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A Comparative Qualitative Case Study About The Role Of College Debt And Personal Finances In Career Experiences Of Higher Education Professional Staff

Renee Nilsen

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A Comparative Qualitative Case Study about the Role of College Debt and Personal
Finances in Career Experiences of Higher Education Professional Staff

by

Renee Nilsen

A Dissertation

Submitted to the Graduate Faculty

of the

University of North Dakota

in partial fulfillment of the requirements

for the degree of

Doctor of Philosophy

Grand Forks, North Dakota

December
2022

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Name: Renee Nilsen
Degree: Doctor of Philosophy

This document, submitted in partial fulfillment of the requirements for the degree from the University of North Dakota, has been read by the Faculty Advisory Committee under whom the work has been done and is hereby approved.

DocuSigned by:
Zarrina Azizova
SUB0480A207D4CB...
Dr. Zarrina Talan Azizova

DocuSigned by:
Deborah Worley
3FEA5D1ACE38441...
Dr. Deborah Worley

DocuSigned by:
Radomir Mitic
DE838FD0A12F248F...
Dr. Radomir Mitic

DocuSigned by:
Dana Harsell
4A59F94DDAB844E...
Dr. Dana Harsell

This document is being submitted by the appointed advisory committee as having met all the requirements of the School of Graduate Studies at the University of North Dakota and is hereby approved.

DocuSigned by:
Chris Nelson
2E0A7088C733403...
Chris Nelson
Dean of the School of Graduate Studies

12/7/2022

Date

PERMISSION

Title A Comparative Qualitative Case Study about the Role of College Debt and Personal Finances in Career Experiences of Higher Education Professional Staff

Department Education, Health, & Behavior Studies

Degree Doctor of Philosophy

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Renee Nilsen
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ABSTRACT

As the cost of higher education has risen, partly due to the embrace of neoliberalism in higher education, students and families have faced a growing cost-sharing burden. Along with an increased demand for graduate education credentials, this trend has led to the growth of student loan debt in the United States. This narrative case study researched how personal finance situations have impacted the career experiences of people aged 28-40 who work as professional staff in higher education. Bronfenbrenner's Bioecological Model guided the design and analysis to capture the dynamics between the policy realms, institutional and industry career development provisions, and individual experiences. The data sources included two interviews per participant, participant resumes, a participant-drafted artifact depicting their career trajectories, and publicly available institutional HR policies from the participants' current employers. Findings included the importance of family support and structure throughout one's life in terms of financial knowledge and resources. Also discussed in the findings was the role of higher education institutions as places of learning and employment in shaping personal finance situations and career experiences. Additionally, time, in terms of length of engagement with an experience and the broader time in history that engagement occurs, was also found to influence individual's experiences. Finally, recommendations for research, theory, policy, and practice were addressed. The practice recommendations focused on policy leaders, institutions, and people.

CHAPTER 1: INTRODUCTION

Overview

The national media have been discussing the growing costs of higher education, rising student loan debt levels, post-graduation employment, and financial outcomes for students. A piece in *Forbes* by Maldonado (2018) briefly examined the increasing cost of college, growing student loan debt, and graduates' wage outcomes. Data from the National Center for Education Statistics and the Federal Reserve of St. Louis, noted the most recent generations of college graduates are facing record levels of student debt. Maldonado (2018) stated, "the culprit seems to be the explosive increase in the cost of a college education, coupled with the lack of wage growth." Perhaps because of the broader attention to these issues, they have become included in political platforms (Gregorian, 2019; Isaacman, 2018). While these topics have become more widely discussed, a nuanced consideration of how we arrived here and what impact it may have on lived experiences of college graduates had been lacking.

Statement of the Problem

In the decades following the economic recession of the late 1970s, there was a policy shift to a stronger embrace of the economic system of neoliberalism (Carpentier, 2012; Kandiko, 2010; Saunders, 2010), where issues were not viewed as social problems but rather individual challenges (Saunders, 2010). During this time, wages and taxation were curbed (Carpentier, 2012) and governments decreased their role in funding public goods, including higher education institutions (Carpentier, 2012; Kandiko, 2010). Whereas economic cycles before this era utilized increased public funding to education to promote economic recovery and long-term societal health, this embrace of neoliberal

ideals represented a shift that has continued to shape the higher education landscape (Carpentier, 2012; Saunders, 2010).

Higher education priorities and the identities of faculty, students, and staff, have been shaped to align with neoliberal ideas (Saunders, 2010). With this realignment, there has been a shift in higher education as private resources have been used as a substitute for lost public funding (Carpentier, 2012; Kandiko, 2010). This bolstered the concept of the student as a consumer (Levin, 2005). Neoliberalism embraces the private benefit argument noting students are receiving the benefits of education and should, therefore, be responsible for the cost of accessing it (Saunders, 2010).

Beyond the individual constituents, Saunders (2010) and Winslow (2015) argued that neoliberalism limits institutions as engines of social mobility. This may be due, in part, to what Johnstone (2004) referred to as the increasing cost burden, where college costs have shifted from governments to students and families under the purview of the neoliberal ideology. In this environment of increased tuition (National Center for Education Statistics, 2022), higher cost-burdens, and stagnant wages, students have sought more grant funding (Braunstein et al., 1999; Seftor & Turner, 2002) while the primary grant programs cover less and less (The Institute for College Access & Success, 2020). All this has led to students being likely to finance at least part of their education through student loans (Norvilitis & Batt, 2016; Saunders, 2010). For some, this option may lead to unsustainable debt levels (Elliott & Lewis, 2015; Hira et al., 2000).

The embrace of neoliberalism has also led to a reshaping of the structure of financial aid, and prompted Fuller's (2014) description of it as "a federal system serving political agendas" (p. 62). Fuller (2014) continued, "[it] is a story of students, parents,

citizens, lawmakers, and higher education leaders responding to societal, political, and personal contexts” (p. 62). Financial aid programs are now more complex (Porter et al., 2006) and emphasize loan programs over government grants (Fuller, 2014). As this process has become more complex, families have an incomplete understanding of the cost of college and the aid available (Grotsky & Jones, 2007), and students feel they are receiving mixed messages about student loans, leaving them wondering whether they are beneficial or should be avoided at all costs (Porter et al., 2006). Porter et al. (2006) also noted limited resources do not allow for the nuanced individual guidance needed to understand this complex system.

As students and families attempt to navigate college financing options, debt levels for students and graduates have continued to rise (Fuller, 2014; Hira et al., 2000). Those from low-income backgrounds are more likely to focus on financial needs and take on loans to mitigate their reduced upfront economic capital (Soria et al., 2014). In this environment, student loans have become the second highest source of consumer debt in the United States. As of the first quarter of 2018, outstanding student loan debt hit 1.5 trillion dollars (Board of Governors of the Federal Reserve System, 2022), and the average student left their undergraduate education with \$28,650 owed (The Institute for College Access & Success, 2018). In addition to undergraduate student loans, financing of graduate education also needs to be considered. Since the late 1990s, student debt levels have increased by 57% for those pursuing master’s level degrees and increased by over 100% for those completing research doctoral degrees (National Center for Education Statistics, 2018). At the master’s level, enrollment and graduation have seen an upward

trend (Okahana & Zhou, 2017), and federal student loans accounted for 66% of financial aid for graduate-level students (College Board, 2018b).

This growing reliance on student loans has led to research on how these debt levels may lead to unsustainable debt-to-income ratios (Baum & Saunders, 1998; Baum & Schwartz, 2006; Greiner, 1996; Hira et al., 2000). The percentage used to define unsustainable has grown ever higher as debt levels have increased and wages stayed stagnant (Baum & Schwartz, 2006). Additionally, no matter the ratio definition, there has been a growing field of research designed to understand the impact of debt on many facets of life, including the career realm (Baum & Saunders, 1998; Choi, 2014; Field, 2009; Kuhl et al., 2014; Minicozzi, 2005; Rothstein & Rouse, 2011).

Research about the impact of financing college with student loan debt on post-graduation experiences has been wide-ranging and mixed results have been found. Some noted an impact, others noted no impact, and still others reported a gradient impact which depended on the specific parameters and timing of the study (Baum & Saunders, 1998; Choi, 2014; Elliott & Nam, 2013; Field, 2009; Kuhl et al., 2014; Minicozzi, 2005; Rothstein & Rouse, 2011). The research included financial well-being (Elliott & Nam, 2013), debt burden - defined by debt-to-income ratios (Baum & Saunders, 1998; Baum & Schwartz, 2006; Greiner, 1996; Hira et al., 2000), lived experiences such as home buying or having children (Baum & Saunders, 1998; Houle, 2014), and careers (Baum & Saunders, 1998; Field, 2009; Hira et al., 2000; Field, 2009; Kuhl et al., 2014; Minicozzi, 2005; Rothstein & Rouse, 2011).

Most of the research on the impact of financing college and careers had been quantitative (Minicozzi, 2005) and focused on debt versus no debt (Elliott & Nam, 2013).

The research often focused on fields traditionally viewed as high-debt, such as law or medicine (Choi, 2014; Kuhl et al., 2014) and only included participants who were about to graduate or had just recently graduated (Kuhl et al., 2014). Baum and Saunders (1998) stated research respondents from 1997 compared to those in 1991 were “much more likely now than 6 years ago to report that their student debt had interfered with major life choices” (p. 17). These data are now over 20 years old. As debt levels have continued to rise, new student aid policies have been enacted, and wages have stayed stagnant, it was important to revisit these questions.

Choi’s (2014) literature review on the impact of debt on career options noted students’ backgrounds may impact their career choice, and the extant research had not provided a consensus on the impact of student debt on careers. Therefore, Choi (2014) recommended a contemporary examination of the topic. Choi’s (2014) literature review and the findings of Baum and Saunders’ (1998) 20-year-old research strongly supported a contemporary study. Through the use of qualitative methodology, my study allowed for a more in-depth engagement with questions on the experience of careers and the impact of personal finance situation, as shaped by college financing decisions and time in the workforce, than was possible by statistical analysis of data sets (Polkinghorne, 2005). My study utilized a lens with a focus on the interactions between the individual and various factors of one’s environment. Bronfenbrenner’s Bioecological Model was used as the guiding theoretical framework to analyze these complex interactions.

Neoliberalism has impacted how colleges are funded (Carpentier, 2012), influenced decisions on how to finance college (Giroux, 2009; Seftor & Turner, 2002), and caused stagnant wages (Baum & Schwartz, 2006). Lee and Helm (2013) did not

explicitly mention neoliberalism; however, they utilized the term “student affairs capitalism” to discuss how neoliberal concepts have influenced the world of work in student affairs. They noted a growing focus on revenue building and tension between espoused values of the field and the norms of showing care through overwork. Within these policy shifts and tensions, factors affecting career decisions among student affairs professionals and other staff in higher education remained under-researched (Rhoades & Torres-Olave, 2015; Volkwein & Parmley, 2000). My study focused on higher education professional staff, and it provided the opportunity to gain insight into an understudied population, specifically framing the research around this influential policy shift. Additionally, the bioecological model allowed for the consideration of multiple processes in the meaning-making of higher education professional staff. In doing so, the study offered points of learning and recommendations for higher education as institutions of learning and institutions of employment.

Purpose of the Study

The purpose of this study was to examine how one’s personal finance situation, resulting in part from college financing decisions and time in the workforce, had dynamically impacted the career experiences of professional staff in higher education aged 28-45. Currently, there is no concrete definition for professional staff in higher education. American Federation of Teachers Higher Education (2006) broadly defined them as “Professional staff serve in capacities that link academic and administrative services for students” (p. 5). However, what is classified as professional may be institutionally dependent. Even though the term is difficult to define, the number of professional staff has been growing within the higher education staffing structure

(American Federation of Teachers Higher Education, 2006). National Center for Education Statistics data defined other professional staff as those providing support and service. It also noted the number of staff in that category has increased from 1991-2011, while the per FTE student calculation has decreased (Snyder & Dillow, 2013). Unfortunately, in 2012-2013, the classifications used in reporting were drastically changed (Aliyeva et al., 2018); thus, a complete longitudinal picture of the growth of this group is difficult to ascertain.

For my study, professional staff were those in full-time staff roles holding at least a master's degree as it is becoming a required or preferred degree level for entry into the field (U.S. Bureau of Labor Statistics, 2022). Based on the typically lower educational requirements, participants could not be in positions classified as clerical or skilled trades. Because of the unique nature of the employment relationship, full-time research positions and faculty were not included. Additionally, with their unique job demands, upper administration roles (Marshall et al., 2016), defined as director-level or above, were not part of the participant group for this study.

Importance of the Study

This study aimed to fill various gaps in the extant research by utilizing a qualitative methodology that allowed for the questions to be considered more holistically than in previous, predominantly quantitative studies. For much of the extant research, the focus was on those just about to graduate and less frequently on those just removed from college. Thus, researching those aged 28-45 allowed participants more time to reflect upon actual career experiences versus their expectations. My study considered the career experiences of those who work in a specific environment, in this

case, higher education, versus previous studies focused on participants' fields of study, such as medicine or law. Thus, my study allowed for a more in-depth analysis of the dynamic relationship between personal finance situation and career experiences in a specific employment environment versus a particular field of study. Filling these gaps in the research enriched the current knowledge about professional staff in higher education.

My study explored the experiences of those who graduated after the establishment of the neoliberal policy shifts and who have had enough time in their careers to reflect upon their lived experiences versus their expectations. It was essential to understand the impact of neoliberalism on those aged 28-45 because they have become a significant portion of the workforce (Fry, 2018). For those working in higher education as professional staff, the arena shaped their personal finance situation through paying for college and by higher education paying them as employees.

Therefore, my study provided an opportunity for the higher education field to learn more about students' college financing decisions and the long-term implications of those decisions for those employed as higher education professional staff. Because of the changes to funding for institutions, college financing options, and student cost burden, there has been a shift in how students and families make decisions and act to pay for college (Hira et al., 2000). It was important to know what college financing decisions were made, how they were made, and what was the impact of these decisions on the post-graduation financial situation. My study focused on the influence of personal finance situation, based partly on college financing decisions and time in the workforce, on the career experiences of professional staff in higher education allowed for important insights at many levels.

In looking at the problem from the perspective of higher education professional staff, and not just from a specific educational path, my study provided for the exploration of higher education at the industry and institutional levels. Much of the previous research on higher education professional staff in the U.S. focused on those working in student affairs; however, some researchers have studied a broader range of staff in higher education. Research has shown landing in a higher education career was often less purposeful than in other fields (Hunter, 1992; Lorden, 1998) and that people were drawn to higher education because of its values, wanting to help people, and the collegial environment (Bender, 2009). Although, Bender (2009) postulated that as higher education changes, those reasons may no longer be present. Higher education has been asked to account for graduates' career experiences, such as employment status and wage levels (Smith-Barrow, 2018). Therefore, it became imperative to look at the higher education industry as an employer through the lens of its professional staff members.

Conceptual Framework

The following is a narrative representation of the conceptual framework guiding my study as developed through the review of the extant literature. Neoliberalism is an economic policy perspective that has gained traction since the mid-20th century and has impacted many parts of society directly and indirectly, including higher education (Saunders, 2010). The impact of neoliberalism on higher education has been documented in various realms. It is the force behind shifts in higher education funding models (Carpentier, 2012) and the increased cost-sharing for families and students (Giroux, 2009).

With the change in funding models and the increased cost-sharing, the decisions students are making and the behaviors they are engaging in to pay for their college experience have been changing (College Board, 2018b). As the cost of tuition rises and the amount covered by grant aid decreases, students are more reliant on student loans (Giroux, 2009). This is particularly true for graduate students whose number one source of financial aid is student loans (College Board, 2018b). As a growing number of career fields require a master's degree for entry (U.S. Bureau of Labor Statistics, 2017), more research attention is needed about this student population and the associated financial trends.

Generally, people's post-graduation personal finance situation is changing as they enter the workforce carrying larger levels of student loan debt (College Board, 2018b). In addition, the workforce they are entering has been shaped by embracing neoliberalism as a dominant economic policy leading to declining wage growth (Carpentier, 2012). This economic context of the workforce couples with the financial situation students are graduating with to encompass their broader post-graduation personal finance situation. This post-graduation personal finance situation then may influence one's career experiences (Choi, 2014), which, in turn, may or may not be mitigated by the institution of employment (Buck & Watson, 2002; Volkwein & Parnley, 2000).

To understand these complex concepts, Bronfenbrenner's Bioecological Model was utilized for my study. The framework orients research and scholarly evidence around the theoretical tenets of person, context, and time. It allowed for the analysis of the dynamic influence of person, context, and time on processes at various levels of engagement and meaning-making that shape career experiences. Bronfenbrenner and

Morris (2006), along with Rosa and Tudge (2013), noted the bioecological model places emphasis on the importance of looking at processes and interactions between a person and an environment. It is also essential to consider time in terms of when in life, when in the world, and the length of the process engagement. With my study, there was explicit discussion of the macro system level influence of the neoliberal policy shift within the concepts of funding for college, paying for college, personal finance situation, and career experiences.

This framework, along with the purpose of the study, my research questions, and guidance to reflect on my worldview and philosophies (Weaver-Hightower, 2019), shaped the consideration of the study's methodology. Creswell et al. (2007) also emphasized the importance of researchers considering various philosophical assumptions when starting a study, as this can impact multiple aspects of a study's design. My philosophical assumptions aligned well with the constructivist approach and Stake (1978, 1994), a leading case study researcher, who noted knowledge is constructed through interactions with the environment (Yazan, 2015). Case study methodology seeks to understand *how* and *why* questions about an experience through studying bounded cases (Stake, 1994). Thus, this methodology fit well with this study's purpose to learn more about how personal finance situation influenced career experiences for higher education professional staff. To use Thomas' (2011) terminology, the subject, or case, was the individual participant, and the object, or the unit of analysis, was their meaning-making and engagement with all levels of their social context to shape their career experience. To understand this phenomenon more broadly, my study design was a multiple case study

(Stake 1978, 1994) with a comparative lens. The bioecological model, as the theoretical framework, guided the cross-case analysis.

Theoretical Framework

Social ecological approaches emphasize the interactions between individuals and environments (Stokols, 1996). This study utilized Bronfenbrenner's Bioecological Model, which is the final version of his ecological systems theory. Even as Bronfenbrenner's Ecological Systems Theory was expanded, it was always presented as an interactive framework that acknowledged the environment as well as the individual as important factors influencing one another (Rosa & Tudge, 2013; Tudge et al., 2009). Additionally, every adaptation argued a broad view was required to look at human development and research needed to consider not only the individual but also the environments in which they engaged (Bronfenbrenner, 1977, 1994; Rosa & Tudge, 2013; Tudge et al., 2009).

The early ecological systems theory highlighted four systems, a "nested arrangement of structures, each contained within the next" (Bronfenbrenner, 1977, p. 514). The *microsystem* described the most direct relationship between individuals and their environments, such as school or a workplace. The following system, *mesosystem*, involved interactions between various immediate microsystems in which the individual was located. The *exosystem* included parts of a person's environment with which they may not directly interact, but that influenced their immediate settings. Examples he provided included, "world of work, government agencies, and distribution of goods and services" (Bronfenbrenner, 1977, p. 515). The next nesting level, the *macrosystem*, encompassed the parts of a culture that created patterns within the settings in which the

individual interacted. Most macrosystems are informal and enacted through cultural customs, practices, and expectations (Bronfenbrenner, 1977). In later decades, the ecological systems theory was expanded to include a fifth system, the *chronosystem*. This system “encompasses change or consistency over time not only in characteristics of the person, but also the environment in which that person lives” (Bronfenbrenner, 1994, p. 40).

The bioecological model was another expansion and sought to balance the consideration of the individual and the environment when researching the dynamic interaction between the two. The bioecological model operationalized this interaction using the process, person, context, and time (PPCT) conceptualization (Bronfenbrenner & Morris, 2006; Rosa & Tudge, 2013). Proximal processes referred to the person’s interactions with the world around them that helped them understand it. The person component was made up of various characteristics of an individual, such as age, gender, and social and material resources. The context piece of the bioecological model contained the systems from the ecological systems theory. Time was conceptualized beyond the chronosystem to consider it in three ways: time as it impacted the immediate interaction, the length of time an individual experienced a type of interaction, and time in terms of placement in the course of history (Bronfenbrenner & Morris, 2006; Tudge et al., 2009). The bioecological model, with its process, person, context, and time conceptualization, was a useful theoretical guide in the analysis of complex interactions.

Research Questions

The overarching research question that guided this study was: What is the role of a post-graduation personal finance situation, as shaped by college financing decisions and

time in the workforce, in the career experiences of professional staff at four-year colleges or universities? Additionally, the following four sub-research questions were set to aim at a deeper level of analysis concerning the proximal processes of one's meaning-making and engagement with a social context that shapes career experiences:

1. How did college financing decision-making shape personal finance situation post-graduation?
2. How did one's employment organization reshape post-graduation personal finance situation?
3. How did this dynamic personal finance situation impact career experiences?
4. What is the role of the higher education institution as an employment organization in the personal finance situation and career experiences of the professional staff?

Methodology Overview

Case study was chosen for this study due to its focus on how knowledge is constructed through interactions with the environment (Stake, 1978, 1994; Yazan, 2015). Additionally, this methodology aims to answer *how* and *why* questions about an experience through the study of bounded cases (Stake, 1994). Thus, it was appropriate for the purpose of this study researching how personal finance situation influenced career experiences for higher education professional staff. In this study, the subject, or case, was the individual participant, and the object, or the unit of analysis, was their meaning-making and engagement with various contexts to shape their career experience. Within this multiple case study (Stake, 1978, 1994), the bioecological model guided the cross-case analysis as the theoretical framework. As required for case study methodology,

various data sources were used to view the experience from multiple lenses (Baskarada, 2014; Baxter & Jack, 2008; Creswell et al., 2007; Eisenhardt, 1989; Smith, 2018; Stake, 1994; Thomas, 2011). Data sources included: publicly available human resources policies, participants' resumes, individual interviews using video technology, and an artifact created by the participant, which represented their career trajectory visually using words or pictures (see Appendix A for partial examples from two study participants).

The idea of bounding cases, as developed by Stake (1978, 1994) and discussed by Baxter and Jack (2008), guided me to adhere to the principles of understanding what is to be studied and where the breadth and depth of the cases lie. My study was bounded primarily by the following:

- Time, defined via the proxy of the participants' age range between 28-45, to include earlier years of the policy shift and a range of experiences
- College financing behaviors defined via the proxy of having utilized student loan debt vs. not having utilized student loan debt (Choi, 2014; Chambers, 1992; Field, 2009; Fox, 1992; Hiltonsmith, 2013; Kuhl et al., 2014; Minicozzi, 2005; Millett, 2003; Rouse & Rothstein, 2011; Zhang, 2013).
- Institution type of current employment: four-year private and public universities only (Volkwein & Parmley, 2000).
- A narrowed definition of professional staff: those holding master's degrees and who are not in managerial, research, clerical, or faculty positions.
- Individuals of different races and genders, as the literature has shown these demographics impacting career experiences (Bender, 2009; Choi, 2014; Wilson & Rodgers, 2016).

List of Definitions

Personal Finance

Personal finance can be defined by financial stability (Cooper & Wang, 2014), net worth, and savings (Elliott & Nam, 2013; Hiltonsmith, 2013). For my study, when asking about personal finance, the goal was to know more about income, savings, and levels and types of debt. The latter of which was asked about in the pre-selection questionnaire. Because this is a broad term that, as the name suggests, can be defined differently by each person, I also asked participants to reflect upon and use words to describe their personal finance situation during the interview components of the study.

Student Loan Debt

This is money borrowed to pay for one's education. In the U.S., these loans can be borrowed from the federal government or private lenders (Consumer Financial Protection Bureau, 2021). For my study, this was defined as any debt obligation owed in relation to paying for one's higher education.

Career Trajectory

This term describes the concept that careers are not a particular point-in-time component of one's life but rather are considered from a young age and evolve through one's life as interests are evaluated and different employment positions are experienced (Super, 1980). This idea was shared in terms of asking participants to complete the career timeline artifact.

Master's Level Education

This is the level of education, available to learners, in the United States and elsewhere, after completion of a bachelor's degree program. It is usually 1 to 2 years in

length, and a master's degree is earned (Merriam-Webster, n.d.). The participant pre-selection questionnaire asked potential participants to note their highest degree obtained.

Researcher Positionality

While conducting research, particularly qualitative research, it is vital to be clear and forthcoming about personal experiences and subjectivities. The goal is not to eliminate them, but to be continuously aware of them, how they influence your approach to research, and attempt to mitigate any researcher bias that could develop (Glesne, 2016; Maxwell, 2013). Glesne (2016) suggested engaging with reflection on “how your personal history is engaged by research” (p. 149). Like the research participants of this study, I am between the ages of 28-45 and work in higher education. Although my current position is at the director level, I have previously held roles that would fit the definition of professional staff utilized in my study. In addition, I grew up hearing stories from my grandparents about the importance of being valued in employment, which has impacted my personal and professional values. These values influence my interest and approach to research, where I seek to take an intersectional perspective that considers macro and micro conditions as they relate to individual experiences.

Beyond my personal background, my professional experiences have also had an impact. I have held numerous professional staff positions in various areas of the field, including in financial education. My professional background in financial education and experiences with these topics within my own career sparked a foundational interest in my research topic. Through informally sharing my experiences with similarly situated colleagues, I anecdotally discovered I was not alone. Consequently, from a research perspective, I started to wonder how personal finance situation, as shaped by paying for

college and time in the workforce, influenced career experiences for other professional staff members in higher education.

Summary and Organization of the Study

Chapter 1 provided a problem statement, noting a policy shift in U.S. higher education toward neoliberalism. My study filled gaps in the research by studying higher education professional staff aged 28-45, which allowed for insights into long-term lived experiences of this neoliberalism policy shift in the higher education employment arena. The chapter outlined the importance of the study, framed the target participant population, and provided a list of definitions used for common understanding throughout the study. It also discussed my positionality and provided an overview of the organization of the rest of the document.

Chapter 2 provides a literature review of relevant, extant research related to the neoliberalism policy shift, the subsequent trends in college financing, and post-graduation experiences related to personal finance situation and careers. The literature review also provides a brief overview of research on higher education professional staff, including in relation to neoliberalism. Research on the guiding theoretical framework, Bronfenbrenner's Bioecological Model, is also included.

Chapter 3 discusses the qualitative research methodology, comparative case study. Lessons from an exploratory study are examined. Participant criteria, recruitment, and selection are described. Additionally, data collection, data analysis, trustworthiness, and ethical considerations are addressed. Lastly, a discussion of the limitations of the study is included in this chapter.

Chapter 4 allows for the representation of the data. Narrative cases, presented by age, provide a representation of three participants' experiences. Cases start with the youngest participant, who was 28, and end with the oldest participant, who was 40 at the time of data collection.

Chapter 5 utilizes the bioecological model as the theoretical framework for cross-case analysis. The discussion of the study's findings is positioned in terms of the tenets of the bioecological model: process, person, context, and time.

Chapter 6 closes the document allowing for a discussion of the findings in connection to the literature. Additionally, recommendations for further research, policy implementation, and practice are included.

CHAPTER 2: LITERATURE REVIEW

The purpose of this study was to examine how personal finance situation, resulting, in part from college financing decisions and time in the workforce, has dynamically impacted the career experiences of people aged 28-45 who work as professional staff in higher education. The participant age range was determined as a proxy for those who first experienced, as college students, the economic policy shift toward neoliberalism. This shift toward neoliberalism has changed how higher education was funded and increased cost-sharing for students and families. With these changes, the decisions students make to pay for their education, including graduate degrees, are also changing. The financial decisions have been shown to follow them to a workforce that has not been immune to neoliberalism's influence. The financial context of the workforce couples with their immediate post-graduation finances to encompass a broader post-graduation financial situation which then may interact with organizational factors to shape a career experience.

The following is an introduction to the extant literature on critical components of the conceptual framework. It also includes a section outlining implications for the study, where the literature is linked to the study design. An overview of how the research influenced the choice of the study's theoretical framework, the bioecological model, is included. Additionally, there is a review of the literature from the higher education and career realms which utilized this theoretical framework.

