analysis procedures are described in detail. Ways in which to increase credibility, dependability, and transferability based on the methodology for this study and the ethical issues concerning the research study are considered. Lastly, the researcher's subjectivity statement regarding the importance of qualitative inquiry is presented.

Multiple Case Study

A multiple case study is an in-depth exploration of an integrated system utilizing multiple forms of data collection (Mills et al., 2010). In this study, the bounded cases were the five participants who were their own individual entities. The multicase study methodology allowed an in-depth look into the experiences of these students because of the women's detailed accounts, their lives before enrolling at the university, their ties to classmates, and conditions at the off-site campus during the spring 2020 semester. The feminist standpoint lens and the community of inquiry framework were used to delve into low-wage working women's experiences while learning during COVID-19 with a focus on the student's cognitive, social, and teaching presence levels in each course allowing the situated knowledge holders to lend expert standpoints to their first-hand learning experiences during a semester disrupted by COVID-19 (Harding, 1991). Researchers Hyett, Kenny, and Dickson-Swift (2014) and Stake (1995) described this study as a transactional method of inquiry because of my personal interactions with informants and the research site. Because of my role in higher education, I was immersed into the study context allowing the overall goal to be met. This relationship with participants allowed concrete case knowledge to emerge for a group of women who seldom receive center stage in the workforce. They spoke out loud and clear so that they were understood from their vantage point of what it looks and feels like to work for low-wages while attending college during a pandemic. The insider/outsider positionality statement is included because I had spoken with the marginalized students throughout my employment before the study was ever developed.

Insider/Outsider Positionality

I have worked at the research site, for the past seven years, with students similar in demographics to those who were recruited for this study. Because of part-time enrollment and stop-outs, I have assisted students who are still persisting to graduate at the off-site campus since I was first hired. To better serve the off-site campus students, I built relationships with struggling students during my tenure at this off-site campus. I was able to learn more about different social classes in doing so and the "distinctive social position" that had helped them view the world less distorted from their vantage point than those with power (Brooks, 2007). While I had to learn to set aside bias assumptions, I began to trust the stories of these women because they had no cause or motivation to misconstrue reality. Students would tell me their life stories of poverty, abuse, and incarceration to help me fully understand their reality. Therefore, for years, I have had the opportunity of listening to the everyday lives of students who worked while enrolled in courses at the campus. While I also worked in low-wage jobs in college, I rarely could relate completely to the stories that I was told by these students, and it was our diversity that helped me learn the most about society (Harding, 2004). Over the years, I have recalled stories of struggles of student's concrete experiences such as food insecurity. It is the opportunity of being immersed in the students' concrete experiences during COVID-19 that became the point of entry for this multiple case study (Brooks, 2007). This study was timely because COVID-19, as yet an under researched area, uncovered the experiences of marginalized students at an off-site campus. Further exploration is needed to understand any issues that arose during the spring 2020 semester and how to best

advocate on behalf of the low-wage working women students to help improve students' learning experiences in the event of a future disaster.

Multiple Case Study Goal

This multiple case study approach searched for how the women's concrete experiences could inform researchers about how society functions as a whole. The participants' unique world perspectives created rich descriptive data that provided the outsider with a sense of being present as a low-wage working woman enrolled in college courses during COVID-19 that brought confidence in the discovery by the inductive analysis of the students' perceptions (Brooks, 2007; Hyett et al., 2014). The feminist standpoint theory (FST) lens incorporated the women as experts in their low-wage work industries as essential and nonessential workers who worked on the frontlines, were laid off, or were furloughed, but not as workers who were able to continue working from the comfort of their homes. The CoI framework combined the cognitive, social, and teaching presences to describe an overall educational learning experience that was explored from the participant's view. A multi-case study was the appropriate methodology to analyze multiple data sources with a reflexive and organic thematic approach that garnered a deeper constructed interpretation of these marginalized women's experiences (Shea & Bidjerano, 2009).

Case Study Design

This study was designed using the guidance of Robert Stake (1995) and Sharan Merriam (1998) as a common multiple case study method for educational research to intimately examine a restricted sample of five students. The case study functioned like an umbrella to cover a whole range of thematic analysis (TA) of individual behaviors, attitudes,

perceptions, and the environment as the data source of women's educational experiences at the university (Merriam, 2014; Stake, 1995; Yazan, 2015; Yin, 2018). Plus, Yin (2018) and Leavy (2017) noted that this study was an exploratory design providing insights into the heart of the oppressed women's educational experiences as the experts in this unique learning environment through a combination of interviews and follow-up interviews. The social constructivist paradigm, the flexibility of the case study design, and the thematic analysis created fluidity in discovery. Lastly, because of the case flexibility, greater detail was available to explain specific student's experiences. Yet, this social constructivism study design searched for interpretation by thematic analysis dedicated to these particular units of analysis for this study and did not attempt to make generalizations of low-wage working women students. Hammersley (2020) expressed that the use of a multiple case study is a trade-off based on the understanding that generalizations to the broader population are not the intention of the study.

Research Context

The research context of this study focused on one off-site location of the university. The off-site campus enrolled a majority of nontraditional students who may have stopped-out over time and reentered college to continue their goal of completing a degree later in life. Participants attended this university location for wide-ranging reasons from a desire to be at a small campus, or for socio-cultural reasons, or because situational barriers demanded proximity to their homes. The location served students who otherwise would not have had the means to complete a degree at the main campus. The sample population included four students geographically restricted because they were working mothers who were unable to travel to the main campus of the university to attend classes. The youngest

participant was a traditional student who transferred to the off-site campus after earning her associate degree at a community college. The multiple case study focused on one campus site, but the study results supported the benefits of performing a multi-site study at a later time to further illustrate the unique effects of COVID-19.

The university off-site campus offered coursework in the following undergraduate degrees: Agriculture, Business Management, Criminal Justice, History, Political Science, Psychology, Social Work, and Interdisciplinary Studies. Site enrollment included 72% females, 68% above the age of 24, with 68% transfer students from 14 surrounding counties. Additionally, 92% of students received some form of financial aid. Working students gravitated towards courses offered only one-day a week. For example, a business law course may have been offered on Monday evenings from 6:00-8:45 p.m. Prior to COVID-19, a professor lectured on-site, assigned in-class projects, and homework to be completed before meeting again the following Monday evening at the same location. More than 81% of courses at the university had fewer than 30 students making classroom sizes smaller than typically found in larger universities. Because the location catered to working adults, commuters, and students with obligations close to home, the site had eligible participants for this study.

Participants

The population had a direct relationship to the community of inquiry as low-wage working, women students enrolled in at least three credit-hours at the university off-site campus during the spring 2020 academic semester. To be manageable as a small group and to intimately understand the perceived educational experiences, the five participants were a purposive sampling to meet this study's criteria of low-wage working women

(Stake, 2006). The identification of women participants in a purposive sample created information-rich cases for an in-depth gendered study where characteristics of age and race strengthened the diversity of the selected participants.

Prospective participants at the site ranged in age from 18 to 70 years old, 72% female, and 68% categorized as nontraditional by age. For this study, a nontraditional student was defined using the National Center for Educational Statistics (NCES) (2020) criteria: if she did not attend college immediately after high school graduation, works full-time (35 hours or more a week), is considered financially independent for FAFSA purposes, has dependents such as a child, is a single parent, or had not received a high school degree. The racial demographics of the research site were 68% white, 28% African American, and 4% Asian. Although a larger percentage of students met guidelines for Pell grants, only 54% received the Pell grant award at the off-campus site for the 2019-20 academic year. This lower percentage was the result of students not qualifying for financial aid due either to unsatisfactory academic performance, or not meeting the minimum six-credit enrollment, or having reached the maximum 12-semester criteria for the grant eligibility.

Included in the target population were participants who met the lowest expected family contribution (EFC) for financial aid. The EFC is defined as the measure of a family's financial strength and is calculated by a formula established by Federal law. A family's taxed and untaxed income, assets, and benefits such as unemployment and social security are used for this calculation. The lowest amount a person could contribute is $0 which is equivalent to a family's adjusted gross income (AGI) of $25,000 or less from the 2017 or 2018 tax return used to process the FAFSA for the 2019-20 academic year.

Screening for Recruitment

In preparation to recruit the women students who qualified as low-wage students, an Excel spreadsheet was created of all women enrolled at the off-site campus in the spring 2020 semester who had an EFC of $5,140 or less. The student enrollment report from Banner software listed all personal identifying information (PII) collected at enrollment. The report included the name, address, email, phone number, major, and advisor. Only the women student's partial six-digit school ID number was copied to the Excel spreadsheet and saved in a password-protected, encrypted file on the Memphis OneDrive storage. The spreadsheet listed the partial student's ID numbers in ascending numerical order of greatest EFC need with $0 being of greatest need, and $5,140 being of the least needed to qualify for a Pell grant. Although there is no single amount of income as a cutoff for a student to receive Federal grants, the Pell grant for the 2019-20 academic year is set at or below $5,140 for eligibility. Because 40% of American students receive Pell grants, this category was used to determine the greatest financial need of working women volunteers to be recruited first.

As seen in Table 3-1, column (B) on the chart lists expected family contribution according to the student's FAFSA. A prescreening call determined if the student met the remaining criteria for low-wage workers. First, students were asked if they were employed and the type of work they were paid to do before the participant recruitment began. Column (C) of the spreadsheet indicated the low-wage employment category of the women students. Low-wage jobs included retail, grocery stores, fast food, restaurants, healthcare, home health, childcare, non-profit, transportation, and assembly line manufacturing, plus, other professions earning less than $11 an hour. Moreover, the

study's job categories listed were some of the lowest-paid jobs in the U.S. overrepresented by women and noted as the largest employers at the research study site. Next, the fourth column (D) represented if the participant had dependent(s) under the age of 18. Lastly, the fifth column (E) represented the women's marital status. To select the most vulnerable five participants, the ranking was first screened by the EFC of the 2019-20 FAFSA, followed by the essential job category, then ranked by dependents, and lastly by marital status. The rationale behind using the above criteria to determine participants for this study was that these students had insider experiences working during COVID-19 with possible added financial distress that served to provide a deeper exploration and could speak to what the overall educational learning experience at the university off-site campus was like for a marginalized woman during a national disaster.

Table 3-1.

Initial Email Qualification of Study Participants.

A	B	C	D	E
Student Pseudonym	**EFC < $5,140**	**Work Category**	**# Dependents**	**Marital Status**
XXXXXX	$0	Retail	4	single, divorced
XXXXXX	$0	Self-employed	2 (and pregnant)	single, divorced
XXXXXX	$0	Childcare	1 (and 1 adult son)	married
XXXXXX	$0	Non-profit	1 (and 1 adult son)	single, divorced
XXXXXX	Less than $400	Restaurant	0 (pregnant)	single

Participant Recruitment

The homogenous sample was recruited to explore the sub-group of women students with low-wage working-class backgrounds (Leavy & Harris, 2019). After being granted permission from the Internal Review Board at the University of Memphis to proceed with the study, individual emails were sent to inform the selected women of the focus of the study and the criteria necessary to participate in the study. The students that ranked on the Excel spreadsheet with the most filled categories of Columns (B, C, D, E), were contacted by email for participation as volunteers in the study (Appendix D). In the email, I introduced myself and my affiliation with the University of Memphis as a doctoral student in my degree program. Once a student participant replied and agreed to the invitation to participate in the study, a consent form was sent to the participant to review and to have questions answered about the study before signing the electronic PDF to be emailed back to me. Once the student signed the consent form, a copy was emailed to the student to use as a guide during the study (Appendix C).

Participant Exclusion

Insight and in-depth understanding were derived from the information-rich data collected from the five participants at the off-site campus. A majority of students enrolled at the off-site campus were excluded from this sample since only the marginalized women fulfilled the criteria set for this study. In essence, all men and students over the threshold of Pell grant eligibility of $5,140 were excluded from the study. Some students chose not to participate in the study so were excluded even though they met the selection criteria. Likewise, students who were unemployed and students who earned above $11 an hour were omitted from the study after prospects responded to the initial email recruitment and

phone call. The five purposefully selected participants signed and approved the consent form and were then interviewed via Zoom. Subsequently, they reviewed and approved their complete interview transcripts via a second interview to add validity to the study.

Also, I incentivized each participant with the offer of a $20 gift card to a local retail store at the completion of the final interview. This low amount was not considered conducive to the coercion of participants' decision to be involved in the study. If the participants were to only complete the initial interview, the gift card would have been prorated to $10.

Protecting Participants' Confidentiality and Minimizing Potential Risks

Before any participants were identified or data was collected, the University of Memphis Internal Review Board (IRB) reviewed and approved this study. Next, the university research site approved the research study before potential participants were invited to participate and asked to sign consent forms (Appendix D). Once the consent forms were returned, participants were given pseudonyms to protect their privacy. Participants were labeled as Michelle, Amanda, Kelly, Christine, and Jade. Then, data collection occurred through one-on-one semi-structured Zoom interviews which were transcribed using Otter software. By scrubbing the transcribed data of PII, participants' confidentiality was protected.

Minimal to no harm was intended, psychologically or socially, to subjects participating in this study. If there was any distress, it may have come from the participants' personal narratives when disclosing personal information which they would, otherwise, not have shared or did not want others to know. This carried some social risk if confidentiality was ever to be breached and their identity discovered. As for my

professional relationship with participants, I knew each student prior to the study and was the academic advisor to Michelle. To minimize risks, the consent form explained the social risks to ensure that participants understood the psychological and social risks of participating in the study. All identifying information such as name, school identification number, phone, address, or email including demographic information was omitted from documents to protect participants' confidentiality and minimize potential risks, and all data was scrubbed twice of PII after the transcription of data was completed. All data was kept in a secure file on the University of Memphis OneDrive protecting participants' confidentiality and minimizing potential risks, therefore, mitigating a breach in confidentiality.

Data Collection

A thorough plan to instill clarity was created by a data collection protocol (Yazan, 2015; Yin, 2018). The protocol was not mandatory for a multiple case study, yet supported the reliability of the two sources of data collection that included semi-structured interviews and documents (Hyett et al., 2014; Yin, 2018). These five student volunteers provided rich data for the case study with in-depth Zoom interviews supplemented by relevant documents from the university Banner software. These documents contained the student's class schedule and their course syllabi and helped with information regarding each student's course load and whether they were a part-time or a full-time student. Finally, all one-on-one semi-structured interviews were transcribed with Otter Software and verified manually for complete accuracy of statements. Follow-up interviews explained the uncovered new themes during a phone interview. All PII was then scrubbed again, and transcribed interview copies were sent to participants to review for approval.

All participants approved their transcripts through email. The incorporation of interviews and document reviews were strategically planned in the steps for data collection listed below:

Steps for Data Collection

1. Confirmed site approval from the university
2. Confirmed UofM IRB approval (Appendix E)
3. Recruited participants (Appendix D).
    a. Sent personal emails to students explaining the criteria for the study and requested participation.
    b. Upon consent or after follow-up correspondence to prospective participants, an informed consent form was sent to those who agreed to participate.
4. Answered questions and collected consent forms electronically (Appendix C).
5. Scheduled one-on-one semi-structured Zoom interviews with each participant that lasted an hour and a half.
6. Searched and included student schedules and course syllabi to be used during the interview.
7. Conducted follow-up one-on-one interviews.
8. Transcribed interviews, scrubbed PII, and sent a copy of the transcribed interviews for each participant to review and approve.

Participants

Each selected student participated in an hour and a half long semi-structured interview. Interviews were conducted via Zoom to comply with safe social distancing measures.

Each student connected to the interview from their home or workplace to discuss their family backgrounds, work history, educational experiences, and aspirations upon graduating from college. In each case, a pseudonym referred to each participant to protect confidentiality. Low-wage learners' relationships, communities, and interactions with people gave way to rich data in interviews as the primary data source for the study. Participant interviews, follow-up interviews, student class schedules, and course syllabi documented support and verified the educational experience of students. The feminist standpoint lens illuminated interlinked components within the CoI framework impacted by COVID-19. The three presences of the cognitive, social, and teaching presence levels as discussed from the student's perspective resulted in rich data sources (Clandinin, 2013; Creswell & Guetterman, 2021; Merriam, 1998).

Interviews

The interview took a specific snapshot of the working women's online learning culture at the university combining the women students' construction of the past, present, and future views of the world. A digital audio device recorded the private, one-on-one Zoom interviews transcribed by Otter software. The in-depth, semi-structured interviews began with open-ended questions and eventually led to uncovering issues not discovered in prior framework themes. For this reason, thematic coding was used to analyze the transcripts and is described in full detail in the data analysis section of this chapter. The engagement of shifting and growing new themes within the interview dialogs provided the greatest possibility for new knowledge to be found (Brooks, 2007; Harding, 1991, 2004).

Interview Preparation. To set the stage for an unambiguous focus on the interview, the following steps were followed. McNamara (2009) suggested that first the participants should be made to feel comfortable at their location with little distraction. Second, the interview purpose should be explained, the confidentiality addressed, and the semi-formal structure of interview questions explained. The third step was to explain to the participants the length of time that the interview would take and the estimated four-month duration of the study. The participants were told how they could contact me if they wanted to speak to me at a later time. The fourth step verified that I had answered the questions of the interviewee if they had any concerns before the interview began and ended. This procedure was audio recorded, and no participant refused to be audio recorded. I took field notes and transcribed major ideas in case the participant changed her mind during the interview (McNamara, 2009). Atkinson (2007) defined interviews as gathering data surrounding concrete experiences of how the participant perceived their learning experience shaped socially by events, values, beliefs, and relationships.

Interview Question Development. The research question informed the interview questions, which were grounded in disaster research, feminist standpoint theory, and community of inquiry (Harding, 2004; Garrison et al., 1999; Qiu et al., 2017). Admittedly, my administrative responsibilities at the off-site campus did influence the choice of interview questions. The participants were not directly asked the research question. A broad and structured matrix was developed which led to the questions surrounding the issue as in the example shown in Table 3-2. In the first column of the chart, the research question was dissected to look at all of the moving parts. For example, the words in "quotes" were listed in the first column: How did "COVID-19" impact "low-

wage", "working women’s" "cognitive" and "social" "educational experiences" while "enrolled" at an "off-site campus." The second column included significant theory and framework concepts from the literature review, and the third column listed keywords in the research that guided the construction of the interview questions. Questions can be visualized as an inverted triangle asking background questions before specifically exploring the student's learning experience. Hence, questions were placed in a specific order to learn about the socioeconomic background of participants through the feminist standpoint lens, which led to the new experience of COVID-19 through the community of inquiry framework. My academic role helped determine questions, but the final interview guide was developed based on CoI and FST theory. However, the eventual data codes did not emerge from theory as the creative TA process searched for meaning by inductive data-driven procedures to thoroughly interrogate the data.

Theorists Braun and Clarke (2013) suggested that before interviewing participants, the researcher weigh the questions for gentleness, the correct level of tone, cohesion, and fluency. With my academic advisor's expertise, questions were drafted and redrafted then practiced with colleagues and family to receive constructive feedback. Questions were edited that were too closed, misleading, or too direct that would have harmed the rapport already built between me and the participant. Overall, questions were edited to create a mixture of mostly open-ended situations that encouraged participants to tell their story with specific probes and prompts between long answers (Braun & Clarke, 2013). Participants were allowed to ramble giving further insights into what was most important to them. By recording the hour and a half long semi-structured interviews, opportunities were allowed for participants to elaborate on their responses generating

even more valuable data. Table 3-2 is a sample of five questions from the interview guide used in each semi-structured interview.

Table 3-2.

Interview Question Instrument Development.

How did COVID-19 impact low-wage, working women's cognitive and social educational experiences while enrolled at an off-site campus?			
Research Question	**Research Topic**	**Keyword/Phrase**	**Interview Questions**
Low-wage working women	Establishing Low-income, woman student	Situated knowledge holder perspective	Where do you work and how many hours a week do you work?
	Nontraditional Students	Childcare	Do you have any children or are you a caregiver?
		Competing priorities	If so, describe your childcare situation.
		Layoff, furlough, part-time vs. full-time work	How does your family impact your work or school commitments?
COVID-19	Pandemic Impact	Frontlines, situational/dispositional barriers, poverty, mental health, gender-based violence, materialistic necessities	Describe any event like COVID that has happened in your life.

Interview Guide. The FST framework and keywords/phrases discovered in the literature review are supported in questions listed in Table 3-2 and represent a clear layout to assist with this study's framework relationship to key phrases and questions asked during interviews (Griswold, 2007). The complete list of interview questions can be found in Appendix B. This interview guide allowed trust to be built with the interviewee as I explained the structure and the two parts to the interview before asking

any questions. In addition, even though I had met the participants at the university during prior semesters, I began the interview process with an easy opening question and ended with a broad sweeping clean-up closing question to verify I had covered all aspects of the student's experiences. The clean-up questions triggered unexpected but useful data. For example, participants told me about being proud of their accomplishments in their college degree journey. I sensed that my interview questions may have uncovered thoughts of the women's oppression, yet at the end of their interviews, participants were confident in expressing their self-value and importance to their family. These issues are discussed more in Chapters Four and Five. Also, the reason that follow-up interviews were scheduled was because of the dialogs from the interview guide that uncovered substance abuse in families and further elaboration of time spent during the shutdown. I then added the question asking other participants to describe any situations of drug abuse or incarceration in their backgrounds. This illustrates how the participants served as the situated-knowledge experts bearing valuable insights into untold stories that defined their lives. Once the audio was transcribed and analyzed, further research knowledge was built from interview guide fieldnotes as a result of allowing the participants to relate their untold experiences. The majority of interview questions were theory-driven, yet once the thematic analysis was complete, new findings supported deeper meanings and uncovered new knowledge about oppressed women during the COVID-19 shutdown. from inductive thematic analysis. This continual reliance on participants' words to build initial thematic codes brought clarity to the construction of the interview questions and the formation of new knowledge.