Neoliberalism and Higher Education

Neoliberalism is an economic philosophy that over the second half of the 20th century has become "the dominant economic discourse in western nations" (Olssen &

Peters, 2005, p. 314). There are varied definitions of the term, but Saunders (2010) summarized it as encompassing three beliefs, “the benevolence of the free market, minimal state intervention and regulation of the economy, and the individual as a rational economic actor” (p. 45). Neoliberalism should not be conflated with liberal as a term utilized to note a specific political orientation in the U.S. (Saunders, 2010), as it stems from traditional liberal economic theories (Olssen & Peters, 2005; Saunders, 2010). Saunders (2010) argued neoliberalism has expanded beyond an economic view to have a substantial impact on the social domain as well, diminishing a demarcation between the market and the state or the private and the public. He argued its power comes from the presentation of it as the way it is with no alternative and others noted the language of neoliberalism has become embedded in the culture (Giroux, 2009; Kezar, 2004). In this context, the state’s role was redefined, which has directly impacted higher education in the United States (Carpentier, 2012; Lakes & Carter, 2011; Olssen & Peters, 2005; Saunders, 2010).

Foundational Shift for Higher Education

The impact of neoliberalism, whether explicitly named or not, on higher education in the U.S. runs quite deep (Cannella & Koro-Ljungberg, 2017; Carpentier, 2012; Giroux, 2002, 2009; Kandiko, 2010; Kerby et al., 2014; Kezar, 2004; Lakes & Carter, 2011; Levin, 2005; Olssen & Peters, 2005; Saunders, 2007, 2010). Numerous authors have noted how this shift to neoliberalism has foundationally reshaped the compact between society and higher education (Cannella & Koro-Ljungberg, 2017; Giroux, 2002, 2009; Kerby et al., 2014; Kezar, 2004). Cannella and Koro-Ljungberg (2017) noted, “neoliberalism in higher education operates in numerous, sometimes also

invisible ways” (p. 156) but that at the core, it is about learning and education becoming about money (Cannella & Koro-Ljungberg, 2017). Olssen and Peters (2005), through a thorough discussion of the economic model preceding neoliberalism, addressed how institutions have redefined their missions to be focused not on developing intellectual pursuits but rather developing enterprising individuals as actors in the larger economic market. Lakes and Carter (2011) took it a step beyond shaping the individual, and they argued that in a neoliberal context our systems of education themselves were morphed into their own version of markets. According to Kerby et al. (2014), revenue thus became the guiding value of higher education. If higher education systems were viewed in themselves as markets, as Giroux (2002; 2009), Lakes and Carter (2011), and Kerby et al. (2014) argued, then the role of institutions in educating a citizenry upholding democratic ideals was diminished. This was particularly disenfranchising to individuals not on the top of the power structure, such as the young. Kezar (2004), in her article *Obtaining integrity? Reviewing and examining the charter between higher education and society*, noted how changes to this charter have rippling impacts, and stated, “changes here affect choices made by all individuals in the system of higher education from policymakers to parents to faculty to students” (p. 431). Kezar (2004) synthesized empirical research on this charter. She noted the ideal was a dynamic tension of checks and balances, but that research has shown an overarching realignment with neoliberalism and individualistic, consumeristic goals rather than the interconnected view of the relationship between higher education and society seen in older models.

While some authors have been quite emphatic in their discussion of the embrace of neoliberalism as a scourge on higher education (Giroux, 2002, 2009), others (Kezar,

2004) noted there are potential benefits. Kezar (2004) highlighted areas where the shift has been of benefit, including response to students' needs for counseling, a possible increase in access along with growth in less selective institutions, more resources through private funding partnerships, and even some findings that some faculty enjoy the casualization of part-time roles. Kandiko (2010) also addressed potential benefits, but they were mainly based on an ideal model versus the lived experience, which made it more of an issue in terms of negative impact.

Employees and Students

With this foundational shift in higher education, academic capitalism was termed to describe the impact of neoliberal policies on the university as an organization and its constituents (Slaughter & Leslie, 2001). Indeed, Rhoades and Torres-Olave (2015) noted this restructuring of higher education specifically impacted the academic labor experience. As they are most relevant to my study, I focused on neoliberalism's impact on students and staff.

The research on student experiences and outcomes directly framed around neoliberalism has not reached saturation. However, there are some studies focused on specific presentations of the topic. Some research has been done on the effects of academic capitalism on doctoral student socialization in STEM programs (Mendoza, 2007). Rhoades and Torres-Olave (2015) highlighted the impact of academic capitalism on the academic marketplace, including for post-doctoral research workers in STEM fields who engage with the university as intentionally temporarily employed researchers and educators to further their expertise. Mendoza (2012) went beyond STEM-specific research and explored the effects of academic capitalism on faculty work and traditional

academic norms at the department level, asserting the effects on faculty are rather nuanced and contextual based on differences in academic disciplines, institution types, and academic subcultures within academic institutions.

McClure (2016) studied the role of administrators and higher education managers in enacting and fostering “administrative academic capitalism”. In terms of professional staff and neoliberalism, there has been less of a specific focus on this population in the United States. One exception was Lee and Helm’s (2013) analysis of a concept they termed “student affairs capitalism” which was built around the idea of academic capitalism in the realm of student affairs work. While Lee and Helm did not explicitly use the term neoliberalism in their research, the concepts are neoliberal in nature. Hartlep et al. (2017) considered the relationship between the neoliberal university, student debt, and those employed by institutions as adjunct faculty. They argued a dynamic relationship existed between these factors for this population. Their findings, along with their assertion the academic work experience was segmented by employment status, and the dearth of studies on the work experience of professional staff (Rhoades & Torres-Olave, 2015), provided strong support for my study.

For students, the impact of neoliberalism has been addressed in two interconnected ways. The withdrawal of state support has led to changing dynamics for student aid. There has been a growing reliance on student loans (Giroux, 2009; Kandiko, 2010) and the conceptualization of students not as learners but as consumers purchasing a product (Saunders, 2007, 2010). Saunders (2007, 2010) noted neoliberalism has been behind the shifting emphasis to value higher education as a means to economic stability versus a meaningful life. This is the same foundational shift mentioned earlier, just on the

individual scale., Kerby et al. (2014) used Bronfenbrenner's Ecological Systems Theory to look at student retention. They argued the business model imposed on higher education via neoliberal principles was not sustainable in terms of the model of care needed to assist individuals holistically through college. Saunders (2007) wrote an article that looked at the impact of neoliberalism on students beyond the more obvious economic implications. He argued proponents of neoliberalism "want educators to be neutral providers of decontextualized information." (p. 4), which to him, told students "the classroom is not a space for critical questioning and action" (p. 5). Their motivations then impacted their other expectations (Saunders, 2007). Others reported students were not just affected by being reframed as consumers but also as commodities whose skills are sold to industry as education grows to become more about workforce skills development (Giroux 2002, 2009; Kezar, 2004; Levin, 2005).

Another group that has been impacted by neoliberalism's influence on higher education has been the employees. In general, more attention has been paid to faculty and the impact on their role (Giroux, 2009; Hartlep et al., 2017; Kezar, 2004; Mendoza, 2012; Taylor, 2017), specifically the casualization of employment through adjunct faculty (Giroux, 2009; Hartlep et al., 2017; Kezar, 2004; Taylor 2017), the corporate model of performance management (Rhoades & Slaughter, 1997; Rhoades & Torres-Olave, 2015), and the influence of industry on the faculty marketplace, in particular the ever-growing need for grant-supported salary dollars (Rhoades & Torres-Olave, 2015). A group also impacted by neoliberal policies in higher education is the staff, mentioned in passing by Kezar (2004) and Giroux (2009), where Giroux specifically differentiated staff from managerial administration.

Lee and Helm (2013) researched early career professionals in student affairs and the impact of “student affairs capitalism” on their work. While they never explicitly stated it was about neoliberalism, they discussed academic capitalism, and the concepts are connected to neoliberalism’s economic view and market-oriented practices. They found as student affairs units became cost centers and decisions were based on financial factors over student development, new professionals felt a tension between the espoused values of the profession about student growth and the actual expectations of their work.

Carducci (2010) wrote about her experience outside of traditional auxiliary units in student affairs and still noted similar tension between values and meeting requirements of private revenue sources. She also wrote about her observation of the growing privatization of funding for other areas on her campus, such as branded student orientation materials. Carducci (2010) and Lee and Helm (2013) noted with the growing need to gain these external revenue sources, the workplace conversations were on that alone and not the overall impact on the student experience or broader organizational practices. Additionally, a quote from Lee and Helm’s (2013 work described the culture of the student affairs field. In terms of workers, the field leaned toward the erosion of care for the individual employee as a method of providing care for students. The participant stated, “being overworked and underpaid signified an important professional value of being committed to students” (Lee & Helm, 2013, p. 301). Another impact of neoliberalism on staff in education has been the restructuring of education. This has led to more financially precarious part-time work dominated by women and more intense experiences for the remaining full-time staff in response to fewer resources to do the same, if not more, work (Hill, 2005). To meet student needs in this context, various

institutions have increasingly utilized low-paid students as workers to replace depleted professional staff ranks (Lee & Helm, 2013).

Funding and Financing College

Much of the discussion of neoliberalism and higher education hinged on finances, including the funding models for higher education, which have encompassed a withdrawal of state support to be replaced by private revenue, whether that be through commercialization or student tuition dollars (Carpentier, 2012; Giroux, 2009; Johnstone, 2009; Mumper & Freeman, 2005; Saunders, 2010). In the United States, direct funding for higher education is a purview of the states (Heller, 2008; Mumper & Freeman, 2005; Titus, 2006), and each state has its models and mechanisms for funding education (Cheslock & Hughes, 2011; Franke & Purdy, 2012; Mumper & Freeman, 2005). Even with a diversity in approaches, data has shown that while there was some variation throughout the years, overall, there has been less funding allocated during economic recessions (Baum et al., 2018). Further, even when state funding increased, it did so at a languid pace, with only nine states reaching pre-2008 recession funding levels by the fiscal year 2018 (Laderman et al., 2019). The College Board (2018a) longitudinal data noted generally there was less funding per student. Mumper and Freeman (2005) rightfully called out the complexity of attempting to lay blame for the rise in tuition costs. Some, such as Former Secretary of Education William Bennett, claimed there was no connection between declines in state funding and tuition costs. Instead, according to him, tuition went up with the increased availability of aid. While this thought, dubbed the Bennett Hypothesis, grabbed public attention, the empirical evidence of it was mixed at best, with much of the research showing a negative correlation or a minimal or delayed

positive correlation (Fuller, 2014). Research by the AccessLex Institute (2019) about Grad PLUS loans, a program just for graduate and professional students, showed this program has not significantly increased graduate education costs. Mumper and Freeman (2005), even with their acknowledgment of the complexity of laying blame for tuition prices, still argued even small changes in state support of public higher education influenced tuition rates, which has also been shown to some degree or another by other studies (Baum et al., 2018; Koshal & Koshal, 2000). Data from the College Board (2018a) also showed that during the periods when state government revenues declined, net tuition revenues increased.

Students Financing College

While economic support from the states has shifted, there have also been changes in financial aid for students. The portion funded by the states decreased (Franke & Purdy, 2012), and the percentage of student aid funded by the federal government continued to predominate (College Board, 2018b; Geiger & Heller, 2011). Patterns of types of aid utilized by students have fluctuated throughout time and depended on student status. Highlighted in the data, undergraduates received more grant aid than loans, but the primary source was institutional grant aid to discount the sticker price. Even though student borrowing per FTE has gone down, the average debt for undergraduates has continued to rise. Graduate students rely more heavily on student loans than undergraduate students, and the amount borrowed for graduate education was an upward trend (College Board, 2018b).

Based on the participant population for my study not being the most recent college graduates but rather those who completed their undergraduate education between

approximately 2001-2013, it was essential to look at trends for when this population completed their education. While the comparison chart available in the 2018 College Board data started at the 1997-1998 academic year, it was still a good overview of aid composition during the time the participants completed their undergraduate degrees. Per the data, those graduating with undergraduate degrees in the late 1990s were utilizing federal loans for 46% of their student aid, and by 2017-2018 only 30% of student aid was federal loans (College Board, 2018b). While this is a decrease percentage-wise, it did not factor in the cumulative amount of money borrowed based on those percentages

The picture changed when looking at graduate education. With the requirement that participants in my study hold at least a master's degree, it was important to also look at data specific to graduate student college financing behaviors. During the same time period, between 1997-2018, the percentage of aid coming from federal student loans for graduate students grew from 64% to 66% (College Board, 2018b). Lastly, the portion of aid made up of subsidized loans, which have the interest paid by the government while students are enrolled at least part-time, had consistently trended downward, especially since 2012 when the loans became unavailable to graduate students (College Board, 2018b).

Higher Education Affordability

Both Mumper and Freeman (2005) and the College Board (2018a) attempted to take the data on changing revenue sources and increasing published tuition and fee rates and connect it to the experience of college affordability as compared to family incomes. Mumper and Freeman (2005) looked at data from the 1980s through the early 2000s. They found the change in college prices had the least impact on those making the most

income as their incomes kept pace with the changes in college cost, but for all other incomes, the percentage of their income required to pay for college continued to rise. The College Board's (2018a) data, which spanned from 1987-2017, found similar results. The average published tuition and fees for an in-state student took up 57% of the increase in wages the middle 20% of families saw during that same time. This group saw a much slower increase in wages compared to those in the highest income brackets. Overall, the average rate of median family income growth has been below 1% from 1988 to 2017 (College Board, 2018a). This was looking at published tuition and fees, otherwise known as the sticker price, and The College Board (2018a) acknowledged financial aid programs, such as grants, impacted the actual cost paid. It also acknowledged that affordability was not just whether tuition and fees were covered by financial aid, but that the other expenses of attending college needed to be considered as they can be quite significant for families that experienced minimal wage growth.

College Financing Behaviors

In an environment of rising college costs, changing available financial aid resources, and minimal wage growth, how are students and families making decisions about paying for college? The extant research was limited on this specific question, and it focused more on students' actions versus the decision-making process. The following is a summary of what the research explored regarding financing college decisions. Some researchers focused on determining if there were differences regarding attitudes toward aid along racial and income lines. Steelman and Powell (1993) took a broad strokes perspective to determine if there were differences regarding support of individualistic versus collectivistic student aid policies among parents. They found minority populations,

regardless of income, believed they held some responsibility to support their child's college education. Still, those parents also supported government-based programs to help those in need. White parents, on the other hand, no matter their income, put the responsibility of paying for school on students and rejected government aid programs except for tax credits to parents, even if this narrowed options for their children. In juxtaposition to this, McCabe and Jackson (2016) found in their study looking at differences between college financing support by parents along racial lines that overall White parents, no matter if their students were first-generation or later-generation students, were listed as the first primary actor in assisting with college financing. Other populations were less likely to provide direct financing support and relied more broadly on other support networks and programs. While McCabe and Jackson (2016) noted this difference could be related to family wealth status differentials based on race, they acknowledged that was not a key part of their study. Additionally, Quadlin and Conwell (2021) researched differences in family savings specific to assisting with their children's college education and found a higher percentage of White parents had these savings established to assist their students versus Black parents.

Grodsky and Jones (2007) also studied parents and their understanding of education costs and how that influenced parental support for college going. They found, on average, all parents, no matter race or income status, overestimated the cost to students, though a limitation was they did not clearly ask for the sticker price or the actual cost to students and families. They also found this overestimation and sticker price sensitivity may lead to a lack of support for college. Even if parents lack knowledge, Tierney and Venegas (2006) noted in their study of peer influences on college attendance

behaviors that it did not need to be a parental influence but consistent contact with a knowledgeable adult, in general, was beneficial to students in understanding options for paying for college.

Norvilitis and Batt's (2016) research had a majority of participants who had taken out student loans, and it looked at attitudes and how psychological factors may impact student loan behaviors. They found students who had confidence in repayment and those who expressed resignation toward student loans as a requirement for college attendance borrowed at higher levels. Based on their data, they also hypothesized parental attitudes may influence student thinking even if, at times, the behavior did not match the parental guidance (Norvilitis & Batt, 2016). Another perspective of the extant research was how specific types of aid impacted college financing behaviors with some interesting results. Seftor and Turner (2002) looked at historical data to study the impact of changes in Pell Grant eligibility on non-traditional students' enrollment patterns. The authors found that gaining eligibility significantly impacted enrollment, but overall, tuition prices may impact behavior change more than aid availability. These were important findings as demographics continued to change to more non-traditionally aged students in undergraduate programs. Braunstein et al. (1999) used pre-1990 data to look at responsiveness to various types of aid. They found low-income students were more responsive to grant money, middle-income students were most responsive to loans, and financial aid offers did not impact higher-income students. However, overall, they found that an aid package must include some grant money to be attractive to accepted students. Hillman (2015) noted the second quartile of earners borrowed the most, with the third quartile quickly catching up, which aligned with Craig and Raisanen's (2014) study of

2011 data that found student loan debt hit middle-income earners the hardest. In specifically looking at the financial decisions of low-income students, Soria et al.'s (2014) research found these students were more likely to take out loans, worked more frequently, and did not plan finances beyond the first year. They conjectured some of these patterns, especially around work, while possibly detrimental to academic success, were impacted by habits gained in their life experiences before college.

Recognizing a gap in the literature on this topic, Belasco et al. (2014) looked at the patterns and determinants of graduate student borrowing as much of the research, including the research summarized thus far, focused on undergraduate borrowing. As graduate school became more common and loans were the predominant source of aid, understanding more about graduate student borrowing became more important. Belasco et al. (2014) found that at an average of \$40,000, borrowing for graduate education was double what participants had borrowed for undergraduate education. African American and Hispanic borrowers took on more debt than their White and Asian counterparts. They were surprised to find a significant positive relationship between undergraduate debt and graduate debt. The more an undergraduate borrowed, the more likely they were to borrow again for graduate school. They were also likely to borrow more money for graduate school than those who borrowed less for their undergraduate education. Belasco et al. (2014) also found older or married students borrowed less, but those with child dependents borrowed more. They postulated this could be because they came from backgrounds likely to borrow or overestimate their return on investment and ability to repay the student debt. Within various fields of graduate study, they found those in professional programs were the most likely to borrow and were borrowing much more

than other programs. Isolating Ph.D. programs, students in education, social sciences, and the humanities have taken on more graduate-level debt. Students in education Ph.D. programs incurred 870% more debt than STEM field Ph.D. students (Belasco et al., 2014). Niu (2016) found similar racial and program of study divides for graduate borrowing. She added a variable about parental education and found students with lower parental education borrowed more for graduate study. While no differentiation by age was found, Niu (2016) did find more years between undergraduate and graduate education was correlated to less borrowing.

The decline of government allocations, growth of tuition and fees, and increased institutional revenue from student payments have shifted the cost burden from the public to individual students and families. This aligns with the neoliberal shift from public support for the benefit of all to a view that higher education brings private benefits that should be funded as such (Saunders, 2010). As students and families have taken on more of the cost burden, there have been questions on access and persistence (Braunstein et al., 1999; Grodsky & Jones, 2007) and most relevant to my study, questions about this shift's impact on post-graduation outcomes (Anderson, 2013; Baum & Saunders, 1998; Baum & Schwartz, 2006; Chambers, 1992; Choi, 2014; Coco, 2013; Cooper & Wang, 2014; Elliott & Lewis, 2015; Elliott & Nam, 2013; Emmons et al., 2018; Field, 2009; Fox, 1992; Gicheva, 2013, 2016; Greiner, 1996; Henager & Wilmarth, 2018; Hillman, 2015; Hiltonsmith, 2013; Hira et al., 2000; Houle, 2014; Kuhl et al., 2014; Mezza et al., 2019; Millett, 2003; Minicozzi, 2005; Nau et al., 2015; Rothstein & Rouse, 2011; Rutledge et al., 2016; Zhang, 2013; Zhan et al., 2016).

Personal Finance and Post-Graduation Experiences

The research on personal finance and post-graduation experiences has focused specifically on student loan debt and its impact on various factors including: debt burden, financial stability, career options, and life experiences such as purchasing a home, getting married, and having children. Much of the career-related research has focused on expectations of how debt may impact career decisions, such as choosing specialty routes in professional programs. Other research has compared the debt levels of participants and how it may have affected the choice of higher-wage jobs, no matter the field of study. A thread throughout the research on the impact of student debt on post-graduation was there was not one conclusive answer (Choi, 2014; Hillman, 2015).

While the idea of determining a reasonable loan to debt burden ratio dates to the late 1960s, starting in the 1980s, as student loan debt gained attention and concern for how debt could impact post-graduation options strengthened, more researchers delved into this area. Each researcher used different definitions and criteria for their final assessment (Greiner, 1996). Often cited by researchers was the work of Baum & Schwartz (2006), who calculated debt burden ratios based on income levels. In their research, they found those with incomes near the median should not be paying more than 10% of their incomes to education debt, and those at higher income levels should not be paying more than 20% of their incomes to education debt. These percentages were higher than previous recommendations (Baum & Schwartz, 2006; Greiner, 1996), and others have found an impact on life experiences at debt ratio levels lower than that (Elliott & Lewis, 2015). Additionally, while a mathematical measure was useful for studying debt burdens, the question of how the debt burden then impacted lived experience remained (Baum & Schwartz, 2006; Greiner, 1996).

An extension of the research on debt burden ratios was the research that attempted to determine the impact of this debt burden on lived experiences. Some researchers focused on financial stability and wealth building (Cooper & Wang, 2014; Elliott & Nam, 2013; Emmons et al., 2018; Hiltonsmith, 2013; Zhan et al., 2016), and others focused on life milestones such as home buying (Houle, 2014; Houle & Berger, n.d.; Houle & Berger, 2015; Mezza et al., 2019), marriage (Anderson, 2013; Gicheva, 2013, 2016), and having children (Anderson, 2013; Nau et al., 2015). Hillman (2015) summarized research on how student loans impacted behaviors as “remarkably inconsistent” (p. 41). Elliott and Lewis (2015) completed a literature review as part of a policy statement, and they noted there had been a variety of methods utilized to define and study the questions, but overall, an impact was present. The authors concluded there was a need for further study. The following provides an overview of the research on wealth building, homeownership, and marriage. Then, based on the specific focus of this study, a presentation of the research on college financing and careers is included.

Financial Stability

In looking at the concept of wealth building, the research seemed to focus either on net worth or retirement savings behaviors. Studying long-term wealth building to measure financial stability connects back to college financing, as it can be related to future college financing behaviors separately from income (Elliott & Sherraden, 2013). Cooper and Wang (2014) focused on those under the age of 39, which was particularly relevant to my study population. They found those with student loan debt were less likely to own homes, but the difference narrowed with the age of participants. Total wealth levels for those of similar incomes were assessed, and it was found those with student

loan debt had less wealth. Numerous researchers have found this discrepancy was exasperated for minorities (Cooper & Wang, 2014; Hiltonsmith, 2013; Zhan et al., 2016).

Hiltonsmith (2013) and Elliott and Nam (2013) looked at datasets potentially impacted by the unique climate of the Great Recession. Research has shown the impact of the Great Recession may be long felt for certain generations, particularly those born in the 1970s and 1980s (Emmons et al., 2018). This encompasses the decades of birth, or immediately preceding it, for my participant population. Both Hiltonsmith (2013) and Elliot and Nam (2013) found those with student loans had a loss of household net worth, and Hiltonsmith (2013) found that retirement savings and home values were lower for those with student loans. Furthermore, while incomes started off higher for those with debt, the differential disappeared by peak earning years. He found that dual-headed households with debt from bachelor's degrees lost nearly \$208,000 in wealth over a lifetime (Hiltonsmith, 2013). Others, such as Rutledge et al. (2016), specifically looked at the retirement behaviors of those who were 30, and they noted student loan debt did not significantly impact participation in retirement plans, and the lower amount of retirement assets was not statistically significant.

Life Milestones

Topics often considered life milestones that may be impacted by student debt are marriage, having children, and homeownership. It should be noted that homeownership, being one of the most significant asset builders, could also be linked to the wealth building research depending on how studies were completed (Elliott & Lewis, 2015). Houle (2014) looked at debt burdens across three generations and found the youngest generational cohort, which would have been in their 20s in the early 2000s, like some of

my study participants, was not likely to have met the milestones of leaving their parental homes and getting married. These milestones could add debt, and they were already more indebted than previous generations. A report from the Federal Reserve by Mezza et al. (2019) found student loan debt was the cause of 20% of the decline in homeownership by young adults since 2009. This, in their estimate, means in 2014, 400,000 people would have owned homes had it not been for student loan debt. To deal with these impacts, the federal reserve report suggested a need for more state funding of higher education. Houle and Berger (n.d.) specifically looked at home buying by age 30 for the most recent age cohort at the time of their study and found a small but significant impact of student debt on homeownership. Additionally, this impact was more pronounced for African Americans. In further research on those under 30, Houle and Berger (2015) did not find similar results. Instead, they found the delayed transition to adulthood, measured by being married and having children, was correlated to lower homeownership rates no matter debtor status.

Baum and Saunders (1998) did not find student loans impacted rates of marriage, but further research, looking at data from 1996-2010, showed student debt influenced marriage decisions at all levels of education (Gicheva, 2013, 2016) and for both men and women (Anderson, 2013). Regarding student debt's possible influence on having children, researchers found those with student loan debt were less likely to have children (Anderson, 2013; Nau et al., 2015). While the findings on the influence of financing college, namely conceptualized by student debt levels, on post-graduation outcomes were mixed, many researchers highlighted an influence. Even so, Henager and Wilmarth (2018) utilized a holistic financial wellness framework and found that while data did

suggest student loans lowered an individual's financial wellness, it did not supersede the impact a college degree had on increasing it.

Post-graduation Finances and Careers

Because of the delimitation of this study to have the research participants hold a master's degree, it is crucial to start the conversation about post-graduation finances and careers with the connection to pursuing graduate school. This is another area where the data were inconclusive, with some researchers noting no impact and others finding some impact (Millett, 2003). Millett (2003) attempted to fill a gap in the inconclusive research that had primarily been based on data compiled for other reasons. She explicitly researched those who expressed intent to attend graduate school and found, with this population, student loan debt did not significantly impact graduate-level enrollment. However, the level of aid for graduate study and the participant's income did influence enrollment. Student loan debt was a significant factor in applications to graduate school. Overall, it was determined that student loan debt was a deterrent for 41% of those who had expected to enroll and earn doctorate degrees. Zhang (2013) focused on the undergraduate institutional background and found those with debt from public institutions were significantly and negatively impacted in terms of graduate school. In contrast, those who completed undergraduate education at private institutions were not. Fox (1992) considered gender as a demographic variable of potential influence and found gender impacted graduate school enrollment for women but not for men. Heller (2000) found a minimal impact of student debt on graduate enrolment and determined in his study that the number one influence was academic preparation. Graduate school attendance and enrollment was only one lens from which to look at the post-graduation connection

between debt and careers. Other researchers have considered the question from different perspectives.

The specific research on post-graduation financial outcomes and career experiences has been less about career experiences and more about career paths in terms of specialty or sector. As Choi (2014) found in a literature review on the topic, this is another area where previous research has not reached a consensus and more contemporary consideration was suggested. Choi's (2014) review noted much of the literature leaned toward professional programs such as law or medical fields. This research found some level of impact of post-graduation finances on careers. It also noted that finances could particularly influence low-income individuals and women in their careers.

Based on a financial aid experiment at a leading private law school in the United States, Field (2009) explored career choices in the legal field in terms of entering the public service sector versus the private sector. In this research, some students were provided waivers up front for committing to public service work, and others were provided student loan pay-off assistance for committing to public service work. Those who received the waivers were more likely to join the public service sector than those offered the repayment option. Another study from the legal field found there was a connection between student loan debt and decisions regarding public service versus private sector employment. Many participants chose the private sector, though it was only a statistically significant finding for three of the nine schools studied. It was hypothesized this might be due the wide income differential between the sectors, which may be of concern no matter the student loan debt levels (Chambers, 1992). Chambers (1992) said

this widening income gap could change future lawyers' reasons for entering the profession, causing them to be more monetarily focused and concerned with financial gain over societal good. While Chambers (1992) did not make an explicit connection to the impacts of neoliberalism in reshaping the purpose behind legal education, similar language was used. Coco (2013), however, did make an explicit connection between student loan debt, no matter the area of study, neoliberalism's influence, and the rewriting of the societal pact in America.