Interview Transcription

At the end of the interview process, the data was transcribed the day of the interview using Otter software. After the initial transcription, I read the transcript, listening and looking for errors and misunderstood words. After another reading for readability, the transcript was sent to each participant for verification. Ose (2016) believed that no software can actually analyze qualitative data as well as the human mind. Therefore, the transcripts of the interviews were checked for accuracy manually by the researcher and by the study participant capturing additional details that might prove helpful when analyzing the data for coding purposes. Also, because each interview lasted an hour and a half, 30 pages or more of transcription were generated, and all quotes started with "I" for the interviewee and "R" for the researcher to accurately structure the resulting data (Ose, 2016). Each interview was saved as a separate file. The results of the students' backgrounds were subdivided into five student sections while the actual coded themes were headings with topics and subtopics as explained in Chapter Four. Within four months of interviewing all participants, the transcription was completed, and all original personal identifying data was destroyed.

Reflexive Thematic Analysis

Butin (2010) described thematic data analysis as the most powerful and underused research strategy to strengthen exploratory research. Reflective thematic analysis, selected for this study, involved identifying patterns and themes in interviews to represent findings (Braun & Clark, 2006). Braun and Clarke (2012) suggested utilizing a six-phase thematic analysis (TA) design that created structure and flexibility with a constructivist paradigm. Although most constructivist thematic analysis is latent and deductive, this

study revolved around the Big "Q" reflexive approach that explored an inductive data-driven thematic development. This immersive approach is designed to uncover the unknowns of the social meanings of COVID-19 as an under-researched area. Therefore, the organic and subjective coding used to develop themes has the most potential for new themes to be uncovered and to explain how COVID-19 impacted students' learning. In addition, the thematic analysis allowed the broader social context of the theories that impinged on the students' meanings of reality to reflect their reality and delve deeper into the participant's untold stories (Braun & Clarke, 2012). The next section describes the six-phase analytical process that accomplished the goal.

Theme Development

Because the experience of women students working during COVID-19 was an under-researched area, themes were identified first in a subjective bottom-up coding approach strongly linked to the data. The interpretative analysis was a creative process of searching for structure, but the epistemological stance of feminist standpoint theory (FST) and the community of inquiry (CoI) was not ignored because thematic analysis itself is not theory-agnostic. Yet, the actual process of thematic analysis was more recursive, moving back and forth in the analysis process, for the development of codes. When the data was collected from interviews, the answers did not always relate to or resemble the theoretical frameworks. The inductive analytical goal was not to code data into pre-existing coding frames but to lead to a more credible study by not being forced to conform to my analytic preconceptions (Braun & Clarke, 2012). In Table 3-3 a more concise compilation of codes was outlined in a codebook for navigation.

Table 3-3.

Codebook Example.

Code Label	Definition	Description	Qualifications	Examples
Sense of Belonging: Peer Relationships	Functionally supportive peer relationships increase a sense of belonging. Established to create the opportunity for participants to have personal meaning to an educational experience	Social Presence: An emotional expression of feelings of warmth, attraction, and closeness.	Examples include humor and self-disclosure with socio-emotional support from other participants. Self-disclosure creates trust, support, and a sense of belonging amongst classmates that is especially desired from adult students	I send her little encouraging things sometimes. Usually, I send her scripture with a heart or something like that. After the shutdown, I made it a point to [text her] just to make sure she was doing okay.

Phase 1: Becoming Familiar with the Data

Because the collection of interviews was interactive, some prior knowledge of the data and readings from the literature review of FST and CoI frameworks brought about analytic thoughts. Regardless, a total immersion in the data occurred while actively rereading transcripts and searching for meaning and patterns (Braun & Clarke, 2012). A complete reading of the entire data set, twice before initiating coding, helped with the immersion process. Audio recordings made it possible to capture emotions while also reviewing fieldnotes written on interview guides. This time-intensive task was the reason for fewer participants in the study.

Phase 2: Generating Initial Codes

The first phase of coding can be viewed as a bucket collecting all surface-level meanings in the data. The initial codes were more of a domain summary of the dialog in the process of highlighting data extracts and labeling initial thoughts of the phenomenon (Braun & Clarke, 2012). Thus, codes were created directly from the words of participants as a foundation to identify themes as shown in Table 3-4. For example, the organization of data into meaningful groups about the "Lack of Resources" had the potential to become broader themes. The words "printer" or "ink" were mentioned by all participants which meant there was a surface level initial code of a lack of digital technology in the home, during the shutdown impacting the student's cognitive presence. Although, after further analysis, the issue of a lack of resources impacted all CoI framework presences of the students' experiences. Therefore, by analyzing why the participants needed a printer, the interpretation dealt with the broader social context of a digital divide impacting belongingness and uncertainty among participants.

Table 3-4.

Initial coding example for inductive thematic analysis.

Initial Codes	Theme: Digital Divide
Jade	I don't have that same opportunity
Michelle	How in the world is this going to work?
Amanda	[Not having a] printer was definitely a struggle
Kelly	Ink is expensive to me
Christine	but the [campus] printer was probably the thing that I might have missed out on

Conceptual thematic mapping. A process that helped me move from the initial coding process was the creation of a thematic map to explain an overall conceptualization of the data patterns (Braun & Clarke, 2012) (Appendix F, Figure 3).

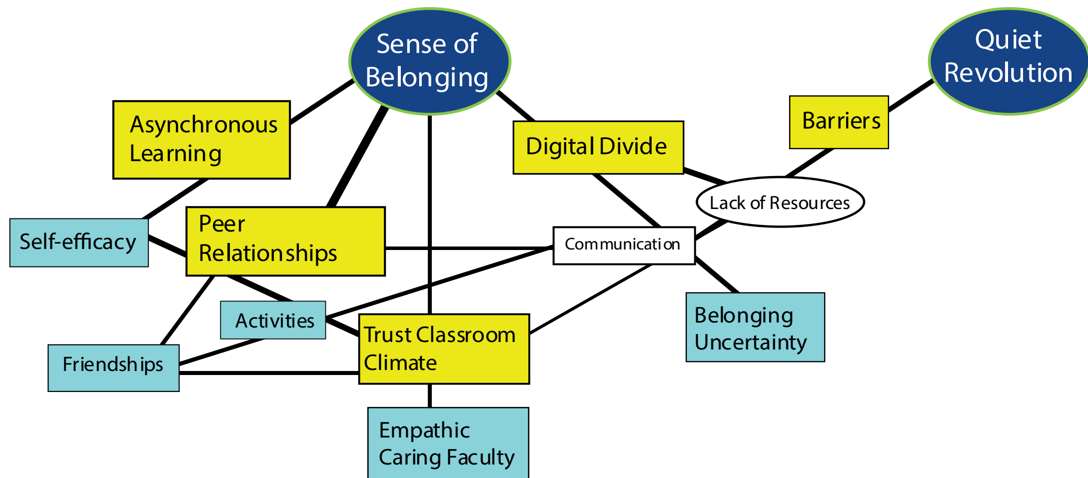

Figure 3. Thematic Mapping of Conceptualization.

Phase 3: Searching for Themes

A refocus occurred in phase 3 shifting from initial coding to searching for themes to look at the entire list of collated codes as a broader sense of themes (Braun & Clarke, 2006). The process of coding for inductive meanings occurred where the code list follows data-driven patterns. The thematic findings meet at the intersection of data and the theoretical frameworks. As individual codes developed and more analytical themes developed, a synthesis of the relationship between the codes, themes, and different levels of themes occurred. A collection of candidate themes ended this third phase bringing a sense of significance to the main themes of the study (Braun & Clarke, 2012).

Table 3-5.

Thematic Data-Driven Coding Development.

Theme	Code	Participant	Data
Digital Divide, Theme: Belongingness Uncertainty	Lack of Resources / Teacher Presence - Communication Issues/ Less Social Presence - Belongingness Uncertainty/ Less Cognitive Presence	Jade	My teacher likes to give us PDF handouts [online files], and she wants us to print them out and fill them out in class, but I don't really have access to the printer at home, whereas if I was at the off-site campus, I could just go up to the lab and print it off. I don't have that same opportunity.
	Situational Barrier/ Technical Difficulty Online/ Teacher Presence - Communication Issues/ Mental Stress Belongingness Uncertainty	Amanda	[Not having a] printer was definitely a struggle. He asked you to print off the PowerPoints and follow along with the recorded lecture, but if you don't have a printer that was somewhat of a struggle. I found that if I had two devices going, I pulled the PowerPoint up on my phone, I could play the lecture on my computer and sort of follow along that way, but I'd have my notes on a different piece of paper. So, it was complicated.
	Lack of Resources/ Situational Barrier/ Mental Stress/ Maternal Stress/ Belongingness Uncertainty/ Lack of Savings	Michelle	I said how in the world is this going to work?! *(laughs)* How are [my children] supposed to get through school because [the teachers] just told them to log on. Some of them didn't have access to computers to log on, because, at the time, we only had one laptop at home. So, I'm like - how am I going to do my school, plus, all for them to do theirs?

Table 3-5.

Thematic Data-Driven Coding Development.

Theme	Code	Participant	Data
Digital Divide, Theme: Belongingness Uncertainty	Tactile Learner/ Lack of Savings/Funds/ Situational Barrier/ Belongingness Uncertainty	Kelly	I'd like to print my stuff out because I'm old school, and I'd rather have it in my hand...I am always out of ink. Ink is expensive to me, and it should be counted in with tuition. Like, okay, here's some ink cartridges because it does get expensive. So, sometimes you pick and choose what you are going to print because we cannot resend [the print job]. I didn't go to a library in person, but you had to read everything online. Also, I would have to print from home and spend the money on the ink because you couldn't go anywhere else and print. Even if you could go to a library to print, everything was closed.
	Had Resources Available/ Higher socioeconomic status student	Christine	I was able to print out the things that I needed, but the [campus] printer was probably the thing that I might have missed out on because I do like to print out some of my papers and keep them in a binder and study them. Instead of just flipping back and forth on the computer screen, I like printing them, but we were having to go to [stores] and buy ink because my ink was running out, but it was enough resources that I needed.

Phase 4: Review of Themes

This phase was the refinement of the candidate themes that cleared up any ambiguity between previously established themes, whether themes collapsed into each other lacking data, or if separate themes, needed to be established. Data within themes then adhered to meaningful groups. At this point, two levels of reviewing and refining occurred. A reading of all of the coded extracts took place to verify that a coherent pattern of codes followed each theme. After reworked unsuccessful themes were moved to a new area to draw better coherence, level two of the phase refined the data set. This level examined the validity of individual codes and whether the thematic mapping accurately reflected this data set. For example, a modification to the thematic mapping was the addition of "Caring and Empathetic Faculty". Participants described the language and actions that professors had used following the shutdown. Initial codes from the text of participants' interviews created a candidate theme of group cohesion where words such as "We" and "Friend." were assigned a meaning. The final step of phase four was rereading the entire data set scanning for any missed codes or recoding that acknowledged that thematic analysis was an ongoing organic process (Braun & Clarke, 2012).

Phase 5: Defining and Naming Themes

The final thematic map led to a determination of the essence of the data collected. The different themes, how they fit together, and the overall story accompanied by a narrative led to the original clusters of collated data extracts. Why the data extracts were important was expressed in a written analysis of each theme and how data fit into the broader overall story.

The scope of the themes was described in a few sentences, then a refinement of the themes was completed again using a recursive process. Once themes were completed, concise names were given to each theme for the final analysis (Braun & Clarke, 2012).

Phase 6: Producing the Report

The last process of summarizing themes was an interpretative analysis which was an iterative, intuitive, and creative process—that of searching for structure supporting the overall true representation of a student's educational experience (Braun & Clarke, 2006). The final analysis narrated the complicated story of the impact on low-wage woman's learning experiences during the COVID-19 shutdown. The write-up provided sufficient evidence of the themes within the data illustrated through vivid concrete examples. At some points, the analysis broadened out from a descriptive to an interpretative level relating the claims to the FST and CoI frameworks.

Document Review

The initial phase of the document review consisted of course syllabi, student schedules, and demographic data from Banner software (Stake, 2006). I kept the identity of participants confidential to protect them from harm. These documents were needed to corroborate information from various sources regarding communication that was provided and its interpretation from the student's point of view (Merriam & Tisdell, 2015; Stake, 1995; Yin, 2018). To support the collection of interview data, archived documents helped me verify the course load such as part-time versus full-time enrollment. Follow-up interviews were performed when initial analysis uncovered new codes that needed further analysis for theme development. The thematic analysis of interviews and archived documents created a strong database of qualitative inquiry.

Figure 4. Three data sources to be gathered for case study evidence

Credibility

My passion and dedication to this multiple case study formed the foundation for trustworthiness for students to engage confidently (Leavy, 2017). The strategies to conduct in-depth interviews while recording the data to be transcribed authentically and interpreted correctly were integral to building knowledge and furthering the learning in a CoI and advocate for the truth of students' needs. In growing the knowledge of educational research, my personal biases were kept in mind to strengthen the credibility of the study. I ensured that objective by making sure my questioning was not leading a student to see a new or different perspective. Participants' wording extracted and coded by data-driven thematic analysis was followed to support the credibility of themes. To create a credible examination of the data, interviews were audio captured, the audio recordings were transcribed and subsequently verified by the participants. To establish trust in data and interpretation, and to ensure readers could have confidence in the quality of the project a rigorous six-phase methodology was adopted. This inductive approach validated the thematic analysis process, exploring the experiences creatively, while being transparent to the underpinnings of the theory (Leavy, 2017).

Transferability

The transferability of this study invited readers to make connections between elements of the FST and CoI frameworks and their own experiences. The fittingness of the case study has the ability to transfer to a multiple-site approach to further explore experiences of low-wage women while taking courses during COVID-19 at other university campuses. In addition, the transferability of this study could be looked at from the perspective of a variety of other marginalized populations such as working female students in high schools of active shooter incidents. Although the reader has the power to choose how the study can be applied to their context, the study was not designed to be generalized in a manner similar to a quantitative study with a large sample size. The epistemological stance of feminist standpoint theory gave women strong objectivity, and the small population intimately studied, though not generalizable, yielded thick descriptions that could help with transferability (Harding, 2004). The rich findings helped increase the vividness of the feminist standpoint theory lens in the case study. In turn, trustworthiness and fittingness were built which then allowed for transferability to other contexts for future studies (Leavy, 2017). Plus, the study was not the pilot method for theory building of the CoI framework such as a grounded theory approach would have conjured. For example, Leavy (2017) and Lincoln and Guba (1990) established that a multiple-case study could be performed with the protocols already in place in this study. Transferability to other university sites supports the FST framework and strengthens the trustworthiness.

Dependability

This qualitative case study tracked auditability with detailed protocols and steps to inform the audience of how the data was collected and interpreted (Fig. 4). The dependability of

this case study was evaluated by the procedures that were thorough and congruent because of a detailed report of each procedure and an audit trail that increased credibility such as the approval of the interview transcripts by the participants (Leavy, 2017). The thoroughness in the data collection was seen in the methodology, and congruence tied to all components of the study using a feminist standpoint lens and community of inquiry approach with inductive thematic findings (Leavy, 2017). For example, the study of the CoI framework and the study's construction of multiple sources uncovered the low-wage working women's educational experiences interlinked in the feminist standpoint paradigm to ask: who are the knowledge holders, and why are they able to make their claim as a standpoint in the situation (Leavy, 2017). Besides, the fit of this qualitative case study and previous research on the CoI brought into focus a deeper ability to explore the underserved students at off-site campuses. Overall, the audit by several mentors, a dissertation committee, and the IRB board ensured that the study is properly conducted in accordance with the University of Memphis standards.

Researcher Subjectivity Statement

As the researcher, I was part of the participants' educational experience at the off-site campus. Caine, Estefan, and Clandinin (2013) noted that because the participants and I had nested and overlapping meanings in the research study, ethical considerations needed to be reviewed. Also, I am an insider to the discipline of adult education, the restaurant industry, and the retail industry which makes me familiar with industry employment and university policies. The reason the case study was chosen as the best approach was that although I have experience working in low-wage working environments since the age of 15 years, I still considered myself an outsider to the situation of learning during COVID-

19 as a low-wage working woman student. Even as a higher education administrator, I still had much to learn about the learning experiences of this particular group of marginalized women. While I do have personal experiences working low-wage jobs as a minority, I am self-aware that I do not have first-hand knowledge of what I have believed to be barriers to overcoming poverty, racism, or lack of resources. I have seen disparities in resource allocation which I was not able to fully comprehend as a young woman. Now as I sit on the side of helping educate those marginalized students who enter the workforce, I have realized that the playing field is not always level for all people and has been especially uneven for Americans in the lower socio-economic classes during economic downturns.

Because the community of students is a small population, I know most students on a first-name basis as I was the first person they met or spoke with at the off-site campus. I can advocate for student's needs, and I can expedite the requests of students who need assistance, but some students do not ever need my assistance and choose to form a relationship with their academic-major advisor or professors. Likewise, certain students are more independent, financially stable, and academically prepared to succeed, and, thus, do not contact me for help.

Students involved in this study were encouraged to participate for their personal growth and development. Any fear of losing resources was addressed in the consent form reassuring participants that this would not happen. My goal was for the interviewee not to be swayed by my position. Ultimately, my goal as the researcher was to gain an understanding of the students' educational experiences of learning during COVID-19 and to know how the past semester was perceived by off-site campus students. The overall

experience determined whether further research was needed in the development of a positive educational experience at the university especially since COVID-19 had not vanished in 2021. Lastly, I am interested in becoming a better educator, and, because of the shuttering of the university during COVID-19, I desired to learn from low-wage working women students how to better meet their needs during this troubled time.

Responsibility of the Researcher

The professional responsibility to the scholarly community, as well as the relationship with the women students, must be taken into consideration (Clandinin, 2013). To be trustworthy, the case study needed to be performed in a credible manner, therefore, Clandinin (2013) and Harding (1991) described treating the interviewee as the expert letting the perceptions create reality from her educational experience (Creswell & Guetterman, 2021). I presented the findings of the participants in a truthful manner even when past empirical research contradicted the data. A log of conscious preconceptions was journaled to avoid biases and improve support to women students (Clandinin, 2013).

Chapter Summary

Critics, such as Hyett et al. (2014), noted that several prominent authors have popularized case study research and proved the credibility of reflexive thematic analysis to uncover meaning in a woman's experience (Creswell & Poth, 2018; Merriam, 1998; McMillian, 2016; Stake, 1995; Yin, 2018). Thus, the feminist standpoint lens and the community of inquiry framed a woman's educational experience, and a six-phase inductive thematic analysis uncovered themes in the data collected through semi-structured interviews and documents at the off-site campus. A close encounter of the participants' culture

uncovered student's reality in the online learning environment (Crotty, 1998; Merriam, 1998; Merriam & Tisdell, 2015).

This chapter outlined the purpose of the multiple case study, development of the research question, and research design with detailed descriptions of the data collection process and thematic analysis. The rationale for the congruence of the methodology was addressed with the expected findings and limitations to this study's design. The criteria for the selection of the population as a whole, the recruitment procedures, and the procedural tools for data collection and analysis were discussed. The end of the chapter covered an in-depth overview of credibility, dependability, and transferability based on the methodology of this case study. Chapter Four includes the findings from the study.

Chapter Four

Findings

This chapter explores the educational experiences of five marginalized working women students at an off-site university campus during the spring 2020 semester of the COVID-19 shutdown. There are two parts to this chapter. The first section is a synopsis of each participant's background uncovering themes relating to feminist standpoint theory (FST) detailing individual barriers students faced in gaining access to education. A major theme in Part I is fighting the Quiet Revolution. Goldin (2006) explains that this revolution was a change from women's workforce participation being evolutionary for income to the revolutionary change of women's careers postponing family formation until after creating her identity formation. A college divide appeared when women in the 1970s and 1980s enrolled and completed higher education and post-graduate education investing in their future careers, and the wealth gap increased for households without college degrees.

The second section of this chapter relates students' experiences within the community of inquiry (CoI) impacted by the unforeseen disaster of COVID-19. The first theme is how the shutdown widened the digital divide creating uncertainty among lower socio-economic students after the shutdown. The second theme evidenced how faculty built trust in online classroom climates following the change in modality. The third theme uncovered women students' functional peer-supported relationships in blended learning modalities. The fourth theme presented the impact on self-efficacy in asynchronous learning modalities. Participants received the pseudonyms Michelle, Amanda, Kelly, Christine, and Jade for the protection of their privacy. The chapter concludes with a summary of findings.

Part I: Participant Socio-Economic Backgrounds

Participant's backgrounds were united under one common theme of fighting the Quiet Revolution. The revolution began in the late nineteenth century and Phase IV of this revolution was termed the "Quiet Revolution" which began in the 1970s. This Phase IV is still in progress today. Since the late nineteenth century, women who worked out of necessity to provide for their families were considered evolutionary in their entry into the workforce (Goldin, 2006). In contrast, a woman who postponed family formation until after creating her career identity was considered revolutionary. Social factors quietly influenced the change over time from evolutionary to revolutionary such as teenage girls' career expectations, human capital of college enrollment and graduation, labor force participation of women with infants, lifetime labor workforce participation, the age of marriage, and lastly, the time spent married (Goldin, 2006). In the 1970s and 1980s, a college divide became noticeable when women's age at marriage increased from 22.5 to 25 years. Age at marriage continued to increase during subsequent decades as women enrolled and completed higher education and post-graduate education to invest in their future careers. Women revolutionized feminine career fields and a more equitable pay structure, yet the wealth gap increased for households without college degrees (Goldin, 2006). Study participants were fighting the Quiet Revolution when wealth inequities increased, and poverty and multigenerational poverty became linked to each participant.

Fighting the Quiet Revolution

The findings in Part I of this study were united by the Quiet Revolution. For example, in an attempt to escape poverty, four out of five nontraditional participants experienced delayed academic achievements and returned to college to complete a degree

while being a single mother. Also, all nontraditional participants had continued in their mother's footsteps with early childbearing and temporary labor participation postponing their educational goals. All participants had described similar experiences of households living in poverty with low parental education levels and low maternal workforce participation. Sporadic workforce participation surrounded their mother's childbearing years. Low-wage unstable jobs without benefits accommodated scheduling needs of caregivers with low skill levels, but single mothers were penalized even further through microaggressions such as lower wages, fewer promotions, and less authority in the workplace (Healey & O'Brien, 2015). Other families also battled substance abuse, sexual abuse, and incarceration. Each unique situation of returning to college created conflicting maternal demands and mental distress as low-wage working students created the theme of still fighting the Quiet Revolution. Juggling maternal duties, college enrollment, and the onslaught of the pandemic affected the already scarce balance of support that these low-wage women needed to succeed. In contrast, this study included one traditional student, Jade, who was pregnant during the study. She had not experienced single motherhood or delayed degree persistence like the other participants. Finally, all study participants experienced a lack of workplace benefits or full-time work schedules that contributed to a lack of savings.

Nontraditional participants first left then returned to the workforce with decreased earnings throughout their lives because of caregiving or disruptive experiences such as divorce and incarceration. All of these barriers combined with early childbearing created the Quiet Revolution in these women's lives and was the reason that they had low-wage

jobs in retail, construction, childcare, and restaurant service industry, or were recipients of federal work-study.

Overview of Participants

Participants were enrolled in three or more credit-hours and worked a low-wage job when the COVID-19 shutdown occurred during the spring 2020 academic semester. Age, race, family history, and socio-economic status differed in the population demographics that ranged from 22 to 47 years of age, including two African American students and three White students. The racial mix was representative of the overall enrollment of the campus. Four out of the five women had similar backgrounds being born and raised in Tennessee, living in two-parent homes, in poverty, and exposed to drug abuse in their family units. All of their mothers had worked one or more low-wage jobs, and participants learned the gendered expectations of a patriarchal wife and motherhood which unified women as a "sex class" social community (Walby, 1989). They faced dynamic challenges within the patriarchal welfare state of managing the situational constraints of unpaid labor that impacted their lives differently based on their family and friends' support networks. For certain participants with children or sick family members, COVID-19 increased unpaid labor of caregiving and homeschooling of their children. Indeed, each participant's distinct social identity was confirmed in the Feminist Standpoint Theory (FST) as belonging to a marginalized group of women who worked low-wage jobs while enrolled in college. Table 4-1 below is an overview of participant demographics in this case study.

Table 4-1.

Overview of Participants.

Pseudonym	Michelle	Amanda	Christine	Kelly	Jade
Age	36	31	43	47	22
Race	White	White	African American	White	African American
Marital Status	Single, Divorced	Single, Divorced	Married	Single, Divorced	Single
Dependents	4 Children	1 Child (Pregnant)	1 Child/1 Adult Son	1 Child / 1 Adult Son	0 (Pregnant)
Household	4 Children	Fiancé, 1Child, 2 Step children	Husband/ 1 Son	1 Child/ 1 adult Son	Mother and Father
Hourly Pay	$9.25/ hour	$7.25/ hour	$10.25/hour	$8.25/ hour	$7.25/ hour
Work Category	Retail Liquor Store	Constructi on Self-employed	Childcare Nonprofit	Federal Student Worker	Restaurant Server
Work Status	Essential Frontlines	Essential Worked in Pandemic	Essential Furloughed	Non-essential Paid in Full	Non-essential Laid Off
Work Hours	40 hrs. Full-time	40 hrs. Full-time	30-32 hrs. Full-time	10 hrs. Part-time	30 hrs. Part-time
Healthcare	None	None	Husband Provided	None	Father Provided
Government Assistance	Partial Child Support, Stimulus, $640 Grant	EBT and $640 Grant	Unemployment, Stimulus, EBT, $640 Grant	Child Support, Stimulus, EBT, $640 Grant	Unemploy-ment, Stimulus, EBT
EFC < $5140	$0	$0	$0	$0	$400
FAFSA Status	Independent	Independent	Independent	Independent	Dependent
Credit Hours	3	13	9	12	12
Return to College	16 yrs. later	10 yrs. later	20 yrs. later	25 yrs. later	N/A
Family Drug Abuse	N/A	Yes-Father	Yes-Father	Yes-Husband	Yes-Aunt

Michelle

Essential Worker: Liquor Store Cashier

Michelle was an essential worker on the frontlines throughout the pandemic, and the only participant that continued working full-time. She worked as a cashier at a liquor store earning $9.25 an hour with no extra hazardous pay or bonus. A 36-year-old single mother of four children, Michelle worked evenings and weekends without healthcare benefits and attended college part-time where she was enrolled in one criminal justice course during the spring 2020 semester. As a divorced single mother, Michelle felt pressure raising her 17-year-old son, 16-year-old daughter, and eight-year-old twin boys. She had a demanding work schedule and her job exposed her to the virus endangering her life and putting her family's health at risk.

Low-wage Job Risk of COVID-19

While working with the public, Michelle further jeopardized her daughter's health as she had undergone emergency lung surgery in December 2019. Michelle was without paid leave benefits for over a week and a half while she stayed with her daughter in an out-of-town hospital. During the interview, Michelle addressed her struggles to pay monthly expenses after the loss of income. She said, "I write down all of my bills that I have, which mostly is rent, lights, water, and internet. Each week I just pay a little bit on each bill so that by the time they're due, they are paid." Michelle struggled after her daughter's illness. She said, "It was very rough. For a week and a half, I was out of work. I had five or six close friends. They're very supportive. There's a couple of single moms, and they would pitch in and send money." She asked her liquor store boss for extra pay during the shutdown, but he refused. It frustrated Michelle because she knew other people who were

drawing more income than their regular wages with the Federal Pandemic Unemployment Compensation (FPUC). They were also able to be at home, out of danger, while she risked her and her family's health working each day. She tried to pick up extra work shifts to supplement her income. She said,

> It was aggravating to know that we still had to work with the pandemic and not receive any extra benefits. The people that were getting to stay at home, they were drawing like $700 or $800 [a week]. The business wouldn't run if we didn't come to work. So, he could have given us a little bonus, just anything.

In addition, Michelle had not received her two oldest children's court-ordered child support because "their dad does not pay it. He has not paid it in years." Michelle's financial instability had deepened because the children's father did not work and did not pay child-support.

Fighting the Quiet Revolution

Since the 1970s the Quiet Revolution has created a division among poor women who formed families before meeting education goals and those women who waited to form a family after pursuing educational dreams (Goldin, 2006). Immediately after high school, Michelle gave birth to her first two children and was not able to afford childcare while working in her clothing retail job, so she withdrew from the workforce to stay home and raise her children. Eight years later, she had a set of twin boys, but divorced the father after two years of marriage and later returned to the workforce in a debt collections job. It was at this job that she was offered the opportunity to return to college to take classes while at work through an educational partnership with the university off-site campus. Sixteen years after her first enrollment in college, Michelle had started taking college classes again.

Avoiding Multigenerational Poverty

Michelle's family background put her at risk of multigenerational poverty as her mother was a single parent with a low education level struggling to work two jobs to support Michelle and her two sisters. Likewise, Michelle was working two jobs at the debt collection call center and the liquor store to pay her basic necessities, but by spring 2020, she was only working at the liquor store and looking for a new job so she could earn more, receive benefits, and be home with her children in the evenings. While managing her work schedule, she also increased her unpaid labor by homeschooling her four children when public schools closed. Plus, with her mind on the fears of COVID-19 and the health of her children, Michelle contemplated dropping out of college for the following fall 2020 semester to wait until COVID-19 ultimately disappeared. She said,

> It did make going to school harder. It actually made me question if I'm going to be able to do my work and about doing classes this [fall] semester, and I'm like, No, if I quit, I probably won't go back, so maybe I can do this.

Michelle enrolled as a part-time working student with an anticipated graduation date of 2022, but because she enrolled in less than six credit-hours, she did not receive financial aid. She said, "That semester, I only took one [course], and financially I paid for that out of pocket." Because of the stressful unknown situation of COVID-19 and her full-time work schedule while raising her four children, Michelle juggled maternal stress while attending college and managing limited finances that kept her extremely preoccupied outside of class.

Amanda

Five years prior to her interview, Amanda was incarcerated, shackled to a hospital bed, and gave birth to her second child. She had already lost custody of her first child, and now lost custody of her second child while imprisoned for her first felony of grand theft auto in Tennessee. The odds were stacked against Amanda as she was raised in an unstable, two-parent home surrounded by drug and sexual abuse. Her mother dropped out of college when she became pregnant and was the breadwinner for her family working two low-wage jobs as a baker and waitress. Amanda's father had dropped out of school in the eighth grade, worked in restaurants, and was addicted to drugs.

Fighting the Quiet Revolution

Amanda had attempted college but dropped out. Her mother worked long hours, and Amanda began experimenting with drugs with her father who sexually abused her. Her drug addiction spiraled out of control, and she lost custody of her child at 21-years-old. She said,

> I had to eliminate contact with my father. Due to the sexual abuse, I hadn't told anyone, and here I am this girl that is carrying all this around and didn't know how to cope. So, I was really just killing myself slowly is what was happening.

Amanda attempted court-ordered drug therapy to regain custody of her child and confessed to her mother about her father's sexual abuse, but her addiction progressively worsened. Amanda found herself pregnant again with her baby's drug-addicted father committing grand theft auto while traveling through Tennessee. Released from prison, she turned her life around as a good single mother with a strong work ethic and gave back to the community to increase the recovery efforts of drug addicts. A woman mentor of a

local volunteer jail ministry encouraged and financially helped Amanda find stable employment, affordable childcare, transportation, and gain custody of her second child. She said,

> What influenced me the most is the churches that come in and minister to the women there. One of the ladies would come into the jail on Wednesday night and do church for us women. She's still helping me five years later.

By April 2020, Amanda had completed her five-year probation making great strides toward changing her life, but her felony record created barriers hindering her and her family's integration back into society.

Essential Laborer in Construction

During the spring 2020 semester, Amanda worked for her fiancé in the essential industry of construction. He was also a convicted felon and had started a sheetrock business in September 2019. Due to health precautions, homeowners did not want a new business to come into their home. Therefore, their business had little income, and Amanda said, "my fiancé actually filed for a small business pandemic loan, but because of our background being felons, we were denied. Yeah. It's been hindering at some instances." Amanda had worked various jobs in restaurants and factories, but by the spring 2020 semester, she was doing construction work. Then, she discovered she was pregnant with her third child, due in August 2020. She said, "when I first started, other than drywall finishing, I was doing the painting, demoing drywall with a hammer, and ripping walls down." Because income was scarce, the blended family lived in a small apartment at a drug and alcohol recovery center and bartered the rent with the landlord by completing construction repairs in the building. She said, "he would help us out if someone moved out of one of the apartments.

He would let us fix it up to cover rent." For additional income, Amanda was able to receive CARES Act funds including pandemic EBT and university FSEOG grant funds, but she did not receive a stimulus check for her immediate use. The stimulus checks of her fiancé and hers went directly to their delinquent child support. She said,

> I received the economic stimulus check, but actually, it was taken for my child support for my daughter in Montana, because we had gotten behind during the pandemic. There were times when we didn't know how we were going to pay rent or how we were going to pay the power bill or child support. He has another daughter as well, that he pays child support that he gets visitation with. Our child support was looming over us and then the pandemic happens, and everything's just down. They did not give him any grace or anything on child support during that time, like everyone is required to pay child support whether they lost their job in the pandemic or not, it's still required to pay the same amount of child support. It was a very scary time.

Similar to Michelle, Amanda did not receive FPUC unemployment or child support. Amanda was enrolled in 13 credits, but the financial impact of COVID-19 took Amanda's focus away from her education. Amanda had begun focusing less on her educational goals and even less on her enrolled course once COVID-19 caused her family financial distress. Plus, her unpaid labor increased as she homeschooled her daughter and stepson. Then, she put her educational goals aside while in a new relationship with her fiancé, a new business venture with little income, and their baby due soon. Now in her thirties, she continued to deal with multigenerational poverty, repercussions of the shutdown, eventually deciding to not enroll in courses after the spring semester.

Kelly

Kelly grew up in a two-parent home with a stay-at-home mother who sold beauty products from home to supplement her family's income. Kelly had worked, since the age of 15 years, as a retail clerk, waitress, and factory assembler. After graduating high school, she enrolled at the university's main campus, but dropped out as a freshman and began working in a local factory making golf balls until she met her husband at age 20 years. A year later, Kelly had married and given birth to their son, and nine years later, to their daughter. She depended on her husband for financial security and his support ended when he began abusing drugs.

Fighting the Quiet Revolution

As a woman with a low education level, Kelly felt hopeless, especially as a single mother with two young children when after 13 years of marriage, her husband chose to abuse methamphetamines at the age of 30. She stayed in the marriage for nine more years as her husband attempted to get clean from his drug addiction. After countless failed attempts to help her husband through therapy and rehab, Kelly divorced him after 22 years of marriage. As a 47-year-old single mother with a low level of education, she worked odd jobs while raising her children alone without child support. Kelly had envisioned that she would follow in the footsteps of her mother as a stay-at-home mom and be happily married just like her parents who had just celebrated their 55th wedding anniversary. Yet, Kelly was financially strapped raising two children with little education. At rock bottom, unemployed with few skill sets, Kelly attended a college fair in 2016 where she met faculty and staff from the off-site campus who encouraged her to go back to school.

Part-time Federal Work-Study

Kelly registered for her final semester as a social work major at the off-site campus by enrolling in a 12 credit-hour, 40 hours a week unpaid internship. Plus, she also worked for the university's off-site campus for 10 hours a week making $8.25 an hour. She was paid her entire income of $1,250 for the spring semester when the campus closed in March 2020. Ten hours a week in the work-study position was her sole income, so Kelly and her 16-year-old daughter depended on her 25-year-old son to pay rent and utilities in the mobile home they shared. Without healthcare and with very limited income amid a pandemic, Kelly was one step away from being desolated in poverty. Over the years, Kelly had found low-wage work while attending college to be counterproductive and detrimental to her learning and mental health. In response, she depended more on school loans and had accumulated over $90,000 in school loan debt by paying for her and her son's education. Kelly received university FSEOG grant funds, a stimulus check, the pandemic EBT, and child support, but she did not receive FPUC unemployment since she was paid in full as part of the CARES Act funding.

Increased Unpaid Labor

Kelly worked part-time and attended the university while also caring for her mother in the ICU, caring for her sister in chemotherapy treatments, and fulfilling her motherly role for her daughter and son. She explained,

> In January, my mom got very sick and ended up going to the hospital. The doctor just gave her a 30% chance to survive the surgery. She was in the ICU for a month. She was completely out of it, so one of us had to be there at all times, and a lot of times it was easier for me to be there. She was in the hospital until April.

> When she came home, she would be home for a week or two and go back for a week or two.

Already impacted financially by COVID-19, Kelly was also mentally distressed by her need to be close to her mother in the ICU. Kelly stayed with her mother at the hospital when safety precautions limited visitors during the shutdown. At the beginning of the spring semester, Kelly spent 40 hours a week at a nonprofit as an unpaid intern while also completing weekly homework assignments. She managed her mother's hospital care onsite, plus by March, she began monitoring her daughter's virtual learning at home, all while continuing to transport her sister to and from chemotherapy treatments. She explained, "part of what was going on also was my sister was battling breast cancer. She was going through chemo and radiation during COVID, so that was another stressor." The excitement of graduating motivated Kelly to complete the spring 2020 semester. Because of the shutdown, Kelly's course requirements of an onsite internship converted to completing continuing education online modules. She completed the coursework, using her laptop while caring for her mother in her hospital room.

Christine

Christine was the youngest child in her family and is still close to her siblings as she referred to one sister as a second mother to her while their own mother worked. She said,

> [My siblings] nurtured me. They were there for me when my mother had to work. So, when I didn't have those two-parent homes at times, I still had somebody there being a parent to me, and they shaped me a whole lot into who I am.

Christine's father had a drug addiction, and she blamed him for eviction notices due to her family's financial struggles when she was growing up. Her father's drug abuse and jail

time made direct and indirect negative childhood impacts seen in her dispositional barriers to access college. She vowed to live differently when she raised her own family. She said,

> My mom was a stay-at-home mom with me until I was probably nine or ten before she ever went to work…. So, I had seen the ups and the downs because when my dad was working before the drugs, we lived a very, very comfortable life. Then when drugs came into play that affected us. I never saw him do drugs. It never was brought into the home, but we felt the effects. When things changed, the eviction notices changed my childhood. Money never was something that you strive for, as I learned it is here today could be gone tomorrow. Money is a necessity, but it's not everything. That was a lesson that I learned as a child being taught one day you are living on top of the world and the next day you are living on the bottom under the bridge.

Fighting the Quiet Revolution

Christine prioritized her family over her education by postponing her career. She had a dream of being a family law attorney, but because of her financial instability as a single mother, she studied to become a paralegal at a local community college. This was a financially optimal path for Christine to obtain a credential in a shorter period but was consistent with her career objectives. She had returned to college 25 years later to complete her degree once her children were older so she could refocus her efforts on completing her degree. Even though she had changed her major to social work, a much lower income profession, she had the ability to advocate in ways a lawyer might.

Marriage as a Turning Point

Christine's unique financial, marital, and familial support raised her socio-economic status above the other lower socio-economic participants because she had been married and working for 20 years raising two sons in their two-parent home. Even though she was the youngest single mother at 18 years old, she met her husband after four years as a single parent and their combined financial situation improved. Christine had consistently worked low-wage jobs since she was 16 years old. Before her marriage she worked in fast food, factories, and call centers. Yet, once she was married, she was able to work from home for eight years for a healthcare company making $16 an hour while taking care of their sons. Plus, her husband's employment benefits offered health insurance coverage for Christine who suffered from lung disease and anemia which put her at a heightened risk of contracting COVID-19.

Essential Childcare Position

Christine was an essential worker, scheduled to work 30 plus hours a week at $10.25 an hour, at a nonprofit childcare business. She was hired after she completed her first required unpaid internship in the social work program. Although she worked in an essential industry, the Tennessee executive order temporarily shut down the nonprofit childcare for two and a half months causing Christine to be furloughed until July 2020.

Higher Socio-Economic Student's View of the Shutdown

Christine believed her low-wage childcare job would assist her in her career development as a stepping stone for her goals in social work. Even though the job was not as demanding as other jobs she had held in the past, the time away from her family overwhelmed her because of the mental and physical stress she put on herself to always

be on the move taking care of her home and her family. This caused her more stress before the shutdown, but COVID-19 was a blessing in disguise for her mentally and physically. The shutdown did not change her responsibilities at home but allowed her uninterrupted time to complete the tasks. The shutdown offered the opportunity to restart by relaxing, getting her house clean, evaluating her priorities, and be renewed once she emerged. She said,

> Being a mother, being a wife, being a co-worker, all the hats that I was wearing, I immediately stopped for a moment in time when I could just be me. It wasn't just everybody's pulling and tugging at me because we were all in the home together. Nobody had practice. Everything stopped where I was able to take a break.

Increased Ability to Give Back. Christine did not suffer financially during the pandemic like the other lower socio-economic participants had done. In fact, she donated clothing and gave money to others suffering during the pandemic. She explained,

> All the [salon] shops closed, and there was no income coming to my hairdresser. So, there was a time throughout those months that I was feeling I should Cash App her because I knew that it was her only income. That was my way of helping out. When I had extra money, I would Cash App her.

Christine and her family unit received FPUC unemployment, pandemic EBT, and stimulus checks, and also received the university FSEOG grant funds. She said that the government funds were "a blessing and an extra boost," but not needed for survival.

Jade

Jade's parents incurred extensive debt while in poverty for her large, blended family to live comfortably. Both of Jade's parents had raised two children each as single parents

before they met, got married, and had two more children together that included Jade. They also raised two of Jade's cousins. Her mother stayed at home raising the children and later returned to the workforce. She said,

> [My mom] has been a seamstress now for eight or ten years. Also, she worked at a couple of factories, but she did odds and ends jobs. She never really had a set job like she does now. She also worked in assisted living, just smaller jobs. She didn't have a high school diploma, and she had my sister as a young teenager between 15-16 [years old].

Growing up, Jade lived in a small three-bedroom, one-bath house with 10 or more people. Situations of mental illness and drug abuse occurred, and she described living with her oldest sister by saying, "my oldest sister suffers from four or five mental illnesses. When you're a child, they don't really tell you the full details, but she had a few suicide attempts, and she was hospitalized a few times." Jade did not know about mental illness and drug abuse in her family, and she learned later about other family members as well. She said,

> My two cousins lived with us - my aunt's children. That was another thing that I saw but didn't really know what was going on. My aunt, my mom's sister, would come around, and it was like a roller coaster. Sometimes she would be really good, and then sometimes she would be really bad until eventually, they just started to live with us full-time. When I got older, they told me that she was on crack and a cocaine addict. There were times she stole from my mom.

Nonessential Restaurant Server

Jade was the youngest participant in this study at 22 years old, five months pregnant, single, and working 30 hours a week earning an average of $7.25 an hour that included tips as a restaurant server. Jade was laid off in March 2020 when the restaurant closed. She had yet to return to the workforce, at the time of the interview, but had continued her education enrolling each semester thereafter.

Traditional Student's Family Safety Net

Jade had not fought the Quiet Revolution that the nontraditional students had faced. Yet, Jade's financial situation was only stable due to the support of her family and the government. By March 2020, she was unemployed, single, and pregnant at the age of 22 without a college degree, all characteristics exhibiting poverty. She had moved out of her apartment where she paid rent, utilities, and food to move back home with her family. At home, Jade did not pay any living expenses, and therefore saved her CARES Act stimulus funds, FPUC unemployment, and pandemic EBT to use toward the down payment of a four-door vehicle to replace her two-door car that she felt was a necessary expenditure with her baby due. Likewise, Jade's father supplied her healthcare coverage, and this was beneficial since her jobs had not offered her benefits. Impacted by the shutdown with no savings or job, her parent's safety net was the welcome home she needed when she found out she was pregnant.

Hidden Struggles in Poverty

Jade's parents had not discussed their struggles to overcome poverty, their family history of mental illness, or substance abuse. Learning of her childhood circumstances shocked Jade, but the negative financial impact of COVID-19 caused her to be even more grateful

for her family's support as a young woman. Jade was not as knowledgeable of her past annual income, living expenses, or need for savings as the older participants in the study voiced about their situations. The choices Jade made about the off-site campus she attended, her major in social work, working full-time, the approach to financing her education, and personal spending were closely associated with socio-economic factors of her parent's household income. For example, Jade said,

> My parents never made me feel that we were going without ever. I never knew that they were struggling. I never realized the type of situation they were in because they always provided us with what we needed. We always played sports, and we always had good Christmases and birthdays. [When] we got older, we realized the situation that they were taking out loans or borrowing from people.