From the medical arena, Kuhl et al. (2014) focused on the impact of student loan debt on the choice of preparation program and career paths post-graduation for graduate-trained genetic counselors. Unique to this study was the intentional design to have all participants be 5 years removed from graduation and, thus, making these decisions in a similar chronosystem. For this study, that was 2008-2012, which included the Great Recession and the years immediately following. The study was mixed methods, and it provided participants the option for open-ended reflection on questions related to the research (Kuhl et al., 2014). It found the impact of undergraduate student debt was not necessarily on the choice to become a genetic counselor but on when and where participants completed their graduate training. Of the participants, 77% noted the program's cost was an important decision factor for them. How debt influenced the post-graduate experience was a little less clear. There were 83% of participants who felt burdened by their debt but also said it did not impact their post-degree plans on a broad scale. Instead, it influenced how they considered job offers, including the salary and benefits (Kuhl et al., 2014).

Just as Kuhl et al.'s (2014) study noted that salary may be a strong consideration for participants, Minicozzi (2005) looked at a data set of college graduates from 1987 and found those with debt picked higher-wage jobs. She found the wage differential eventually disappeared, though those having debt saw lower wage growth. Both Minicozzi (2005) and Hiltonsmith (2013) hypothesized about the long-term implications of, and reasons for, this lack of wage growth, and they noted perhaps student debt distorted career paths (Minicozzi, 2005) through the financial constraints limiting overall job mobility (Hiltonsmith, 2013). Rothstein and Rouse (2011) did not focus on a specific career field; rather, they interviewed graduating seniors at a selective, private school as they went through student loan exit counseling. They studied the influence of student debt on careers. Similar to Minicozzi (2005), they found those with debt sought higher-wage jobs and, similar to Chambers (1992) found, their participants were less likely to choose public service sector positions.

Higher Education Staff

For my case study, I researched the career experiences of higher education professional staff. The extant research specifically focused on this population was generally lacking. This could be because, as noted previously, defining professional staff can be somewhat tenuous (American Federation of Teachers, 2006). It also could be partly because staff are sometimes less valued (Volkwein & Parmley, 2000) and often less researched than faculty (Rhoades & Torres-Olave, 2015; Volkwein & Parmley, 2000). The following highlights some broad findings about the career experiences of staff in higher education. Some research included faculty in their consideration of higher education staff, others included just non-faculty as staff, and even fewer specifically

focused on professional staff. Much of the U.S. research focused on professional staff came from the field of student affairs (Anderson et al., 2000; Bender, 2009; Hunter, 1992; Lee & Helm, 2013; Lorden, 1998; Wilson et al., 2016). Other research focused on a broader category of staff in higher education (Buck & Watson, 2002; Jo, 2008; Rosser, 2004; Volkwein & Parmley, 2000).

Organizational Factors

A solid place to start this exploration of staff experiences in higher education was to consider how and why people enter the field. People often noted they fell into the work based on minimal career planning (Hunter, 1992; Lorden, 1998). Even so, there were specific reasons why people were drawn to working in the higher education arena. These reasons included the values of higher education, such as making a difference for people, the collegial atmosphere, and the variety of responsibilities. It has been noted, however, that with the changes occurring in higher education, the reasons people historically sought to work in the field may no longer be evident (Bender, 2009).

Much of the research about staff experiences of employment looked at minimizing turnover, job satisfaction, and engagement. This research often sought to determine staff concerns about higher education as an employment field. Some studies were framed in terms of the changes to higher education based on the reductions in funding and resources (Lee & Helm, 2013). The stress that staff felt due to job insecurity was highlighted (Hunter, 1992; Volkwein & Parmley, 2000), and Hunter (1992) pinpointed it as the participants' biggest concern in their job.

Many higher education staff also noted concern with pay and benefits. Generally, participants did not feel they were adequately financially rewarded for the work

performed (Jo, 2008), and others found there were not structures in place to ensure equity in salaries and rewards (Anderson et al., 2000). Those working for private institutions were significantly happier with their pay and benefits compared to their counterparts working for public institutions, the only difference found between the institutional contexts (Volkwein & Parmley, 2000). It was noted compensation policies need to be a priority for institutions as they were the number one reason staff leave an institution (Ellucian, 2016). Buck and Watson (2002) studied staff retention through human resources policies and found wages were the only factor to significantly impact affective or emotional commitment to an organization.

Some of the issues with pay in higher education were interconnected to other themes about the staff experience in the arena, including concerns with transparency, supervision, and human resource policies. The desire for more transparency had to do with decision-making involvement (Bender, 2009; Jo, 2008). Bender (2009) found the ability to be involved in decision-making was gendered, with male participants reporting twice as much satisfaction with being asked for their opinion on organizational decisions compared to female participants.

Supervision was one of the most important aspects of the staff experience (Jo, 2008). Jo's (2008) study of female, mid-level administrators in their 30s and 40s, an age group similar to my participant population, found supervisors were tremendously impactful in leading to participants' demotivation, disengagement, and decisions to leave an institution. She found participants were unhappy based on experiences with supervisors that made them and their work feel unvalued. Participants expressed they were implementing the work, but their feedback was dismissed or not sought. Most

harmful to organizations was the finding that if a participant left a position due to supervision issues, they were not willing to consider another role with the organization. Those who left for other reasons would consider it. Thus, a direct supervisor issue became an organizational issue (Jo, 2008).

Human Resources Policies and Practices

The last central theme found in the research on staff experiences in higher education related to human resources policies and practices. They manifested in various ways, including how these policies and practices caused negative experiences (Jo, 2008) and how they could be used to mitigate negative experiences to create a positive work environment (Buck & Watson, 2002; Jo, 2008; Lorden, 1998). The negative ways human resource policies impacted experiences often centered around the lack of recognition (Rosser, 2004), lack of clarity (Jo, 2008; Lorden, 1998), and inconsistency in the application of the policies (Jo, 2008). These three issues were often seen in discussions of opportunities for career planning and advancement or promotion. People sought opportunities for development and growth in their careers (Bender, 2009; Jo, 2008; Lorden, 1998). When they did not feel these opportunities were available consistently across the workforce, they left, which was particularly true for younger employees (Bender, 2009; Lorden, 1998) and in some studies for women (Bender, 2009). In higher education, career development needed to be thoughtful and specific (Wilson et al., 2016) and have concrete applicability to employees' careers (Bender, 2009). Employees also sought consistent and clear career plans that included opportunities for internal promotion and thoughtful succession planning (Jo, 2008; Lorden, 1998).

Looking at the other side of these issues with human resources policies and practices provided insight into how they can be utilized to foster a positive work experience for professional staff in higher education. Policies regarding salaries, career development, and promotions needed to be put into action in a consistent manner that de-emphasized subjectivity and was transparent (Bender, 2009; Jo, 2008; Lorden, 1998). Buck and Watson (2002) summarized how human resources policies and practices shaped employee experiences, and they included how policies and practices were not just envisioned but also lived in shaping the employees' experiences of an organization.

Implications for the Study Relative to the Literature

Looking at the extant literature, my study added to areas lacking in the research by approaching the issue more holistically and directly addressing calls for further study from previous researchers. While there have been studies of higher education framed around neoliberal policy shifts, few specifically addressed the macro-to-meso-to-micro level framing (Saunders, 2010). Limited research looked at the broad impact on the lived experience, which is best addressed through the qualitative lens, as called for by Kandiko (2010). Additionally, as a subgroup within higher education, professional staff are often understudied (Rhoades & Torres-Olave, 2015; Volkwein & Parmley, 2000). The research has noted the impact of reduced staffing levels on the remaining full-time staff (Hill, 2005; Lee & Helm, 2013) and the possible disparate experiences between men and women (Bender, 2009) and those from low-income backgrounds (Choi, 2014). This impacted my research design plan as I limited my study to full-time, professional staff and sought maximum variation in participant recruitment based on: age, college financing

behaviors, type of institution of current employment, functional area, and individual characteristics such as race and gender.

Much of the extant research considered support for different aid types, responsiveness to various aid offers, or information on financing behaviors taken. However, there has been less attention to what behaviors were evident among the borrowers and the context for the decisions to engage in those behaviors. This gap was highlighted by several scholars (Grotsky & Jones, 2007; Niu, 2016; Soria et al., 2014). Niu (2016) specifically called for future research looking at borrowing tendencies and decisions from a qualitative perspective. Others have encouraged future research that considered the broader background and environmental factors in terms of college financing experience; understanding financial need was only part of the picture in terms of college financing behaviors (Chudry et al., 2011; Franke & Purdy, 2012; Heller, 2008; Hillman, 2015). This acknowledgment of the importance of various impacts on college financing decisions influenced my decision to consider these questions broadly in terms of how my participants paid for their college education and what influenced their decisions. Guided by the bioecological model as the theoretical framework for my study, there was a layered analysis of each step of a lived professional experience: from college education financing decisions to post-graduation personal finance situation, to the professional career experience.

In completing a literature review of college financing's impact on post-graduation, Choi (2014) recommended continued and more contemporary research. The existing research on post-graduation financial outcomes and careers has been less about career experiences and more about career paths in terms of specialty or sector (Chambers,

1992; Field, 2009; Kuhl et al., 2014). In addition, Field (2009) suggested career decisions were not always wholly rational, and more research needed to be conducted on other potential factors impacting career decisions. This influenced the design of my study as well. My study researched the influence of post-graduation finances and interactions with other elements in shaping career experiences.

Other researchers, who specifically highlighted there was an impact of post-graduation finances on career paths and decisions, focused on expectations (Rothstein & Rouse, 2011), career paths chosen (Chambers, 1992; Field, 2009), or wages and salaries (Hiltonsmith, 2013; Minicozzi, 2005). Both Minicozzi (2005) and Hiltonsmith (2013) pondered in their findings whether the short-term choice of high-wage careers distorted overall career paths. Rothstein and Rouse (2011) noted the importance of looking at these questions more longitudinally in a qualitative manner. Based on this observation, I framed my study not only around the longitudinal experiences of individuals through an in-depth exploration of their career experience but also a longitudinal exploration and comparison between age groups within the bounded age range.

I also studied my participants' career experiences in terms of interactions with higher education organizations. Researchers such as Bender (2009) and Rhoades and Torres-Olave (2015) noted higher education is a changing environment, and the experience of an organization may impact staff's career experiences. Much of the U.S. research focused on professional staff came from the field of student affairs (Anderson et al., 2000; Bender, 2009; Hunter, 1992; Lee & Helm, 2013; Lorden, 1998; Wilson et al., 2016). Since student affairs is just one component of employment in American higher education, it was important to study higher education professional staff experiences with

a broader consideration of staff functional areas as it may provide different perspectives on career experiences in the industry (Jo, 2008). Others emphasized how human resource policies shaped an employee's experience of their organization, which then impacted their career experiences and decisions (Buck & Watson, 2002; Ellucian, 2016; Jo, 2008; Volkwein & Parmley, 2000).

This observed complex dynamic with and within higher education organizations influenced my decision to incorporate a review of publicly available human resources policies and procedures as one of my data sources. Volkwein and Parmley (2000) aimed to determine differences in experiences between staff at public institutions of higher education and private institutions of higher education. While little difference was found in their study, one difference regarded feelings toward salaries and benefits was significant. Additionally, Buck and Watson (2002) noted wages impacted organizational commitment. Based on this, I also aimed to highlight my participants' voices on the impact of these policies. I sought to explore more fully how policies shaped and impacted a career negatively and positively, as this has not been greatly researched in the higher education realm (Buck & Watson, 2002). Hartlep et al. (2017) considered the dynamic between the neoliberal university, student debt, and those employed by institutions as adjunct faculty, and they argued for a dynamic relationship within all these factors for that population. Adjunct faculty are often in very precarious employment relationships, lacking guaranteed work, benefits, and overall support. Their research made an argument for a dynamic relationship within all these factors for that population, and their findings supported a study focused specifically on professional staff based on their experiences

with the neoliberal university, student debt, and their unique employment dynamic within higher education.

Bioecological Model as the Theoretical Framework

There is support for using ecological models to study the experiences of individuals through qualitative research methods (Nelson et al., 2013; Onwuegbuzie et al., 2013), which was the approach of this study. As the review of the literature indicated, an individual's career experience is a complex phenomenon shaped by various contextual/environmental factors at different levels, from broader (i.e., policy-scape) to general (i.e., economic realities) to specific (i.e., organizational). The bioecological model, through its particular framing of those contextual levels, embraces the complexity of individual experiences (Bronfenbrenner, 1977; Bronfenbrenner & Morris, 2006; Rosa & Tudge, 2013). Employment experiences are socially constructed via complex interactions (Rhoades & Torres-Olave, 2015). Thus, the bioecological model, with its process, person, context, and time conceptualization, was chosen as the theoretical framework for this study.

The bioecological model is the final adaptation of Bronfenbrenner's Ecological Systems Theory. It was originally developed in the 1980s, and it continued to be refined through the mid-2000s (Bronfenbrenner & Morris, 2006). Bronfenbrenner developed the bioecological model to balance the consideration of the individual when looking at the dynamic relationship between the individual and the environment. This model was operationalized the interaction via PPCT, or process, person, context, and time, to assist in research (Bronfenbrenner & Morris, 2006; Rosa & Tudge, 2013).

A core component of the evolved model was to place the process of interaction between the individual and the environment at the center of it. These processes are then influenced by the characteristics of the person, the context for the interaction, and the time in which the interactions occur. The person component looks at various characteristics, such as age, gender, and social and material resources, and how they influence and interact with the environment (Tudge et al., 2009). The context piece is where the four systems from the ecological systems theory are placed in the bioecological model. These systems encompass the environmental context of proximal processes (Bronfenbrenner & Morris, 2006). The importance and conceptualization of time was broadened to look at it in three ways concerning the proximal processes: time as it impacts the immediate interaction, the length of time an individual experiences an interaction, and the larger time context in terms of placement in the course of history (Bronfenbrenner & Morris, 2006; Tudge et al., 2009). For this study, time was the prominent lens. Participants varied in age, with one being 28, one 35, and one 40 at the time of the interviews. The range that was chosen for the study was a proxy for experiencing the neoliberal political shift as students paying for college.

Since its initial development, various versions of Bronfenbrenner's ecological models can be found in areas of academic study, including higher education. Topics researched using it included access (Chenoweth & Galilher, 2004), academic retention and persistence (Alford, 2000; Arana et al., 2011; Ou & Reynolds, 2014), and peer culture (Renn & Arnold, 2003). The ecological model has also been used to understand career experiences and decisions because of the consideration of the dynamic relationship between person and context. Young (1984) and Cook et al. (2002) argued an ecological

perspective was helpful for understanding career experiences. Cook et al. (2002) noted how the ecological model was of particular benefit for understanding the career experiences of women and other minorities as their career experiences may not be as compartmentalized and linear as traditional models assumed based on the experience of White men. Young (1984) argued that ecological models for studying career experiences could be utilized across a broad spectrum of populations.

Yakushko (2007) applied the ecological model to the immigrant career experience and underscored its utility in understanding the influence of political and cultural systems on career experiences. Hickey et al. (2012) specifically aimed to study how it could be utilized to understand career decision-making. Whereas a version of the ecological model, as popularized by Bronfenbrenner, has been used to look at various concepts in higher education and in careers, no articles were found discussing the ecological model for understanding the career experiences of those working as professional staff in higher education.

Based on the history of the utility of the theory in looking at higher education and career concepts, as well as the complexity of this social phenomenon, it was fitting to utilize the bioecological model for my study of the interactions between the person, personal finance situation, and the career experiences for professional staff in higher education. Kerby et al. (2014) used the bioecological model to frame their study about the changing nature of higher education institutions from places focused on growth and development for students to ones focused on business considerations. They used the model to research how students interacted with and experienced the college environment. This is similar to how I utilized it in my study of higher education professional staff and

the processes of interaction between them and higher education environments in shaping their career experiences. This model was also valuable in considering other aspects of my study, such as the processes behind college financing behaviors.

As Bronfenbrenner and Morris (2006) noted, the model focuses on process in relation to person, context, and time. Thus, making it a model with broad utility when exploring psychosocial experiences through interactions in various contexts and a variety of conceptualizations of time. The bioecological model was the guiding theoretical framework during the cross-case analysis stage of my study. Themes emerged relating to the proximal processes or sub-research questions viewed through the lens of the PPCT structure.

Summary

Chapter 2 provided an overview of the extant research as it relates to the study's research problem and questions discussing how neoliberalism has impacted higher education and its constituents in numerous ways. Neoliberalism has reshaped the learning environment into one where students are termed consumers, and the funding models have shifted more of the cost burden to students and families. With this increased burden, students rely on loans as they make decisions about how to pay for college. This reliance leaves them with a post-graduation financial situation that may impact many facets of their lives, including buying a home, having children, and deciding on career paths. The financial context of the workforce couples with their immediate post-graduation finances to encompass a broader post-graduation finance situation which then may interact with organizational factors to shape a career experience. The complex and dynamic interactions between individuals and environments at various levels that shape

experiences are well suited to study via the bioecological model through its process, person, context, and time conceptualization. This model was the guiding framework for my multiple instrumental case study with a comparative lens that sought to understand the career experiences of full-time higher education professional staff at four-year institutions.

CHAPTER 3: METHODS

Research on higher education professional staff has mentioned personal finances may impact career experiences; however, many studies were not recent and have not delved into the experiences of those staff members to examine the interplay between careers and personal finance. This qualitative case study was conducted to learn more about the experience of higher education professional staff aged 28-45. One main research question and four sub-research questions, as proxies for proximal processes, guided the inquiry. The main research question was: What is the role of a post-graduation personal finance situation, as shaped by college financing decisions and time in the workforce, in the career experiences of professional staff at four-year colleges or universities? The following were the aforementioned sub-research questions:

1. How did college financing decision-making shape personal finance situation post-graduation?
2. How did one's employment organization reshape post-graduation personal finance situation?
3. How did this dynamic personal finance situation impact career experiences?
4. What is the role of the higher education institution as an employment organization in the personal finance situation and career experiences of the professional staff?

This chapter presents an exploratory study I conducted before initiating and designing my dissertation study. It also discusses the methods utilized for this study.

Exploratory Study

As a part of my advanced qualitative research methods course, I designed an exploratory study around similar research questions to test a methodology, methods, and

data analysis. In my exploratory study, I utilized multiple sources of data. It included interviewing four participants, who were higher education professional staff under the age of 40 at a specific public, four-year institution in the upper Midwest (see Appendix B for a sample interview protocol). It also involved observations and document analysis of the macro conditions influencing participants. Each component of data gathering and analysis informed my thoughts on my dissertation study.

In observing an individual financial education session, there was much discussion about individual and context characteristics, such as age, marital status, income, debt, and savings levels, in terms of personal finance. This illustrated how personal characteristics and the environment interact regarding finance and career experiences. I also completed document analysis for position postings for four-year institutions connected to the university system for the research site. Based on this data, I shaped my interview protocols for my dissertation study to include questions relating to human resources policies and practices. Additionally, I added the HR website reviews as a data source for the dissertation study. The visual project, having the participants outline a timeline of their career trajectory, allowed for various inquiry tactics and provided participants time to frame their minds around these experiences before the interviews commenced. Since three of the four participants actively engaged in the activity, I incorporated a similar creation of a career timeline artifact into the dissertation study.

In terms of the interviews, my exploratory study highlighted how starting a discussion with obtaining demographic information on amounts of debt, marital status, and role as a caregiver can be a barrier to building the level of engagement needed to build rapport essential to qualitative research (Baxter & Jack, 2008; Gaikwad, 2017).

Thus, for my dissertation, much of this information was gained through the pre-selection questionnaire. For the exploratory study, three participants had student debt, and one did not. Exploratory study data analysis revealed an interesting dynamic between college financing and career experiences. This supported recruiting participants for this dissertation study who had taken different approaches to college financing.

Case Study Methodology

In considering the appropriate methodology for this study, I was guided by the research literature, the purpose of the study, and the research questions. Much of the research literature on careers and higher education staff utilized a quantitative methodology. My study's purpose and research questions were qualitative and sought to fill a gap by exploring how personal finance situations and careers came together within contexts to shape an experience for an individual. The goals were appropriate for case study methodology where the contexts of the experience come forth from the cases (Stake, 1994). The definition of case study offered by Thomas (2011) resonated with my approach to the methodology. He defined case studies as:

analyses of persons, events, decisions, periods, projects, policies, institutions, or other systems that are studied holistically by one or more methods. The case that is the subject of the inquiry will be an instance of a class of phenomena that provides an analytical frame—an object—within which the study is conducted, and which the case illuminates and explicates. (p. 513)

The chosen methodology for my study was a multiple case study with a purposeful comparative lens. Case studies are characterized by their intention to study human experience in a context-rich manner (Ayres et al., 2003; Bartlett & Vavrus, 2017;

Baskarada, 2014; Baxter & Jack, 2008; Boblin et al., 2013; Creswell et al., 2007; Cronin, 2014; Gaikwad, 2017; Kaarbo & Beasley, 1999; Smith, 2018; Stake, 1978, 1994; Starman, 2013; Tellis, 1997; Thomas, 2011).

Many researchers have noted that another defining characteristic of case studies is the requirement for multiple sources of data to richly study human experience in context from multiple lenses (Baskarada, 2014; Baxter & Jack, 2008; Creswell et al., 2007; Eisenhardt, 1989; Smith, 2018; Stake, 1994; Thomas, 2011). Common data sources for case studies discussed in the research included documentation, archival records, interviews, direct observation, participant observations, and physical artifacts (Creswell et al., 2007; Smith, 2018). These sources were categorized as either talk, documents, observations, or drawings/photographs/video (Leech & Onwuegbuzie, 2008). Understanding that not all ideals will be met in each study (Polkinghorne, 2005), for my study, in-depth observation was not feasible. However, I reviewed documentation through publicly available human resources websites, conducted interviews with participants via distance technology, and asked participants to complete a career timeline exercise in which they created an artifact that visually reflected their career trajectories.

Case Study Research Design Rationale

Creswell et al. (2007) noted research questions are also instrumental to research design. For example, if a study's purpose and research questions were how-oriented, case study was a very appropriate methodology (Baskarada, 2014; Baxter & Jack, 2008; Gakiwad, 2017; Smith, 2018; Yazan, 2015). My research questions were a solid fit with case study methodology. I was guided by the typology created by Thomas (2011) when I outlined this study's research design. His goal in creating this typology was to honor the

flexibility and emergent nature of qualitative research and case study as a methodology while guiding new researchers on the various decisions needed to structure their approach to case study. Thomas (2011) noted the decision points included determining the type of subject or case to be sampled. As I made this decision for my study, I veered from his classifications and chose maximum variation as the case selection strategy. I looked for maximum variation in the following: college financing behaviors defined via proxy by student loan utilization or not, type of institution of current employment, functional area, and individual characteristics, such as age, race, and gender. The goal was to have variety in the forms of the experience being studied, as encouraged by Polkinghorne (2005).

Back to Thomas' (2011) typology, another decision point was what he labeled the purpose of the study. For my study, the purpose was instrumental. Stake (1994) coined the term instrumental and defined it as researching a case in-depth to understand a larger phenomenon where the individual case is not of primary interest (Baxter & Jack, 2008; Creswell et al., 2007; Jones & Lyons, 2004; Stake, 1994). Then, as a researcher, I needed to consider the approach and methods to decide if the study was to be illustrative or theoretical (Thomas, 2011). Creswell et al. (2007) were pragmatic and described the outcome as reporting "lessons learned from the case" (p. 248). For my study, the approach was illustrative, and it provided lessons learned via the individual case narratives and the themes which emerged from the cross-case analysis.

The next piece, dubbed process by Thomas (2011), required me to decide if a single or multiple approach to case study best served my purpose. As I sought to understand an experience in-depth, my study was a multiple case study with a comparative lens, which allowed for within and cross-case analysis to explore the

phenomenon more fully (Ayres et al., 2003; Baskarada, 2014; Cronin, 2014; Eisenhardt, 1989; Gaikwad, 2017; Tellis, 1997). Thomas (2011) also said researchers needed to address how time will be approached, within the process decision point. For my multiple case study, my cases were parallel, as they happened simultaneously, though the age of the participant could have impacted their experiences uniquely. The participants' age differences were another component in maximum variation selection.

Polkinghorne (2005) noted participant selection rather than sampling was more relevant in a qualitative study. He also emphasized the importance of variety in selection to enhance the richness of understanding an experience. Thus, it was important to be purposeful during the recruitment process to select those with varying experiences and a willingness to discuss those experiences to the depth required in qualitative research. Starman (2013) also noted having a specific criterion for selection based on prior knowledge created a more robust research plan. Additionally, purposeful selection was supported by many case study experts (Maxwell, 2005; Yazan, 2015), with the "opportunity to learn" (Stake, 1994, p. 244) as a key consideration.

Case Study Criteria and Boundaries

Baxter and Jack (2008) stated bounded cases allowed the researcher to know what was being studied and what was not being included in the study. They noted how these types of boundaries assisted with inclusion and exclusion from the study. To use Thomas' (2011) terminology, for this study, the subject, or case, was the individual participant, and the object, or the unit of analysis, was their meaning-making and engagement with various contexts to shape their career experience. This matched Polkinghorne's (2005)

description of the goal of qualitative research as framing a unit of analysis, the item of study, as the experience-

The cases for my study were bounded by:

- Time, defined via the proxy of the participants' age range between 28-45, to include earlier years of the policy shift and a range of experiences
- Narrowed definition of professional staff in higher education, who are individuals holding at least a master's degree, in a full-time position, and below upper administration level (i.e., director or above). These positions are also not clerical, skilled trades, full-time research, or faculty lines.
- College financing behaviors defined via proxy by having utilized student loan debt vs. not having utilized student loan debt (Choi, 2014; Chambers, 1992; Field, 2009; Fox, 1992; Hiltonsmith, 2013; Kuhl et al., 2014; Minicozzi, 2005; Millett, 2003; Rouse & Rothstein, 2011; Zhang, 2013).
- Four-year private or public institution of current employment (Volkwein & Parmley, 2000).
- Individuals of different races and genders, as the literature has shown these demographics impacting career experiences (Bender, 2009; Choi, 2014; Wilson & Rodgers, 2016).

The pre-selection questionnaire provided an efficient method for gathering information to assist in participant selection as I sought to select participants that could offer a rich experience and maximum variation (Creswell et al., 2007; Polkinghorne, 2005; Stake, 1994; Thomas, 2011) based on the previously discussed case boundaries (Boblin et al.,

2013; Baxter & Jack, 2008; Creswell et al., 2007; Gaikwad, 2017; Stake, 1978, 1994; Thomas, 2011; Yazan, 2015).

Participant Selection and Recruitment

Case study generally only requires a small number of participants (Collins et al., 2006; Eisenhardt, 1989; Gaikwad, 2017; Starman, 2013). Fewer cases allows for a focus on the particular (Stake, 1978, 1994) and in-depth concept refinement which leads to higher trustworthiness (Starman, 2013). I sought between six and eight participants based on possible ranges established in the research (Collins et al., 2006; Eisenhardt, 1989) and the goal of primary boundedness by time and age variation within the participant age range of 28-45.

My institutional IRB approved the recruitment language and strategy (see Appendix C for the recruitment language). Recruitment occurred through multiple avenues. I shared it with my personal networks and on the Student Affairs in Higher Education group on Facebook. In the vein of snowball recruitment techniques (Creswell & Poth, 2018; Glesne, 2016; Polkinghorne, 2005), people were encouraged to share the recruitment message with others who they thought could provide rich experiences for the study. Individuals in my network then shared it more broadly with their connections and on other Facebook groups. Potential participants were asked to contact me to receive a pre-selection questionnaire to determine if they fit the required participant population. I also aimed to ensure maximum variation in selection within the case boundaries (see Appendix D for pre-selection questionnaire language). For example, not having all participants of the same age or employed at the same institution type. The pre-selection questionnaire provided demographic information about participants such as age, race,

gender, and personal finance situation, and it helped the understanding of the particulars of each unique case.

The recruitment was open for two weeks in July 2019. In those two weeks, 112 completed pre-selection questionnaires were received, and 110 incomplete ones were recorded. From the 112 complete questionnaires, I removed entries that did not fit the study's boundaries, such as level of position, full-time status, age, and working at a four-year institution in the United States. This left me with 77 potential participants who met the study's requirements. I then separated the responses by gender, with six male-identified potential participants and the rest women. I then looked at various components of interest for the study for each group of potential participants. This included looking at variance in age, race, supporting children or not, institutional type of current employment, variance in debt levels, and self-reported comfort level discussing financial topics. Based on needing the contact information to be accurate for further communication, those who did not provide their full name and contact information were excluded from potential consideration. Also, those I knew personally or who had participated in the exploratory study were removed from consideration. This left me with 46 responses from women and five responses from men. Then I categorized each gender group by age range: the 20s, 30s, and 40s. To increase maximum variation, I focused on other pieces again, such as marital status, supporting children, race, functional area, and debt levels. With this review, there were six female potential participants and two male potential participants. I also noted other potential participants if the eight initially selected did not respond or consent to participate. All eight who were initially contacted for participation responded and consented to participate in the study.