Weighing COVID-19's Pregnancy Benefits Versus Losses. As a traditional college student, Jade had consistently enrolled in college since her high school graduation. Before attending the off-site campus, Jade attended a private religious university on a full athletic scholarship during her freshman year. Once the scholarship ended, she transferred to a local community college, earned her associate degree in social work, and transferred to the university off-site campus to complete her degree. Jade felt the shutdown was more beneficial than harmful to her as she could better protect herself during her pregnancy. She was enrolled in 12 credit-hours as a full-time social work major. She was thankful after the shutdown to be able to stay at home for courses, yet she was cognitively distracted when the courses converted to online.

Part I Summary

Each participant's distinct social identity was related to the feminist standpoint theory (FST) and framed as a marginalized group of women students during a stressful semester of learning. Michelle, Amanda, Kelly, Christine, and Jade earned this identity by facing barriers to accessing education while working low-wage jobs. Four nontraditional participants described their particular experiences fighting the Quiet Revolution of early age childbearing. Jade, a traditional student, described her experiences that related to other participants' household issues, financial strains, and adverse life experiences. In addition, participants described their low-wage jobs, lack of workplace benefits, risks of working during the pandemic, and unpaid labor due to the shutdown. Furthermore, Jade and Christine described their benefits from the shutdown because of their financial safety nets that the other students did not experience. Next, the community of inquiry is (CoI) addressed in Part II.

Part II: Experiences within the Community of Inquiry during COVID-19 Shutdown

COVID-19 impacted the educational learning experience of participants examined through the lens of the community of inquiry (CoI) framework. The cognitive, social, and teaching presence levels were impacted when classes converted to an online modality at midsemester. The first theme demonstrates how the shutdown widened the digital divide creating uncertainty among lower socioeconomic students. An existing digital divide was magnified among struggling participants who did not have resources such as computers, printers, and ink. This widening divide impacted all three presences of the cognitive, social, and teaching levels within participant experiences. The second theme evidenced how professors built trust in online classroom climates following the modality change.

Participants noted how the professors' actions impacted their cognitive and social presence levels which then carried over into the community of inquiry in new classroom environments. The overlap of the social and teaching presences created the foundations for trust-building in these environments. The third theme uncovered the women students' functional peer supportive relationships in blended learning. This included the participants and classmates bonding beyond the shutdown in supportive measures impacting social and cognitive presence levels. The fourth theme presented the impact of asynchronous learning on self-efficacy. It evidenced strengths observed in the improved self-efficacy of students through positive experiences in asynchronous assignments thereby increasing the level of learner presence through overlapping social and cognitive presences.

Exposing the Widening Digital Divide

The spring 2020 learning environment explored students' situational, dispositional, and institutional barriers from their vantage point. Because the shutdown abruptly necessitated the conversion to online modality, their educational journey encountered setbacks. The most noted setback, impacting the disadvantaged participants' learning was the digital divide. Personal computers, printers, and ink were repeatedly discussed as essential supplies that they tried to do without during the remainder of the spring semester. Following the shutdown, professors did not discuss with students the home technology needed to continue learning. This affected the lower socioeconomic students who were more tactile in learning due to the digital divide. The resource of a computer lab and campus printer that had been a service provided by the university was no longer available when the building location shuttered to the public. Likewise, when public

schools temporarily closed, certain participants' children also needed the same access to a computer and printer at home creating a logistical crisis. Public libraries' limited computer access and retail stores that carried limited supplies made it difficult for participants to find alternatives to their school supply needs. Although students received the CARES Act university FSEOG grants that could have been utilized for school supplies, participants chose to use the funds for living expenses because of their lack of financial stability. Even though the university offered mobile hotspot internet (MiFi) devices to students, all participants already had internet service, to use as a means to connect to their online courses, albeit limited to their cellular phones.

Uncertainty When Lacking Communication

Ultimately, the lack of communication between the participants and the university to discuss needed digital resources resulted in an institutional barrier negatively impacting student experiences. Even when the course conversion to online benefited participants' safety, work schedule needs, family responsibilities, travel expenses, and time management, the students' need for quality home technology became a constant reminder to the women that they were less fortunate than other higher socioeconomic status classmates. Plus, the participants' stress-induced attention deficit caused them to be less aware of pertinent university communication surrounding technology supplies made available to students. These situations decreased participants' overall satisfaction with the newly established online courses. The pivot of courses from face-to-face (F2F) to online created a lack of active engagement lowering the cognitive presence of learners. The concept of a community of inquiry (CoI) implied that learners must actively participate in an online course by being accountable and responsible for their learning (Garrison et al.,

1999). In contrast, the modality change midsemester was not the preferred choice of these participants, and as tactile learners, who desired more printouts of learning material and traditional learning environments, they did not have appropriate resources. Participants' lowered cognitive presence coupled with the stress of the COVID-19 shutdown caused their attention to dwindle. Students and instructors continued to operate in the new blended learning environment that was stressful to all involved in the semester.

Jade - "I don't have that same opportunity"

Jade's overall educational experience was impacted as she felt robbed of learning when the course modality changed from the classroom at the off-site campus to the virtual CoI. Although she had taken online classes in the past, Jade did not change her learning strategy after the shutdown. She was not an auditory learner, and she retained knowledge by writing notes on her PowerPoint printouts as the professors spoke. Since she did not have a printer at home, she could not continue to be actively engaged in her course after the conversion to synchronous Zoom lectures. She explained,

> My teacher likes to give us PDF handouts [online files], and she wants us to print them out and fill them out in class, but I don't really have access to the printer at home, whereas if I was at the off-site campus, I could just go up to the lab and print it off...A lot of the stuff that they give us is through Canvas, so we have access to go print it off, but I don't have that access. So that's changed as far as what's called school supplies and everything. I don't have that same opportunity. The teacher went through [PowerPoints] in class but didn't say anything about if you don't have it. They're like, *so if you have the handout, you'll see this point*, and I'm like, I don't have the handout so, I'm like - okay, I'll sit here and listen, but

> [the teacher continues to say] *if you print out the handout, you'll see blah, blah, blah*.

Jade felt embarrassed and never mentioned to her instructors that she did not have a printer at home. She wanted to perform well, and her cognitive ability and the teacher's presence level could have improved her performance if better planning regarding the changed modality were to have been in place. Plus, Jade did not receive the FSEOG grant as a dependent student. Instead, all of her government funds went towards the purchase of a vehicle for her unborn child. Lacking any savings and living in borderline poverty, Jade prioritized the necessity of transportation, to be able to function in society, over her need for inexpensive educational resources.

Amanda - "So, it was complicated"

Amanda chose not to watch the prerecorded video course lectures after the conversion since she did not have a way to print the PowerPoint guide. Instead, she utilized her laptop and phone simultaneously to review information, but the planning and strategy needed to do this was overwhelming. Amanda's cognitive presence decreased without a printer because she could not remain actively engaged in her course while juggling her upcoming pregnancy and her family's decimated financial situation. When Amanda was asked if there was anything she lacked in resources during the spring semester, she replied,

> [Not having a] printer was definitely a struggle. He asked you to print off the PowerPoints and follow along with the recorded lecture, but if you don't have a printer that was somewhat of a struggle. I found that if I had two devices going, I pulled the PowerPoint up on my phone, I could play the lecture on my computer

> and sort of follow along that way, but I'd have my notes on a different piece of paper. So, it was complicated.

Both Jade and Amanda had limited meaningful educational experiences because their low cognitive and social presence levels, in turn, decreased the level of teaching presence. The lack of resources impacted the teaching presence level tied closely to the social presence. Professors had modified their course design and organization, but some instructors neglected to remedy the significance of the situational, institutional, and dispositional barriers of lower-socioeconomic students not having a personal computer, printer, and/or ink. Lack of instruction to students regarding alternatives to printing out class materials was an issue discussed by all students as influencing the extent to which learners engaged in course content in a deep and meaningful manner. As professors scrambled to pivot to online modality, marginalized students were left with questions on how to proceed without resources. Michelle, for instance, spoke of juggling the needs of her course and her four school children's need for technology-related resources.

Michelle - "How in the world is this going to work?"

Michelle and her four children began learning virtually in the spring 2020 semester, and her resources were scarce as the family had one computer for everyone to share. To put this in perspective, her twin boys in the same elementary class needed to take tests and complete assignments separately along with her two high school students. All of her children's classes met in the daytime, the same time that Michelle had been accustomed to completing her course assignments before the shutdown. So, she now helped her children with their school work in the daytime before working at the liquor store in the evenings. Homeschooling and Michelle's one university course became a logistical

nightmare with everyone needing to log in and complete assignments simultaneously. When asked to describe how she felt about working, going to college, and then the sudden shutdown in March, she said,

> I said how in the world is this going to work?! *(laughs)* How are [my children] supposed to get through school because [the teachers] just told them to log on. Some of them didn't have access to computers to log on, because, at the time, we only had one laptop at home. So, I'm like - how am I going to do my school, plus, all for them to do theirs? I pretty much ended up buying a printer [after the semester ended], so I would have a printer at home especially with the kids having to do work at home, too.

Michelle paid for her spring semester tuition out of pocket. Since she registered for only three credit-hours, she did not qualify for financial aid. In addition, the surmounting financial expenses and the lack of funds to purchase supplies created a dispositional self-esteem barrier to reach out to the university for assistance. All of the barriers added to the maternal stress of not being able to provide for her four children.

Kelly - "Ink is expensive to me"

While attending college, Kelly's limited part-time work schedule and her extended family's caregiving needs decreased her income. Her divorce had caused her to fall into poverty, and she and her daughter depended on her son's factory-work income to survive. When asked if she needed a second stimulus check, she became emotional and said, "I need it. Since I don't work, I have no income, so my son is helping so I can hurry up and finish school by May." Kelly had immediately enrolled in a master’s program following her university graduation to help postpone her $90,000 in educational loan repayments

that would come due. With her daughter in high school and also learning virtually, the family needed ink for their printer but could not afford it. Kelly received a stimulus check and the pandemic EBT. She also received the university FSEOG grant which could have helped her offset her ink supply costs, but she still did not have enough funds to buy more ink for her home printer. Plus, because of "safer at home" executive orders during the semester, Kelly was unable to utilize printing alternatives. She said,

> I'd like to print my stuff out because I'm old school, and I'd rather have it in my hand...I am always out of ink. Ink is expensive to me, and it should be counted in with tuition. Like, *okay, here's some ink cartridges* because it does get expensive. So, sometimes you pick and choose what you are going to print because we cannot resend [the print job]. I didn't go to a library in person, and you had to read everything online. Also, I would have to print from home and spend the money on the ink because you couldn't go anywhere else and print. Even if you could go to a library to print, everything was closed.

Christine - "I was able to print out the things that I needed"

In contrast to other participants, Christine's financial stability made her an outlier with respect to a lack of resources during the spring semester. Christine had a home printer, and her financial stability allowed her to purchase ink once the shutdown happened. In contrast to all other participants, she feared her health would be at risk if she ventured out to make purchases during the shutdown. Christine and her mother suffered from lung disease and anemia, and she feared catching the virus or giving it to her family. Because her high school-aged son also worked and learned at home virtually, he offered to buy ink to help her stay safe at home. She stated,

> I was able to print out the things that I needed, but the [campus] printer was probably the thing that I might have missed out on because I do like to print out some of my papers and keep them in a binder and study them. Instead of just flipping back and forth on the computer screen, I like printing them, but we were having to go to [stores] and buy ink because my ink was running out, but it was enough resources that I needed.

Because Christine was a tactile learner, her cognitive presence was challenged by not being able to study papers she had written for class. The shutdown created physical deterrent situational barriers for participants even when their finances, their health, and their anxiety were not factors preventing them from purchasing items to continue learning. In a normal semester, students would have had access to printing services any day of the week, but this lack of resources after the shutdown was significant if not detrimental to participants' educational learning experiences. The lack of technological resources greatly influenced participants' ability to stay focused and learn under stress.

Building a Climate of Trust

Poverty had affected participants' overall confidence. Uncertainty affected students' trust, and COVID-19's impact was a reminder of the hardships they might face in trying to achieve their educational goals. The midsemester pivot to online classes created an opportunity for professors to increase student confidence by creating new e-inclusive classroom climates from the overlapping social and teaching presences in the community of inquiry (CoI). Each student's community of inquiry differed in how trust was built. The theme of building trust in new e-classroom environments emerged from the conversations with students about their encounters with their professors.

As discovered in the first theme, the resource of a printer was taken for granted by professors causing these marginalized students to feel disenfranchised. At the campus before the shutdown, students felt a sense of inclusion with like-minded students trying to better their lives through education. The spring semester had begun just like past semesters of learning where students met on campus for classes, were introduced to each other in the classroom, and were able to bond with the professor and classmates. All of these actions built trust in the F2F classroom, yet the shutdown changed the communication between participants and faculty, which impacted their confidence in their new educational learning experience. Those professors whose attitudes were positive and had shown empathy increased student satisfaction in the online courses through the teaching presence of the CoI.

Caring and Empathetic Faculty

The importance of caring and empathetic faculty cannot be overstated when educating students that have overcome barriers to access their education at an off-site campus. Because of the fragility of the students' mental health, physical health, and financial stability during the spring semester, the strong overlaps between the social presences of students and a strong teaching presence levels by their professors produced a more engaging educational learning experience furthering the cognitive presence of discourse. Altogether, the professors' expertise in course knowledge, their pedagogy, and professionalism in understanding how people react during hardships was accentuated by the pandemic and became a positive learning reinforcement for the struggling students.

Specific courses taught during the spring semester were observed to have a high teacher presence, influencing trust built in a positive classroom environment. Caring

faculty, with instruction and communication skill expertise closely related to the social presence, encouraged discourse to maintain interest and motivation. Two participants, Amanda and Christine, mentioned the empathy within the CoI of their professors' caring and attentive actions that they exuded after the shutdown. Just like each student, each professor's personal COVID-19 situation created different physical and mental health barriers during the shutdown contributing to differences in their communication styles. Participants described the personal situations of professors under stress who continued to show empathy and inclusion for students during the pandemic. For instance, one professor had surgery at the beginning of the spring semester, and the other professor continued caring for his wife with dementia. Both situations occurred before the shutdown and added complexity in adhering to a high level of teaching presence. Christine and Amanda's professors increased communication and were more readily available through email, phone, and text, which built trust and put the students' minds at ease in a time of uncertainty. The high quality of teaching both professors exhibited had shown concern for student well-being after the shutdown.

Christine - "It's going to be okay. I'm here. We got this"

Before the spring semester began, Christine's professor organized his course to be taught online if he was unable to return to in-person teaching after a medical procedure. He informed the class in early January, and he prepared the class to complete assignments online if he did not return that semester. Luckily, he returned, but the shutdown happened less than a month later in March. The online conversion preparation of his course helped the course pivot smoothly online during the shutdown, but his crisis communication style

created a positive classroom environment by building trust. Christine explained when asked how her course began and converted to online during the shutdown. She said,

> He was telling us, *Well, I'm going to start working on putting some things online just in case this surgery doesn't go as well as I'm expecting in case I don't get to come back like I plan to come back. I'm going to have your assignments online*. So, we started to prepare to work online with some things, and then the rumors started going. We started discussing the Coronavirus and how things are going to be. He was saying he didn't have a full understanding of it, *but let's not panic*. He said, *y'all have been doing things online so far, and I'm going to be here for you*. Then when Coronavirus came here, he took that moment to have the discussion with us not to panic. *If it be the case that we don't come back [to class] or things aren't finished at the shutdown* - he helped me in preparing mentally.

The professor established a positive classroom climate in his course early, building trust that caused a less negative impact on Christine. Christine's professor helped her prepare mentally, and his encouragement built understanding increasing student self-efficacy to be able to accomplish their goal and complete the course online even through the unknowns of COVID-19. His teaching presence was supportive and caring being available by phone, email, and Zoom for students' needs outside of weekly Zoom lectures. She said,

> Then we had some assignments during the class that we're like, okay, I need to be in class for this for the extra help, so he would check on us. He set up Zoom calls for anybody who needed help which I appreciated that. So those moments that you just couldn't get it, or you needed help with something that he gave us, he had

those times set up where he had those [available] calls and most times set up in the morning or in the evening or whatever time was best for us. He had conference calls all set up, and he was Zooming and talking to us to talk us completely through whatever we needed help with.

He set up multiple available times establishing time parameters in his new online teaching instructional management. In his new teaching methods, he still facilitated more one-on-one discussions by Zoom to draw students into conversations prompting discourse. Overall, the professor's ability to establish clear netiquette utilizing Zoom effectively helped create a strong learning environment for Christine to succeed. Christine complimented how her professor communicated with the class about the unknowns of the pandemic, and she compared this course to other courses she was enrolled in and said,

> The communication style, even though [all of my professors] both said pretty much the same thing, *just working on things here,* but he was showing his face [on camera] and telling us, *It's going to be okay. I'm here. We got this,* showing us that *Anytime you need me, I'm here, you can see me. So just reach out to me and let me know*.

Amanda - "Here's my phone number. You can text me"

In a previous semester, Amanda had already taken a course with her psychology professor and she knew what to expect regarding the professor's instructional methods, assessments, and classroom climate. He had set an environment of learning on a more personal level by introducing his wife to the class and that built self-disclosure from his teaching presence tied to the social presence. Overall, the professor showed a personable

side relaying a bridge of empathy to students' barriers that encouraged Amanda to stay motivated in the course even through struggles. Unfortunately, Amanda chose not to watch the recorded video lectures after the shutdown, but by midsemester with the course conversion to online, Amanda appreciated the professor's expertise, advice, and tips since a relationship of trust had been built. Amanda had noted that the professor had shown personal qualities of his life. When asked about the professor's attitude when the shutdown occurred, she spoke about the course changing to online.

> So in his particular case, because his wife has dementia, it was a lot easier for him to be at home. So I don't think he stressed it a lot. I think it worked out better for him to do it that way so he could be home with his wife. She had to sit in on our class a couple of times because I do not think he felt comfortable leaving her home alone. When he introduces himself at the beginning of the semester, he talks about the struggles that he goes through with her not remembering where she is or things like that. But then he also talks about [medicine] for memory and how he really believed in it because it's really helping his wife - like that is real life.

Amanda did not lose all cognitive presence in the course since the professor communicated frequently by email that helped to engage Amanda when she was preoccupied with her family. She said,

> He not only emailed every week to let us know that the lecture was up, he would send out encouraging work emails, things to read that were interesting, what we saw going on to maybe open channels of communication if we wanted it. He was always really cool about like, *Here's my phone number. You can text me.* leaving that open.

After the shutdown, the professor established his style of netiquette by sending encouraging and informative articles to students to increase their cognitive presence. By making Amanda aware of current events, she could explore the topic, reflect, and construct meaning about the new COVID-19 information relating to her course. In turn, the professor was able to relate to Amanda's learning needs through his direct instruction offering useful illustrations and various modes of open communication. The professor captured the human element of learning during a pandemic prioritizing the students' well-being.

Many women walk away from higher education goal attainment and the workforce when overwhelming circumstances such as the guilt of not being a good mother or child. Amanda's experience caused her to put her unborn child's needs first. In contrast, Kelly was in her last semester and wanted to finish her degree while caregiving for her ill mother. A decreasing number of women in the workforce creates the question of the correlation between career burnout or leaving to be available for important caregiving roles that conflict with their careers. In addition to the sexism, discrimination, and exploitation that women experience in the workforce, women have to determine how to exist in the patriarchal welfare state. While each struggle is individualistic, this study spotlighted a group of marginalized women who desired creative solutions to stay engaged in their higher educational pursuit to begin a career. For example, professors created special online classroom climates for students such as Kelly suffering from situational barriers before the COVID-19 shutdown.

Kelly - "We'll work out hours, we'll figure it out"

Kelly began the spring semester working a part-time job, completing a 40 hour a week unpaid internship, taking care of her mother in the ICU, taking her sister to cancer treatments, and providing her motherly role to her daughter and son. In comparison, if the internship had been a job that Kelly applied to and was hired for, she might have been laid off for needing time off to care for her loved ones. As a student, she might have dropped out during her last semester before graduating if her caring and attentive professors did not sympathize and empathize with her caregiver situation. Kelly had a professor create online modules that she could complete while at the hospital. The new online continuing education modules continued meeting the student's needs and the professor's stated learning outcomes during the shutdown. She said,

> Because my mom was in the hospital in January, I will say [professors] were wonderful about me missing and being with my mom. They were very good about all that because mom was in the hospital, basically, to up until sometime in April was the first time she got to come home. When I told my professors I needed to be with my mom, they understood and said - *Once you know, we'll work out hours, we'll figure it out*.

Jade - "My advisor, she's almost like a friend to me"

Jade was nervous about completing the spring semester when she found out she was pregnant. She wanted to speak with her advisor because she did not know how single mothers could complete college degrees. The past semesters of building trust with professors and advisors had helped motivate her to complete the semester. She said,

> I spoke to my advisor, and on one call we didn't even talk about school at all. I just called her when I was still pregnant, and she talked me through the process of being a student with a child and giving me like the reassurance that I could complete the program. She's really good about that, and I talked to her on the phone a few times actually.

Jade was influenced by her connection to her faculty and advisors, and her critical first-year interaction with faculty at the off-site campus was imperative during the shutdown. Her advisor's institutional responsiveness played a significant and positive role in helping her remain enrolled as a pregnant student during COVID-19. She further explained,

> Outside of the program itself, the best thing about it is definitely my advisor and the people that I've met through the actual social work program. My advisor, she's almost like a friend to me, I really don't even see her as a teacher. She's just so personable, and I just really love talking to her. She's been the highlight of my experience here. She's made everything that I've done so easygoing since we had the orientation. So I really have enjoyed my experience in the program itself, but just meeting my teachers, they made it really nice.

The impact that teachers had on low-wage working students during the change in course modality created new positive classroom climates impacting students' confidence by decreasing dispositional barriers during a uniquely stressful time in these students' lives.

Women's Positive Peer Relationships

These marginalized women lost trust and confidence in reaching their goals as the university shuttered and personal financial struggles ensued. No one had the answers to solving COVID-19 issues in the spring semester of 2020, not even the college course

professors. Trust in faculty was important to students inside the community of inquiry. Plus, the impact of student's increasing social presence level amongst classmates indirectly empowered academic success during the turmoil of a continuing pandemic. The third theme of the community of inquiry was the impact that student friendships had on women students beyond the shutdown spotlighted by the women's concrete experiences.