My study included three participants from the eight recruited who completed consent. After completing the first interview, one of the participants did not respond to my follow-up requests to engage in the second-round interview. All said requests were made via email, as that is the only method of communication I had with the participants. This participant never officially withdrew consent to participate. Still, since the study's design focused on all data sources being important for triangulation, it was decided this participant would be excluded from the data analysis. The second participant who was excluded from the data analysis never responded to my request for the career timeline artifact. This request was made before the first interview, and even though having it then was ideal, the participant noted during the first interview he would send it but did not. The artifact was an essential data source for participants to visually reflect upon their career trajectory from youth to the time of the interviews. Thus, without this data source, it was determined to exclude this participant from the data analysis. The last participant excluded from the data analysis due to incomplete data was missing the human resources website review.

Additionally, there were two other participants recruited who did complete all data sources, but a specific decision, based on research design and data saturation, was made to exclude them from the study's analysis. The cross-case analysis required a balanced representation in each case of a theoretically identified/bounded level of experiences. Specifically, age, as a proxy for time, for each age group was a necessary criterion, and I had a good balance of each age range across all three cases. Thus, these two cases were removed from the analysis based on the decision to have a balance in cross-analysis. Moreover, in terms of a case study design (Collins et al., 2006;

Eisenhardt, 1989; Gaikwad, 2017; Starman, 2013) and richness of data in narrative representation, a small number of participants is a validated approach (Squire, 2008).

Case Study Data Collection and Data Sources

Multiple sources of data are a requirement of case study research to provide a depth of exploration of the phenomenon from multiple perspectives (Baskarada, 2014; Baxter & Jack, 2008; Creswell et al., 2007; Eisenhardt, 1989; Smith, 2018; Stake, 1994; Thomas, 2011). Utilizing multiple data sources not only provided depth and a range of perspectives but also increased trustworthiness via data triangulation (Cronin, 2014; Eisenhardt, 1989; Leech & Onwuegbuzie, 2008; Maxwell, 2005; Smith, 2018; Stake, 1994; Tellis, 1997; Yazan, 2015). For my study, the various sources of data included the pre-selection questionnaire completed by all participants, publicly available human resources websites for participants' current employers, two stages of interviews, participants' resumes, and the career timeline artifact developed by the participants.

Participants' resumes were collected before their first interview but after participants confirmed participation via a signed electronic consent form. The human resources websites were reviewed and initially analyzed prior to the first-stage interview. The career timeline artifacts were collected and read, but not analyzed, before the first interview. The delayed analysis allowed the participants to explain the meaning first, per the method of Snyder (2012), who used participant-developed photography in her case study of the experiences of career changers.

Documentation

To holistically consider career experiences, documentation sources included publicly available human resources websites focused on staff, including hiring policies

and practices, position compensation structures, and professional development support. I also collected and analyzed participants' resumes to understand, in a formal context, each participant's unique career trajectory. All these document sources were analyzed using both within and across-case strategies.

Physical Artifacts

An additional data source was the artifact created by the participants. Participants were asked to represent their career trajectory in a format other than the resume. This timeline artifact allowed participants to reflect upon their career experiences holistically and visually address key points that have impacted these experiences. Polkinghorne (2005) stated, "recollections and thinking often occur in visual images" (p. 139). Snyder (2012) noted having a participant creation not only allowed for another data source but also helped create a connection between her and the participants. Modeled after Snyder's (2012) approach of having her participants create photography, I allowed my participants to provide their own style and explanations of the meanings of their career trajectories. These artifacts were discussed near the beginning of the first interview.

Interviews

Once participants consented to participation in the study, a first semi-structured interview was scheduled. Due to seeking geographic diversity, I conducted interviews via the computerized, remote technology platform Zoom. Permission was obtained to create both audio and video recordings via the platform. Being able to observe body language during the interviews was important based on the nature of the research topics, which had the potential to be sensitive and emotional for some. Emotional responses may have been expressed via tears, smiles, and laughs, which are best noted through observation rather

than word choice (Glesne, 2016). While this did not become a vital factor in my study, being able to note in-process body language if needed was appreciated. Additionally, the video connection also increased rapport.

A semi-structured interview process was utilized to explore participants' meanings of actions and events (Roulston, 2010). The interview protocols are included in the appendices (see Appendix E). The protocols were based on the study's research questions, the theoretical framework, and lessons learned from my exploratory study. The second interview protocol was also shaped by lessons learned from the first round of interviews. The semi-structured design of the interview protocol remained consistent for each participant (Cronin, 2014; Snyder, 2012), with flexibility in probing questions as needed to understand the particulars for a participant (Boblin et al., 2013; (Glesne, 2016; Roulston, 2010; Snyder, 2012).

Based on the nature of case study, which requires an in-depth understanding of case particulars (Stake, 1978, 1994) and the intensive engagement of qualitative research (Maxwell, 2005), I conducted two stages of interviews. The first interviews were more memory recollection focused. I opened the interview by asking participants to tell me more about themselves. This question allowed them to set the tone of sharing. Then they were asked to tell me about their education, discuss the career timeline artifact, share about their interest in the study, discuss how their background related to their career experiences, and describe their personal finance situation. The first interview ended with a question asking if they would like to share or discuss anything else on these topics. This provided participants a time for closing reflection, and their answers were utilized to shape the protocol for the second interviews.

The second interview was more in-depth and asked for further reflection on the part of the participants. The questions were structured first to ask any clarifying questions related to the previous interview. Participants were then asked to reflect, in further detail, on their experiences as students in higher education, their personal finance situations, and as employees in higher education. The first two areas had four questions with possible probing questions noted. The last section about working in higher education had eight planned questions with potential probing questions noted. Throughout each interview, probing questions specific to the participant and their answers were added for clarity and depth of information. After each interview, transcripts were shared with participants to provide the opportunity for member checking review.

The structure of the interviews for my study followed the general recommendation of Polkinghorne (2005) but eliminated one stage in order to mitigate potential participant reactivity (Maxwell, 2005). While I eliminated the soft-introduction interview stage recommended by Polkinghorne (2005), based on my exploratory study experience and insights from Snyder (2012) on reducing reactivity, I believe my two-phase approach with intentional question design to maximize rapport building (Roulston, 2010) was sufficient.

Transcription

Participants provided consent for audio and video recordings. The consent form noted transcription of interviews was only from the audio files and was completed by a paid, professional transcriptionist who signed a confidentiality agreement specific to the research study. Transcripts were done verbatim to increase the richness of the data.

However, quotes noted later in this document were edited slightly, at times removing filler words and phrases, such as like or you know, to increase the ease of reading.

Case Study Data Analysis

Leech and Onwuegbuzie (2008) described data analysis as the most important part of qualitative research. Discussing case study research, Eisenhardt (1989) stated it is “the least codified part of the process” (p. 539). Generally, simultaneous data collection and analysis are relevant to comparative case study methods and were utilized in my study (Baskarada, 2014; Baxter & Jack, 2008; Eisenhardt, 1989; Snyder, 2012; Stake, 1994; Yazan, 2015). The following highlights my chosen data analysis technique, qualitative content analysis, which was completed using computer programs and other non-technological approaches.

Qualitative Content Analysis

Though a newer approach to qualitative data analysis, qualitative content analysis has become popular in research (Hsieh & Shannon, 2005). It was designed in response to quantitative classical content analysis to provide a systematic method for the analysis of qualitative data using a categorizing technique (Cho & Lee, 2014; Kohlbacher, 2006; Mayring, 2000). Generally, with this approach, the researcher analyzes text from sources such as interview transcripts, observation notes, documents, artifacts, and websites (Elo et al., 2014; Mayring, 2000; Vaismoradi et al., 2016). Since it is still a new method, researchers used different terminology to explore similar approaches to the analysis (Elo & Kyngas, 2008; Graneheim et al., 2017; Hsieh & Shannon, 2005; Vaismoradi et al., 2016), but overall, “their key characteristic is the systemic process of coding, examining

meaning and provision of a description of the social reality” (Vaismoradi et al., 2016, p. 100).

Qualitative content analysis can be approached inductively or deductively (Elo et al., 2014; Elo & Kyngas, 2008; Forman & Damschroder, 2008; Graneheim et al., 2017; Hsieh & Shannon, 2005; Mayring, 2000). It is common to utilize a combination of both approaches (Forman & Damschroder, 2008), sometimes termed abductive or complementary (Graneheim et al., 2017). With an inductive approach, categories are formulated directly from the material through a reductive process (Mayring, 2000). Put another way, with inductive analysis, the researcher goes from the specific to the general (Elo & Kyngas, 2008; Graneheim et al., 2017).

Some researchers have broken the qualitative research process into three phases (Elo & Kyngas, 2008; Forman & Damschroder, 2008). Elo and Kyngas (2008) called the phases: preparation, organizing, and reporting. Forman and Damschroder (2008) labeled them as immersion, reduction, and interpretation. Though using different terms, the researchers were referring to similar concepts. Preparation or immersion refers to engaging with data to understand its broader context and note first impressions before engaging in concrete data analysis. Organizing or reduction is when the formalized analysis process occurs (Elo & Kyngas, 2008) using an inductive, a deductive, or a combination approach to develop meaning from the data (Forman & Damschroder, 2008), often through codes, categories, and themes (Graneheim et al., 2017; Vaismoradi et al., 2016). The data analysis process was a continuous re-engagement with data, and coding is expected (Forman & Damschroder, 2008; Vasimoradi et al., 2016).

The final step is reporting or interpretation, when a researcher is moving toward communicating to others the meaning of the data (Elo & Kyngas, 2008; Forman & Damschroder, 2008). For my study, this was completed through the case narratives and the discussion of the cross-case analysis through the lens of the bioecological model as the theoretical framework.

Qualitative content analysis is an appropriate data analysis approach for various qualitative research methodologies (Forman & Damschroder, 2008). Kohlbacher (2006) argued for its particular applicability in case study research. Qualitative content analysis has been summarized as an approach concerned with meaning and context (Elo & Kyngas, 2008), and case study research design aims to understand human experience in terms of context (Ayres et al., 2003; Bartlett & Vavrus, 2017; Baskarada, 2014; Baxter & Jack, 2008; Boblin et al., 2013; Creswell et al., 2007; Cronin, 2014; Gaikwad, 2017; Kaarbo & Beasley, 1999; Smith, 2018; Stake, 1978, 1994; Starman, 2013; Tellis, 1997; Thomas, 2011). In addition, data sources common for case study, such as documents, interviews, observation notes, and artifacts (Creswell et al., 2007; Smith, 2018), are appropriately analyzed with this method focused on gaining meaning from textual analysis (Mayring, 2000; Vasimoradi et al., 2016). Vasimoradi et al. (2016) explained the process of coding and creating themes as one of creating a depth of meaning, which aligns well with case study. This is true, especially in Stake's (1994) instrumental case study classification, where one looks at a case or small group of multiple cases to understand a phenomenon through the lens of those cases (Baxter & Jack, 2008; Creswell et al., 2007; Jones & Lyons, 2004; Stake, 1994).

Qualitative content analysis is also particularly useful for multiple case studies with a comparative lens, the methodology for this study, as it aims to consider similarities and differences across cases (Elo et al., 2014; Forman & Damschroder, 2008). Forman and Damschroder (2008) stated, “content analysis requires both looking at each case ... as a whole and breaking up and reorganizing the data to examine individual cases systematically, and compare and contrast data across cases” (p. 47). Forman and Damschroder (2008) provided more guidance on a cross-case approach recommending the production of a case summary for each case before taking the data analysis across cases. From this perspective, in my study, I conducted inductive content analysis on the data from each case as a first step, followed by cross-case analysis using a deductive approach guided by both findings from each case and the study’s theoretical framework. This approach to analysis created a broader understanding of the study’s research questions about personal finance and career experiences for higher education professional staff.

Trustworthiness

Maxwell (2005) stated, “validity ... is the final component of your design” (p. 105). I would argue, however, that his conceptualization of it as a research goal is more appropriate. Validity is relative to each study (Maxwell, 2005) and is the idea that the research evidence makes sense (Yazan, 2015) and that alternative explanations are implausible based on the evidence presented (Maxwell, 2005). If one were only to consider this goal at the final stages, a research study would most likely not be successful in demonstrating validity.

Validity, as the term used for these concepts, is contentious in qualitative research, and some have noted the concept is too absolute for the constructivist epistemologies underpinning qualitative research (Maxwell, 2013; Yazan, 2015). Therefore, some texts and experts used the term trustworthiness instead in qualitative research (Glesne, 2016). Thus, to reflect this consideration and shift, trustworthiness was used broadly in my dissertation. As Maxwell (2005) noted, methods for trustworthiness do not guarantee it. Instead, the methods are in place to attempt to mitigate trustworthiness threats and make alternative explanations implausible based on that study's evidence. Based on in-depth engagement with multiple sources of data and the fact that during the interviews the stories shared by participants started to repeat, data saturation was considered reached for my study. This helped support the trustworthiness of the conclusion.

I used various methods throughout my study to attempt to mitigate trustworthiness threats and ensure my conclusion made sense based on the data presented. Beyond ensuring the conclusion made sense, a level of transferability can also be considered based on maximum variation in participants in terms of factors such as age, geographic location, and institutional type. The initial ground-up analysis of all data sources, thick description and presentation of each case, and explanation of the context of each case established solid grounds for the readers to decide whether and to what degree this study's findings apply to other contexts and populations.

Other strategies for assuring the trustworthiness of the findings included reflexive and analytical memo-writing, creating rich data, intensive involvement, data triangulation, comparison, participant validation, and peer debriefing. For example, data

triangulation and creating rich data were approached by reviewing all data sources at multiple stages of the process. The participants' resumes, their career timeline artifacts, and the institutional HR websites were initially reviewed to provide context for the two-stage interview process. During the interviews, participants were asked to discuss the reflections about their career trajectory meaning-making processes which had been shared via the career artifacts. The HR websites were analyzed more in-depth with a comparative lens regarding information available through the other data sources.

Reflexive and analytical memo-writing are key parts of qualitative research. Use of these strategies allowed space for consideration of my subjectivities (Glesne, 2016) and to work through my analysis processes and decisions (Glesne, 2016; Snyder, 2012). Throughout the research process, I engaged in both types of memo writing (Glesne, 2016). The following approaches are interconnected; creating rich data, intensive involvement, and data collection triangulation. Rich data are data that are both detailed and varied and provide an in-depth assessment of the phenomenon. These data were collected through intensive engagement, including two stages of interviews and various additional data sources. Intensive engagement helped mitigate premature evaluation, and various data sources allowed for considering a phenomenon from multiple angles. Along with utilizing various data sources, using numerous analysis methods is another triangulation approach, constructing data from multiple sources and perspectives (Maxwell, 2005). With my study being a multi-case study with a comparative lens, this was an explicit part of the design.

Other methods for reaching the goal of trustworthiness recommended by Glesne (2016) and Maxwell (2005) included peer debriefing and member checking, which was

termed participant validation by Maxwell (2005). Throughout the research process, I participated in peer debriefing via discussions with my advisor. In addition to conversations with my advisor, I conducted participant validation of the transcripts with the goal of their reviewing and confirming content (Maxwell, 2005).

Ethical Considerations

The recommendations on ethical considerations, as presented by Creswell and Poth (2018) and Glesne (2016), strongly influenced my approach to this study. I completed the required human subjects training through the University of North Dakota Institutional Research Board and obtained appropriate IRB approval before commencing this study. I followed critical ethical considerations for the qualitative research field, such as giving participants a consent form prior to research participation. This provided them with information about the study, including its voluntary nature, protection of their confidentiality, and possible risks, which were not greater than those ordinarily encountered in daily life. Before asking participants to sign the consent form, I clarified any questions, reiterated questions were welcome throughout the research process, and noted voluntary participation.

Participants were treated respectfully and fairly. Confidentiality was maintained to the degree possible. I provided participants the opportunity to suggest a pseudonym for use in the study. All participants declined to provide their own and asked me to create one on their behalf. A list of participants and pseudonyms was kept in a password-protected cloud storage account accessible only by me. The written materials, audio files, and video files were stored, via pseudonyms, in a separate file from the signed consent forms. The written materials, audio files, and video files were saved in a password-

protected cloud storage area. The consent forms were kept in a separate password-protected file in cloud storage since the consent forms were electronic with IRB approval. As addressed in the discussion of trustworthiness, I participated in extensive reflexive memo writing to assist in continuously acknowledging my subjectivities and their potential impact on the study.

Limitations of the Study

I completed the data collection for my study in the fall of 2019, conducting all interviews via Zoom. To support my use of Zoom, I reviewed studies on conducting research interviews via distance technology. The studies showed using video distance technologies allowed for more geographic diversity in terms of participant recruitment while still having a face-to-face connection. Although studies mentioned requiring an internet connection could limit participants. It was also noted it provided more flexibility on when to engage with the participants making meeting their schedule needs easier. While allowing scheduling flexibility, participants may choose times and locations that added distraction (Deakin & Wakefield, 2014; Gill & Baillie, 2018). Deakin and Wakefield (2014) compared in-person and remote interviewing and did not find a vast difference in rapport building between the two methods. They even noted rapport was built faster with online interviews. They highlighted, at times, when using video, calls may pause for reconnection.

Another benefit they found as Ph.D. students was that utilizing these tools allowed access to geographically dispersed participants while not significantly adding cost to their studies (Deakin & Wakefield, 2014). Archibald et al. (2019) looked specifically at the use of Zoom for qualitative research. They found most participants

rated it above other potential interview methods, including in-person, and generally found it easy to use. From the researcher's perspective, the extra layers of security Zoom specifically offered over other options available at the time were of benefit as well. I conducted my interviews in late 2019 and found the use of distance technology, in my case Zoom, had minimal impact and did not impede relationship building.

Time was an integral and purposeful piece of the design of this study, and the research data were obtained before the COVID-19 pandemic. As I completed the dissertation write-up in 2022, I am aware of the tremendous impact the global pandemic is having on careers and professional experiences in higher education, including faculty (Gottenborg et al., 2021; Rodriguez et al., 2021; Smetana et al., 2021; Shalaby et al., 2021) and staff (Bettencourt et al., 2022; L. Ellis, 2021a, 2021b). My study's data are concerned with career experiences documented and narrated prior to the immediate impact of the collective societal experience of the COVID-19 pandemic. Therefore, a limitation of the findings may be in the possibility that the themes are no longer transferrable to other individual experiences with careers in higher education in today's world.

As noted throughout this study, specifically via the bioecological model theoretical framework, individual characteristics were essential to understanding person-environment interactions. This study included all female-identified participants and one person of color. During participant recruitment, I recruited two male-identified people, both of whom were people of color, and two queer-identifying individuals, one male-identified and one female-identified. Unfortunately, three of those participants did not have the complete data sources to meet the requirements of this study's design, and they

were excluded from data analysis and presentation, limiting the diversity of the participants included in the study.

Summary

The goal of Chapter 3 was to provide an overview of the study's methods. It included discussion of topic selection, lessons learned from an exploratory study, the chosen methodology, and research design elements, such as data collection and analysis. Participant recruitment, selection, and interviews were also discussed. The approaches for establishing trustworthiness and carrying out an ethical study were reviewed. Additionally, limitations of the study were included. Chapter 4 presents the themes and narratives of each participant.

CHAPTER 4: NARRATIVE DATA REPRESENTATION

The following sections are case study narratives for three participants. Each participant was from a different age on the age continuum utilized to bound the cases. The narratives were constructed from the data analysis of all data sources, including two interviews, a career timeline artifact, the participants' resumes, and their employer's human resources websites. Each narrative starts with an introduction about the context of the interview engagement with the participant and is followed by a discussion of themes that emerged from the data.

Table 1. Participant Information

<i>Participant</i>	<i>Age</i>	<i>Race</i>	<i>Gender</i>	<i>Current</i>	<i>Utilized</i>	<i>Current</i>
<i>Name</i>			<i>Identity</i>	<i>Position Level</i>	<i>Student Loans</i>	<i>Institution Type</i>
Haley	28	White	Female	Admin Cord.	Yes	Private
Erica	35	Black	Female	Asst. Director	No	Public
Lori	40	White	Female	Asst. Director	Yes	Private

Case One: Haley

All the interviews were scheduled at a time most convenient to each participant. Haley chose to participate in our interview sessions on the weekends from her home. For one of our sessions, Haley informed me she needed to arrive at an event outside of her home promptly after our interview. While this did not impact our overall engagement, it did make me more mindful of managing the time so as to not overburden her. For Haley, the first interview was just under an hour, and the second was approximately 90 minutes.

At the start of our first interview, Haley, a White woman, was 28 years old and married. She was living in a major metropolitan area of the lower Midwest region of the United States, the same area where she was born and raised. She and her husband owned a home, and she carried approximately \$33,000 in student loan debt from her undergraduate education. Per her resume, post graduate school, Haley had worked in higher education for just over 6 years at the time of the interviews. She had started her current position in administrative affairs for an academic department approximately six months prior. Haley self-described her higher education experience as “I’ve been in higher ed. for about ... 6.5 years. So, I’m definitely on the new professional end of the spectrum.”

First-Generation, Great Recession College Student

Haley’s undergraduate major was international relations, and she completed her studies at a private institution in her hometown. When asked about influences on those decisions, she noted having an unwavering focus on her major of choice, and the institution was one of the few nearby that included it. But beyond that, based on being an only child of parents who did not complete more than a couple of college courses and having limited guidance from her high school, decisions were all on her and a bit unstructured. Haley used the following to describe the non-existent support from her high school, “My high school put pretty much no effort into assisting its students [in] navigat[ing] the college selection and application process.” Thus, she navigated the pre-college experiences, including picking a school and determining how to pay for it with no professional support from her high school and with parents who wanted to help but did not have their own college experiences from which to draw. As an example of the lack of

guidance and knowledge of her parents, she recounted this story of attempting to take the ACT as a high school student:

... So first-gen. Didn't really have a ton of guidance in regards to the application process in general when I was in high school. I remember one time, my mom said that she had booked ... the ACT test for me to take. And I had been cramming, you know, for weeks or months. And then, it turns out that she actually didn't. I don't know what happened. But I showed up, and ... I was not registered.

This lack of guidance continued to influence her navigation of the college process, including her college choice and ways of paying for it. There was one piece she felt sure of in all that, and that was her major, "[I] knew from the start exactly what I wanted to major in." She noted on the career timeline, she was interested in that major because,

I wanted to work for the U.N., or some other international diplomacy organization ... [I] picked a local college because I just really didn't know any better.

Honestly, I just ... can't say I have a great reason. My high school sweetheart went there. And it was one of the only schools in the area that had the International Relations program.

Another significant factor of the college experience was determining how to finance her education. This was another area where Haley felt the lack of guidance from her high school and her parents. It was also impacted by a major geopolitical event that shaped what support her parents were equipped to provide. In discussing the financial components of her education, Haley often noted not understanding the process:

[I] signed a bunch of papers that I couldn't comprehend and I didn't really give it a lot of thought at the time. I just remember ... every semester, looking at ... what

I remember the most is just having a tuition bill on my student portal. And then, I would ... sign some papers and do some stuff. And then, all of a sudden, I didn't have a tuition bill anymore ... on my student portal.

This approach did not lend itself to an understanding of the gravity of the situation post-college, as she discussed,

I knew what I wanted to study, and I knew where I wanted to go. And I just checked the boxes, you know, x, y, z, in order to start going to classes. ... I didn't even know how much debt I was gonna be in until I got my first bill. I had no idea. I didn't keep track or think about it at all.

Haley started college in the fall of 2009, which coincided with when many people were feeling the impacts of what came to be referred to as the Great Recession. Her family was not immune. She told the story of her father's job loss right as she started her first year as an undergraduate:

My parents were supposed to help me a little bit. But my dad got laid off during the recession about a month into my first semester of college. Like I said, he had a warehouse job. He didn't have any college degree. He was about 63. So, no one would hire him. He honestly bounced around from some odds and end jobs. He ended up, I guess, retiring from driving Enterprise rental cars from different areas, making about 9 or 10 dollars an hour. So, any savings they did have, which I'm pretty sure was not much in the first place, like, probably \$5,000 max, they had taken it all. Understandably. But unfortunate circumstances.

Haley was considering college with little support navigating the process, including the financial components. Then she and her family were impacted by a major world event

that influenced their finances and her approach to paying for her undergraduate education.

During our first conversation she reflected on this development, and her words indicated a strong emotional response to what the situation ended up being, “I feel a little bit bitter, maybe misled, when it comes to how I accumulated student debt.” She continued, “my student loan debt is, it used to be an entire year’s salary. I’ve knocked it down a little bit. But it’s still pretty crippling. And I just feel like I didn’t have the appropriate resources.” While the lack of knowledge and resources her family had in terms of financing her undergraduate experience clearly influenced her situation today, Haley also attested to how her family, including the lessons learned from her parents, have helped her navigate her overall personal finance situation.

Family Experiences Shape Finances/Finances Shape Family Experience

When asked to describe her finances in a few words, Haley responded, Frugal, purposeful. So, anything we purchase, a lot of research ... we’re not ones to just go to Target and throw out \$300 for some cute plates or something like that. ... Prudent. Conservative. These are all basically synonyms of being cheap. So yeah. And I learned that from my parents.

In the absence of formal financial education, her parents have shaped her approach to finances by example:

I haven’t received any formal financial education. All my habits are 100 percent from how I was raised. We never, I mean, my parents don’t drink. So, they’re recovered alcoholics. So, you know, go out to dinner once every couple, maybe, months, maybe once a month, get waters, no apps, no desserts, things like that.

Just extremely frugal, which I resented, of course. You know, when I was a kid, I never had the cool clothes, you know? Everyone had Adidas joggers. And I had my male cousin's joggers from TJ Maxx or something, you know?

While she resented this approach to finances when she was younger, seeing how this truly saved her parents when faced with a layoff and a new low-wage job for her father during the Great Recession, she incorporated their example as a guidepost to her finances:

So ... their extreme frugality saved them during the recession when my dad lost his job. They would have lost everything if they hadn't lived the lifestyle that they lived for the 20 years prior. They would have lost everything. So that stuck with me. Seeing how that saved them, absolutely saved them, really left an imprint on me. And I just ... I think about if something like that were to happen to us, I think a lot of our friends would be in the hole really quickly. And that's not something I ever want. And seeing my parents be able to weather that as best they could because of the decisions they made in their past ... extremely ... had a big impact on how I view finances.

She summarized her parents' example and lessons as "Just being extremely modest and reasonable, and to avoid debt as much as possible." She also noted the limitations in that advice as someone whose situation required taking on debt to finance her undergraduate education:

[W]hen I was 18, I had never taken on debt before. So, I guess I just didn't really understand or know ... for example, if you put your loans on forbearance, the interest continues to accrue and then will eventually capitalize into your principal.

You know, had no idea about ... things like that. All of those things, I've had to sort of learn the hard way. ... So, my parents did prep me to some degree. But perhaps not for some major milestones.

Another way family influenced Haley's financial situation was being married to someone employed in a professional position. Her husband worked for a tech start-up and earned a similar income to Haley taking their gross household income to "Right now, we're at about \$88,000. That'll go up a little bit July 1," which is when a new policy at her institution would go into effect raising her wage by a couple of thousand dollars. Beyond that, the stress she felt regarding her student debt was not as present regarding her husband's education debt. She shared a story about how his family shaped this for them:

[His grandparents] just wrote a check. And he pays them \$100 every month until, they'll die before we ever pay off \$25,000 is basically the takeaway. So, he got a fairly sweet deal in some regard, I guess. I mean, he is paying for it. But his grandparents did him a solid and took away the interest component.

While Haley's family could not offer a similar deal currently, once she shared how her student debt situation had impacted whether she and her husband planned to start a family, her mother commented that perhaps when her mother received an inheritance from Haley's grandparents, she may be able to help. Haley explained it like this,

... they ask me about children all the time. "You need to have children." You know, I'm just like, "Honestly, with this much debt, I really don't feel," we are one bad situation away from being completely broke. Like, one lengthy hospital visit, and we're done. I mean, we only have \$20,000 saved. You know, I mean,

we have ... retirement. But ... in our bank, we only have \$20,000. And that's it. That's ... a small visit to the hospital. So, I don't feel comfortable expanding our family at this point. And I told my parents that. And I told them that the debt is definitely something that's in consideration when holding off on a family. And I think that certainly incentivized them to think of a way to try to help me.