Making Friends during a Pandemic

COVID-19 was a positive way for students to stay in touch with one another. Even if students were only acquaintances or just had an email address of a classmate, the pandemic created an interesting communication piece to students building relationships with one another. Classmates' valued involvement stretched from the beginning of the course to after the shutdown to correspondence as alumni. Students were involved in activities outside of the classroom with each other. Also, students checked on the well-being of one another for safety.

Amanda - "I made it a point to text her just to make sure she was doing okay."

Amanda expressed all three types of social presences (emotional expression, open communication, and group cohesion) during the spring semester (Garrison et al., 1999). For instance, Amanda's emotional expression was noticed when she self-disclosed to her classmate that she attended teen challenge drug and alcohol recovery meetings. Amanda had a passion to help others by volunteering in extracurricular activities in the community, and she invited her classmate to attend meetings with her outside of class time. She said,

> For the most part, I stay to myself except that semester, [student's name], she's real sweet. She reached out first, and then I ended up taking her to a couple of teen challenge meetings with me, so we got to know each other a little bit. I have her phone number, and I send her little encouraging things sometimes. Usually, I send her scripture with a heart or something like that. After the shutdown, I made it a point to [text her] just to make sure she was doing okay.

Amanda had made a new friend before the shutdown and also was involved in an extracurricular activity with the classmate outside of the university setting before the shutdown occurred. The two students had open communication about the meeting they attended creating outside knowledge that could lead to further informal learning. The friends had further open communication when Amanda sent text messages encouraging her new friend after the course pivoted online. She continued to check on the safety and well-being of the other student, increasing their positive peer relationship. Amanda also spoke to the other women students in the class before the shutdown occurred increasing group cohesion. She said, "Yea, it was just us three girls, and we were all in church and stuff like that so we all kind of connected on that level." Because Amanda had the ability to adapt to different social atmospheres, she had quickly increased her active engagement to the small off-site campus from the first semester she enrolled. Although Amanda had a large social presence that may have indirectly helped other students' retention, unfortunately, COVID-19 impacted her educational experience more than her high social presence could overcome.

> I don't know that I'll be ready to go back in spring with COVID, just because he's gonna be so young too, not even six months. And so I really planned on just

starting back in the fall of 2021 just to make sure we do not give him COVID or whatever.

While each woman made choices as to how they would juggle their household role and finances to complete a degree, this situation evidenced the impact COVID-19 had on Amanda's confidence. Not only did she want to protect her newborn from the virus, but her family's financial stability also created a situational barrier that was too great even with her increased social presence level to overcome. Her resolve to persist and re-enroll at the university in the following semesters dropped down on her list of priorities.

Kelly - "We were pretty close."

Kelly described the smaller off-site campus as a family. Because she worked at the off-site campus as a student worker supporting faculty and students, she knew students personally through assisting them with the technology needs in distance learning classes. Even with her mother's illness, Kelly took the time to check on other students. For example, she had networked with a student she knew whose father had passed away during the shutdown. She said,

> One classmate, her father was in the hospital, and he went in right before the complete shutdown and no person could be in there. … She was emotional, so I didn't press for details, so I was checking to see how she was doing. We were pretty close. She wasn't my bestie go-to, but somebody that I care about.

In addition, Kelly spoke about how the older mothers at the campus would advise the younger students to help guide them. The bond between Kelly and younger students produced an informal network of mentoring mothers. The appreciation she felt when

giving advice to students increased her social presence level at the university. She explained,

> So a lot of the younger moms would come to us and talk to us. So, they would want advice. Sometimes it's a lot easier to tell somebody who's not your mom about stuff even if I tell you the same thing your mom will tell you. So, [student name], she would say, *that's exactly what my mom said*. It's easy to take this when it's not from your mom. She asked about just life whether it was boys, school, work, just general life questions. She had thought about dropping out of school a semester early and going ahead and joining the Air Force. I said you need to finish your degree because you're this close. I say go ahead and finish. Yes, I was being a mama and bossy on that one. I was like, go ahead and finish. I said because it may come down to you may never finish if you don't finish. I said you are so close, so go ahead and finish.

Overall, Kelly was a social butterfly. She had a high level of social engagement and cared for colleagues and internship clients in the broad sense of a classroom as her community. Her high social presence benefitted other students even when she struggled through her own barriers during COVID-19 in the spring semester.

Christine - "No matter what you said, it wasn't stupid to anybody"

In Christine's CoI, the teacher's presence level helped grow connectedness among students as a cohesive group completing the semester together during a pandemic. Participants increased discourse through Zoom open discussions. These engaging activities helped draw in other students to actively participate who were located in distance learning sites. These frequent and quality Zoom interactions and instructor

virtual office hours, since the shutdown addressed the lack of social presence. These continued interactions built trust within the online community of learners. The professor utilized positive reinforcement and inclusion to facilitate increased social presence levels between students that might feel disengaged. She said,

> What I liked about him was nobody ever had a wrong answer. He always is able to take what you say and apply it to fit. He may say, *not necessarily, but I see what you're saying*. He could take what you say and apply it some way instead of where you don't even want to speak in the class. No matter what you said, it wasn't stupid to anybody. Even if it didn't fit everybody else, it fit you!

While there were 20 people in the distance learning course. Christine got to know other students better at the research site and those connecting to the course from distant sites because of the professor's facilitation. For example, Christine recognized and was glad to hear the voice of the student who had been in a previous course with her. She said, "She had a lot of insight on children with special needs. She said certain things that [made me think] Oh, I never thought about it like that." The student brought insight to the specific subject matter in group discussions that helped Christine socially connect to a distance learning site and further her metacognitive ability, through discourse, to view issues differently.

Jade - "Our backs were up against the wall, and we just gotta get along"

Jade had already developed a social presence from being involved in a cohort model program for her major. She knew the other women students in her classes and how they preferred to communicate by email and text. The cohort had built a high level of social presence as a group. Also, she felt the group cohesion increased after the shutdown

because classmates agreed on collaboration as an essential part of group projects more than ever before with the unknowns of COVID-19. When asked if students disagreed in the course after the shutdown, she said,

> I think honestly, it was vice versa because before it was a little bit harder to get everybody to agree and get on the same page, especially with projects, but afterwards, it was more like our backs were up against the wall, and we just gotta get along. Because things were so hectic, we didn't have the time to be fussing and going back and forth.

Jade's cohort feared that COVID-19 could impact their learning as a semester lost from the shutdown, and students were more cooperative as a team. The group worked on pantry and sundry items as a donation to a community nonprofit initiative after the shutdown. Jade described how she strengthened her social presence level with classmates before and then after the shutdown. She said,

> We were already friends. We definitely grew closer after the COVID-19 thing. We knew we had to form a pack to get through stuff together because with the changes, everything made things a little bit more difficult, especially as far as trying to understand the assignment. We just reached out to each other. So I definitely felt we grew together closer, but we were already friends.

Jade admitted classmates were more opinionated before the shutdown, but she also said that people spoke less during class once the pivot to online happened. For example, she said,

> In class, even with distance learning, people are a lot more vocal. Now, through Zoom it's a lot less communication. When I'm sitting there, I speak less. I'm just

> disconnected from everything that's going on. It's really hard for me to focus. It's hard for me to be engaged in the work which is crazy because I'm actually interested in the work now, but it's just hard to be like engaged and it's hard to give it your all. So it's not that I don't want to discuss, it is just like I don't really have the energy to.

Because Jade had a social presence established with classmates and professors, her interview revealed that her disengagement was caused by the stress created from COVID-19. Nevertheless, Jade continued increasing her social presence level by learning more about the home lives of students, who self-disclosed intimately, during Zoom classroom discussions. When asked if she had opportunities to learn more or less about classmates once the class went online. She said,

> A lot of people are at home with their families, so you see people lingering around in the background, and they'll be like, *he's my son*. *My son is here, my nephews here.* I didn't even know that people had children. You can see their home environment, how they live, and their family units. You see a lot more of them.

A greater social connectedness was formed within the cohort through their advisor-managed Facebook group where they were able to continue connecting with classmates. Jade's social presence level increased through online interactions by learning more about other classmates than she had known before the shutdown. As a traditional student, Jade's meaningful educational experience was tied to her increased satisfaction that she experienced in the high social and teacher presences.

Women's Increased Self-Efficacy through Asynchronous Learning

The spring semester conversion of classes to online allowed assignments to become more independent. Professors created assignments in volunteerism, self-paced online learning modules, and work-based learning that students were able to complete during the shutdown. These flexible learning opportunities were the options in the new blended learning modality for students to learn without boundaries of time and place in an asynchronous learning environment.

Michelle's Volunteerism - "I'm just going to keep pushing"

Michelle's way of learning changed because of the shutdown. A high level of teaching presence existed in her course before the shutdown, but afterward, when the curriculum changed, there was less direct communication from the professor. Before the shutdown, the professor's face-to-face instruction to discuss the subject matter created an open environment in the classroom leading to discourse. The instructor would prompt discussions building consensus and present explicit outside subject material on crimes. For example, Michelle said,

> One of the things that she shared with us was a case that they had where the baby had actually passed away. She shared, but she didn't give names or show faces. She did show the pictures of the home. It was very touching.

Through guided discussions, probing questions, assessment, and feedback, Michelle was able to reflect on her learning, maintaining interest and motivation. The instructor's expertise and the way material was communicated pulled students into discourse. Michelle's instructor had both content and pedagogical expertise to help students make links among contributed ideas, diagnose misperceptions, and inject

knowledge from textbooks, articles, and web-based materials. Her class time before the shutdown and then when she completed an asynchronous assignment at a children's nonprofit caused her to think critically about her volunteer work. Her written reflections of volunteer work in the local community empowered her to recognize potentially relevant skills to acquire and develop for her profession in law enforcement. She explained,

> I've always wanted to do forensics. I don't know. I'm just drawn to that kind of stuff. I love watching Forensic Files. I want to get into forensics having done work for a local office or somewhere maybe like TBI or FBI.

Yet, this opportunity to learn asynchronously was not the majority of her time spent in the course after the shutdown. Ultimately, because Michelle had more focus on her and her family's situation outside of her educational learning experience, she had lower levels of social and cognitive presences in the new CoI when completing assignments online. Furthermore, once the course pivoted to online, in-class group discussions changed to watching training videos, reading literature, and emailing discussion responses for assessment. Once the course converted to online, Michelle depended on the foundation of meaningful learning experiences created before the shutdown to motivate her to persist to the end of the course. Having experienced heightened social and teaching level presences, before the shutdown occurred, Michelle's level of learner presence still increased once the course converted to online delivery. In essence, the momentum of learning created before the shutdown encouraged Michelle's increased self-regulated learning. For an individual student project before the shutdown, Michelle had volunteered in-person at a nonprofit assisting at-risk children in the community. For the remainder of the course, Michelle's

extrinsic motivation continued when she was more self-directed in the assignment to continue learning in an informal way. The volunteer work-based learning assignment produced high cognitive and social interactions with the community members in an asynchronous learning environment by including written reflections of her volunteer experience.

> I did a lot of volunteering with the children there in the city. So I had went over and wrote about the experience with the people and everything that happened with them. I had to tell about what I experienced, how the kids reacted, some of the things that they want compared to what my kids want that are actually at home, and it was just crazy.

Michelle's learner presence was individualistic being self-directed, social, and internally motivated to learn about her community. Her reflective writing of work-based learning deepened her cognition as she completed the assessment thinking about the experiences and the reactions of the people serviced by the non-profit. This learning opportunity helped Michelle consciously think about her future career trajectory and personal growth. It also enabled her to identify stronger self-efficacy as a potentially relevant skill she needed to obtain for her career goal. She said,

> I was like, let me stay pushing. I stayed with it because I'm working this hard, and I was already 50% of the way. I was like, why stop, you know? It would be a chance for me to have a better job. I would have a bachelor's degree and that would be more money for me. And I was like, no, I'm just going to keep pushing.

COVID-19 impacted her learning, and asynchronous learning was the best fit for a highly self-motivated student like Michelle to continue learning during the shutdown. She found stronger self-efficacy and value in completing her education.

Amanda's Work-based Learning: "I always learn a little fun fact"

Before the conversion of courses to online modality, Amanda had shown a high level of learner presence by taking the initiative to learn on her own. Also, she began to have self-regulatory actions in her learning such as her reflection of self-judgment and self-observation of her learning which she applied outside of the classroom in her new construction job. For instance, Amanda mentioned specific lectures in the course with key takeaways. The teaching presence increased before the shutdown because lectures were intriguing to Amanda. The lectures created greater levels of social and cognitive presences leading to her metacognition later at work in an informal setting. The teacher's direct instruction presented a tip on how to greet the opposite sex that would be used in context in Amanda's new job in construction, a male-dominated career field. She said,

> I always learn a little fun fact or a way to handle a situation better. He has so many different jobs, and he grew up with so many different types of obstacles. So, one thing I distinctly remember about learning in his class, like let's say we're at a business meeting or you wanted to get a male's attention. You shouldn't use the hand that closest to them if you're going to touch them, because they can take it like sexually, but if you reach across yourself and tap them, they don't perceive it that way.

The teacher's presence level had helped increase Amanda's self-efficacy in her knowledge at her new job. Although Amanda's concentration in the course material decreased after

the shutdown, the professor intentionally created other methods to increase the learning presence for Amanda. Because the shutdown occurred midsemester, the professor converted an in-class student presentation assignment to a written paper describing why an employer should hire the student. Amanda had already prepared her in-class presentation, so the change to a written paper caused an observation of an increased learner presence to meet the new assignment requirement. When asked how the professor challenged Amanda to learn after the shutdown, she said,

> [The presentation is] like a job interview. If you were interviewing for your dream job, *just pretend I'm like a potential employer and tell me a little bit about yourself, and why they should hire you.* And so that's the presentation. Yeah, just to give us practice on how to interview on the job and what points to hit. So having to write it, I was kind of kicking myself in the butt that I didn't just do the presentation instead of having to write the paper. He's a teacher that gives lectures, a midterm, a final, and then a presentation. That's your only grades for his class. So, you're able to give that presentation at any time during the semester. You want to knock it out the first week, that's fine. But as most college kids do, we all put it off till the very end. So, that was something interesting because I have taken a bunch of other classes with him, so I used to get in the presentation [early in the semester]. So this time, I had to type it out. You know, so that was one thing that changed. We couldn't do our presentations in person, so we had to write a paper.

Kelly's Asynchronous Learning Modules - "I got to put that on my resumé"

COVID-19 impacted Kelly's ability to be more self-confident. She was disappointed that her internship converted from helping actual clients at a nonprofit to completing online continuing education credit modules after the shutdown. Nevertheless, Kelly stacked credentials on her resumé completing the newly assigned online modules increasing her learning autonomy in an asynchronous learning environment. She selected training modules to complete her degree requirements at her convenience while at the hospital caring for her sick mother. She said,

> Corona hit and it was - *everybody work from home*, which in some ways made it easier on me because I would carry stuff to the hospital, and I would go sit with mom. I could do [online training] on my computer and be there with my mom. So those online trainings, I got to put that on my resumé, the VAT online training system, which is a victim assistance training. You go through modules and complete that set.

These completed modules increased Kelly's self-efficacy in her career field, opening access to learning more subject matter than what was being offered locally. Furthermore, after Kelly graduated and enrolled in a master’s program, she continued to complete more of the accredited continuing education credits so she could add more credentials to her resumé. Thus, even after she graduated from the university, her self-regulation was still having an impact on the learner presence established in her lifelong learning.

Christine's Self-Awareness - "It was just making myself more accountable"

COVID-19 did not have a significant impact on Christine's financial stability in comparison to the other participants' situations. The virus did cause Christine to fear for

her health and this had an impact on her cognitive and social presences within the CoI. Her added stress due to her health risks impacted her student learning in a positive transformation. For example, once courses converted abruptly to online, Christine was more self-reflective increasing her self-control. Christine had taken online classes in the past and knew she must be self-disciplined while being organized to meet the assignment deadlines.

> I have had online classes so that wasn't an issue for me to just pick up and move to an online class. I just had to get my priorities together, what I need to do day-by-day, deadlines, get my little calendar back out and write down when this was due, when that was due, you know, get my stuff organized for online class versus in-person class. So, that's what I had to do, just had to go back to my way of doing things when I took online classes.

Christine stayed motivated and focused on her studies by being self-observant of her actions. This challenged her not to become lazy because the shutdown provided her with a moment to relax. Because Christine was working, taking care of her family, and enrolled in college, at first, the opportunity to juggle fewer tasks caused her to become too relaxed. She said,

> I got lazy, you know, got laid back in the beginning. It was like, I don't have to get up and put on clothes, and I don't have to go anywhere. Then after a while, I let things go by me. So it was just making myself more accountable. After I changed my schedule, I changed the way I was doing things. I had to reprioritize myself.

Her high grade created self-efficacy in a new course she took. She said,

> At the end of the course when I got my grade, I was very proud of myself because some of his assignments were out of the box for me because it was on an educational [major course level] versus what I would do on the social work side of things. So to be able to accomplish some of the assignments was very rewarding.

Passing the course increased Christine's self-efficacy to work in the field of education, her ultimate career goal. When asked how she learned when she did not understand a topic in a course, she said,

> If I had a problem, I reached out to the professor and asked him a question or set up a Zoom meeting for understanding of what exactly to do or what the material was, but a lot of it, I would do my own research. I'm just trying to see if I could get [an understanding] on my own. But if I could not, I would reach out by email and ask questions.

Christine's maturity and experience with online courses were observed in her academic preparedness to pivot. Christine continued to mature and grow during the spring semester as she became more aware, through self-observation, of how she was functioning holistically as a student. The shutdown inspired her to change how she had been functioning in her multiple roles. She said,

> I had been going, and going, and going. I don't want to start my life over when we come out of this pandemic doing what I was doing. Let me see what I could do on this downtime to set myself up for better success when I come out of this thing. I was able to clean up closets, get rid of shoes that were piled up that I haven't worn in forever. I was able to clean out my son's closet, clothes that were too little for

> him - spring cleaning to try to get my house in order. I had no interruptions. I was able to reassess my situation, set myself back up when I came back.

The pandemic shutdown was an opportunity for Christine to grow as a student. Her learner presence of how she accomplished reorganization and staying committed to her studies were the same tactics she began to use to reassess her life. She said,

> COVID made me take a step back and not want to put a rush on things. I was like, one day at a time. Take one situation at a time. Step out and then move on instead of trying to plan out a whole year ahead, just trying to plan everything out so far ahead. COVID made me realize that the reason to step back and enjoy this moment, it's your end [of your college journey], prepare for the next one, but don't overstep what you're in and not enjoy the moment you are in.

Christine was a unique case study being that she was married for 20 years and in a more secure financial position than other students because of her spousal support. While she was in her early 40s, she felt she was more mature than younger students who were enrolled in college during the pandemic.

> I think that being an older working woman, going back to my education, I take it more seriously maybe than younger students do. I knew where I came from, I knew where I was trying to go, and I was more focused. With working, I knew I had to work my way through college. So I knew I had to hold down a job. I knew I had to be accountable for the job. I knew that I had to be responsible for every move that I was making. I knew that other people were counting on me also, so I had to make different decisions than maybe a younger student would.

Community of Inquiry Summary

The COVID-19 shutdown impacted women students' fears, finances, and time management, juggling roles of unpaid versus paid labor. Hence, the inability to focus on academics affected their semester of learning. Once courses converted abruptly to online, students differed in cognitive behavior to the change in modality. Certain participants described their decreased cognitive presence by losing concentration in completing their academic assignments once the shutdown occurred. In contrast, other students' heightened fear of a semester lost and self-motivation to complete the course surpassed all other barriers impeding on their education. Yet, other students benefited from the strong foundations of social presence levels between students and faculty. Furthermore, students who took advantage of the increased accountability to learn online described an increase in self-efficacy through asynchronous learning. For example, learner presence was observed by students who participated in courses related to volunteer work, work-based learning, internships, continuing education modules, self-reflection assignments, and further in-depth course research. The teaching presence level increased through encouragement and support of professors' actions that built trust. Similarly, the design of rich and progressive online educational experiences increased opportunities for metacognitive exploration. Although critical thinking appeared to be individualistic, the learning environments where asynchronous learning was promoted were more successful at encouraging self-reflection, a pre-condition to academic success and meaningful learning.

Chapter Summary

This chapter explained participants' educational experiences during the COVID-19 shutdown. The first part of this chapter covers each participant's background framed by feminist standpoint theory (FST) detailing individual barriers students faced to access education. Part I discussed poverty, multigenerational poverty, and the factors of the Quiet Revolution since the 1970s that affected study participants through adverse experiences in their lives. While enrolled in courses during the spring semester, conflicting maternal demands and the mental distress of low-wage work created barriers impacting their learning experience. The second section of this chapter encompassed the women's experiences while learning within the community of inquiry (CoI). The first theme included how the shutdown widened the digital divide among lower socio-economic students. The second theme evidenced how professors built trust in online classroom climates after modality change. The third theme uncovered the women students' functional peer supportive relationships in blended learning. The fourth theme presented the self-efficacy impact through asynchronous learning. Four themes uncovered during this case study found the weaknesses and strengths of the educational experiences of participants in the community of inquiry. The face-to-face courses that merged into blended learning at midsemester further validated the overall educational experience of the spring 2020 semester of learning under stress. After the shutdown, new trust was built in classroom climates, positive peer relationships developed among women students, and a more independent learning environment increased higher-level thinking. Next, Chapter Five concludes this multiple case study of the broader scope meanings of educational research and how these women can be better supported in their

educational learning experiences. Implications and future research helped open the dialogue for discussion of future outcomes, policies, and best practices to help marginalized women, higher education, and the global economy.

Chapter Five

Conclusions and Recommendations

This concluding chapter presents the discussion of the research findings of Chapter Four, beginning with the research question for this study. This led to conclusions about the educational experiences of five low-wage marginalized working women students at an off-site university campus during the spring 2020 semester of the COVID-19 shutdown. The intent of this study focused a constructivist paradigm through a feminist standpoint theoretical (FST) lens exploring participants' educational learning experiences in a community of inquiry (CoI) (Harding, 2004; Garrison et al., 1999). The community of inquiry framework observed the levels of cognitive, social, and teaching presences experienced by five students at the university off-site campus. Semi-structured Zoom interviews documented each unique case that was transcribed and analyzed by reflexive thematic analysis uncovering four themes discussed in the summary of findings (Braun & Clark, 2006). Included as recommendations are the implications of the study and future areas for research development. This chapter also highlights the personal, practical, and social justifications for this case study.

Research Question

The research question that guided this study was:

> How did COVID-19 impact low-wage, working women's cognitive and social educational experiences while enrolled at an off-site campus?

Introduction

COVID-19 exacerbated the preexisting educational inequalities affecting low-wage women's cognitive, social, and teaching level presences in their educational experiences

while enrolled at an off-site campus. Because of having to overcome barriers of poverty, these participants were experienced in overcoming situational and dispositional barriers while persisting to degree completion. Yet, with increasing job insecurity, unstable childcare situations, children's virtual homeschooling, and fears of the deadly disease of COVID-19, participants were burdened with increased anxiety and burnout as they juggled multiple roles as worker, student, and mother. With classes abruptly converting to online at midsemester, participants realized they lacked the much needed home technology to support online learning. This further exposed the widening digital divide amongst students. Kessler-Harris (2018) noted that low-wages of women in a technologically driven society meant that these learners would not have the means to make purchases during the shutdown. The spring 2020 semester impacted the participant’s sense of belonging. They felt pressured to focus on their job and family further neglecting their academics. The perceived strong teaching and social presences observed between faculty, students, and peers increased certain participants' active engagement in continuing to learn during a stressful semester. Lastly, the opportunities for the participants to learn through asynchronously learning in the new blended learning course design were shown to increase the self-efficacy of women motivating other women to persist in degree completion.

COVID-19 has impacted women most, especially those in low-wage jobs who have a lack of savings or live close to the poverty line (United Nations, 2020). Eighty-nine percent of single mother students living in poverty are twice as likely to work in low-wage retail, service, or administrative jobs with few benefits as documented in this study's findings and the literature review (Dunford & Qi, 2020; Healey & O’Brien,

2015). Poverty can shatter low-wage women's higher educational attainment limiting their full potential as citizens. With the fastest-growing student demographic in America being nontraditional women students, the 2020 spring semester of learning will have long term impacts on society. Most notably, the lower socioeconomic women students who did not return to college to persist after the shutdown are likely to fall deeper into poverty (Ceglie & Settlage, 2016). Parolin et al. (2020) estimated that 8 million people have entered poverty in the U.S. since the pandemic began and returning to poverty can be as simple as earning low-wages with a lack of savings. This unstable financial situation when setbacks happen leaves lower socioeconomic students unprepared without the slack needed to absorb sudden shocks. The effects of COVID-19's went beyond a lack of money. The scarcity of resources impacted the students' mental capacity to effectively and efficiently use their minds to learn during a pandemic. Yet, students were resilient and found a sense of belonging during their struggles benefiting their overall well-being and academic success creating meaningful learning.

Summary of Findings

Fighting the Quiet Revolution

White-collar, middle class, and higher socioeconomic class workers, who continued to work in the comfort of their homes, were not similarly affected by the shutdown (Dunford & Qi, 2020). The participants in this study had earned a unique vantage point of always looking up the ladder at women in the more powerful social classes. They had special access to knowledge not available to the privileged corporate class of workers (Brooks, 2007). The difference between the two classes of workers was that the participants in this study were still fighting the Quiet Revolution (Goldin, 2006). This

movement began in the 1970s with a growing number of traditional women students enrolled in universities to further their careers. In contrast, the nontraditional student participants in this study were young mothers, who went into the workforce immediately following high school (Goldin, 2006). These women missed potential occupational and wealth opportunities because of conflicting maternal demands and the mental distress caused by a low-wage job. Stress factors accounted for their decisions to postpone their educational goals, and without a higher education, these single mothers had limited promotions, training opportunities, and mentorship (Healey & O'Brien, 2015). Their caregiving situations were accommodated with flexible job schedules, yet the unstable positions were coded as low-wage and part-time without benefits (Dennehy & Dasgupta, 2017; Healey & O'Brien, 2015). The participants in this study remained determined living on the edge trying to escape poverty during the onslaught of danger from COVID-19. One slip and again they would return to poverty. The pandemic highlighted the American social class divisions and attempted to derail the most vulnerable population of students struggling to stay on track to graduate in search of a better life.

Scarcity in the Educational Experience

Mullainathan and Shafir (2014) believe scarcity while learning lessens students' cognitive ability to use "bandwidth." The available means for learning functionality can be compared to a computer processor's bandwidth that prioritizes functions to complete tasks most efficiently. Computer programs can delay task completion making it less efficient. This is similar to how the human brain concentrates on the most important tasks at hand and neglects others. The participants had fallen into a scarcity trap due to the attention COVID-19 took away from their academics. The participants' focus tunneled in

on the most pressing issues outside of the classroom that took precedence over learning for participants in this study. Participants were already faced with poverty, so they attempted to keep their family afloat with no slack to absorb shocks from setbacks such as losing their job. Although participants had less cognitive availability because of being taxed with the issues of COVID-19, students and faculty bound together during the shutdown creating trust, a sense of belonging, and increased self-efficacy to support off-site campus students. While four out of five participants suffered financially during the spring semester, one higher socioeconomic student, Christine, did not suffer the cognitive setbacks similar to those experienced by other low-wage participants. This raises the question of whether the lockdown was merely a luxury for the rich.

Four Themes Hinged on a Sense of Belonging

Baumeister and Leary (1995) explained that a need to belong is the desire for interpersonal attachments which is a fundamental human motivation. Plus, there are potentially benefits to belong among groups of people when scarcity is present, and competition is at hand (Baumeister & Leary, 1995). In contrast, a lack of belonging should exhibit ill effects such as added stress, behavioral and psychological problems, and health problems such as during events of divorce and death (Baumeister & Leary, 1995). Nevertheless, social bonds are hypothesized to be easily formed and influence cognition as a powerful factor shaping human thought. Thus, emotions can cause indirect effects of a need to belong because most emotions that a person experiences are both positive and negative linked to belongingness (Baumeister & Leary, 1995). Furthermore, people who are able to have their need to belong met are evidenced to be happier, healthier, and able to cope with the everyday stresses of life (Baumeister & Leary, 1995).

During the spring semester, each participant experienced unique needs to belong in their lives and their educational experiences influencing learning inside and outside of the classroom. Students' resiliency during their struggles created a sense of belonging benefiting their overall well-being, academic success, and meaningful learning.

All four themes found in this study, for low-wage students to be academically successful, rest on a sense of belonging. The first theme demonstrated how the shutdown exposed the widening digital divide creating belongingness uncertainty among lower socio-economic students. An existing digital divide translated into a knowledge divide among struggling participants who did not have resources such as personal computers, printers, and ink. Lack of communication and being tactile learners perpetuated belongingness uncertainty for the lower socioeconomic students in the new online classroom setting. In contrast, the second theme evidenced how professors built trust in online classroom climates after the modality change from face-to-face to online learning following the shutdown. Participants noted that professors' caring and empathetic actions increased social belonging which transitioned from the face to face classroom to the new online community of inquiry. The overlap of the social and teaching presence levels created the foundations for trust-building relationships in these climates. The third theme uncovered in the social presence was the women's functional and peer supportive relationships in blended learning. These relationships enhanced the social belongingness of classmates beyond the classroom. The fourth theme illustrated from the overlapping levels of the social and cognitive presences was the development of self-efficacy observed through positive experiences of asynchronous independent learning assignments that increased the level of learner presence.

Interpretation of Findings

Exposing the Widening Digital Divide

The digital divide was exposed in the first findings indicating participants' need for personal computers, printers, and ink after the shutdown. When the off-site campus computer lab closed and executive orders made access to alternative resources impossible, participants' cognition was significantly hindered, and an increased belongingness uncertainty grew without the proper technology to use. A social-psychological intervention by Walton and Cohen (2007) tested the social belonging of minority students and defined belongingness uncertainty as the stigmatization of marginalized students who questioned the quality of their social bonds in academic and professional domains. Over a three-year observation period, minority students had improved GPA and health outcomes because of an intervention aiming to decrease psychological perceptions of threats on campus through subtle attitude-changing methods. Unfortunately, in this case study with the abrupt course conversion to online, an intervention was not performed. Stigmatisms of poverty taxed participants' ability to keep their head in the game to learn, and the digital divide created an internal disruption of belongingness uncertainty distracting participants (Verschelden, 2017). For example, Michelle, a single mother to four school-age children, struggled logistically to complete her college course work and help her children with virtual assignments on their one laptop after the shutdown. This abrupt modality change caused unpreparedness at midsemester impacting Michelle's willpower to persist and reduced her bandwidth to continue learning. Even when the modality conversion to online benefited students' safety, barriers such as the digital divide, family responsibilities, finances, and time

demands caused a lack of focus on learning under the COVID-19 stress (Cooper et al., 2020; Gault et al., 2020; Mullainathan & Shafir, 2014; Verschelden, 2017). Michelle's loss of self-confidence and questioning how she would complete the semester or continue to enroll in future semesters further disengaged her from her learning.

Scarcity Reduced Mental Capacity in the Cognitive Presence

The digital divide strained the already exacerbated COVID-19 situation, and participants became single-mindedly focused on their family's stability and neglected their academic goals. Barriers caused their vision to tunnel to the most important aspects of keeping their family afloat, providing food, and holding on to a job. At the beginning of the shutdown, belongingness uncertainty occurred as nontraditional students who were more tactile wondered if they could pass an online course. Yet, as the semester continued and anxieties increased outside of the university with finances, certain participants did not have the mental bandwidth to focus on their feelings of belongingness uncertainty. To explain, Maslow's (2013) hierarchy of needs is often seen in a pyramid shape describing the lowest level of physiological needs such as food and shelter followed by the safety needs of freedom from fear and employment. These two levels of needs would have to be met first before the participants could focus on the next need of belongingness. Amanda, the least financially secure, lost cognitive bandwidth soon after the shutdown as she experienced major financial dilemmas. Because of basic unmet needs, students neglected communicating with faculty and staff about not having laptops, home printers, or reliable internet that further widened their digital divide thereby furthering disengagement. Because students' attention was at a deficit, their shrinking bandwidth caused a lack of focused attention on gaining access to supplies that the university could have offered.

Their inhibition led to a lack of focus on academic goals, and their cognitive and social presence levels began to diminish. For example, Jade had taken online courses in the past, but she felt she was not learning after the shutdown. Her mental capacity limited her involvement in Zoom discussions diminishing her ability to learn. Jade showed a lower ability to self-regulate her critical thinking, yet she desired the online course modality to help protect her from catching COVID during her pregnancy. She said, "Zoom isn't difficult for me, but it is easy for me to get distracted in class." Jade associated her lack of being able to learn in the new course modality with the lack of PDF printouts, yet her life had been impacted by COVID-19 in more indirect ways which contributed to the decreasing bandwidth available to her in the spring semester. "I felt robbed!...I really don't feel I learned much of anything, and I feel it has a lot to do with everything that's gone on to boot with things getting cut short. You just had a lot of distractions." Lower socioeconomic students had focused on tunneling their vision on survival. This focus was a dividend benefitting their most basic physiological survival needs but was a detriment to their learning. When students faced solving problems in scarcity, tunneling their vision on survival negatively impacted their cognitive capacity because participants had trouble retaining knowledge and engaging in logical reasoning (Verschelden, 2017). The simple fact that participants did not have the same digital supplies that other students had in their homes eroded cognitive performance as their focus shifted to monetary concerns and belongingness uncertainty instead of solutions (Mullainathan & Shafir, 2014).

COVID-19's Impact of Cognitive Capacity and Executive Control

In contrast to cognitive capacity, executive control is defined as the self-control and function to meet learning goals (Mullainathan & Shafir, 2014). For example, Amanda's

willpower to focus her attention on academic goals started to dwindle and even caused her to dropout. She has yet to return since the spring 2020 semester. In addition, scarcity situations for participant Jade created impulse decisions for her to trade-in vehicles when she received COVID-19 relief funds possibly creating opportunities for more error in future decision making. Jade's executive control situation was even more unstable since scarcity happens after abundance vanishes (Mullainathan & Shafir, 2014). From Jade's perspective, she needed to solve an impending problem she viewed as a priority utilizing any savings she might have accrued from her relief funds. Her decisions were powerful in this study because she was the only traditional student who had not dropped out of college yet. She was soon to be a single mother fighting poverty while enrolled in college, and her willpower may eventually succumb to fatigue causing her to fall into the scarcity trap unless she receives the needed financial and student support. Her behaviors had eerily followed many of the nontraditional women students in this study that returned to complete their degree a decade or later for the first time since dropping out of college, hence, perpetuating the Quiet Revolution.

Trust Built Classroom Climates

The second theme revealed participants as having a strong teaching presence level. Pandemic uncertainty, course modality conversion, and financial strain from the shutdown created a stressful semester of learning demanding a foundation of continued trust to be built for students to continue learning (Haynes, 2018). Because students had the advantage of having met for half of the semester in a traditional classroom setting building trust, a sense of belonging in the social presence increased their bond in developing critical thinking after the shutdown (Garrison et al., 1999; Haynes, 2018).

The instructor's supportive teaching methods helped to build self-efficacy and increase students' confidence to reach metacognitive learning after the shutdown (Akyol & Garrison, 2011; Garrison et al., 1999). Students described new classroom climates that were online after the conversion as increasing a sense of belonging to the new online modality. The professors' actions were closely related to the social presence described as empathetic, caring, attentive, and accommodating. The positive influences that professors' efforts created during the spring semester benefited students' mental stability and well-being, academic success, student retention, social belonging, and illustrated how to lead by example. Likewise, Tinto (2015) theorized in his empirical studies of student retention the essentialness of student-faculty interaction empowering faculty members to engage students that were essential in the motivational process of helping students persist to degree attainment (Emerick & Berry, 2015, Harrell & Reglin, 2018).

Similarly, Bergman et al. (2014); Carson and Reed (2015); Ceglie and Settlage (2016) agree that a trusting relationship between faculty and students is paramount in the persistence and retention of the student. Participants in positive classroom environments were shown to have had their perceived situational and dispositional barriers lessened because of the caring faculty and advisors. The trust built from the overlapping perceived levels of the teaching and social presences created safe spaces for students to grow. Students felt their involvement was valued and their physical presence mattered in completing the semester successfully as a team (Verschelden, 2017). Students found consistency in the small, family atmosphere of the off-site campus through Zoom. High-quality faculty strengthened the close-knit environment in an online community of

inquiry helping students' develop the willpower to physically and mentally persist through the semester.

The caring behaviors of professors were attributes of the faculty's professional standards for behavior. For example, Anderson et al. (2004) believe that relationships built on trust lead to a flourishing collaborative work environment. Similarly, a community of inquiry is a collaborative social constructionist framework, and Vygotsky et al. (1978) stated that the term "social constructivist" implied that social interaction cannot be separated in the development of cognition. In essence, both a community and a university are interconnected and dependent upon the students for future success (Anderson et al., 2004). The collaboration shows that trust must be at the foundation of educational leaders' ability to be successful. Overall, the findings of this study are in agreement with persistence studies that show the relevance of building social and cultural capital for meaningful and positive educational experiences. It also shows that an unwelcoming institutional climate deters college degree results (Ceglie & Settlage, 2016).

Positive Peer Relationships beyond the Shutdown

A third theme that developed was the social connectivity of students that carried forth after the shutdown in social presences increasing student social belonging. Students had strengthened a sense of belonging by affirming student values formed in informal classroom settings. By studying self-confidence in positive peer relationships, Verschelden (2017) found students with valued involvement with peers were capable of lowering stress, improving student self-concept, and increasing resiliency. This valued involvement with peers increased course satisfaction and student persistence. Marginalized participants at the campus faced scarcity, and the student networking had a

focused mission on completing their college course together during the spring. For instance, Jade mentioned that her cohort was more willing to work together because their "backs were up against a wall." Time was scarce for the group, and slack could not be tolerated especially for low-wage workers juggling frontline schedules, children's virtual learning at home, upcoming pregnancies, and budgeting family spending (Mullainathan & Shafir, 2014). Even though social belonging increased, in agreement with Shea and Bidjerano (2010) and Shea et al. (2014) in their study, student discourse was unable to be reliably identified in Jade's collaborative learning activity of volunteer group-work performed with her cohort.

Students utilized open communication through texting, emails, social media groups, Zoom, and phone calls to continue checking in on the well-being of classmates, friends, or those they knew to be suffering during the pandemic (Solmaz, 2016). Even Kelly who suffered barriers from her mother's ICU hospitalization during the spring 2020 semester was found compassionately checking on other classmates. The kindness and friendships that students and faculty had shown to one another before the shutdown long impacted student's social presences with other students, faculty, and the community through continual development of social belonging at the university off-site campus. While the change in teaching modality was not desired by the participants, socialization with classmates eased uncertainty during the change to the community of inquiry and created a more satisfactory educational learning experience. While all students in the study were at some point single mothers and/or pregnant, they valued the close bonds of other women students as evidenced in the findings. Lastly, Berry's (1999) servant leadership qualities were observed in the caring and supportive faculty who were role

models leading students to show support to other classmates who were struggling during the pandemic.

Zoom's Social Belonging Impact

Shutdowns have been evidenced to worsen abusive home environments (United Nations, 2020). The pivot of courses to online modality midsemester caused mental health distress for students who did not have strong familial and financial support. Without the traditional classroom social interaction, participants were fearful of no longer being involved in the traditional collaborative communication process that brought together guided discussions of personal and shared worlds of the students (Garrison et al., 1999; Kozan & Caskurlu, 2018). The isolation created by the change in environment resulted in harmful effects on student's mental health. This study had shown participants coping strategies during the shutdown included Zoom sessions as their social therapy to mirror face-to-face interaction and texting with emojis to continue conversations preventing further psychological stress (Solmaz, 2016). Arbaugh and Benbunan-Finch (2006) suggested that activities that cultivate social presence such as continuing class discussions via Zoom after the shutdown also enhanced online learning satisfaction. Zoom connections were ways in which students could be psychologically rewarded for increasing their social presence by connecting to a community of inquiry online to bond with classmates. Mullainathan and Shafir (2104) assert that low-income students experience chaotic and impoverished environments that can manifest throughout the learning environment without the optimal cognitive and emotional development to succeed. This online opportunity benefited participants' belonging while in isolation. For example, Jade's social presence increased through Zoom by viewing video feed of

students' homes. These viewings uncovered an even stronger social presence for students who were visually interested in learning about other classmates' lifestyles and families through Zoom. The cameras would capture views that each student consciously or subconsciously allowed classmates to see in an intimate, small glimpse of their household background. These views allowed students, such as Jade, to create social bonds with other students that they could connect and relate to as students at the university. This was motivating for Jade who, otherwise, lacked full cognitive engagement in her online class. Kozan and Caskurlu (2018) realized in their study that social interaction is of utmost importance to CoI, and the collaborative communication process must bring together the personal and shared worlds of the learner and others' perceptions to create critical thinking (Garrison et al., 1999). The use of Zoom in blended learning increased social presence in situations where students were not as actively engaged after the shutdown and indirectly supported students' mental health through social connections. Likewise, Zoom is a user-friendly interface that allows changing student backgrounds, filters, and emojis to keep students happy and engaged in the learning process. These open exchanges of communication build upon social presence where facial expressions and emoticons were utilized encouraging self-esteem which is an essential factor in an adult learner's ability to gain trust in the educational experience (Garrison et al., 1999). These findings agree with the findings of Akyol, Garrison, and Ozden (2009) regarding the strength of blended learning courses and satisfaction with online learning in higher education. Likewise, Solmaz (2016) and Öztürk (2015) tested social media with the CoI framework to better understand the informal learning communities formed in more self-directed educational experiences. This was similar to the increased group cohesion

created by the use of the Facebook cohort group in this study to stay engaged outside of the formal classroom and share feelings through the group's bond in a positive manner while they were all learning in isolation (Garrison et al., 1999). A discussion of mental health implications is discussed later in this Chapter.

Women's Increased Self-efficacy through Asynchronous Learning

The fourth theme evidenced the independent learning environments following the conversion in asynchronous assignments. In these higher-level critical thinking environments, the social and cognitive presences overlapped, and small, independent assignment opportunities increased self-efficacy. While chipping away at courses toward degree completion promoted self-efficacy within participants completing a stressful semester of learning during COVID, opportunities that assisted students in asynchronous learning brought deeper critical thinking and confidence to these women (Gnilka & Novakovic, 2017). John Dewey (1933) is often noted as the founder of constructivism, and he believed that school was meant to be relevant to student's lives. By living in their community, the university gave learners real interactive experiences enhancing their capacity to give back to society. Furthermore, Lindeman (1926) asserted, "Experience is the adult learner's living textbook." Participants in this study were given more opportunities due to the shutdown to learn without the boundaries of time and place. Likewise, in a review of the CoI model, Shea and Bidjerano (2009) confirmed that "learning by doing" and asynchronous communication created self-regulated learning online, a precondition of student success. Plus, Sun and Rueda (2012) found in their research that successful students showed a strong correlation between higher levels of self-regulation and online learning. The independent learning environments formed

following the shutdown were beneficial to the nontraditional adult learners, and support Merriam, Caffarella, and Baumgartner (2007) who voice that Bandura's Social Cognitive theory plays an important role in the development of the learner's perception of self-efficacy and self-regulation. Moreover, Merriam and Bierema (2014) cited Mezirow's theory of transformative learning which focuses on the student developing a personal meaning of the educational experience. Professors who incorporated self-regulated learning activities into the curriculum after the shutdown evidenced how knowledge and opportunities began a path to monetize itself in the future career paths of students (Kilis & Yildirim, 2018). For example, project-based learning through volunteer opportunities and cooperative learning through internships supported a more autonomous learning environment and helped to build skills needed in the local workforce. In these situations, the learning presence level improved the overall higher thinking expressed and increased social belonging to the university and community (Harrel & Reglin, 2018). In return, a more confident and motivated student was engaged in her educational experience.