Haley also noted, however, that hopefully, her Public Service Loan Forgiveness (PSLF) had gone through before this needed to be considered as "my grandparents may very well live another 15 years or, you know, something like that."

Thus far, the discussion had been about how Haley's family experience shaped her personal finance situation and approach. The conversation also included a discussion about how a specific program shaped her finances and, thus, her and her husband's decision-making. Numerous times, Haley discussed the PSLF program in terms of her personal finance situation and decisions for her family. Haley noted she engaged with the program early in her professional career, "My first job, I made \$27,000 a year. So, I had about \$33,000 worth of debt. I started PSLF pretty much immediately" She discussed how PSLF had impacted family life and financial decisions, "I had to file my taxes separately for student loan reasons. My husband and I have made major life decisions based on the assumption ... that I will get PSLF. If we don't, our lives will be flipped upside down, absolutely." This drastic potential impact is in part because "right now, my payments are so small. They're \$69 a month. So actually, I'm owing more. I'm not even paying interest. So, my student loan balance is actually increasing." When asked more about the potential impact of PSLF not happening, Haley stated,

I can't even think about what would happen. ... I get emotional when I start thinking about it. So ... like I said, my payments are \$69 a month. I could pay more. I mean, absolutely. I don't have a lot else going on. I could probably pay up to two or three hundred comfortably and not really see a big lifestyle change. However, I am completely banking on PSLF. So, I'm given the payment option, and I pay it. I'm blindly ... just hoping that the PSLF works out. And there really is, there's not a Plan B. So ... we based major financial decisions, like, our house, ... our budget ... whether or not my husband and I could purchase a new car, how much we can travel, at what point in time are we financially ready for a baby, things like that. I mean, if the PSLF doesn't work out, I have about probably 6 or 7 years still left on it. Yeah. I don't, I'm not sure. It would be one of the worst things to ever happen to us. So, I check obsessively to make sure that I'm in compliance.

Working for non-profit higher education institutions throughout her career has allowed Haley to qualify for the PSLF program. Based on this, as she considered options for her dream career goal of working in international education, the program had somewhat limited her options:

I would certainly say that PSLF has kept me locked into higher ed., even though I am pretty, I'm quite happy in higher ed. So that hasn't been an issue quite yet. But it's definitely shut any doors of ... trying to find some sort of ... maybe, as you probably know, there's a lot of ... third-party international student recruitment agencies ... for-profit.

At this juncture in her career, she was still singularly focused on international education as the path.

Location Bound and Laser Focused

While Haley entered her undergraduate studies as an International Relations major, hoping to work for the U.N., and never changed her major, two study abroad experiences during that time altered her career plans. On her career timeline she wrote about the experience, “[studying abroad] changed my life” and reinforced the fact that she wanted to work with international populations, “[t]his is where my career trajectory starts to pivot. Studying abroad was such a defining moment in my life that I knew I wanted to play a role in helping future college students expand their cultural competency.” Around the same time, she obtained a work-study position at the university’s study abroad office. She left this position to have another study abroad experience and “start[ed] to consider law school or graduate school as graduation nears. This double enforced my notion to work in higher ed right after graduation.”

Based on her career interests and understanding that higher education institutions often offered tuition assistance, she obtained a lower-level administrative role to pursue further education without taking on more debt. She took a position at an institution that provided the fastest turnaround for a waiver:

A lot of institutions around here, you have to work for, like, one full year or something like this, and at this institution, you just had to wait out until the next full semester that you would be fully employed.

Haley talked about this experience and strategy, noting she was completing

[a] master's degree at night [and] worked during the day. That was really difficult for me. Yeah. I had some difficulties with that.... Went to a grad assistantship program so I could finish up my degree more quickly and obtain more relevant experience.

With no longer having the full-time staff tuition remission, Haley managed to live off a low salary and paused other financial goals, instead of taking on more debt:

I didn't take on any additional loans during my graduate studies at all. I did, of course, put all my loans on hold for ... an obnoxious amount of time. So, while all of my peers were paying down their loans, you know, mine were just hanging out. So, there's some implications, but ... everything was kind of put on hold: my loans, my savings.

During her graduate education,

[I] did everything I could to insert myself into international services, with all of my research pointed towards such. [I] also interned with the university's global/cultural week-long event, held presentations on the international student experience, coordinated an international partnership program, oversaw the Honors study abroad blog.

In 2015, she graduated with a master's in public policy and a concentration in student personnel administration. This was a distinct choice on Haley's part to provide utmost career flexibility, "a master's degree in public policy, I felt like was much more flexible," and post-graduation, she "tried numerous times to try to break into international services, [t]o absolutely no avail. Accepted a position as an [area] generalist advisor, [while]

continu[ing] to try to gain experience in the international arena [and] apply[ing] for international-related positions.”

Haley’s search for an international-related position was impacted by being location-bound to the area where she was already living:

Once I graduated, I tried so hard to try to break into the International Services area. And I’m location bound. So, I really had limited options. And it’s just the offices in the universities around here are just so small. You know, the staff would be maybe ... the university I worked at, the staff was ... five people. And so, there wasn’t a lot of movement. Those who did leave, they already kind of probably had an idea of who they wanted.

She elaborated on what had kept her and her husband location bound while attempting a particular career outcome,

So, my husband, well, we’re both born and raised here. I’m married. We own a house. And my husband has ... a job that he likes. It’s fine. We get paid about the same. So, neither of us are really rolling in the cash. We are both only children. And my parents, at least, are getting older. My dad will be turning 70. So ... it’s hard to leave because we’re all that they kind of have. If we were to leave, it would have to be basically right now because in about 10 years, my parents are going to need help. And we’ll probably need help if we start a family. So, it’s kind of ... a now or never type of thing. And it just hasn’t happened. And probably, most importantly, though, above all of that is, I don’t have enough experience to be desired enough to warrant a cross-country move. So, I would think absolutely if I was offered some sort of very lucrative job for some reason in

pretty much any major city, east or west coast, I think we would take it. But I know ... I'm at that professional level where I know that I'm, no one is going to hire me at such a level to where it'd be worth it to move across the country.

She described her perception of international students' perspectives on studying in the U.S. at the time of our conversations. She noted how this impacted career opportunities for her desired path:

...especially as international students are becoming uncomfortable with the climate these past couple years. A lot of international students are choosing to go to Australia, Europe, Canada instead because they feel really uneasy about being here. If they leave, they don't know if they'd be able to come back. So, it's not exactly a booming industry. And I definitely feel the implications of that.

She described working toward the goal job,

Now, I'm in the position that I am in. And I do work with international students quite often. But most of the time, it's in a transactional fashion. So, I'm working on their visas, or I'm ... working on perhaps their payroll, sort of things like that. I do run ... the orientation week for this particular department's new students. I do Recruitment Week. So, there is some actual student affairs components. It's just not that much. So, baby steps is kind of what I compare it to. I've never gotten that big break yet. I've gotten close. I've interviewed. I've become close to people in international offices throughout a couple different schools. But there's just not a lot of movement. And the timing has just never worked out. And so about 10 years later, I'm still not exactly where I'm seeing myself, which is a little bit disheartening. But that's higher ed for you. I mean, it's so oversaturated."

While Haley has had to take incremental steps toward her desired career roles, she was hopeful her new position would help her overcome the limitations of her location and the saturated market for international education. She noted,

... this particular institution has the most international students in the area. Like, a significant portion of their population, particular grad population, is international. So, clearly, their staff is more robust. I would say their staff is double or triple as large as the institution I was at prior. So, it made sense in that regard. Also, I know that this institution will never be hurting. And it's a great, it's also ... very close to home. But all of that aside, it was for job security, and I know that there is [sic] many relevant positions for me, Study Abroad, International Services.

Higher Education Institutional Impact

Haley had just started her current position about six months before our first conversation. Prior to that, she had been continuously searching for a new role after landing as an academic advisor immediately post graduate school. Her experiences with roles at two different private institutions provided unique insights into different institutional approaches and impacts. Haley had been navigating the higher education career landscape as she inched toward her ideal role in international services. She noted the higher education career ladder was obtuse, "the environment in which to move up is unlike any other industry that I'm familiar with. And there's no direct line. ... I've noticed that, at least, in my interviewing and moving around, quite a bit." She also described her job search after obtaining her master's degree:

... I probably applied to about 50 positions and interviewed for, I don't know, 10 or 12. And all of these positions were very ... mid-40s, max. Really ... low to

mid-level positions. My academic advising positions required me to have a master's degree, and I started at \$35,000 a year. It's interesting that my last job required a master's degree. And I feel like I still, even looking back, I can't really put a finger on why that is.

For Haley, this lower pay was outweighed by other components, such as peripheral benefits and intrinsic reward, though she still felt the salaries did not meet the expectations of the work. She noted,

I find it intrinsically rewarding. I had a lot of formative experiences during my undergrad in college. So, I feel compelled to pass that on. ... But it seems like there's a lot asked from us for a lower pay. So ... I was salaried previously as an academic advisor, making \$35,000 a year. But I was ... more or less expected to be on call, monitoring my inbox 24/7 in case there was some sort of crisis.

When asked about what institutions could do to make her feel more valued as a higher education professional staff member, she commented, "So it has to be ... flexible, autonomous, and be rewarding, at least some aspects of it."

Looking at the behavior of Haley's current institution of employment allowed for insight into her immediate career experience. Haley made a very concerted effort to gain employment at her current institution because she saw it could provide opportunities for career growth, including potential for roles in the international services realm. Beyond that, she identified other benefits to moving to this particular institution:

It's not Ivy, but it's second-tier Ivy. So there ... they have a zillion dollar endowment, always have a million applicants. Anyway, the institution I worked at

prior was on a hiring freeze. And there were layoffs. And I was getting ... one percent raises. So, I was just feeling a little bit uncomfortable.

Having applied to multiple positions at her current institution before landing her role, she understood the preference for internal hires:

[I]t was all just from anecdotal experience from me interviewing ... 10 to 20 times prior. ... and then, I always follow through to see who they actually have hired. You know, I'll check their website ... two months later. And ... I'll see that it was an internal person. So, I knew just by my own experience.

Now that she had a position there and was seeing hiring for her department, this penchant for internal hiring continued to be highlighted:

... the last two people we hired in our department were ... we will be hiring one very soon. But these two individuals were honestly just from other people in the department saying like, "Oh, hey, I know her. She's, yeah. She's the real deal. She's good."

When asked to clarify if these internal candidates mentioned were formally interviewed, Haley stated,

In my department, no. On Friday, the person that we're thinking about, or we will hire, she just kind of popped in from her, you know, she's also on campus, obviously. So, she just kinda popped on down during her lunch hour, talked to my supervisor briefly. And she showed her office.

She continued the explanation with,

And so, if it comes down to ... an outside applicant and a[n] inside applicant, 99 percent of the time, they're gonna go with the internal applicant. And I see that

played out constantly. And it's because, at least in my department, I can speak to it. My boss just doesn't have the resource or the time to really hire someone even if they were potentially more qualified. It's less, it's the path of least resistance for my supervisor. And so that's why, and I think that's throughout the whole institution.

The review of the institution's websites I completed in September 2019 was instrumental in understanding more about the motive and process for this focus on internal transferring and promotion. However, access was limited as some internal employee information was behind a log-in site.

An overall value stated on their institutional HR websites discussed the role staff played in institutional success, "No matter your role, your efforts help us not only succeed but excel." The sites also stated the institution wanted staff to thrive personally and professionally and "plan a fulfilling and successful career." They even had an HR position to assist employees in transferring within the company and a specific program to support employee career exploration and guide the internal transfer process. Their website emphasized that having engaged employees was dependent upon people working in roles best suited to them, and transfers were encouraged for internal employees. Based on a document specific to internal transfers, internal hires needed to complete an online application for any internal position for which they wished to be considered. Additionally, as of the 2 years prior to the document publication date, about one-quarter of staff hires were already employed within the institution. According to the same document, a current supervisor recommendation, even if informal, needed to be provided before job offers were made.

Because of this focus on internal hiring and talent development, Haley had been strategic about networking with those in departments of future interest:

I've reached out to people, strangers that I know they're sort of where I wanna be. And I've gotten coffee with them. So, I've been very proactive, hopefully not too bothersome. But I know that that's the only way to advance in this institution. So, I'm certainly exploiting that.

Although she was being strategic within the mode of operation for her institution, as a once external candidate, she noted it was exhausting to go through a process that seemed already earmarked for an internal candidate. She wished,

if they already had someone in mind, I know that, I know they can't, but I just wish that they could just stop wasting everyone's time. It's really, really exhausting to go through so many interviews just to find out that they had someone in mind the whole time, but just ... per HR, had to go ... interview at least three people or something like that.

While the penchant for internal hiring was one unique feature that shaped Haley's career experience, other organizational behaviors and policies also influenced it. These included pay band boundaries, which she unexpectedly faced when accepting and negotiating salary for her current role:

... they had offered me \$45,000, which more or ... it was about a \$10,000 raise that we agreed upon. They came back and said HR wouldn't let them. In terms of people in that pay grade, it would have been inequitable or something. And so, they came back at \$42,000.

This unexpected lowering of the negotiated salary did not hinder Haley's acceptance as she sought employment with the institution:

So ... at that point, I think I'd spoke to this pretty strongly. But I really needed to get into this institution. So even a ... whatever, \$7,000 raise and a new ...

opportunity, I didn't second guess it too much. But ... was I bummed out? Yes.

She noted that in at the start of the next fiscal year, an institutional policy change would be implemented, and it would increase her salary to near the original negotiated number:

But we did just get news that, I'm hourly. And we're at a 37.5-hour work week currently. However, starting July 1, we're moving to 40-hour work week. So, I will be making that, an assumed small raise. By July 1, I'll be making something, like, 46,000, just due to the increased work week because I'm hourly. So, I guess it's kind of working itself out.

Even though the pay increase would come with more hours demanded, Haley was not fazed by the shift:

I had never worked anywhere that was 37.5 before. My previous institution was 40 hours a week. So, a lot of my coworkers are having a hard time with it. But honestly, it's all I know. So, I'm not sweating it too much. And I will certainly appreciate the few thousand dollars extra.

From the institution's perspective, this change was planned to provide more equity with the medical school:

There's a culture in this institution right now where the med school is ... kind of posh. It's ... where you wanna be. The pay grades are higher for equal jobs.

There's just a lot more money there. And so, I think the institution is trying to get

away from that a little bit and try to make it a little bit more equitable across both campuses.

Other benefits she and her colleagues valued were the generous vacation allowance, the reasonable retirement match, the ability to add spouses to the health insurance plan, and remote work options in some offices. With her interest in international services, Haley prioritized travel, “We live extremely, extremely frugally. Extremely frugally. And our tradeoff is we blow it on travel.” Therefore, she was appreciative of the paid time off offered to staff:

I started at 22 vacation days a year. We can accrue up to 33. 22’s pretty good. For example, I’ve only been here six months, and next week, we’re going to Hawaii for two weeks. And I have enough vacation, easy.

Another benefit for staff was allowing spouses to be placed on the health insurance immediately, which was a money saver for Haley and her husband:

At my current institution, I can just add him, and it’s fine. And that way, we saved a lot of money because my husband works at a start-up, and the insurance is very expensive. So now, we’re both insured for, like, \$55 a month or something like that. So that was also a big plus.

While Haley had not benefited from the work-from-home flexibility, she saw others be offered it on an ad-hoc basis:

Not in my office, but I know in other offices, flexibility, like, work from home is an option. ... They’re pretty ad-hoc. From my understanding, a lot of things are ad-hoc. Like, a lot of schools are very siloed. So, working in [name of the specific school at the institution] like I am could be completely different than moving over

to, like, [another name of a school at the institution] or something. So that would be up to the discretion of the department.

Staff were strongly encouraged to utilize the institutionally-offered professional development certificates. Haley noted these were supported by supervisors, including her own. Additionally, when people sought career advancement on campus these certificates were recognized. At the encouragement of her supervisor, who was “well aware and very supportive of me eventually moving on and trying to harness relevant experience,” she completed a grant writing certificate as a part of her professional development. Haley commented,

... it does seem like people actually use them and then take the certificate seriously. Like, it holds some weight. ... Probably because the institution, the certificates are pretty universal, but like I said, every school’s very siloed and different. So, it probably provides some sort of ... guaranteed foundational knowledge. ... because I have the certificate ... you can be kind of rest assured that I’m not just [name of a school at institution] specific. I have ... kind of like a general education degree in grant writing throughout the university.

These certificates were designed to help staff develop and enhance their education and skills for career growth. As Haley and her husband considered starting a family, another benefit offered already struck her as vital as she looked back at her experience paying for undergraduate education:

I mean, I hope the tuition remission I have will at least take that burden away, at least to some extent. At my current institution, it’s 40 percent of the institution’s

current tuition, and you can just take it anywhere, which is pretty good because my institution is incredibly expensive. So, it goes a long way.

Prior to the first interviews, I asked participants to complete a career timeline artifact to reflect on influences on their career experiences and trajectories up until that point. At the end of the second interview, I asked participants to project 5 and 20 years into the future in terms of their careers and personal finance goals. Thus, I felt it was appropriate to conclude each narrative with a summary of their thoughts on these questions. Haley, a self-described newer professional in higher education, stated,

I hope to God that I'm finally in ... some sort of International adjacent position in higher ed. If not, then ... maybe I need to re-evaluate some things. But I just hope to be, in 5 years, I hope to be at a mid-level position in some sort of international office. [A] Coordinator, you know, something like that, which isn't that much to ask.

Further along the road, in 20 years, she did not "aspire to be, like, a Provost or a CEO, or anything like that. ... I just hope to be able to be in some sort of leadership position in the international sphere in higher ed[ucation]." In terms of finances, she hoped these goals for career growth would translate into more financial stability and comfort:

I hope that we can bring in six figures in 5 years. I hope to be in less debt, maybe be in a better home. And in 20 years, I honestly don't even know. I hope to be looking at retirement through a closer lens, you know, not quite there, but ... kind of honing in on it. And I just hope that I'm really satisfied with my career and what I've done with my life professionally at age 50, so in 20 years. ... I certainly thought I would be in a better place now, you know, when I thought about it.

When I first started in higher ed., I certainly thought I'd be somewhere different. But, you know, everything happens for a reason. And I still keep the faith.

Case Two: Erica

At Erica's request, all interviews were conducted during the morning hours of work days from her office. Due to this arrangement, during the first interview, there was a brief interruption by a colleague who needed Erica's attention. During the second interview, we experienced a couple of minutes where Zoom needed to restart. Fortunately, these interruptions did not influence the flow of the conversation as we quickly and comfortably moved back to the questions and topics at hand. I was aware we were holding these interviews during her typical work hours, which made me even more cognizant of managing the time so as to not interrupt her work day too much. For Erica, the first interview was approximately 45 minutes, and the second interview was around 90 minutes.

Erica, a Black woman, had recently turned 35 years old at the time of our first interview. She was married and lived in a major metropolitan area of the Southeastern United States. This was the same area where she graduated high school and attended college. She considered this area home even though growing up she lived elsewhere, including overseas, due to her father's military career. She was married with two young children and a stepson. She and her husband owned a primary residence and rental units with mortgages on all properties. She had no student loan debt from her undergraduate or graduate education. Per her resume, immediately following undergraduate, she worked in a field outside of higher education for a year before transitioning into an advanced administrative coordinator role at a university. Thus, at the time of the first interview, she

had worked in higher education for 12 years total, and according to Erica, “It’ll be 10 years next year post master’s degree. ... And I’ve been at my current institution for 8 years.” Per her resume, she held two different positions in the same student service office during that time.

Early Guidance and Decisions Keep Doors Open

Erica mentioned numerous times during our conversations how much she appreciated the guidance she received from her parents, the resources she had available, and the impact decisions she made in terms of paying for her undergraduate education had on future options. All of that assistance provided her the space to pursue different opportunities regarding her graduate education and career. She noted how it influenced her ability to consider graduate school options and stay in her current role as long as she had. “I just don’t know if I would, I wouldn’t have had the same opportunities to make leaps, like, when I went to grad school, if I had ... \$100,000 worth of loans on me.”

Her family was instrumental in providing an environment that supported Erica having no student debt. The first instance was a family member who encouraged Erica’s parents to move back to their home state for her high school education so she could qualify for a generous state scholarship. Beyond the scholarship, her mother, who held jobs in banks throughout Erica’s childhood, was also influential in encouraging Erica to strongly consider the financial component when making college decisions:

She was very adamant that I be very, she basically told me that ... there were some schools I couldn’t go to because I could not afford [them] without loans.

She relented for my first choice, [inaudible], and she told me, “You can go here, but you know, we can’t afford it. You’ll have to take out loans.” And she told me

her story of her student loans. And, you know, she really warned me. And at the last minute, I listened to her. And I'm so grateful because I wanted to go to a private school that was \$30,000 a year.

Erica, per her resume, was an undergrad during the early 2000s, graduating in 2005. She described how her scholarship worked at the time, "they have this thing called the [name of scholarship], which pays, back then, it paid for all 4 years and tuition and fees. And then, you got ... \$150 for books." Another early decision Erica made that helped her financially was seeking on-campus employment as a resident assistant:

So, I worked, I was an RA, which allowed me to live free. And then, I had another job. And of course, I had, I did have my parents. ... but I was able to basically not have any student fees. I had no debt.

During her undergraduate years, Erica majored in Spanish and Political Science and was "super involved." Upon graduation, she considered her options:

... I think somewhere between education and law school was what I think I aspired to. So, when I look back on my life now, I feel like higher education was always around me. Lots of my family members worked at higher education. ... But I didn't know, like, they did different things. And it's kind of ... "Well, how do I get in there?" So, once I was in college and involved, I started kind of seeing the paths.

Her first post-undergraduate position was not in education, but according to her resume, she only held that role for a year before transitioning to an administrative coordinator role at her alma mater. She described the transition into education from that first post-college job as,

I started doing corporate [work]. And I really liked the fast pace. But I really missed that student piece. I really missed the diversity. So, I started looking at ... working back up in higher education. And ... I was contacted about a job in my ... old department at [name of institution]. So, I took it.

This role opened the door, but she knew she wanted more career options, "... I knew that I was in an administrative support role. And ... in order to kinda make that jump, I knew that I needed a master's."

Around 2007, Erica started to consider graduate school and had hoped to find a local part-time program as it was difficult to imagine leaving her well-paying (she was making \$45,000 at the time) administrative role:

And it was just hard for me to fathom quitting this really great job with a pretty good salary and benefits to go ... back to school, to a small town. You know, it just didn't seem like it was a smart financial decision. So, I looked at other programs. And I looked at ... some for-profit schools. And they were even more expensive. And ... I decided I'm probably gonna have to make the leap.

Unfortunately, there were no affordable, part-time local options, so she decided to "broaden my horizons, not stay in the state, and get a different experience."

Understanding the financial implications of leaving her job and studying full-time, Erica was fortunate to rely on family not just for guidance this time but direct support: "I moved back home with my parents. And I focused on paying down, you know, I had a car note and all that stuff, so that I would be able to somewhat survive." Additionally, "my husband ... ended up, well, we weren't married. We were dating. But he ended up getting a job [there]." With these supports in place, Erica left her job, moved across state

lines, started a full-time graduate program, and lived off her \$20,000 stipend for her assistantship. She once again graduated without debt for her education:

I think, for me, just being able to have, kind of, a clean slate without, you know, my car was paid off. And pretty much, the only bill that I had was my cell phone, allowed me to be able to really kind of make it on that. I mean, I had a little bit of supplementation. ... I think it was definitely interesting going from having a full-time benefited, making pretty good money for, you know, fresh out of school to making 20 grand a year.

Earning both her degrees without student loan debt allowed her to weather geopolitical events, the Great Recession, and the downturned real estate market. These did force her and her husband back to the area they left due to owning a house with an underwater mortgage that could not be sold. This impacted her career search:

... when I graduated, I was looking for jobs. But we had a house in [southern US state]. And the market, this was right after the recession. And [southern US state] was still recovering. And so just financially, we decided to come back to [major metropolitan area in the south] because we just really couldn't rent it out. And, you know, it was causing issues. So, we moved back here. And we've been here ever since.

Family Challenge and Family Support

When Erica and her husband were forced to limit their search due to the global economic downturn, they found themselves living in an area with family support available. This support manifested itself in numerous ways and impacted their financial and career journeys. While the house that dictated their move back was underwater for

quite some time, and at the point of our conversations, still could not be sold, through family, they found a solution for handling it. Erica's family created a mutually beneficial arrangement. She commented, "my mother-in-law lives there. And she pays about half, and then she watches our children." A family connection also brought them property, which they consider their savings:

A family member sold it to us. So, for about 2 years, 3 years, my husband worked overseas in the Middle East. And ... he was able to, you know, we were able to save a bit of money that way. And so, we took that and invested the cash into that house. ... And at this point, we're really just holding it in because it keeps appreciating in value because of its location. And ... if push comes to shove, I know that we could sell that and make a pretty penny. And we literally get calls about it every day. So ... at this point, is probably our savings.

This story also highlighted the importance of Erica's husband's income to their family's financial resources. He worked as an engineer and had a side hustle selling shoes, which she noted added extra money to their coffers for small items like car tires.

Having these supports in place was helpful as they grew their family. Two young children joined Erica's stepson, of whom she and her husband held custody. Erica highlighted how the presence of children shaped her career and personal finance considerations, and sometimes added layers of challenge. In describing being in graduate school with her stepson, she stated,

I remember I used to have to bring my stepson to RA events in the residence hall when I did my housing work. Or, you know, having to scrounge for childcare at

the last minute. So, when I looked around, I did not see women, especially Black women, that had young children in leadership positions.

While they had the support of her mother-in-law providing childcare, based on Erica's limited salary and adding two young children to the family, there had been discussions of whether she would return from her last maternity leave:

I wasn't planning on really coming back from my second maternity leave. My husband and I talked about, you know, me staying home or maybe finding another position. The one thing that has kept me is, until kind of recently, we've had really good insurance benefits.

While ultimately Erica decided to return to the workforce after her maternity leave, with the addition of children, money became more salient in decision-making for Erica and her husband:

That's changed. I think right now, it's definitely much more financial. ... when ... I get the little LinkedIn alerts; I'm definitely more looking at the salary and the location. ... I think I'm looking for, is definitely just job flexibility and just a higher income.

As her life changed and personal finance became more complicated, Erica reflected more on her current thoughts on personal finance:

I think we try to have about two to three months of our expenses saved up. But, you know, life just comes at you and you know? And we have a high power bill one month and, like, super high, where, you know, you have a leak in your house, you know, these little things that just kind of eat away at it.

Erica also noted,

I don't understand as much as I would like about personal finance. There's a lot that I would like to know. It's one of those things, no one talks about it, so you don't really know. You share lots of different messages, and you hear lots of different levels of advice. So, you just have to kind of put it all together. So, it's easy to compare yourself to other people.

She reflected on this tendency to compare herself to others:

I guess some of it's my own anxiety. And it just feels like you don't wanna be left behind. So, I wanna know more. Sometimes, it just feels like there are people who just know more. And they might not. They might just be in the exact same predicament that I am. But it just feels like they know some kind of secret that I don't. And their secret might be living in debt. So maybe I don't wanna know it.

Beyond the anxiety from this comparison, Erica also felt like finances were generally precarious:

I've really learned just how unstable it really is, you know? Like, you have this idea that you're gonna go get a job and be able to have this lifestyle. But it really takes one decision or one incident that you have no control over that could just really kinda spiral things out of control.

While finances became more salient in her life and career planning, Erica was thankful for the overall guidance and support she received from her family, including her mother. She hoped to continue those lessons with her children as she valued the importance of open communication around personal finance. She commented,

I just realized the other day that I think my mom was pretty awesome in this. And I'm really trying to replicate this for my kids. ... and generally, we all should be

talking more about money, I feel like we have this idea that you don't talk about money. And it's not polite. And I ... think it does many of us a disservice because you don't know what you don't know until you decide you wanna buy a house, or, you know, you look up, and you realize that you're severely underpaid for what you do.