Volunteerism, Internships, and Work-based learning

The COVID-19 shutdown provided an opportunity to observe participants' autonomy in volunteerism, internships, and work-based learning. Disadvantaged students who had experienced dispositional barriers to their educational success needed autonomous learning opportunities offering valued involvement and flexibility to help engage them emotionally, behaviorally, and cognitively to persist (Sun & Rueda, 2012; Zimmerman, 2002). Blended learning options during the 2020 spring semester added engagement in the community creating social belonging that showcased the effectiveness of students' self-regulated learning when students learned without boundaries of time and place in an

asynchronous learning environment (Shea & Bidjerano, 2009). Faculty-designed blended learning deepened the meaningful, self-regulatory educational experiences helping with improved self-reflection and metacognition. This was shown to be beneficial in behavioral science fields for participants such as Kelly completing self-paced, continuing education modules that she completed asynchronously (Garrison et al., 1999; Kilis & Yildirim, 2018; Cai et al., 2020). As commencement ceremonies were canceled, assignment completion created rewards of stacked accomplishments that helped regain students' self-awareness, self-motivation, and behavioral skills that the shutdown had attempted to diminish (Garrison et al., 1999; Kilis & Yildirim, 2018).

These positive independent learning experiences are also important for faculty and advisors to note when helping students in career advising. Bell et al. (2016) stated that accounting careers will grow by 11% between 2014 and 2024, and most accounting students are oblivious of the right job that fits his or her personality. In their study, a three-part survey acquired information about the person's basic demographics, important job characteristics, and conducted a personality assessment. Key results indicated that benefits such as salary are not as important to the students as the work environment and long-term growth (Bell et al., 2016). Women rated workplace benefits higher than men on the survey, and traditional students ranked job security high while nontraditional ranked geography high possibly due to the recession and family ties, respectively. These findings were similar to the off-site campus women participants' views when weighing flexibility benefits because of family obligations as single mothers.

Practical Implications

Human capital has been gradually wasted since the 1970s when real wages became stagnant and digital divides widened (Verschelden, 2017). The digital divides have

negatively impacted lower socioeconomic social classes, and since 2014, the top 20% of the population has owned 80% of the wealth in the United States (Verschelden, 2017). The wealth inequities limit economic mobility by limiting income, wealth, and political power causing people to remain stuck where they started out in life. In fact, even when a disadvantaged person makes it to college, only 1 in 4 graduate. Yet, over 3 out of 5 students of families earning over $150,000 in household income graduate making true the saying by Thomas G. Mortenson, "the rich are getting richer because of higher education, and the poor are getting poorer because of it" (Verschelden, 2017). An educated and more diverse workplace increases equality and creates a healthy economy capable of overcoming the economic downturn of COVID-19 by improving economic efficiency to compete in a global marketplace (Henrickson et al., 2012). The implications of this study are strategically significant for policymakers and educators in helping marginalized students meet their goals in life. Education policies and educators' pedagogical innovations could provide low-wage women students a fighting chance to escape poverty and complete a college degree while increasing social belonging despite barriers that magnify the inequities of society.

Flexible Course Modality

The COVID-19 shutdown of higher education institutions across America provided researchers with opportunities to explore universities' and students' learning adaptability and technological flexibility in pivoting to blended course modality. These studies can offer insights into preparation for the next global disaster. Commonwealth of Learning (COL) (2018) showed that blended learning can increase student learning skills, improve course satisfaction and learning outcomes, and create greater access to information.

Also, blended learning can provide opportunities both to learn with others and to teach others. Students can collaborate at a distance, increase flexibility through technology, learn asynchronously, improve engagement, and achieve higher and more meaningful levels of learning. The blended learning options allow students opportunities to project themselves academically and socially in an online community of inquiry, thus, improving digital learning skills essential to being a more successful learner (Commonwealth of Learning (COL), 2018).

This study helped formulate new degree options such as self-paced, independent learning models and their ability to change access to education for working women living in poverty in America (Garrison, 2000). Student learning outcomes came to be aligned with flexible course modality in more asynchronous activities during the shutdown. This flexibility was hope being offered to students, who might otherwise have stopped out or dropped out, to forge ahead and not give up mid-semester. They developed a sense of belonging with students and learned that, when times get tough, other options exist for completing their college goals. Hope can come in the form of a teacher's individual class design flexibility or even empathy shown to students through changes in syllabi (Verschelden, 2017). Just adding information on a syllabus to extend a line of communication offering alternatives to missed assignments, late research papers, or flexible attendance policies can offer hope to students struggling faced with a digital divide or juggling financial resources so that they do not withdraw from the course or drop out altogether. The spring semester offered students the possibility to succeed using asynchronous learning as an alternative plan. Future course designs could include course meetings synchronously for the first half of the semester and then completing

assignments asynchronously afterward. This would allow a working student to request a work schedule change for half of the semester rather than an entire semester that might be denied by an employer. This flexibility also allows a mother to possibly save on childcare expenses for half of the semester and spend more time with her children, just to name a few of the benefits to secure hope for working students. Similarly, in a study to explore the confluence of factors that promote and threaten adult learner persistence at a four-year institution, Bergman et al. (2014) sought to find the extent to which an adult student's degree completion is affected by student's background, campus environment, and external influences on a student participating in adult degree completion. The study tested the Braxton, Hirschy, and McClendon's (2004) theory of Student Departure in Commuter College and Universities along with Bean and Metzner's (1985) Conceptual Model of Undergraduate Nontraditional Student Attrition model and uncovered that 53.5% of participants felt work was a conflict in degree persistence. Results indicated that educational aspirations, institutional responsiveness, and familial encouragement play significant and positive roles in helping adult students remain enrolled and graduate (Bergman et al., 2014). Therefore, this study also hinged on the social belonging created by the support of faculty being proactive to the participants' needs. Therefore, the first critical step in ensuring a new normal of blended learning operates well requires faculty and staff to be attentive and proactive in procuring technology resources for those students who suffer from a digital divide (Commonwealth of Learning (COL), 2018).

Paid Internships for Low-wage Students

Low-wage women students are robbed of bandwidth concentrating on working and worrying about not having enough money. This study showed the benefits of

volunteerism and work-based learning. Policymakers and educators must find solutions to compensate low-wage students for on-the-job work experience while keeping a high-quality level of education. Unpaid internships are not feasible for a low-wage working woman as time spent working without pay lessens their mental bandwidth. When students have the mental bandwidth, they understand and retain course lessons from their concrete experiences with emotionally cogent and relevant stimuli in environments such as paid internships in their hometowns. Increased bandwidth and meaningful learning can be accomplished through community partnerships appreciating the monetary and professional value of college students in their workplace. Students would build self-efficacy from small learning achievements which could then be applied to the classroom context. Akyol and Garrison (2011) explained that the cognitive presence has four phases of inquiry with dimensions of self-awareness and external strategic action causing the educational experience to be one complete process. The first phase is a triggering of an event that brings forth a sense of awareness, and in the second phase of information exchange, a learner would be attempting to orient one's self by integrating and conceptualizing knowledge gained in a paid internship (Garrison et al., 1999). During the third step, the learner is gaining insights and understanding of an idea and clarifying a topic through exposure to field experts. This increases the sense of connection of graduates to remain cognitively and socially engaged in the workforce and possibly stay in the local geographical area saving the university and community from brain drain. Thus, if students that live in the community can relate to their internship with a certainty of belonging, a student can also see one's future self on a trajectory path to success

following the example of that community member in their future career field (Verschelden, 2017).

Federal Work-Study Reform

A reform of the federal work-study program could supplement student income at external work sites in the community to help students build skillsets and earn more than minimum wage while enrolled in college. These opportunities would link post-secondary education to the needs of the workforce, create avenues of networking for students, create self-efficacy in their career path chosen, create a more engaged student, and raise the wages of disadvantaged students who are struggling to persist. This increased sense of belonging to a learning community would create value for the student increasing their academic success and motivation to complete the course (Verschelden, 2017). By covering a subsidized salary, employers would suffer less financial risk and be enticed to hire college students while giving more autonomous learning opportunities that would earn higher wages for these current low-wage workers to support their families without constant fear and worry. Targeting qualified students with federal work-study would help lower socioeconomic students close workforce inequity gaps by stacking credentials before graduation. Because low-wage women need autonomous learning opportunities, but cannot afford to lose any income, the opportunity of paid internships must be considered for the persistence, quality of life, and escape from poverty for these students. The idea of "learning by doing" helped one student, Michelle, through a volunteer assignment where she was not socially connected to the university, professor, or classmates during the spring semester shutdown (Shea & Bidjerano, 2009). In contrast, if she had the opportunity to work in a paid internship, she might have been able to find

better wages and begin building a skillset to add to her resumé while completing her degree. Plus, without the cognitive and social connection to the nonprofit where she volunteered, she might not have completed the course assessment, and she would have failed the one course she was enrolled in at the university. The hybrid learning modality has the potential to accommodate learners who need flexibility for degree persistence, and a reform of the federal work-study program would provide valued workforce opportunities while increasing students' sense of belonging to a learning community.

Post-COVID-19 Evaluation of School Supplies

The everyday use of technology is trivial for some middle and upper-class social groups. However, this study has shown the need for a home school supply evaluation because of the widening digital divide. An evaluation of digital supplies supports meeting the needs of disadvantaged students as technology advances become an expectation of students to have digital supplies at home. Allam and Jones (2021) found that the adoption of 5G and 6G technologies by academia and industry will further expose the widening digital divide post-COVID-19 with innovations furthering the addition of newer technologies such as virtual reality for simulations. A survey of students at the off-site campus will help test for missing resources for blended learning and help educate faculty and staff of inequities at the campus to further support all students suffering a digital divide. A solution to help students could include "micro" grants to assist students to pay for needed school or personal items encouraging students to stay enrolled and maintain a healthy GPA. Otherwise, as hard as it may be to believe, this study has shown that even with very limited cognitive bandwidth, low-wage women students are attempting to persist to earn

a college degree, yet the digital divide is only widening, depleting knowledge to survive, gain wealth, and stay healthy.

Impact of Mental Health on Social Capital

Students who suffer from poverty are less healthy mentally and physically because of chronic stress caused by a lack of resources. The well-being of students was communicated by the university leadership as the first and foremost concern of students during the spring 2020 semester. Zheng et al. (2021) stated that COVID-19 wreaked havoc on lives around the globe caused by loneliness, social isolation, financial insecurity, resource scarcity, occupational difficulties, and negative coping techniques. This added stress led to problems that included substance abuse, depression, and suicide. Charles et al., (2021) evidenced in the study of a Southeastern U.S. university at the beginning of the COVID-19 shutdown that the stressful semester of learning contributed to an increase in mood disorder symptoms, perceived stress, and alcohol misuse. Healthy strategies are needed to help students recover bandwidth to become academically successful. Often, a lower socioeconomic student is missing feelings of respect, safety, self-esteem, and acceptance. During stress, these inadequacies can be revealed as a stereotype threat when students struggle to pay bills, feed their family, or make necessary repairs (Verschelden, 2017). A stereotype threat for women in this study could be a damaging misconception that a single mother "needs to be better prepared and get her act together", or that single mothers "need to get off welfare and get a job". Empirical studies have shown the harmful effects that the identity threats can have on a negative recursive cycle of psychological and poor performance that feeds off one another (Verschelden, 2017; Cohen & Garcia, 2008; Steele & Aronson, 1995). This switching back and forth to

demands such as work, home, and school cause belongingness uncertainty impairing cognitive resources and the spirit of the individual having a depressive state on student motivation and success. In a study testing the gender differences in students' perfectionism, career search self-efficacy, and perception of career barriers, Gnilka and Novakovic (2017) found that women may have a stereotype threat related to their lower achievement beliefs. Career search self-efficacy can benefit aspects of career development, career decision needs, career activities, and career indecision, but the negative stereotyping may even hinder the development of career search self-efficacy and prevent women from engaging in activities that contribute to the development of career search self-efficacy. One solution to the problem suggests enhanced career counseling for students to remedy any self-criticalness (Gnilka & Novakovic, 2017).

Family Friendly E-Inclusive Environments

There is an opportunity to be more e-inclusive in the new blended learning modality in a post-COVID-19 world. This study brought forth evidence of the need for safe spaces for families of the off-campus students. Honda et al. (2020) found in a study that mothers can be socially connected in an online community when they feel confident in interacting with others who are positive and express kindness. This is in agreement with researchers who evidenced a large body of research that in order for learners to be critically engaged in discourse in blended and online settings, they need to create and establish a social learning space (Rienties & River, 2014; Caspi et al., 2006; Giesbers et al., 2013; Van den Bossche et al., 2006). More than a mainstream media group, an online chatroom meeting place designed in the learning management software of Canvas can help manage requests, questions, and announcements of students and assist them when they are

struggling to overcome barriers. Group chats can be designated for conversations open to advice on breastfeeding to exchanging children's clothing to discussing and uncovering racial bias to provide welcoming spaces for students to continue their education and feel a stronger sense of value affirmation in a sense of belonging. Plus, more faculty engagement in virtual events for families to socialize, bond, and connect to discuss life inside and outside of the classroom will bring forth more active faculty-student online interaction and increase their sense of belonging to the off-site campus and community catering to commuters. The hope is that these counter-spaces allow students to reclaim some of the mental bandwidth which is lost daily as they transition between work, family, and academic life. (Verschelden, 2017).

Student Growth Mindset Training

Training students to visualize their goals when obstacles arise can give hope to them to still accomplish their endeavors. The objective is to grow their brains through hard work and persistence. There are brain exercises known as neurobics that assist in increasing oxygen to the brain to influence mental growth. As seen in this study, volunteering in a service-learning project is a form of neurobics increasing brain activity. Griswold (2020) observed mindfulness exercises that can impact students' motivation, well-being, and learner attention possibly shifting a person's extrinsic motivation to intrinsic drive. Even a simple but powerful breath awareness exercise can engage a student in further self-reflection. This could help remove the anxiety that could help recover mental bandwidth and well-being during the COVID-19 pandemic.

Life Reports

For students to feel included, value affirmation from classroom life reports helps them gain a sense of belonging. Life reports are an activity that models an enhanced interactive learning environment with the teacher as the role model providing a climate of warmth and organization to promote student motivation and achievement through leadership's example (Verschelden, 2017). When instructors tell their life stories and set the stage for students, a bond is created when students share similarities, differences, cultures, and backgrounds. Likewise, self-disclosure, especially desired from adult students, creates trust, support, and a sense of belonging amongst classmates. The sense of belonging bonds the development of critical thinking in the social presence further motivating a student. This form of relationship-building inside the classroom was observed in Amanda's case when her professor shared his experiences caring for a loved one with dementia (Garrison et al., 1999). These opportunities to learn more about one another are positive peer relationships putting human's needs for social bonds first in the learning experience. Because Amanda's teacher set the stage for learning more about colleagues, Amanda and another classmate used the experience to be involved in an extra-curricular volunteer exercise outside of the course that Amanda was passionate about sharing. These demonstrations bring insights about self, resilience, and reasons not to judge others. Life reports help to educate students by realizing that even though people have different backgrounds they are fundamentally the same. At the same time when these demonstrations bring insights about self, students may decrease belongingness uncertainty by filling a need to belong which is the core motive for finding the meaning of life.

Purpose of Life: COVID-19 Memorial Fund

With various strains of the often silent, but deadly COVID-19 disease impacting society even after vaccination has begun, loss of life is an uncertainty that has touched many families. Johnston and Chen (2020) found that Tennessee is part of the Southeastern quadrant of the United States that was hit hardest by COVID-19. This quadrant area of the U.S. is the fastest-growing part of America that suffers from widespread poverty, lack of healthcare access, and severe health complications from COVID-19. Since the poorest populations are most likely to have chronic health conditions, the Tennessee Department of Health in Urban Areas (2020) suggested that the research site's geographical location in an urbanized area was at an even higher risk of COVID-19-associated mortality because certain disparities existed for different genders, ages, races, and cultural backgrounds including several disparities of racial segregation. Where there is poverty, high medical costs can reduce a person's ability to work and earn income. The overrepresentation of women in low-wage jobs, their occupation, and their education was alarming as social factors contributing to predictors of poor health that could be related to almost one-fourth of the city residents (24.7%) living in poverty, Plus, by April 2020, nine of ten states in the South had the highest unemployment rates (Johnston & Chen, 2020). The reason this is important is that a low-income student at the off-site campus had an immediate death in her family from COVID-19. During Kelly's interview, she referred to a close colleague whose parent passed away during the spring semester due to complications of COVID-19. While COVID-19 has impacted many lives, the funeral costs also loom over the heads of low-income students. A university COVID-19 memorial fund would help struggling campus students who require assistance to pay for

funeral costs. Feelings of social belonging and meaning to life increase with certain family relationships, and a memorial fund may draw purpose to a person's life to persist to complete a degree while helping them pay for expenses during a time of grieving. Furthermore, Baumeister (1991) explains that a meaningful life is shaped by a purpose in life. Therefore, a purposeful life must have feelings of self-efficacy. Plus, their actions must be consistent with good moral values, and the person should have positive self-worth with admirable traits. The four traits can bring meaning to one's life even if only in the short-term during the grieving process or celebration of a loved one's life (Baumeister,1991). Lastly, I reflect on my own situation of my grandmother's passing during the Spring 2020 semester. If I had felt the need for a memorial fund to help pay funeral costs, purchase a flower arrangement, or make a donation to the American Heart Association, these actions would have motivated me to have stronger belongingness to my university to benefit from their caring actions. These caring actions could in the future support the belonging of a student to persist to degree completion in their time of despair. The memory of a family relationship can increase meaningfulness via the four needs, and the university can assist in lessening inequalities rather than exacerbating them due to COVID-19 (Baumeister,1991; Johnston & Chen, 2020).

Formal Peer Advising Programs

Socioemotional support can be provided to struggling students in the form of formal peer advising programs (Verschelden, 2017). These direct channels as peer advisors increase social belonging by providing a friendly ear to hear concerns and requests for help. Peer advisors would be trained to impart accurate information to make appropriate referrals as necessary. A study by Dennehy and Dasgupta (2017) investigated the effect of peer

mentoring on women student's experiences and retention, where participants did not know that the experiment had anything to do with mentoring. Junior and senior-level mentors were paid, and key findings indicated that same-gender peer monitoring is beneficial to increasing a woman's belonging, confidence, motivation, and retention. Women in this program accrued benefits long after the mentoring ended (Dennehy & Dasgupta, 2017). Also, women felt more connected to their field of study when their feelings of belonging and self-efficacy were met (Dennehy & Dasgupta, 2017). This program can easily be initiated by email, Zoom, and further flourish in safe spaces where students could meet. This program would also take some of the burdens off of faculty to be the only close relationships that are created with students at the off-site campus. Peer advisors could help students with neurobics exercises to set specific goals and work out strategies to achieve success. Peer advisors would assure students that some learning difficulties were normal during transitions such as transferring to the college. Furthermore, they would be able to advise students of tools to decrease anxiety while settling into their new environment. This would be a 360-degree approach to making sure that students feel a sense of community and they belong to the off-site campus. In this study, Christine, an African American student who was once a single mother in poverty, would have been an exemplary role model to Jade, a 20-year younger African American student struggling as a new single mother. They both chose the same campus, majors, worked in fast food, and would be able to relate to the sociocultural racism that they have faced. Christine could be the "second mother" to Jade that Christine had discussed in her interview who helped her overcome challenges growing up. The effect on positive bandwidth that someone is always watching out for another student is immeasurable and

can be intrinsically motivating as a reciprocal duty to help others. This program would significantly help community college transfer students to a four-year university. The first-generation, economically insecure, and non-majority students would realize that they too can accomplish their dreams with peer support helping to remove stereotype threats harming academic performance and belongingness uncertainty.

Suggestions for Future Research

This multiple case study provided further knowledge expansion into the CoI framework model from a unique blended learning educational setting during a pandemic. The study expanded upon disaster education and historically documented the pandemic contributing to the goal of future educators' understanding of what happened during the COVID-19 shutdown. Likewise, while the pandemic health and economic effects will be felt for many years, further studies must explore higher education student experiences. For example, as noted in this study's literature review, clinical studies of past disasters are historically documented, but the last pandemic of this proportion was the Spanish Flu of 1918 that impacted college campuses to this magnitude. Since that time, the internet and digital divides have revolutionized access to knowledge, prosperity, and well-being. COVID-19 pandemic research must uncover diverse perceptions of students impacted by the pandemic including other off-site campuses with unique socio-cultural environments. As courses shift to online education, a perspective lens by Michael Moore of transactional distance theory is needed (Moore & Anderson, 2003). In a broader view, a cross-national case study to observe the experiences of student learning during the shutdown or a comparison study of low-income versus middle and high-income students impacted by COVID-19 in blended learning courses is worth further study. Because this

study was limited in the sample population, it did not find a notable impact on the learning of minority students during the shutdown. A study on the intersectionality of race and persistence of women students would be beneficial to confirming differences in evidence (Brudney, 2020; Tomer & Kane, 2020; Charles et al, 2021). Because the literature review found barrier factors that can be described as co-occurring in life, future research clarifying the intersectionality of barriers for women and perception of barriers is needed as COVID-19 barriers may resurface in situations of scarcity (Fomby, 2013; Y. H. Kim & O'Brien, 2018; Verschelden, 2017). Lastly, a study uncovering the impact that COVID-19's shutdown had on the learning experiences of students with substance abuse or criminal records is needed to better understand the various barriers that impacted students during this unique learning environment.

Substance Abuse Dispositional Impact during COVID-19

Substance abuse was a common theme in four out of five students' lives that impacted students' dispositional and situational barriers. Adverse childhood experiences can influence the future college attainment of children, and the dispositional barriers of a broken home because of substance abuse can have effects upon a spouse (Fomby, 2013). Kelly had expressed that her experience with her husband's drug addiction was similar to COVID-19, "This would be the only other time in my life where it's out of control because that's how COVID felt...You have no control over anything because you don't know what's gonna happen." Further research of the meanings of students' and families' experiences involved in substance abuse affected by COVID-19 is needed to better understand this marginalized population and find solutions to helping those struggling to overcome addictions and indirect barriers.