A Long Tenure Leads to (and Limits) Considering Other Options

Along with messages about finances, Erica indirectly received messages from her parents about perseverance and fulfillment in careers that influenced her perspective on her career in higher education:

I think I saw ... you choose a career and you stick with it. And you put all you have into it. And you work hard. Somewhere along the way, I can't, I don't know. But I picked up that you needed to have a career that was fulfilling and that you loved. And so that was the message.

Erica internalized these messages, and when she described her career using the career timeline artifact, she used images and short phrases that illustrated this. The images reflected the importance of serving her community by serving students. She used words such as “helping, students, education, inspire, and motivate” to describe her motivations for her work. During the interview, she elaborated, “I just love working with students. I love having those conversations, helping them navigate, watching them grow.” She continued to highlight the specific community connection, “these students are our kids, our neighbors ... we're living here and working with these students.” This intrinsic valuing of her work aligned with the overall career messages she received from her family.

With a strong interest in higher education career paths and serving students, Erica chose a master's degree specific to student affairs. She described it as, "It was definitely a focus on, um, like, the practitioner focus, like, more doing the work than the research." This structure provided opportunities to engage with professionals in the field, "I saw a little bit of everything. And I had great intern, and practicum, and assistantship supervisors that really supplemented what I was getting in the classroom." To absorb messages about the lived experience of the field, she looked to her supervisors who were able to build steady careers without much geographic movement, "there are lots of people that I was working with at my grad institution that didn't. They were making their own way and paving their own path." Whereas, "the program itself, I don't think it really focused on career. It mainly focused a lot on, like, you know, theory and applying the theory to practice. But it doesn't tell you how to navigate your career." Another message received while completing her higher education program was,

Don't expect much. And the whole joke is, No one's in this field for the money. But not in a meaningful way or in a way that could help you really understand why that's problematic. It's easy to say that that's a problem. But until you're actually in here doing the work, feeling the stress and the strain, and then struggle to pay your bills, and working a second job, you don't realize how big of an issue it is.

When asked to describe the higher education industry, Erica chose one word, "underpaid." She added,

They want people to come into entry-level positions with master's degrees, and we're paying in the 30s in major cities where that's not a living wage. Like, where

are you gonna live if you're making \$35,000 in [major metropolitan city in the south] when rent is \$1,250? So ... we say that we want all this stuff. We want you to have this education, but then, we're not paying commensurate with that. 'Cuz, you know, entry-level in lots of other fields, some 40s or the 50s, and I don't think this is, I don't think you should be rich. But I think you should be able to live. Yeah. So definitely underpaid, little bit of overworked.

Additionally, the process of moving beyond those low, entry-level pay positions was not well structured:

... the pay structure, like, there's no clear way to move up. Like, I keep hearing the only way to, like, get pay raises is to, you know, change titles. And so, there's no reward for all this hard work that you do. In other industries, there's, you know, pay steps on a ladder. So ... you do this, you go to pay 11, and I really wish higher ed. had some kind of way to reward its employees for, you know, we're doing good work.

Talking more about that lack of balance and overwork, Erica said,

... the work doesn't end at 5:00. You know, you're expected to kind of either work, stay late, come to events, taking work home with you. And sometimes, it just feels like there's no, it's a blurred line between where work ends, and you're supposed to carve a life out of what's left. You know, check emails when you get home.

She noted attempting to counter these issues through valuing oneself in accepting offers and negotiating was difficult, "I will also say that it's easy to talk about it. But when you've been waiting six months for a job, sometimes, you just kinda take what you get."

Erica's nearly 10 years in higher education post-graduate school was entirely at one institution, a public institution of higher education in the Southeastern United States. Her experiences there, including dealing with the ramifications of political whims and consistent budget cuts, could be considered a reflection of employment in higher education in a neoliberal policy era. Based on her resume, Erica had been in her assistant director role for 6 years and held the coordinator role in the same office for 2 years before that. At the time of our conversations, her salary was \$44,000 for the assistant director position with several years of experience and a master's degree. This was less than she made in her senior administrative coordinator role at another institution in the same area over 10 years prior, with a bachelor's degree and only 1 year of experience post her undergraduate:

The pay is really not there. And especially for me right now, I'm working at an institution in a major city. But I work on a side of the city that is, has kind of less industry. ... I saw that ... at least the tenure track professor, so this is not even including staff, make about 50 percent less than other similar schools within the state.

Not only has the pay not kept pace, but the workload assigned to her had increased as the coordinator role, which was filled when she stepped into the assistant director role, was cut with extremely minimal notice:

I was in the process of actually hiring a person. The person was supposed to start on Monday when we got word that there were budget cuts and that somebody had to be cut immediately. And so that position was cut. And then, I was told for a few years that I would get it back, and I never have. ... I am just severely

underpaid for what I actually do. Because as an assistant director, there is no director. So, I do all the de facto work of a director.

In higher education, when salaries are discussed, the strong benefits are touted as a reason to justify lower salaries, but Erica has found those benefits have been eroding as well:

So, I made the joke many times that I work for insurance. It's not really the salary. It's the insurance benefits. But they keep going up in price. And it's like having to readjust the expectations of well, I'm not even getting the same thing that I was. And so, to get a visual for that, when I had my son 5 years ago, with the insurance, I paid \$25 copay for everything. Labor, delivery, all the prenatal visits. My daughter cost me about ... maybe 2,000 dollars.

For Erica, the shifts in benefits overrode any raises that were provided based on state government leaders' prerogatives:

And we did get raises, I think we got them a few years. They ranged from, like, one to two percent. So, there were a few years where the budget wasn't good, and we didn't get one. And ... last year, we got one this year, but last year was a race for governor. And the governor was outgoing. And he had no, whatever to give us. So, the new governor promised 'em. So, he came in, gave us 2 percent raises, but then raised all the health insurance premiums and tell us we gotta cut the institutional budget by four percent.

These changes did not just impact individual employees but also the overall campus climate:

I think, again, it's just the morale piece. You know, we've been here a few years. There's no raises. They're taking more money out for little things. We've had

years of just budget cuts, losing that position and other positions on campus, um, just definitely will take its toll. ... When I started here, I think we were much stronger. And it feels like in the last few years, things have changed, and we've lost a little bit of that. And, you know, part of me wonders if this is the ... years of minimal or no pay raises. And just, I think morale is definitely not as strong as it was. The FLSA exempt to non-exempt changes that happened a few years ago, a lot of us were exempt. And we went to non-exempt, where you lose a little bit of the flexibility you had. Those are all things that I think have impacted overall how many of us feel on campus. Some of us feel supported in individual areas. But overall, I think ... I guess I can't speak for everybody. But for the last, I think, the whole time I've worked here, we've been voted a top 20 or top 100 workplace in the [X] area. When I started here, I definitely could agree with that. As time has gone on, it's kind of, like, "Are we paying for those votes?"

With low campus morale, staff may respond in a manner that loses an institution talent or retains disengaged employees. Erica noted,

I think people try, and then they get burned out. And they try to find another job, or they disconnect. You know, they come in. They do their job. And the passion, and the fire, and the fight that they had is gone. Like, "I'm gonna do my job, and I'm gonna go home."

Beyond these larger shifts, the ways that an institution implemented change and connected to potential concerns of employees impacted a career experience. For Erica, one example included her department budget. The other was a shift that directly impacted her family's personal finance situation. For both these examples it was not just the

actions that influenced the experience but how they were communicated. In the last year, her department budget was cut by 50%:

I came in one morning and ran my budget. And the money was gone. And so, we asked where it was, and they said they had to take it to balance, so it was just gone one day. One day, it was there, and then, so you just have to, because literally, I was going in to make sure that I had the funds, you know, to buy a computer and other year-end purchases. And it was gone.

A few years prior, the federal government had announced possible changes to the policy around salary thresholds and what positions could be classified as exempt, with the goal of it being a mechanism to raise salaries. Some institutions shifted people from exempt to non-exempt to avoid large-scale salary increases. While the policy never did go into effect, the proactive action of campuses caused shifts for employees. As Erica noted, some institutions communicated better than others. Hers provided little notice on the pay shifts needed for HR processing. Even Erica, who would describe their overall personal finance situation as “middle of the road, could be better,” was negatively impacted. She recounted,

FLSA requirements came out, where we worked ... And so, a lot of staff had to get moved to hourly instead of exempt. And the way that that was handled, just kind of really, there was just ... “This is what we’re going to do. You don’t have to use your pay to do this.” And when we talked to people at other institutions and how it was handled, kind of, like, “Oh, wow.” This isn’t the way you treat people, you know? It was just, like, no thought that this would have such a big impact on many of us. And it was just kinda done. And then, okay. In order to ... get your

full paycheck, you had to use your vacation time, as you were gonna be a week short when they switched from monthly to bi-weekly. And actually, people ... had to use how much vacation time to cover up, I think it might have been seven working days. So that's a lot. And you're giving up working days. You're talking about those are days, you know, you're sick, you have other obligations. If you saved 'em up, and you just have to automatically get rid of them. And just like some other institutions did. ... And there was just no thought. Like, "This is just the way it's going to have to be." You have to either not get paid or reach into your vacation time. And then, there was little time to prepare. I remember having to call a credit card company to say that, "Hey ... is it OK if I'm late?"

Thankfully, they worked with me. But I remember them asking ... why. And I was, like, "They're changing my pay. And I'm just gonna be, you know, a little off for a few cycles."

On a website devoted to employee benefits, Erica's institution highlighted financial wellness programs, such as financial coaching. During the website review these programs seemed to be associated with the retirement plans and were described as "live online monthly financial education workshops which will be broadcast to the entire [university system]." Along with these financial wellness and education programs, they also noted a purchasing program available, "for employees with limited cash and credit options, Purchasing Power is the most affordable way to pay over time." However, on their websites, they also noted creating and sustaining competitive compensation practices to gain and retain the best talent was an institutional priority. Regarding the financial education and coaching programs, Erica mentioned an interest in potentially

participating but also expressed hesitation about something personal being offered through work:

... the system has been offering, like, incentives to talk with a financial coach. I think you get ... a \$50 credit on your benefits. Like, they take the wellness credit, they call it. So, I have not taken advantage of that. I need to. I am hesitant to go through financial coaching through that environment. I don't know ... well, maybe I just don't want them to know as much. I don't know. But I would love to do a financial coach. But I guess I kind of do want it on my own terms. ... someone, like my husband and I that might be separate from this place. I just feel like they would have my best interest.

When asked about engaging with other programs offered by HR at her institution, she shared the following story as an example:

When I got here ...they lost my paperwork. ... your I-4 and [inaudible] whatever they call that. I turned it in twice. And then, I started in September. In November, I got a rejection email for the job that I was sitting at.

When asked how she felt valued at work, Erica said, "I honestly am not really sure that I feel valued at work anymore." In talking about her career considerations earlier in the interviews, she also said, "it's something that I've been feeling for a while. So, I've definitely made some choices for my family. But just feeling stuck." She noted it currently felt like her institution favored the faculty experience over staff, and for the staff there was a lack of career development and growth available. "It's interesting. It doesn't feel like we're appreciated. I think there's definitely a preference towards faculty."

Erica's perception of this preference could be deemed supported by language used on her institution's website to describe the role of each group regarding institutional success. Faculty were referred to as "leaders in their field" and staff were referred to as "front-line staff who make customer service a priority." She also stated, "for staff within my institution, there is very little upward mobility. ... people don't necessarily get promoted. People tend to leave and find other opportunities." The institution's employment opportunities website stated the institution was not only a good option for entry-level positions but also a great choice for advancing in one's field. Although, during the website review, there was no elaboration on how that was supported for employees. When Erica discussed her career experience and approach to new opportunities, topics such as how her identities shaped her experience were salient:

I constantly kinda see that women make less. And Black women make even less. And sometimes, I really just feel like I might be the poster child for that because, you know, it's just somewhat frustrating to consistently just feel, like, underpaid and devalued. So, I think the identity that, I guess, definitely impacts more. It's ... just sometimes wondering how, you know, being a Black woman has impacted if, I don't, you wanna be aggressive. I wanna fight for what I believe, but I also am hesitant about being labeled as aggressive or angry.

Erica was drawn to the field for her love of helping students and was influenced by career messages about career perseverance and the need for occupational fulfillment. However, as she moved along in her career, she felt unvalued and had new financial obligations as she grew her family. Based on this, she started questioning her longevity in the arena:

I'm starting to feel like I didn't know what, I mean... when you accept a job when you're 25, it's not the same thought process as when you're 35, and especially before kids ... So, at this point, I think I'm looking for ... definitely just job flexibility and just a higher income. If, if that does not include work with college students, I'm almost okay with it at this point in time. But I would still definitely like to stay in education, preferably higher education.

Another component that influenced her wanting to stay within the education field was an early financial decision:

I started back in the system in 2007. And at that point, all staff had to choose teacher's retirement system. And so, I had, like, a very, very small, like, \$300 in 401k from the job that I had worked previously. So, I came in, and I worked. And then, I left. And ... when I came back, they told me, "If you're gone less than 2 years, you pick up where you left off. You don't lose any time." ... when I came back, I could actually change if I wanted to go into the other, but I chose, again, the retirement system 'cuz I already had the time in there.

Deciding to participate in a specific retirement program influenced the orbit of career considerations for Erica:

So, the retirement system here is the university system, the technical college, and then, like, the K-12 [sounds like]. So that's where my orbit is in terms of looking for a job. ... sometimes, I think, "Oh, I could go work for... a private [sounds like] company. But do I really wanna do that?" And ... as I got closer and closer to being invested at 10 years, I just started putting more and more things in the basket of K-12 system or technical or other schools. So, I look at other places I

would love to work and, you know, maybe get some extra money, some benefit, like, working from home. But I have a little over 10 years in.

Knowing she had a passion for education and had made a retirement plan choice that limited her career options, she again sought more education in a financially sustainable way. She started taking advantage of the university system's tuition assistance program to earn an Ed.D. The university, via its websites, saw the purpose as allowing those employees eligible for the program opportunities to grow and develop as professionals. Erica was excited about it for the support it provided not just in development but also in increasing her odds of a career change:

It's, it's close to home. And you have to go this one semester, I mean, one week a year. But it just seemed like it would work. And it would help me be able to transition into some other areas. ... In [my area], like, master's degrees are a dime a dozen. Like, everyone [here], I feel like, has a master's. ... I just wanted something to give me that extra edge. ... I probably will stay in education, but maybe change directions.

At the end of the second interview, I asked Erica to reflect upon 5 years and 20 years in the future in terms of her goals. Erica noted,

I hope to see myself almost at retirement. I think my date is, like, November 15th. ... so, I would love to see myself maybe choosing a second career. I always joke that I would love to be a librarian in my future career. So maybe I'll go get a master's and take advantage of the tuition assistance and do that in my last, you know, part-time once my kids are older. Five years, I have no idea. I hope I should be finished with my doctorate by then. And I hope that I'm putting it to

use and still being able to call what I do fulfilling. But hopefully, I'm making a little bit more money. And I just, I can't even see what that looks like right now. I feel like I just am trying to take, you know, every experience I can, learn as much as I can. And hopefully, you know, that position or that big job or something, it will all come together to help me define that next step.

Case Three: Lori

At Lori's request, all interviews were conducted on the weekends, participating from her home office on a separate level of her house from her husband. For Lori, the first interview was precisely an hour, and the second was just over two hours.

At the start of our first interview, Lori, a White woman, was 40 years old, married, and living in the suburbs of a major metropolitan area of the Midwest. Lori spent her early youth in the South, but her family moved to the Midwest when she was 10 years old because her mother had family in the area. Lori chose a college in the same state and still resided in that state, albeit in a different part of it. She married in her 30s, and she and her husband did not plan on having children. They purchased a home together soon after their wedding, and, at the time of the interviews, their only debt was the house mortgage. Lori did have student loan debt from her education but had just recently paid off the balance.

She had worked in professional staff capacities in higher education since completing her master's degree in 2005. Per her resume, she had been at her current institution, a small, private liberal arts college in an urban setting, for 7 years. She had held several positions at various levels. Most recently, she was promoted to assistant director during an office reorganization and had held that role for approximately six

months when we spoke. Prior to her time at this institution, she spent 7 years at public institutions in the same state. The first position was immediately after graduate school and lasted 1 year. The other, at a different regional institution, lasted for 6 years.

External Forces and Internalized Pressures

With her career timeline and interviews, there were numerous touchpoints where external forces were clearly and directly at play in Lori's experiences. In her creation of the timeline and narrative elaborations on her educational experience, she discussed the serious car accident she was in as a young child, which shaped her life in numerous ways. One way was how her stay in medical facilities for recovery introduced her to the possibility of entering the medical profession as a doctor. Lori noted, "my family and I were in a serious car accident, resulting in a week-long hospital stay for me. I decided I wanted to be a surgeon." Beyond career influences, when she recounted her thoughts on paying for college, she noted due to the accident an insurance annuity was developed and structured specifically to assist with paying for college. She eventually decided the medical field was not the best fit for her and described the process of that discovery on her career artifact, "summer before senior year: I got my ACT scores back, with a 17 in science." While she used the annuity to help with education costs, she still needed to take on student loan debt, "But I did leave, I was probably \$30,000 in debt when I left. But that was back in 2001."

When asked to talk about her undergraduate education, she spoke about exploring various education majors before needing to just find a major that fit the credits she had taken. "[I] entered a time where I just needed to declare a major that would allow me to graduate the soonest. Communication fit the bill." When Lori completed her

undergraduate degree in communications, she did not have a specific career in mind and was unsure what was next. At the time, she knew she did not want to pursue further education. On the career timeline artifact, she noted how, upon graduation, due to her campus involvement she “was being encouraged to consider student affairs administration” but was resistant “due to graduate degree requirement in most positions.”

When contemplating options, an aunt who still lived in the area where she spent her young childhood, contacted her about a teaching opportunity, “[I] took a job as an elementary teacher in [Southern state]. Midway through the year, determined it was not for me.” Even though she left quickly, it helped her realize what she did not want to do, “it was a really good internship, we’ll call it, to really kind of try something on to see if it’s something that I wanted to do.” Once she knew teaching was not the path for her, she was open to further education and started considering higher education graduate programs. When asked about her process and plan for choosing a graduate program, she noted it was not too structured beyond wanting to be in her home state. She conducted some “Yahoo searches back then,” but she did not have a specific plan. In describing the process more, she stated, “I’ve always been really lazy about my college searches. I was the worst college searcher ever. And sadly, that kind of carried over, probably, a little bit into my graduate search.”

The conversation also led to how she planned for the next step following graduate school. She talked about how a relationship was one guiding force:

I had this friendship with a guy for, since, from college. We were friends forever. And then, it was one of those, like, “Are we, are we not?” And he’s, like, “The only way we’re gonna be closer is if you get closer physically.” And I’m, like,

“OK. Let’s go to [major Midwestern city].” So, I think that really kind of weighed on me, thinking, “Maybe this is how it’s all gonna line up.”

She did move to the city with the person she was trying to have a relationship with and took her first job post-graduate school. The relationship did not last long, and Lori only held this job for a year. Reflecting on leaving that job for the following role, she stated,

I was quite bored at my current position. So, it would be interesting if I wasn’t so bored, if I was still feeling challenged and engaged at my job, would I have pursued that second position at [Midwestern public institution]? Part of me thinks that I would have, just because I was so broke.

She discussed how her next move took her to a different, more rural environment and provided a step forward in her career, “And for me, it was career. ... it’s a good natural next step. It was going from a coordinator to an assistant director job. This is going to propel me.” While she was in that role for some time, she shared about how personal life goals made her seek professional options in a different environment, “it all just burned me out. And I wasn’t meeting anybody new. At that point, I was, I don’t know, 30, early 30s. And I’m, like, ‘Am I ever gonna get married?’”

Another external force that shaped Lori’s experience happened recently in terms of our conversations. Lori’s father passed away in the year prior to our interviews which provided her another considerable financial support through a life insurance payout, which she used to meet a financial goal, “as soon as I got that check, I wrote off my, I paid off my student loan.” She shared how the experience of her father’s death and her turning 40 made her consider her finances in a bigger picture way:

... when my dad died, I think that that did several things where, going just through that whole year where he set up his documents ... his will, and his living trust, and power of attorneys, that was the best thing, best present he could have given me when he turned 60, 'cuz it made my life so much easier. And I think, just as I went through all of that, it made things, I need to take care of my own house.

Although this helped her realize the need for this planning, she talked about how that big-picture view did not come naturally to her, “some people are really good about focusing what’s right in front of them. And I’m one of those people. But I lose sight of the forest because I’m focused on this tree.”

Focusing on the Tree, Not the Forest

The concept of focusing on the tree, not the forest had shown up numerous times in Lori’s life and shaped both her career and personal finance situation, starting with how she planned to pay for college. Knowing from an early age she had access to an annuity to help pay for her education; she did not create a holistic plan for the financial obligation piece of attending college. When asked about planning and deciding how to pay for college, she discussed being on her own with it and not planning holistically:

... I guess I never really thought about student loans because I knew, and I was that girl ... going into my senior year ... I did all of my prep work myself. ... My parents had never done that before. ... they didn’t know anything. ... I kinda had in my head, “OK. I’m getting 48 grand when I turn 18.” That was the biggest lump sum. And so, I didn’t think about that going into my junior year. ... I did take loans out because I hadn’t planned, I planned for half of it but not for all of it.

And ... I think it was just one of those things where ... it would never have occurred to me, "How could I make cheaper educational decisions," so that I wouldn't have had to stay there that final ... ninth semester. Like, "How can I avoid that?" I never thought about that. It's, like, "I'm here. I'm at school. This is where I have to stay." ... What do I have to do to get across the finish line?

She told a story of when trying to figure out how to cross that finish line, she sought the guidance of the institutional financial aid office. She recollected, "Well, this is what you're gonna have to do in order to ... connect the dots,' there was a trust there. And ...for me to feel like I needed to shop around to make sure that I was getting the accurate message or getting the best de-, like, making the best financial decision, for me, it was so rooted in emotion because [institution attended] was my home."

Focusing on the tree and not the forest was a concept that also appeared in Lori's career experiences. After Lori moved to her position at the more rural institution, she started a second job as a house director for a sorority. This job covered her housing expenses and provided extra income. She talked about how it was not until talking to a friend who also had a house director role that she thought maybe she should be more strategic with the extra income:

And so, we were both single girls living in our sorority houses, also working full-time at [regional public institution]. And we talk about, like, she's talking about paying herself a, a car payment every month because, or a rent payment because she's not paying rent. And I'm, like, "Oh, I should be doing that."

Numerous times during our discussions, strong emotions about her approach to that situation were expressed. In one interview she stated, "I'm very angry at myself when I

think about all the money, I could have done something with when I had that house director job. I still get really upset with myself. “

Now that Lori had paid off her student loan debt, due to her inheritance, she once again noticed her changing perspective from looking at immediate financial needs to planning for her financial future. She viewed the forest of personal finance and shared this new perspective on her finances:

... it's almost this balance of the concrete and the abstract because I have no idea what my life is gonna look like when I'm 65 or 70. So it's kind of planning for, this is what I think, you know?

With this shift, she started using different words for her relationship to personal finance than she used when sharing about earlier times in her life:

I finally feel comfortable approaching it and talking about it in a way that I will be set up for, we're not gonna be millionaires when we retire. But I'm not, I'm very mindful of making sure that we're not eating dog food when we're 70. And so now, it almost becomes fun.

With this shift in her personal finance situation came a change in her career reflections and her life beyond work:

Like, yeah. It's just the, the bump I got in position at [current private institution] is just, that's much more money that I can be more, it gives us more options and things like that. So, I guess money just kind of creates more options in my life. And before, when I was at [Midwestern public institution], maybe I didn't need options, you know? Because again, it was very much, like, “This is what's in front of me.”

Transitioning into Higher Ed./Transitioning out of Higher Ed.

Lori talked about being hesitant initially to start a career in higher education, and how she was now contemplating a transition out of higher education. When Lori searched for a major to graduate with, conversations led to being introduced to the idea of a higher-education career:

While I was going through and trying to figure out what I wanted to do with all of that, again, really heavily involved on campus, homecoming committee, student government, all that kind of stuff. And my programming board advisor was very much, like, “You’re really good at this. And you work really well with the younger members. You should maybe consider a career in this.”

Further in our discussion, she became more reflective in her contemplations about entering the higher education field, “Like, this is where, the last place I shone and people appreciated what I did. So let me continue connecting.” Even with an appreciation for that sense of recognition and value, she did not initially commit to a career in higher education for several reasons. She was not ready to embark on the education required and was unsure if it was something she could picture for herself in the long-term:

And I’m, like, “Gah. More school.” ... I was already so, just, I wasn’t tired of school. But it gave me angst to, like, I was worried I was not gonna make the right choice by going into that. And then, I’d be locked into more, or 2 more years of school.

When Lori quickly learned being a teacher was not for her, she took it as a sign to pursue the graduate education she had been hesitant about, describing it as, “OK, God. I get it. I get it. OK. Let’s just do this.” While she did not immediately pursue a graduate degree

and a higher education career, as she looked back on how higher education professionals influenced students to consider the field, she had some interesting words to describe it:

And then, you, it's, like, the best pyramid scheme in the world. You know, just send them out and then get more people, and then make them, you know, into the industry. I would say, though, because it's, like, an extension of what you did in undergrad, we don't account for we get older.

Lori had moved away from her home state to take the teaching job post-undergraduate. Thus, for her graduate program, the location was a key factor. Although beyond that, she did not have much forethought about picking her program. She summarized her experience,

Oh, I loved our grad program. I felt like it was really well, because it was so closely connected with our student affairs division, that was really helpful for me because that was more the direction I wanted to go into. So, it was easy for me to have conversations and translate what I was learning in the classroom into what I was doing in my assistantship.

Although she readily shared fond memories, she just as directly shared about areas she wished the program would have talked more about, such as making financial decisions in one's career and planning long-term for the field. For example, she told a story about choosing the state's retirement system in her first post-graduate position, and how that was not portable when job searching:

But we were talking about retirement. And he was, like, "Oh, but you're fine because you did the portable, didn't you?" And we're, like, "No, because how are we to know?" 'Cuz we were 25. We don't know anything. We're like, "Oh,

retirement, that's great." And of course, I'm gonna work here forever because I'm gonna be really happy. So why not do the traditional? And now, I'm kicking myself because I've been out of [public pension system]."

She shared a couple of stories to illustrate how she wished the advice on negotiating had been more nuanced. Her first experiences with negotiating, based on advice received by faculty, did not go well. This experience shaped her hesitancy when future pushback was experienced. She shared,

... one of the things I remember they told us was negotiating, right? Don't be afraid to negotiate. That first thing that they're putting on the table is not always the last answer. And ... you need to push. And ... I kept that in my head. Like, you need to push. You need to push. That's the expectation, especially with such a large cohort of women. ... you need to put yourself out there. And then, I did that with my first job that I ended up taking. And there was legit no room to negotiate. ... I kept going back to, [faculty member] would say, "Sometimes, it's not always money. It's, you know, like, parking or moving expenses." ... And so, I'm throwing out all the things that she told me. Nope. Nope. Nope. "We don't offer that. We don't offer that." I'm, like, "Well, now, I just look like a fool." I took the job anyway.

She also shared a story about her next attempt at negotiating and how unprepared she felt:

When I went to [Midwestern public institution], they said that the salary was 30 to 35. And so, I said 35. They offered me 30. And I said, you know, I'm, I really, it's just the rationale. It's so ridiculous. I hate it. It's, like, "I know I'm worth 35. And if you're willing to pay me 35, then just pay me 35." Like, this is so ridiculous. ...

but she was very good about telling me, like, “Your reasons aren’t good enough.”

... But in the end, I think for her, it was a learning experience for me, which I actually really kind of value, ... like, how you evaluate your reasons.

Based on these experiences, she expressed,

So yeah. I think that, just thinking more that professional bridge, like, even if it’s mock situations where you’re practicing those skills. ... once I was there, I felt really strong in what I was doing and my skillset as a practitioner. But I think it’s the whole, how do you get there? That, I probably wish would have been emphasized a little bit more.

Now that she had been in the field for 15 years, she recognized another gap in educating about long-term options in the field. She explained,

... with my first job, when I knew the salary was 30, I’m, like, “okay.” ... I remember not balking at that at all. So there had to have been some kind of expectation late that you’re gonna come in here, and then, just understanding with more advanced positions comes more responsibility and more, more money. ... what I don’t think I fully realized was this, it’s very narrow as you go up. I think it was very much training us for maybe the first 5 years of our career. ... But then, beyond that, I’m not sure we dug too deep. ... But it’s, I think it’s everything that’s been beyond or since then that I’m kind of feel like I’m figuring it out for myself now.

Beyond graduate school, Lori discussed how her career experiences and personal finances felt significantly interconnected throughout her career. She talked about it in broad terms for the industry:

How can you ... afford to have a life that keeps you okay with going to work?

And so, one of the things I think that money talks, and so it's just depending on how loud it is, and how much you have to listen. 'Cuz if you're coming out with a lot of student debt, and then you went to grad school and incurred more debt so that you could get this job that only pays you 25 grand a year, but you had to have a master's degree to do, that becomes a big yoke around your neck.

Regarding Lori's specific situation for graduate school, she was able to be strategic to help offset the costs, "my parents lived in the town that I went to graduate school with, so in terms of housing, and then, in my, halfway through my first year, I got a house director job that paid for my room and board, and then gave me an extra stipend." So, while she considered herself fortunate for not having to take on more debt for graduate school, she still felt the financial crunch until recently in her professional career.

When asked about her career and personal finances, she went in-depth, sharing various experiences through her numerous higher education roles:

My first job, though, my gosh, I was making \$30,000, which was probably comparable to what other people were making. But a lot of them were making it working in housing. I was not. I was working in student life and living in [west suburbs of a large Midwestern city].

She discussed how she managed financially:

And so as, you know, I was working, ... I was barely breaking even every month and really reliant on credit cards, which did not make me happy. But socially and emotionally, I didn't feel like I had a way around it.

When she found a new role with a bit more income, she jumped for it:

It was \$5,000 more. But then, I was commuting the other way, but I wasn't paying for train costs and things like that on top of it. I eventually did move out there. And it was a much better fit for me because even though I was paying a little bit more in rent, I could kind of maintain my own lifestyle. But still, very much scraping by.

She described her first few years there, saying,

The state was still in a pretty healthy economy in the beginning. We were getting our cost-of-living increases. So, it's like, any time I'd be, like, "Oh, hmm," then I'd get a 3 percent. It's, like, "oh, okay." I mean, it's not a lot, but it's something. And then, when we stopped getting those, that, after about 2 years, then I was starting to feel the squinch. ... I'm, like, "Something needs to give." So, I got the second job at [a coffee shop]. So, it's, like, "okay. I'm not gonna leave." I think that emotional investment in my team had set in. And I'm, like, "Let's see if we can make this work." Lots of people have two jobs, you know?

While this higher education position was a much better career fit, Lori still felt the implications of the pay, and balancing the shift work of [the coffee house] was hard. She loved her higher education job and the professional development available. It allowed her to build skills across campus:

[I had] really good supervisors who have found a way to make me feel recognized in other ways. [Midwestern public institution] was very good at that. It's, like, "okay. We know that you're making only this amount of money. But let's, you know, give you ways to get cross trained in another area." Like, we had that, where you had a fellowship where you could spend 25 percent of your time in a

different department and learn skills in that department. So that way, if you decide you wanna move, then you have the skillset and something that you can talk about.

But she wasn't ready to leave. She stated,

I loved my job there. I loved the people I worked with. It was just a wonderful, collegial, professional development experience. So, I'm, like, "okay. I need to find a way to make some more money." And that's when the house director job came up with [sorority]. So, I was a sorority house mom.

When Lori left the student life role and moved to her current institution, a small liberal arts school, to work in advising, she made more money at the higher education role but less overall as she had to give up the house director position. Even so, at that time, based on seeking opportunities in other areas of her life, she thought it was the best decision, "So I was taking a job, I was taking a pay cut, essentially, really cut. But I felt it was a little bit smarter." Eventually, Lori, once again, found herself needing to take on a second job to support her finances, "that's when I found the law firm job. So, I've been doing that for about 5 years." She used that money to supplement her income and started being able to be more deliberate with her funds. Although she acknowledged what put her in a place to really start dealing with her financial situation was adding the extra income of her now husband when he moved in with her, "So that kind of put me over the edge where I could really hack on some things." And I got to the point where I had everything paid off except for my student loan." Once she paid off the student loan, with an inheritance from her father, she started looking at the forest of her future money goals, which she noted may require more income:

I need more income now if I'm gonna want to be able to put more income away for later. So, I think it's all kind of been part and parcel of this propelling into this new level of thinking about my money. It's less about the, uh, the salary has sadly kinda outweighed what I'm doing professionally.

At the time of this study, the financial components of her job were less of a stressor but were still a factor in her professional considerations. Lori was also looking at the forest of her career and analyzing what was next:

What are the things that I can do now that I don't feel like I have to do, I'm stuck in one place because I have the debt that I have to pay, those monthly bills that I know will come, that I have to be able to pay. And I know I can scrape by now, but it might, it might keep me in a place I'm not happy with, or at a job that has toxic, I don't have to worry about that anymore. And so that's something that has been very freeing and really just makes me analyze, like, what do I like about my job and what I, what I don't. And I'm kind of mapping out my next move.

Throughout our interviews, Lori often reflected on where she was in higher education and where or what was next, even if that was not higher education. She talked in-depth about her current institution where, according to her resume, she held three different roles and spent half her career. Her experiences have varied based on the positions, and her most recent shift had been to a supervisory role with the same team she worked with as a peer. These various experiences have made her realize what she appreciated and struggled with regarding her career trajectory:

... when I first came to [name of institution], I was in [name of] department. And I was really leaned on for expertise, 'cuz I had, like, this one area that I would

focus on. And I was the one person that dealt with that. And so, there's strength in that.

She also appreciated the recognition from the department faculty:

And I can tell then how much they value me. Like, this is the most important woman you need to know, the most important person in the room. You all know her and love her. You know, they say these things that they don't have to say.

And so, it's that, I think it's who is doing that acknowledgment.

Lori then moved to an academic advisor role with the same department. She did not speak at great length about this role during our conversations. Although, with this role, she spoke about recognition and how it vastly differed from her previous experiences, "my supervisor would put me forward for new professional awards. Like, I got that at my first two institutions in my division." And people in upper administration reached out directly about her work,

Like, my vice president would call me and say, 'Hey, like, how's this alternative spring break working out? Like, this is really great thing. ... It was not hard for him to make a phone call. But it meant a lot to me, you know?

In her roles here, she said, "It's very much a stark difference in who's looking and who's responding, you know?"

When we had our first interview, Lori had been in her newest role with the institution for less than six months. She described the process of earning the new position after internal restructuring and a staff departure, "so I was promoted from within. It wasn't a promotion, per se. I interviewed. It was in internal selection. I am supervising

the team that I was a part of.” With this promotion, Lori shared about many new struggles being a first-time supervisor:

For me, it’s really the first time that I’ve been in a full-fledged supervising mode. I supervised, but kind of more loosely. Like, the buck did not stop here. And even now, it’s that kind of situation. I would say this job is immensely harder. ‘Cuz it’s one thing to mentor, like, your teammates and coach them. It’s another thing to be the boss.

She discussed how the struggle was amplified by supervising her former peers.

Additionally, she felt like she currently did not have a good supervision example nor had she received direct training in supervision:

... the struggles I’m going to have with, ‘cuz not only in my supervising, but I’m supervising my peers. Like, the people that I was in the... trenches with. And now, they’re looking to me to sign their paycheck, essentially. I worry that I’m not gonna get very good, I don’t have a good example on multiple levels.

Her concerns about not having training were exacerbated by knowing at her previous institution the approach to training someone in supervision would have been much more structured:

I don’t feel like I’m being developed. I don’t think it’s intentional. I think people just don’t know how to develop new supervisors. And that’s something I feel like absolutely would have been more secure, in terms of my development, and this new skillset I’m building would have been more nuanced and fleshed out. ... it could be that [current private institution] is just a third of the size. ... they haven’t needed to, they don’t have the human resources in order to develop these

programs to continue, you know, but that's where I'm really gonna start feeling, and all it does is make me angry. And I don't like that. So that's why this is a very uncomfortable situation.

Beyond feeling like she was not being developed as a supervisor, Lori was also frustrated with her new supervisor's approach to working with her:

I've been in my current position since June. And I just had my first one-on-one last week. ... the onboarding now, like, being an assistant director, has been negligent. I mean, it's been mainly me setting up my own meetings, like, talking to kind of the different units.

With this lack of guidance in her new role, Lori felt a bit unsure of her place. As someone who thrives on structure, planning, and processes, she stated,

I feel like I'm a cog in a wheel, and I just happen to be the head cog of four tiny cogs. ... Now, that I'm in the middle, I'm in that middle management, everything is kind of, I don't have a house, you know? Everything is, either I'm reporting things up or down. ... I'm very much a rule follower. And I like process.

With how uncomfortable she felt with the role she had and in reviewing her strengths, she took advantage of tuition assistance to “[take] classes in digital strategy and social media at [name of institution]. And so, I'm hoping that those will all kind of help me finesse some skills that are more transferrable.”

As Lori looked at her career as the forest, she was considering options outside of higher education that may be a better fit. She talked about what that looked like, “I see language about culture. Like, why you wanna work for us, instead of what we're looking

for. It's a mutual agreement." With her law firm job, she also uniquely had insight into other arenas. She told a story of receiving a raise there:

And then they gave me a \$5 raise. I'm, like, "Okay, thanks. That's awesome."

And I'm gonna stay there because that's a way of recognizing, like, there was no chatter. There was no review. It was, "We're recognizing that you consistently do an awesome job. We wanna keep you. We're gonna pay you more." It's very interesting to look at the different sides.

With these insights and her new financial perspective, she wondered what her future path would look like. She had various thoughts about leaving higher education, which involved moving on from a previous way of thinking. She stated, "People can entice me, and I can make more money doing something else. But this is my work, and I can't leave my people behind. And [makes sound] I'm over it. They'll truly figure it out." When she reflected on what's influencing her decision-making now, she shared,

So that's the thing that I'm starting to just kind of realize in my last 3 years, is I'm not going to ... this dream I have of being really good at my job, and that being rewarded, is not necessarily going to be something that ... I'm going to have.

Concerns specific to her promotion also influenced her thoughts on leaving:

Okay. I need to see if I can make this work. And am I just leaving because I'm uncomfortable now, you know, professionally? Then, that means I need to maybe give it some more time and see if I can figure this out, and then make a jump. But money is always there.

She also recognized that in higher education to make more money one needs to move up the career ladder, and those options are limited:

... except for those bare few who continue that education. And even then, like, a Ph.D. doesn't mean you're gonna be, you know, up there. So, you know, that's more of that networking and knowing who you know, and situating yourself right in order to make those things happen. So yeah. So, I think that that, in terms of an industry, it's one for the young that cycles. And then, because of that conflict ... there's that barrier. There's ... a ceiling that some people are lucky enough to punch through. But for the most part, everyone else doesn't stay down. They find the side exits.

Although she continued to wonder if finding her side exit was the path she wanted to take, she also continued to ponder how an increased income opportunity would allow her to start a more holistic exploration of herself and her interests:

But it's, like, could I find something else in my life that's not work if I made more money? ... because there's a block because when I work, I tell myself I don't have time to do, or even think about it. I don't even know. I don't even know what my hobbies, or passions, or whatever would be 'cuz I don't have time because I'm working all the time.

As with every participant, I ended our interview time by asking Lori to reflect upon where she saw herself in 5 years and 20 years. While Lori expressed she may not yet be ready to leave higher education, when she thought 5 years in the future she said,

Oh, dear. If I'm still at [current private institution] in 5 years, I'm on my way out. And I think if I'm out, I'm leaving the field. ... I find the positions that make sense for me professionally are getting fewer and fewer. ... But that's scary, 'cuz I don't know what I would do.

In considering 20 years down the road, Lori had trouble seeing the forest and looked to women in her life as examples:

I'd still like to be working. I'll be 60. And just, from my knowledge about my financial plan as it stands, I won't have enough money to retire just yet. Also, kind of framing other female role models, like, my mom is 60. She's still working. ... So based on who I'm looking at to kind of understand my timeline, that's, I should still be working at 60. But I don't know where, and I don't know doing what. I have no idea.

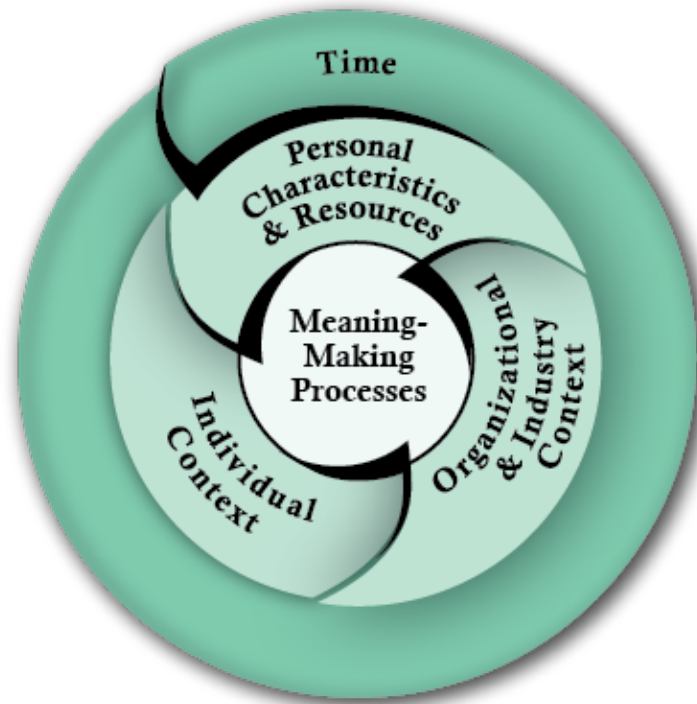
Summary

This chapter provided space for the narrative discussion of the dynamic connections between college financing decision-making, personal finance situation, and career experiences for my three participants. Themes specific to each person's unique case were identified and discussed using information from all the data sources. The following chapter, Chapter 5, includes a discussion of the themes that emerged across the cases framed through the lens of the bioecological model.

CHAPTER 5: CROSS-CASE THEMES THROUGH THE BIOECOLOGICAL MODEL

The cross-case analysis component of my study was guided by the bioecological model, which was utilized as the theoretical framework. The bioecological model has four tenets: process, person, context, and time (PPCT). This framework is constructivist and designed to help understand how a multitude of dynamic factors shape people's experiences (Bronfenbrenner & Morris, 2006; Tudge et al., 2009). The process component is often operationalized as proximal processes. These are reciprocal interactions between a human and the environment. They are influenced by the characteristics of a person, the context of the interaction, and the timeframe of the interaction (Merçon-Vargas et al., 2020). While Bronfenbrenner considered these interactions generally moving toward positive developments and outcomes, other scholars argued that perhaps the interactions do not always need to lead to what would be viewed as positive outcomes (Merçon-Vargas et al., 2020). This more expansive consideration of how proximal processes can influence an experience's meaning-making fit well with my participants' complex narratives. Through the lens of the bioecological model, themes emerged from cross-case analysis of the participants' narratives. Although, as the model allowed, the richness of each participant's story provided unique depth within the themes.

Figure 1. Representation of case themes through the theoretical framework



Process

Based on the traditional presentation of the PPCT tenets of the bioecological model, I open my thematic presentation of the analysis with a brief note of how process related to the development of the following cross-case themes. Process refers to how the person interacts with the world to shape a foundational understanding of said world (Bronfenbrenner & Morris, 2006; Tudge et al., 2009). For Bronfenbrenner and others who have studied his bioecological model, process and proximal processes are integral to the model and dynamically underpin the other components (Bronfenbrenner & Morris, 2006; Merçon-Vargas et al., 2020; Rosa & Tudge, 2013; Tudge et al., 2009). The design of this study focused on research questions aimed at studying specific proximal processes throughout the life of the participants. With the goal of answering the main research

question, I also developed these sub-research questions that centered on proximal processes of the experiences. They were:

1. How did college financing decision-making shape personal finance situation post-graduation?
2. How did one's employment organization reshape post-graduation personal finance situation?
3. How did this dynamic personal finance situation impact career experiences?
4. What is the role of the higher education institution as an employment organization in the personal finance situation and career experiences of the professional staff?

To fully consider the experience of proximal processes, I looked at the dynamics of the person, the contexts of the processes, and the concept of time in which these processes were taking place, or the person, context, and time components of the bioecological model (Merçon-Vargas et al., 2020). The following is a discussion of the cross-case themes situated within the three tenets of the model, person, context, and time. A specific discussion of how the findings answered the proximal process focused sub-research questions will conclude this chapter.

Person

With the bioecological model, Bronfenbrenner identified salient components of a person that can be influential on the proximal process. Some examples noted by Rosa and Tudge (2013) that were particularly salient in the discussion of identity by my participants were age, gender, race, perceived level of a person's physical attractiveness, and experience and resources. For each of the cases, the experience and resources

component of personal identity was quite salient, as observed in the participants' stories about their families' experience and resources in relation to paying for college.

First-Gen, or No?

For each participant, their parents' and families' degree of exposure to post-secondary education greatly influenced their experiences with higher education, particularly in terms of the financing of their undergraduate education. For Haley, the fact that she was a first-generation college student with no siblings impacted the experience and resources from which to draw in terms of paying for college. While she noted that her parents provided solid financial wisdom and modeled financial behaviors she incorporated to this day, her knowledge of the college process, including financing, was limited. She summarized it on her career timeline, "Not a lot of guidance regarding college because my parents never graduated from anywhere and I have no siblings." In terms of their lack of involvement in the financial component of paying for undergraduate, she commented,

They really wanted me to get a bachelor's degree. And so, I think that they ... they just let it go. You know, they're, like, "Okay. Well, you know, [participant] needs a bachelor's degree." So, this is the path. And this is how it's gonna play out.

Lori's experience was similar to Haley's in that even though technically her mother had completed a nursing associate's degree program, she considered her experience as aligned with those of first-gen students. This fit with the definition of first-generation student considered in some research (Toutkoushian et al., 2018). Based on the time her mother went to school, there was limited knowledge of important pieces of the

college-going process, such as the Free Application for Federal Student Aid (FAFSA), and Lori found herself navigating that alone:

So, like, with my FAFSA, you know, filling it out, “Hey, Mom. I need your tax returns.” “Why?” “I gotta fill out this form.” “Okay, well, here you go.” “Okay, I need you to sign this.” Like, I did all of it myself. My parents had never done that before. So, they didn’t know anything.

When she realized she needed more assistance to make the second half of her undergraduate experience work financially, she communicated with the financial aid office to figure out how to make it work. She never thought to look at it holistically:

And after talking to financial aid ... I knew, because I hadn’t tapped into loan money for my first [inaudible] I was gonna have more than enough money to get through the rest of it. So, I guess I never really thought about it much from a holistic standpoint.

On the other end, Erica found herself with many family members intimately connected to education, including higher education. She also had family members working in the education arena in a state with a generous scholarship program for academically strong students. These family members encouraged her parents to move back there to take advantage of it. In her immediate family, her mother’s experience with student loans was instrumental in Erica considering whether they were something she even wanted to engage with during her education, “she told me her story of her student loans. And, you know, she really warned me. And at the last minute, I listened to her.” A clear difference in the meaning-making of financing college education was evident between the first-gen participants and their non-first-gen counterpart. The knowledge and

resources parents had available to share regarding college financing influenced individual decision-making regarding finances. These experiences then added to the participants' resource characteristics in terms of paying for further education.

Flying Solo, DINKS, and Married with Children

Another area where characteristics of the person, in terms of their resources, was salient to the participants was where they fit in terms of relationship status and children. The participants' relationship statuses were important because it either provided another source of income outside of their own or did not. Children impacted resources in terms of having other dependents for whom one's resources would need to be allocated.

While Haley did not mention her husband's income often and did not specify when during her career journey she got married, she did mention him a couple of times in terms of overall household resources, "And my husband has ... a job that he likes. It's fine. We get paid about the same. ... It's something, like, 46 or so. He gets yearly bonuses, though, that are usually game changers. It's usually a couple grand." Erica noted that her husband's income was higher than hers and was the main one they relied upon, "if we both have to work, then I will consider his more important, mainly because he makes more money." She also commented on how adding children to the family dynamic changed her perception of where the resources could be allocated versus when they were DINKS – otherwise known as dual income, no kids, "when I was 28 and had significantly less responsibilities. It was great being a, the DINK dual income, no kids. I mean, we bought what we wanted and no, no real thought for it."

Lori did not have children, and she made a comment that could be interpreted to mean she and her husband were not planning on children, "If we're not gonna have kids,

then we need something. I want a dog.” Unique to Lori, in capturing her career journey, she clearly articulated when her husband and his finances became a part of the overall picture for her and how that impacted her financial and career options, “At that point, I was dating my husband. And when he said he was thinking about moving in, I was, like, ‘Yes, please. Can we please split my rent?’” For her career, it made her consider other options. She stated, “What are the things that I can do now that I don’t feel like I have to do?” This is in contrast to how she talked about her finances and career prior to this relationship and the extra resources it brought:

So, it would be interesting if I wasn’t so bored, if I was still feeling challenged and engaged at my job, would I have pursued that second position at [Midwestern public institution]? Part of me thinks that I would have, just because I was so broke.

Each participant’s holistic discussion of their experiences in terms of relationship status and dependent children provided insight into how these characteristics influenced an experience, particularly in terms of personal finance situation.

Identity Perceptions

All participants shared stories of how their identities impacted their career experiences. They shared the perceptions others may have of them based on those identities and what that meant to their approaches to career navigation and strategy.

Haley, the youngest of the participants, found in her career that her youth made others not take her as seriously as a professional:

But I do feel like when I was in my early and mid-20s, absolutely, I think I lost out on a lot of opportunities, especially at some sort of professional level because of my age. I still feel that way, actually.

She also noted having not participated in certain shared life milestones made her feel she was unable to utilize that common experience to build rapport and relationships. This impacted how connected she felt to her workplace, in particular at the micro level of an office:

I've always been the youngest in my office in every single position, no exceptions. And I feel that it's hard to connect with others and sort of make professional connections with those that are so much older than you. ... I also feel that way a bit with not having kids. I feel like it's a rite of passage.

Erica, a Black woman, noted both these identities were connected to her career experience. She found as a woman, at times, there have been limited role models at the upper administration level. She described her current environment, "They're very, so few women. There's one on the cabinet or the executive level. There's one woman. And she's on the business and operations side." Beyond that, when she was in graduate school and a custodial step-parent to her stepson, she found it was even more limited when seeking to learn from others who were women leaders balancing the responsibility of children. "So, when I looked around, I did not see women, especially Black women, that had young children in leadership positions. And that was kind of, it made me just kinda feel like, 'Well, maybe this career isn't for me.'" She also specifically noted the impact of being a Black woman:

I constantly kinda see that women make less. And Black women make even less. And sometimes, I really just feel like I might be the poster child for that because, you know, it's just somewhat frustrating to consistently just feel, like, underpaid and devalued. ... So, I think the identity that, I guess, definitely impacts more. It's just, just sometimes wondering how ... being a Black woman has impacted if, I don't, you wanna be aggressive. I wanna fight for what I believe, but I also am hesitant about being labeled as aggressive or angry.

Lori also shared stories about how being a woman and finding role models for her life goals and career path was challenging:

Really strong leadership, lot of really good role models in terms of a lot of female directors. But one of the things that we noticed was that, in the entire division, there was one director who was female and married, with children. And we're, like, "Hmm." As we're talking about role models, what do we want with our life?

She also honed in on a specific part of her identity that she noted as the root of some of her concerns about constantly needing to be showing value as a professional:

I wonder if it's a gender thing. I truly do. Where, we're so used to taking care of our house. Well, no. I don't even think it's, I'm not even gonna project that on other people. I'm gonna own that 'cuz I think that has to do with the fat girl syndrome, where I have to exert my value somehow. And my value is what I gave to my position. And so, if I leave, then I have to show my value again. And it's exhausting. I think that's probably where that comes from. But at the same time, I know that I'm not the only one who feels that way.

While all three participants held unique identities, they all experienced how these identities have either influenced their perceptions of career possibilities or others' perceptions of them and how they fit into the higher education professional staff career path.

Context

Context is focused on the environments in which individuals engage in interactions (Bronfenbrenner, 1977, 1994; Rosa & Tudge, 2013; Tudge et al., 2009). It is the component of the bioecological model that houses the four original nested systems in Bronfenbrenner's earlier ecological systems theory: the microsystem, the mesosystem, the exosystem, and the macrosystem (Rosa & Tudge, 2013).

Early Childhood Shapes Your Piggy Bank

All participants' early childhood experiences shaped their understanding of the world and the approaches they took to meaning-making and decisions in terms of life events that then impacted their career experiences. For Haley, it was interactions within the family microsystem. Specifically, it was growing up with parents who instilled a strong sense of financial responsibility and frugality in her. She said, "I haven't received any formal financial education. All my habits are 100 percent from how I was raised." These formative lessons impacted decisions she made about paying for college, such as being a commuter student for undergraduate, as she "commuted because I didn't necessarily wanna take on more debt than I needed to." She also purposefully chose a career path to allow for tuition assistance toward a master's degree. "I really started thinking about how I can obtain a master's degree for free. And so, on top of the notion of me wanting higher education, it was equally as tantalizing to get tuition remission for a

master's degree." They were also lessons that have shaped decision-making for her and her husband when they sought to make big purchases such as buying a home.

When talking about her parents' tips on home buying and her mortgage, Haley noted, "they told, what did they tell me? Your mortgage should never be more than one-fifth of your take-home pay, which we're under that, considerably. And I think the banks told us one-third. So, one-fifth is quite a difference." These lessons have also impacted her career experiences and other life decisions as she started to recognize the limitations of the salary options in her field and how that may impact planning for life milestones, such as starting a family. "Honestly, with this much debt, I really don't feel, we are one bad situation away from being completely broke. ... I don't feel comfortable expanding our family at this point."

Similar to Haley, salient for Erica were interactions in the family microsystem. She noted a solid connection to the financial lessons her family instilled in her at a young age, especially her mother. These lessons continued to be communicated to her throughout her college decision-making experience. As an illustration, Erica told a story of a unique picture from her childhood, "there's a picture of me. I have to be, like, 3 or 4. And I carried around a checkbook register, like, as my safety item." When Erica was deciding what college to attend, she had her sights on a first-choice school that would have required her to take on a significant amount of debt. Once again, those foundational financial lessons, along with her mother sharing her own student loan stories, steered Erica in a direction that allowed her to graduate without debt. She acknowledged this lack of debt allowed her to be more open to exploration in her graduate education. "I just don't know if I would, I wouldn't have had the same opportunities to make leaps, like,

when I went to grad school, if I had, you know, \$100,000 worth of loans on me.” Her mother also talked to Erica about the importance of women having financial knowledge and independence. This impacted her outlook on her current position and wages. Erica said, “... her [mother’s] goal was to make sure that, you know, I wasn’t dependent on, not necessarily on a man for the income.” Erica also knew that if her husband’s income were no longer available, they would struggle, “we try to live off my husband’s salary and use mine for external things that we know that we could, you know, cancel if something were to happen. We’re unfortunately unable to do that in reverse.” As she considered ways to expand her earning potential, like Haley, she was utilizing a tuition assistance benefit. Her goal was to obtain her doctorate with minimal financial burden. Erica’s experiences were examples of the early financial lessons shaping current perspectives and decisions.

For Lori, the discussion on early childhood impacts also involved messages from those around her, but they were broader in scope. Her formative interactions included the microsystem level of school and the exosystem level of community members through a specific incident in her childhood. Lori discussed that her early youth was spent in a poorer area of the Southern United States, where conversations around finances and careers were limited. “I grew up in this real poor area of [Southern US]. And so, the people around there, there weren’t many professionals.” While Lori did not feel she received many direct messages about finances or careers from family or others around her, she did find herself subtly taking in messages about career options based on the jobs she saw the people around her doing. According to her career timeline, when she was young and saw teachers every day, she focused on education as a career path. Later in her

childhood, she was in a car accident, and she saw medical professionals who helped her heal and internalized that as an interest. Beyond that, even with her career in higher education, she saw it as an option because she engaged with professionals in the field as a very actively involved undergraduate, “my advisor would always say, ‘Oh, you’re so good at this. Like, you’re so good at working with the younger ones. Like, you could do this as a career, you know?’”