COVID-19's Impact on Students with Criminal Records

Amanda was the only student in the study who had a criminal record and who had not enrolled at the university since the spring 2020 semester. What is concerning is the thought that she could no longer consider her sense of belonging to the university because of her lack of financial resources for consistent food, shelter, and basic healthcare for her and her family (Verschelden, 2017). The relationship of felonies and student retention during COVID-19 is worth further study, although what was noted in this study were the COVID-19 policies impacting felons and sole proprietors. For example, Amanda and her fiancé were denied small business loans in the 2020 COVID relief funding. Mengle (2020) explained that many people did not qualify for the first round of emergency small business loans, and the expected second round of small business loans included sole proprietors and independent contractors with a 25% gross receipt loss in 2020 compared to 2019. This requirement may also exclude the couple again. Similarly, the stimulus checks were denied to incarcerated people convicted of a crime; those people held in a mental health facility; deemed incompetent to stand trial; not guilty by reason of insanity; sexually dangerous persons; those fleeing prosecution or prison time for a felony; those in violation of probation or patrol; and dependent college students (Mengle, 2020). Internal Revenue Service (IRS) (2021) updated the Economic Impact Payments to now include qualified incarcerated individuals. While the bill passed into law was a bipartisan compromise, Americans who were already at a disadvantage were shunned from receiving funds to survive in a pandemic. When asked what she would do if society collapsed and there was no support, she said, "I have some good survival skills. So, if it came down to it, me and my family would survive...I've had a very rounded life. I've been

through a lot of stuff and done a lot of things." Amanda had already beat the odds of a national recidivism five-year rate of 77%, but the ongoing label of a criminal through the pandemic may have hurt Amanda and her fiancé even further who were financially strapped to provide for their family of six. Recidivism impacts the offender, their family, the victims, the legal and prison system, education, the community, and the global economy, and the impacts that COVID-19 caused among struggling college students with criminal records will not be fully known because of the intersectionality of all segments affected by this pandemic. Even students with a high social presence in their educational experience such as Amanda may not correlate to a high retention rate of an engaged student when all impacts of COVID-19 are weighed in a woman's decision to persist to degree completion.

Conclusion

As the face of the twenty-first-century college student evolves, leaders in higher education have the privilege to serve low-wage women students in supportive measures to obtain the American dream no matter what barriers get in the way. While Covid-19 is an event of a magnitude never seen before by current educators, it is new terrain that we all must learn about together. Dreams of success for the nation and future generations must be fulfilled by educators' attention to learning about ongoing problems that COVID-19 will cause for students. Educators must proactively explore ongoing negative rippling effects from the COVID-19 shutdowns as a strategic university priority to stay current on students' needs and nimble to respond to economic downturns during these unforeseen times. Solutions to women's college persistence must be resolved by shedding light on the concrete student's experiences to bring hope for student success and

economic well-being. As poverty increases affecting low-wage working women students, higher education must look to students for practical answers in solving this problem. Flexibility of continued course offerings, paid internships for Pell-eligible students, an evaluation of student resources, and mental health resources for disadvantaged students will begin the process of finding solutions for these study participants. On a broader scale for the financial stability of higher education, solutions must be enacted by policy advocates for change to assist these students' persistence while remaining in the workforce, and ultimately, their escape from poverty. This study provides educators practical solutions, from the perspectives of struggling women students, to proactively create venues so women can remove the barriers to reaching their educational goals. Local, institutional, state, and national legislative advocacy is provided by this study on behalf of the women students to support open communication to discuss the most socioeconomically disadvantaged women students' experiences during COVID-19 and improve the college degree attainment of these marginalized segments of the population.

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Appendices

Appendix A: Venn Diagram of CoI

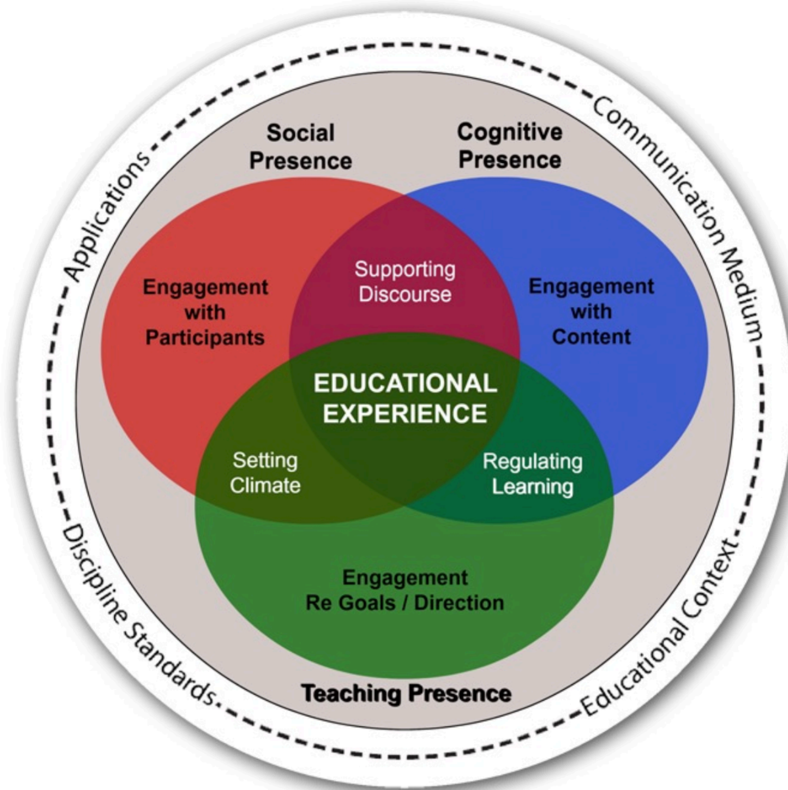

Figure 1. Community of Inquiry Framework:

https://coi.athabascau.ca/

Appendix A: Venn Diagram of CoI

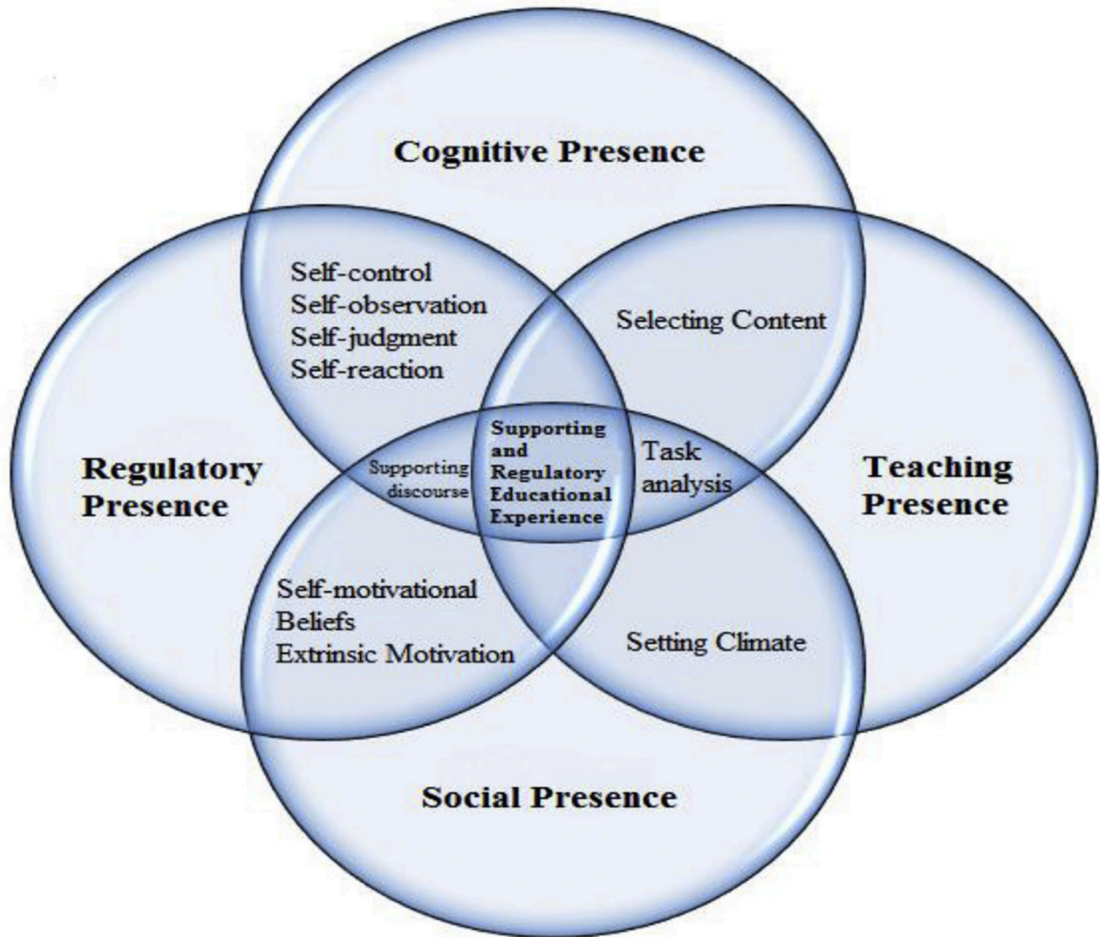

Figure 2. Emerging Leaner Presence in the Community of Inquiry framework.

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Appendix B: Interview Questions

Questions for Women Students.

Where were you born and raised?

Where do you work and how many hours a week do you work?

Do you have any children or are you a caregiver?

If so, describe your childcare situation?

How does your family impact your work or school commitments?

Describe your daily duties in your role at home and at work.

Describe who all lives in your household.

Describe your monthly financial situation.

Describe any governmental assistance you receive.

Describe any child support or alimony you receive.

What is the most money you have earned in a year?

And what age did you first begin working?

How long have you been at your current job?

What is your hourly wage or salary?

Describe any tips or gratuities you may receive.

Do you enjoy your current job? Why?

How many jobs or incomes do you have? Why?

How has COVID changed your working environment.

How has this pandemic impacted your home and school life?

Describe any event like COVID that has happened in your life.

What year did you first enroll in college?

Have you taken time off from college since the first time you enrolled?

If so, please describe your experience?

When do you plan to graduate?

What is your career goal after earning your degree?

How has your overall experience been at the University?

Please describe your experience in the course from the start of the course and then after the shutdown because of COVID-19.

How did your course instructor show they cared or did not care that you were a working woman student?

Describe how your professor pivoted to an online classroom after COVID.

Describe how your professor's attitude and behaviors changed after the change to online learning.

How was your professor able to meet your needs before COVID? And after the course went online?

How much did you learn overall in the course compared to past semesters? Why?

How did your course instructor communicate with you before and after the COVID shutdown?

How did your instructor help you with resources when the course began and after the change to online during the course?

How did your instructor help you learn or not learn anything from the course?

How did you connect with your classmates before and after COVID-19?

How did you make friends or make new friends in the course?

How did your interactions change once the course went online?

How did your class communicate before and then after the change to online?

Were there any changes to how the group got along with each other before or after the courses changed to online?

Were students more opinionated, speak less, or speak more in the online course?

How did you or students communicate using emoticons, other Apps, or unique ways to contact each other rather than how you usually speak to one another in a class?

Describe any opportunities you had to learn more about other classmates before and after the change to online

Describe your learning experience of what course knowledge you learned before and after COVID.

How did COVID affect your interest in the course? Why?

How did COVID change the way you had access to information? Why? Library, computer lab, printers, etc.

How did COVID change your view of learning in your course? Why?

Describe any feelings of accomplishment at the end of the course.

What other knowledge did you learn or gain from the course?

How did COVID effect your enrollment plans for the following semester? Why?

How did you continue to learn without having your teacher present in the classroom?

How were you able to solve problems that you did not understand while in class and then online?

How would your educational experience have been different if the shutdown had never happened, and you continued to attend class during the pandemic?

Describe what you learned about yourself during this pandemic while working and attending class.

Is there anything else you would like to share about your overall educational experience as a working woman student?

Appendix C: Consent Form

Consent for Research Participation

Title	The Educational Experience of Low-Wage Working Women Students during COVID-19: A Multiple Case Study
Sponsor	
Researcher(s)	Kayce Beam, The University of Memphis Co-Investigator: Dr. Wendy Griswold
Researchers Contact Information	731-425-9277 or kbeam1@memphis.edu 901-678-5439 or wgrswold@memphis.edu

You are being asked to participate in a research study. The box below highlights key information for you to consider when deciding if you want to participate. More detailed information is provided below the box. Please ask the researcher(s) any questions about the study before you make your decision. If you volunteer, you will be one of 5-10 women participants.

Key Information for You to Consider

Voluntary Consent: You are being asked to volunteer for a research study. It is up to you whether you choose to participate or not. There will be no penalty or loss of benefit to which you are otherwise entitled if you choose not to participate or discontinue participation.

Purpose: The purpose of this research is to understand the educational experiences of low-wage, working women students during the 2020 COVID-19 global pandemic. The theoretical framework for this case study utilized a community of inquiry (CoI) framework model focusing on the three areas that the students continued to learn in the social, cognitive, and teaching presences of the enrolled course offerings.

Duration: It is expected that your participation will last four months from the initial interview until the final interview transcription is approved.

Procedures and Activities: You will be asked to participate in a one-on-one interview for an hour and a half and participate in any follow-up interviews.

Risk: Some of the foreseeable risk or discomforts of your participation include minimal to no harm done psychologically or socially to participants. If there is any distress to occur, it may come from the participants' personal narratives if disclosing personal information that otherwise they would not have shared or that they do not want others to know. This may carry some social risk should confidentiality be breached, and their identity discovered. Benefits: There is no direct benefit to the student participating in the study, but the researcher hopes to learn if further research is needed in the development of a successful educational experience for women students at the university.

Alternatives: Participation is voluntary, and the only alternative is to not participate.

Who is conducting this research?
Kayce Beam of the University of Memphis, Department of Education is in charge of the study. Her faculty advisor is Dr. Wendy Griswold. There may be other research team members assisting during the study. No member of the research team has a significant financial interest, and/or a conflict of interest related to the research.
Why is this research being done?
The purpose is to understand the educational experiences of low-wage, working women students during the 2020 COVID-19 global pandemic. You are being invited to participate because you meet the criteria and are eligible to participate: a woman student enrolled in either spring or Summer 2020 and working in a low wage industry such as retail, grocery stores, fast food, restaurants, healthcare, home health, childcare, transportation, or assembly line manufacturing.
What happens if I agree to participate in this Research?
If you agree you will be asked to participate in an hour and half long interview about your past and current employment during COVID-19 and your college enrollment overall learning experience. Interview questions will be asked about how you were able to learn, socialize, and understand the instructor once your course changed to online modality.
Collected Documents:
Documents such as your 2018-2019 financial aid data will be collected including your Expected Family Contribution (EFC), dependent status, and marital status. In addition, your 2020 spring or summer academic course schedule and syllabus will be retrieved and discussed during the interview. Below is a list of data to be collected:
Collected Documents
Student Contact Information in Banner Software

Student ID number
demographics
2018-2019 financial aid data
Expected Family Contribution (EFC)
Dependent status
Marital status
Archived Documents
2020 spring or summer academic course schedule
Course syllabus

Interview Location:

The interview will take place by Zoom. Once your initial interview is complete, you may be contacted for a follow up interview to answer questions or elaborate on answers given in the first interview. All interviews will be recorded by audio. After the audio is converted to text, you will receive the transcript to review your answers given during the interview. Please note that a participant can skip any question that makes them uncomfortable, and they can stop at any time.

COVID-19 Precautions:

The researcher and participant are required to wear cloth face coverings in public settings. Information about cloth face coverings is found at the Centers for Disease Control and Prevention. Participants must come to campus with a cloth face covering and be prepared to wear it during the interview.

Cleaning and Disinfecting: UT Martin Jackson follows the guidance from the Centers for Disease Control and Prevention and Environmental Protection Agency for facility cleaning and disinfecting in order to mitigate the spread of COVID-19.

What happens to the information collected for this research?

Information collected for this research will be used to be published for research to expand the knowledge of women's educational needs, support of online learning, and support of education during a National pandemic. This research is to complete the dissertation research requirements for the University of Memphis student, Kayce Beam, and will be published on ProQuest. No identifiable information will be included in the study such a student name or contact information. For example, your name will not be used in any published reports. We will publish the results of this research study; however your name and other identifying information will be kept confidential. Even though this research involves the collection of identifiable private information, identifiers will be removed for identifiable private information, and this information could be used for future research or distributed to another investigator for future research without obtaining additional consent.

How will my privacy and data confidentiality be protected?

We promise to protect your privacy and security of your personal information as best we can. Although you need to know about some limits to this promise. Measures we will take include conducting the research interview in a private setting. Limits to protecting privacy include finding out another student is involved in the study. Also, to further protect confidentiality, data will be stored in a password protected file by Kayce Beam on the U of M OneDrive and destroyed after transcription of interviews. Again, privacy will be kept by coding of data such as labeling participants a pseudonym. Individuals and organization that monitor this research may be permitted access to inspect the research

records. This monitoring may include access to your private information and include any other records. These individual and organization include the University of Memphis Institutional Review Board.

Mandatory Reporting Requirement:

Research team members are required to report the following if a team member suspects child abuse or neglect, or suicidal thoughts. TN Laws may require this suspicion be reported. In such case, the research team may be obligated to breach confidentiality and may be required to disclose personal information.

What are the risks if I participate in this research?

The risk or discomforts of participating in this research include little expectations that you may experience stress, emotional distress, inconvenience and possible loss of privacy and confidentiality associated with participating in a research study. Yet, taking part in this research may have risks that are not known or unforeseeable.

What are the benefits of participating in this research?

You may not directly benefit from participating in this research. We do believe that this study will help higher education research in the support of women students and expansion of pandemic research.

What other choices do I have beside participating in this research?

If you do not want to be in the study, there are no other choices except not to take part in the study.

STUDENT VOLUNTEERS: As a student, if you decide not to take part in this study your choice will not affect your academic status or grade in your class

What if I want to stop participating in this research?

It is up to you to decide whether you want to volunteer for this study. It is also ok to decide to end your participation at any time. There is no penalty or loss of benefits to which you are otherwise entitled if you decided to withdraw your participation. Your decision about participating will not affect your relationship with the researcher(s) or the University of Memphis. Please email kbeam1@memphis.edu to explain your decision to withdraw once the study begins. You will receive a response by email to confirm your withdraw.

Will it cost me money to take part in this research?

There are no costs associated with participation in this research study.

You do not give up your legal right by signing this document.

Will I receive any compensation or reward for participating in this research?

For taking part in this research you will be compensated a total of $20 (Walgreens gift card) at the end of the follow-up interviews of the study. Payment will be prorated to $10 for participants that withdraw after the first interview from the study. There will be no extra credit in a course for participating in this research study.

Who can answer my question about this research?

Before you decide to volunteer for this study, please ask any questions that might come to mind. Later, if you have questions, suggestions, concerns, or complaints about the study, you can contact the investigator, Kayce Beam at kbeam1@memphis.edu or Kayce Beam's faculty advisor, Dr. Wendy Griswold at 901-678-5439 or wgrswold@memphis.edu . If you have any questions about your rights as a volunteer in this research, contact the Institutional Review Board staff at the University of Memphis at

901-678-2705 or email irb@memphis.edu. We will give you a signed copy of this consent to take with you.

STATEMENT OF CONSENT

I have had the opportunity to consider the information in this document. I have asked any questions needed for me to decide about my participation. I understand that I can ask additional questions through the study.

By signing below, I volunteer to participate in this research. I understand that I am not waiving any legal rights. I have been given a copy of this consent document. I understand that if my ability to consent for myself changes, my legal representative or I may be asked to consent again prior to my continued participation.

As described above, you will be audio recorded while performing the activities described above. Audio recording will be used for interview transcription. Initial the space below if you consent to the use of audio recorded as described.

____ I agree to the use of audio recorded.

Name of Adult Participant	Signature of Adult Participant	Date

Researcher Signature (To be completed at the time of Informed Consent)

I have explained the research to the participant and answered all of his/her questions. I believe that he/she understand the information described in this consent and freely consent to participate**.**

Name of Research Team Member	Signature of Research Team Member	Date

Appendix D: Recruitment Email

Dear [*insert name*],

My name is Kayce Beam, and I am a doctoral student at the University of Memphis college of Education. I am writing to invite you to participate in my research study about the educational experiences of low-wage working women students during the COVID-19 pandemic. This case study focuses on collecting data for research about student learning related to the social, cognitive, and teaching presences of courses during the spring and summer 2020 academic semesters. You are eligible to be in this study because you were enrolled in at least one course at the research site during the spring or summer semester timeframe, and you are employed.

If you decide to participate in this study, it is expected that your participation will last four months: a one-on-one interview lasting an hour and a half, and a one-on-one follow-up interview at a later date within the four month period.

For taking part in this research you will be compensated a total of $20 (Walgreens gift card) at the end of the follow-up interviews of the study. Payment will be prorated to $10 for participants that withdraw after the first interview from the study.

Remember, this study is completely voluntary. You can choose to be in the study or not. If you'd like to participate or have any questions about the study, you can contact the student investigator, Kayce Beam at kbeam1@memphis.edu or Kayce Beam's faculty advisor, Dr. Wendy Griswold at the University of Memphis College of Education at 901-678-5439 or wgrswold@memphis.edu.

Thank you very much.

Sincerely,
Kayce Beam

Appendix E: IRB Approval

Institutional Review Board
Division of Research and Innovation
Office of Research Compliance
University of Memphis
315 Admin Bldg
Memphis, TN 38152-3370

September 10, 2020

PI Name: Kayce Beam
Co-Investigators:
Advisor and/or Co-PI: Wendy Griswold
Submission Type: Initial
Title: THE EDUCATIONAL EXPERIENCE OF LOW-WAGE WORKING WOMEN STUDENTS DURING COVID-19: A SINGLE CASE STUDY
IRB ID**:** **#**PRO-FY2021-17

Expedited Approval: September 8, 2020

The University of Memphis Institutional Review Board, FWA00006815, has reviewed your submission in accordance with all applicable statuses and regulations as well as ethical principles.

Approval of this project is given with the following obligations:

1. When the project is finished a completion submission is required
2. Any changes to the approved protocol requires board approval prior to implementation
3. When necessary submit an incident/adverse events for board review
4. Human subjects training is required every 2 years and is to be kept current at citiprogram.org.

For additional questions or concerns please contact us at irb@memphis.edu or 901.6783.2705

Thank you,
James P. Whelan, Ph.D.
Institutional Review Board Chair
The University of Memphis.

Appendix F: Conceptual Map