Additionally, for Lori, the early childhood car accident uniquely impacted her outlook on finances, mainly in relation to considering paying for college. She knew from a young age there was an annuity set up for her to utilize to pay for her education. Knowing about these funds shaped her understanding of college financing options and her decision-making:

I knew what my bill was going to look like. But what’s funny about that is that annuity was set up for every 2 years...And so I didn’t think about that going into my junior year. And so, I did take loans out because I hadn’t planned, I planned for half of it but not for all of it.

While all three participants had very different early childhood experiences, their unique components pointed to how those early experiences, especially regarding resources, had an immediate and long-term impact on future lived experiences.

Organizational Challenges and Supports

Across the three cases, the power the microsystem of the immediate workplace as an organization had on influencing career experiences was evident. The influence of the microsystem of the organization on the career experiences of the individual was via the supervisor relationship, the organization’s value or lack thereof on professional

development, and the implementation of organizational policies. For Haley, her supervisor relationship was one of support and growth mindset. Her supervisor understood this position was not her last career step and encouraged her to build skills to take to the next role. Haley added, “she’s well aware and very supportive of me eventually moving on and trying to harness relevant experience.”

On the other hand, Erica had numerous shifts in supervisors and, along with it, new leadership whose expectations and engagement strongly influenced her career experience, “right now, I feel a bit micromanaged.” She noted that her supervisor was recently promoted and was no longer immediately involved in the office. Erica now acted as a de facto director, and her supervisor shared downstream the pressures he was receiving. This made Erica feel nitpicked in her work:

They’re under pressure. So, it’s floating down to me, which is what I think it is.

I’ve always come in to do the job. You know, if there’s an issue, I’m gonna let you know. But now, it just feels like I’m being constantly asked about things and nitpicked about things. And it’s just kinda, like, “Let me breathe.”

For Lori, she and her supervisor had recently seen internal job shifts. They were both promoted into new roles requiring a new relationship to be built. For the new role, she took on professional staff supervision for the first time and she struggled with that, “the struggles I’m going to have with, ‘cuz not only in my supervising, but I’m supervising my peers. ... I worry that I’m not gonna get very good, I don’t have a good example on multiple levels.” As she adjusted to this new role, she wished for more support from her supervisor:

We have not had a one-on-one yet, and I've been in this position since May. ... And so, I don't think he has a good vision of what, vision's not the right word, example of what leadership's supposed to be like.

While she understood it was a learning curve for both of them, it greatly influenced her thoughts on her position and persistence in the field. "But now that I have this new position, it's, like, 'Okay. I need to see if I can make this work.' And am I just leaving because I'm uncomfortable now, you know, professionally?"

Other areas in which the immediate workplace influenced career experiences across all three cases was professional development support and the handling of organizational policies and procedures. For Haley, her experience had been strongly shaped by the preference of her organization to hire internally. It shaped her understanding of attempting to gain access to the organization and her strategies for continued movement within the organization. She discussed trying to be hired at her current organization and stated, "this institution is impossible to break into. It's notorious for being, like, they will hire any internal person, even if it's a bad fit, before hiring an outsider." Haley noted her strategic approach to building relationships across campus to utilize for her next move closer to her ideal role in higher education. She said,

I've reached out to people, strangers that I know they're sort of where I wanna be. And I've gotten coffee with them. So, I've been very proactive, hopefully not too bothersome. But I know that that's the only way to advance in this institution. So, I'm certainly exploiting that.

In addition, with the support of her supervisor, Haley was partaking in one of many short professional development courses offered by the institution. The internal,

short certificate programs held weight to the organization as they were explicitly noted on the HR website as a staff-specific development resource. Haley commented they were seen as a signal to potential new supervisors of a foundational skill set applicable across the organization, “because I have the certificate, ... I have, like, kind of like a general education degree in grant writing throughout the university.”

Erica also took advantage of professional development support offered by her organization, but for her, the support offered was via tuition assistance toward a degree program. The HR site noted the program as being designed to engage employees in professional growth and development. Erica did not necessarily use it to develop herself for internal movement. Rather, she saw it as a way to broaden her marketability outside her organization but still in the education arena. The broader organization’s behavior also shaped Erica. She did not feel valued and, at times, struggled to manage her immediate financial needs. The first example was when she had just started the job and received a notice of not being selected for the position she held. Another example was the handling of the payroll cycle switch, which, while impacting the employees’ finances, was done with very little notice, “And there was just no thought. Like, ‘This is just the way it’s going to have to be.’ You have to either not get paid or reach into your vacation time. And then, there was little time to prepare.”

Lori’s work environment was a small liberal arts college with a specific arts focus, even for the administrative realm. Lori described it: “I find that that’s unique to our institution, where creative practice is valued as much as terminal degrees and higher education.” While she understood her institution was smaller and invested resources in areas different than other institutions she worked at, Lori found the lack of investment in

training for new skills, including for her as a new supervisor, made her feel undervalued.

This focus on the arts over educational administration experience was seen on a site about the institutions' faculty which noted their involvement and renown in the arts fields. This value on the arts shaped Lori's interactions with the school in terms of having a looser connection to vision and mission from the academic administration lens than Lori sought as a structured person. She wanted those guideposts and that common language:

They think there is. But for me, I'm, like, "We don't talk about them." Like, I, yeah, we talked about them one day at a retreat. But there's no reinforcement.

And so, for me, I need from, you know, from a supervisory standpoint, whether ... I am ... reporting to, a common language, you know?

While the school being arts-focused made it less structured in terms of a common language, it was also unionized at some levels, which instituted specific structure through union contracts. This shaped Lori's experience of it. The unionized structure created limits in terms of pay and being able to be financially rewarded for good work. This was true for Lori until her newest position that took her off the union contract:

My salary was gauged on my union contract. So, the union has determined how much money I can get. It's not the administration. But if the administration feel like I'm doing an outstanding job, they can't violate the union agreement to give me an increase in pay.

Although she had only been in her role for a limited time and had yet to see a pay raise cycle, she still noted the limitations to rewarding work:

Okay, one of my employees deserves a four percent increase." But if ... they can say three people deserve four percent. And if the amount of money that they have

access to doesn't equal four percent of our salaries, then that's not going to happen.

The concepts of organizational challenges and supports employed by an institution were central to each participant's experience. Another critical contextual component was the hiring process in higher education.

Open Doors, Closed Doors: The Hiring Process

As they discussed their experiences with higher education institutions, each participant talked about the job search and hiring processes. Job searching and the hiring process both included components specific to interactions with individual institutions of higher education, or the micro level. They also often included interacting with many institutions at once, which was more of an industry or exosystem-level component. Thus, this theme's discussion was separated from organizational challenges/supports. It was placed between the organizational theme and the higher education industry-focused theme because of this interconnection.

Haley had recently landed the role with her current institution and just had been on the job search. When asked to reflect on the job search in general, she noted difficulty breaking into the field, "I think a lot of it calls for, it's really interesting. It's, like, a lot of jobs call for, you know, certain number of years of experience. But it's difficult to do that if no one will hire you." She also discussed the bureaucratic hiring process:

And just be prepared to interview a lot and not hear from them for several weeks. ... In higher ed, it doesn't seem to be that easy. It seems like there's a lot of red tape. And to expect it to feel very bureaucratic. And to expect a lower, like, salary window than if you were in the private sector.

The amount of bureaucracy and seeking too much experience for entry-level positions felt like it was closing doors or at least narrowing pathways in the hiring process.

While she had experienced job hunting generally in higher education, Haley's most recent search was focused on a specific institution. Thus, her narrative provided an in-depth discussion of her experience attempting to break into an institution. This institution seemingly preferred internal talent promotion, which was supported by their human resources sites. Haley noted, as an external candidate, that preference was not transparent. Internal talent promotion and direct career paths were sought when employed at an institution (Jo, 2008; Lorden, 1998). Haley's experience provided insight into those ideas in action from an external candidate perspective, and how it felt like the door was prematurely shut for those candidates.

Erica had only worked at one institution since completing her master's degree but shared a story that highlighted how human resource actions and communications related to the hiring process impacted her as a new employee. Within her first couple of months in her first role with her institution, Erica received an unexpected email from the HR department. She stated, "And then, I started in September. In November, I got a rejection email for the job that I was sitting at." While this was most likely an unfortunate processing and communications error, these errors impacted the feeling of belonging at her place of employment.

Clear and respectful communication goals needed to be a priority when candidates applied for roles. Lori described the communication she received as a candidate. She discussed how, as a candidate, one most likely will be provided the automated "your application has been received email", but beyond that, candidates were

lucky to receive further communication. One was often completely ignored, or perhaps, the general “another candidate was selected email” was sent. For Lori, if she was chosen for an interview, she always received a phone call informing her of an interview outcome, even when not the candidate of choice. Not communicating with candidates beyond an automated application-received email and the non-selection email is, at worst discourteous to candidates and, at minimum impersonal.

Another area that all the participants talked about in terms of the hiring process was negotiation. Haley attempted to negotiate at both of her positions with minor success. For her most recent role, the negotiation started between her and her potential new supervisor. They agreed upon a particular starting salary, which was above the posted range. Haley thought the supervisor would be informed of the pay limits and was using this to show how much she was wanted as a member of the team. Once the information was communicated to HR, she was informed they were only allowed to start her at a lower rate. Since Haley prioritized entry to that particular institution, she still accepted the role, but a situation such as this could limit how a candidate viewed the institution as a place that values them as an incoming employee.

Erica also discussed having minimal negotiation success and added her thoughts on how the process shifted as she has moved through her career:

I was given, like, minimal concessions in both my jobs. But I keep telling myself that the next time, I’m going in and I’m not holding back. Because I think in the end, it just hurts you. ... If you don’t ask, and you don’t almost demand or fight for what you believe you deserve.

Lori’s experience continued on this theme of justifying one’s value. She shared,

they said that the salary was 30 to 35. And so, I said 35. They offered me 30 ... it's just the rationale. It's so ridiculous. I hate it. It's, like, "I know I'm worth 35. And if you're willing to pay me 35, then just pay me 35."

These negotiation experiences highlighted how the process was set up, at least at the level of positions the participants held, with candidates being asked to fight for what they deserved versus institutions conveying value and care toward incoming employees. These bureaucratic, opaque, and adversarial processes, along with impersonal communications, did not create engaging experiences with the institution of employment. They were closing doors to building long-term candidate relationships. In contrast, the example of Lori's phone calls created an environment of continued relationships and open doors.

A Super Saturated, Underpaid, Field for the Young

For this study, higher education as an industry was considered separate from the immediate workplace as its influence and mechanisms of action on the career experiences of individuals were unique. Utilizing a similar conceptualization as Bowen and Wretman (2014) did when looking at neighborhood influences on children's behavior, higher education as an industry was considered both a microsystem and an exosystem. In their research, Bowen and Wretman (2014) found that other children in the neighborhood, particularly those older than those being studied, influenced the children directly, allowing the neighborhood to be classified as a microsystem. They also found neighborhood expectations influenced the behavior of individual household microsystems, thus allowing neighborhoods to be considered exosystems. In a similar vein, for my study, the direct connection to others in the industry, especially through graduate education programs and the assistantships participants held, allowed the higher

education industry to be viewed as a microsystem. Whereas the influence the industry had on the actions of an individual's workplace, itself a microsystem, let higher education as an industry also be classified as an exosystem context.

Considering the influence of higher education as an industry, classified as behaving at both the microsystem and exosystem level, was important for engaging in how the industry of higher education influenced the career experience of professional staff. Since all participants entered the field via completing master's level degrees with some sort of higher education focus, the discussion of the microsystem level interaction started with looking at the higher education industry through their experience with those graduate degree programs. All of them also held graduate-level assistantships, engaging with elders in the higher education field. The second level of discussion placed the higher education industry as an exosystem to look at how actions and messages of the industry-at-large influenced their career experiences as professional staff in the field.

While Haley's master's degree in public policy with a student personnel concentration focused on academic study and acted as a pipeline to a Ph.D. program, she engaged with the industry directly via her assistantships. When discussing onboarding, she used the structure provided via her assistantship as an example of a good experience, "So my grad assistantship had a lot of structure to it. ... And you get paired with, like, a mentor, like, a buddy. And so, it was fairly good, I guess." She also discussed how being a graduate assistant allowed her flexibility to experience variety within higher education while focusing on her areas of interest. "Being a grad assistant allowed me to pick up other things, like internships with ... International Week that this university does. ... So, I was able to garner a little bit more relevant experience in that regard in that position."

When attending graduate school, Erica quit her job and enrolled in a full-time graduate program. She described the program: “it’s in higher education student affairs. It was definitely a ... practitioner focus, like, more doing the work than the research. So, I had an assistantship. ... I worked, and then, we had classes in the evening.” Her assistantship experiences were where she learned the most about higher education in terms of careers:

The program itself really didn’t. Which, I think, in order to find that information, you found it out were through your practicums or your internships. So, there was no classes, no actual coursework I did then. So, by putting it in the hands of, like, your practicum or your internship, it’s really dependent on what you yourself were seeking.

When asked what messages were received about careers in higher education in general, she talked about a lack of balance, “And sometimes, it just feels like there’s no, it’s a blurred line between where work ends, and you’re supposed to carve a life out of what’s left.”

When Lori chose her graduate program, her main goal was to end up close to her family in the state she had called home since she was 10. Even though the academic program style was not instrumental in choosing her program, she loved it and found the program’s structure fit well with her immediate career goals. She felt prepared to enter the field as a competent professional: “So, it was easy for me to have conversations and translate what I was learning in the classroom into what I was doing in my assistantship.” Overall, she felt the program prepared her to be a strong professional for the beginning of her career, “I think that that’s probably where it, so I felt pretty prepared for those first 5

years.” For example, she noted there must have been an expectation set about beginning salaries, but felt the view of options later on in the career was skewed:

... with my first job, when I knew the salary was 30, I’m, like, “okay.” Like, I remember not balking at that at all. So there had to have been some kind of expectation late that you’re gonna come in here, and then, just understanding with more advanced positions comes more responsibility and more, more money. What I, definitely, what I don’t think I fully realized was this, it’s very narrow as you go up.

Participants’ thoughts and experiences with higher education as an industry came to light throughout the interviews, including in response to specific questions asking them to consider higher education as an industry. Haley talked about the industry being oversaturated:

Well, I think a lot of it is in this cycle of, well, it’s so super saturated, the job market is. And, you know, there’s, like, 50 applicants for, like, a \$35,000 job. It’s crazy. And a lot of it, and that really allows for institutions to, exploit is too strong of a word. But it doesn’t motivate them to be competitive with, you know, similar jobs, maybe in, you know, corporate or something like that.

She also addressed that while higher education was not regarded the same as it was in times before and things were shakier, that it still provided some relative stability:

I mean, most universities, I feel like, are fairly secure. I know there are some where it’s not, you know, the monolith of ... the community that it used to be, and layoffs are happening. And it’s kind of a tumultuous time for higher ed. But higher ed is always gonna be there.

When specifically asked to describe higher education as an industry, Erica immediately responded, “underpaid.” When asked to elaborate, she continued with, “They want people to come into entry-level positions with master’s degrees, and we’re paying in the 30s in major cities where that’s not a living wage. Like, where are you gonna live if you’re making \$35,000 in [major metropolitan city in the South] when rent is \$1,250? So, it’s, like, we say that we want all this stuff. We want you to have this education, but then, we’re not paying commensurate with that. ‘Cuz, you know, entry-level in lots of other fields, some 40s or the 50s, and I don’t think this is, I don’t think you should be rich. But I think you should be able to live.”

Erica talked about her enjoyment of the cycle of higher education, “But every August is a rush. And nothing, to me, compares to graduation,” but she also noted an area of higher education where there is a lack of structure that she found frustrating:

The pay and the pay structure, like, there’s no clear way to move up. Like, I keep hearing the only way to, like, get pay raises is to, you know, change titles. And so, there’s no reward for all this hard work that you do.

Just as Erica appreciated the cycle of higher education, Lori felt similarly. “I do feed off of the energy that goes with the higher ed cycle. like, the first day of the semester, no matter what area I’ve worked in, it’s, like, oh, there’s an excitement. There’s a hope, you know?” When asked to describe higher education as an industry, Lori noted it was for the young:

I think part of it is a pay it forward thing. I think that’s why we don’t ever hear about it until we’re in it because it’s this, you know, pride in your students to be

the next teachers. And then, you, it's, like, the best pyramid scheme in the world.

You know, just send them out and then get more people, and then make them, you know, into the industry. I would say, though, because it's, like, an extension of what you did in undergrad, we don't account for we get older.

She explained why it is an industry for the young. "So, it's not an industry where, that's why it's kinda for the young because you cycle here. And then, there's nowhere for you to go. And so, you go out." Higher education, as an industry, was described by the participants as "super saturated," "underpaid," and a "field for the young." The last descriptor tangentially related to the next tenet of the bioecological model, time, and the importance it had on the meaning-making of a career.

Time

While Bronfenbrenner added the chronosystem to his original 1970s ecological systems theory to incorporate the influence of time, the bioecological model views time more specifically. This includes when a proximal process takes place in an individual's life, how long the processes are, and when in historical time the processes occur (Bronfenbrenner & Morris, 2006; Tudge et al., 2009).

In my study, time was viewed from three different perspectives. One was when in the course of a participant's life the processes were taking place, with those influencing their career experiences happening across their lifetimes. Another was that each participant in this study was chosen to represent a specific age range as a proxy for a particular time in history, encompassing specific events and changes of historical importance and influence. This included the shift toward neoliberalism which shaped higher education funding, financial aid options, and higher education institutions as

places of employment. Additionally, for the participants in my study, a large-scale world event, the Great Recession, occurred in their adult lives. These all provided macro context for processes that influenced career experiences. Lastly, the amount of time engaged in the processes influenced career experiences. The case narratives of Chapter 4 and the discussions earlier in this chapter highlighted there were various points in time associated with processes salient to participants' career experiences. For the discussion here on time, the exploration focused on times in terms of the historical period of the participants' experiences, as well as the length of engagement, specifically their time as higher education professional staff.

As the World Turns

The concept of time in terms of the happenings in the world around them was built into this study's design. It was purposeful that all participants' career experiences occurred during a time when their institutions of employment and the higher education industry were under a general policy of neoliberalism. Neoliberalism has been embraced as an economic system since the 1970s (Carpentier, 2012; Kandiko, 2010; Saunders, 2010). During this period, wages and taxation were curbed (Carpentier, 2012), and governments decreased their role in funding public goods, including higher education institutions (Carpentier, 2012). It is a shift still shaping higher education (Carpentier, 2012; Kandiko, 2010).

While none of the participants used the term neoliberalism to describe their experiences, they noted factors such as little wage growth. Lori shared that while she worked at a state institution, they lost even their cost-of-living raises. Erica also indicated that even when they did receive raises, they were limited. Simultaneously, the cost to

employees for other pieces went up, thus, it limited the amount of the actual wage increase. Additionally, Erica noted the overall impact of simultaneous budget cuts required by government leaders:

And, like, last year, we got one this year, but last year was a race for governor.

And the governor was outgoing. And he had no, whatever to give us. So, the new governor promised 'em. So, he came in, gave us two percent raises, but then raised all the health insurance premiums and tell us we gotta cut the institutional budget by four percent.

All three participants had moments, decisions, and options in their lives powerfully shaped by the larger world around them, specifically the economic downturn of the Great Recession. The Great Recession, defined in a National Bureau of Economic Research working paper as impacting households predominately from late 2008 through the first quarter of 2010 (Hurd & Rohwedder, 2010), was explicitly mentioned by both Haley and Erica as impacting their experiences. Lori also talked about how an economic downturn in her state, around the same time, played a role in her life. Although it should be noted she did not label it specifically as the recession like the other two participants.

Haley entered college during the Great Recession. When she considered how to pay for the school she planned to attend, she thought, however small it may have been, she would have access to some parental financial support via a college fund.

Unfortunately for her, in 2009, her father, a few years away from retirement age, lost his job, and any funds that had been earmarked for college needed to be used for them to survive the economic turmoil, "My parents were supposed to help me a little bit. But my dad got laid off during the recession about a month into my first semester of college."

Beyond this immediate experience, Haley also shared how her parent's money management habits up until that point, living extremely frugally and below their means, helped them survive and how that influenced her approach to money management now. "[T]heir extreme frugality saved them during the recession when my dad lost his job. ... So that stuck with me. Seeing how that saved them, absolutely saved them, really left an imprint on me."

Erica quit her first post-undergraduate higher education role right before the Great Recession hit. She did this knowing that to be successful in the field, she needed to earn a master's degree. While, because of family support, this timing did not impact her ability to attend graduate school nor her options to pay for it, it did affect her options after graduate school. A specific issue of the Great Recession was the housing downturn experienced to various degrees in many areas of the United States (Hurd & Rohwedder, 2010). Erica and her family felt the ramifications of this. While she was open to considering broader geographic options post-graduate school, they had a house with an underwater mortgage in the town she was from that anchored her to the options present in that city, "when I graduated, I was looking for jobs. But we had a house in [Southern US state]. And the market, this was right after the recession. And [Southern US state] was still recovering. And so just financially, we decided to come back to [major metropolitan area in the South]."

While Lori did not explicitly mention the Great Recession, she did say her location was having an economic downturn while she was in a position, per her resume, whose tenure included the years of the Great Recession. She noted salary raises were paused and she was no longer receiving consistent cost of living raises. Lori, who was

already struggling financially with the salary offered, sought her first side job of many throughout her higher education professional staff career:

And then, when we stopped getting those, that, after about 2 years, then I was starting to feel the squinch. And then, that's when all the credit card stuff happened and all that kinda stuff. I'm, like, 'Something needs to give.' So, I got the second job at [the coffee shop].

It would not be until Lori met her now husband and another person shared the financial resources and burdens that, while she still kept a second job, she could think more broadly about being strategic with her finances. While the influence of specific events in time was important to the analysis utilizing the bioecological model, the tenet also allowed for consideration of the influence of the length of engagement in a specific situation.

Time Does Not Make the Heart Grow Fonder

The second component of time salient across the cases was the length of engagement with being a higher education professional staff member and its influence on career experiences and future career goals. With the bioecological, beyond the length of an interaction, in discussing the concept time, age can also be considered a proxy, as priorities shift as one ages. For the youngest participant, her career plans were still aspirational and focused on the initial goal of working in international education. The other two participants reflected on their career futures differently, with a strategic focus on opportunities that may be a better fit including in terms of finances.

Haley, the youngest of the participants, who had been working professionally in higher education for just under 6 years, was still optimistic about finding her way to her ideal higher education role when she discussed the future of her career:

I hope to God that I'm finally in, like, some sort of International adjacent position in higher ed. If not, then ... maybe I need to reevaluate some things. But I just hope to be, in 5 years, I hope to be at a mid-level position in some sort of international office. Coordinator, you know, something like that, which isn't that much to ask.

Erica, who was 35 and had been in higher education for 10 years post her master's degree, was considering new paths but was still quite attached to education. She was working toward an Ed.D. to broaden her options in education. She summarized where she saw her career future, "If, if that does not include work with college students, I'm almost okay with it at this point in time. But I would still definitely like to stay in education, preferably higher education." Erica talked about wanting to stay in education, but also saw other pieces may need to be prioritized, including more income:

Before, I had this real desire to just consistently wanna work with students. And I still do, but as I get older, my kids cost more money. ... I'm, like, well, I mean, that's not really what I wanna do, but I want the money.

Lori, who was 40, had been working professionally in higher education for 15 years. She noticed that salary was becoming more critical in her considerations as she developed new financial goals. "I need more income now if I'm gonna want to be able to put more income away for later." She also noticed how her skill set and interests might align better with opportunities outside education. For her, it could be time for the next step to be

outside of the field. She was even taking non-education courses to broaden her skill set and increase her options for transitioning out of the industry. When Lori reflected upon her career future, she described it as such: “it’s harder for me to find positions that I would lock in with that seem interesting, that I would meet the qualifications for. It’s hard. So, I would not be surprised if I go out.” There are layers to how time influences experiences. Each participant shared how time, in terms of world events, age, and length of engagement, influenced their interactions with environments, meaning-making, and decisions, whether that was financing college or experiencing the world of work.

Answering the Research Questions through Theory

The bioecological model with its PPCT, or process, person, context, time, structure allowed for exploring processes, or the sub-research questions, about the role of a post-graduation personal finance situation, as shaped by college financing decisions and time in the workforce, on the career experiences of professional staff in colleges or universities. The consideration of the processes was done in a manner that acknowledged the dynamic relationship of personal characteristics, context, and time to the processes in shaping an understanding of an experience.

How did college financing decision-making shape personal finance situation post-graduation?

The early childhood experience regarding how finances were approached and the resources available influenced approaches to financing college. These crucial resources were financial resources and knowledge resources. Early childhood experiences that provided unique sources of financial resources or robust modeling of overall financial planning lessons did not ensure a solid knowledge of the financial aid process. Nor did it

ensure understanding of the potential long-term implications of student debt or scholarships and programs available to offset the cost of college. Family structures that had robust knowledge resources in terms of the process of paying for college influenced decisions to choose institutions and engage with other programs to limit cost. Overall, the family structure and resources available had a great influence on the college financing decisions made.

The decisions made influenced whether student loan debt was held and how much. That student debt, or lack thereof, impacted overall personal finance situations post-graduation. The timing of college financing decisions also shaped the overall post-graduation personal finance situations. For example, for one participant, their undergraduate college career coincided with the Great Recession, which led to the loss of her family savings earmarked for college tuition.

Another layer of consideration was all participants attended graduate school and had to make another round of college financing decisions. Based on the timeframes in their lives, each participant was able to take more ownership over these decisions. They chose options and relied upon supports to minimize the need to take on debt for graduate education, whether it was relying on parents for housing or selecting a position in higher education for tuition assistance. These college financing decisions influenced post-graduation personal finance in terms of debt owed. The level of the financial burden from paying for education shaped how participants considered options and opportunities for themselves and their families now and in the future. It either hindered life milestones or allowed one to be more open to possibilities with fewer financial constraints.

How did one's employment organization reshape post-graduation personal finance situation?

The most obvious connection between one's employment organization and post-graduation personal finance situation was via the salary level or income the position provided. The amount of income supplied influenced the personal resources available to meet financial obligations. It also influenced thoughts about which financial goals were obtainable and how to plan for them. The benefits higher education provided were also noted as important, but the impact of those was diminishing as the cost to employees rose. Additionally, the influence of pay on the overall personal finance situation was mitigated by whether or not there was a presence of another income earner in the family. Earning typical early-career higher education salaries and being single necessitated taking on a second job. Additionally, the wages were noted as unsustainable. The participant with a dual income and children noted she could not support herself, her spouse, and their children if they needed to rely solely on her higher education salary. Another participant who had a spouse earning a similar income noted that even with the dual income, her student debt made them put off adding children to their family.

How did this dynamic personal finance situation impact career experiences?

Not only did people feel constrained by the amount of income earned and meeting their financial obligations, but it also made them feel underpaid and undervalued in the workforce. This was particularly true when the structures for being financially rewarded for good work seemed very obtuse at best and non-existent at worst. The participants also noted how perceptions of personal characteristics made them feel they were not fully

valued or considered when they sought raises and new opportunities, whether that be due to age, race, or gender.

Feeling undervalued with limited options for growth at a current place of employment led to considering options outside of their current institution, as the message received from the industry was moving around was necessary to move up and earn more income. For others, it led to taking on second jobs, which added pressure when it felt like one's life and time were dominated by the need to work. Others relied on programs like Public Service Loan Forgiveness for dealing with the student loan debt accumulated from paying for college, but the requirements of that program felt like options for career exploration were limited. Additionally, higher education was not immune to financial, political, and budgetary pressures, creating a landscape that felt like the structures and benefits in place were not as reliable as they once were.

What is the role of the higher education institution as an employment organization in the personal finance situation and career experiences of the professional staff?

Institutions of higher education as employment organizations impacted these experiences at various levels, including the graduate programs many participated in, as the master's degree has become the de-facto entry to higher education professional staff employment. These graduate programs needed to address more realistically the field and help prepare students for their careers in the long term.

The influence of higher education as institutions of employment can be viewed first through the job search and hiring processes. It was imperative to have transparent policies, procedures, and communication structures that felt engaging and led to

candidates and incoming employees feeling valued as they started the relationship with their employer.

In post-graduate employment experiences, key components were the supervisory relationship, support for professional development, and organizational policies that support career growth. Supervisory relationships were very immediate and often longer-term engagements. Thus, they were quite impactful when employees did not feel supported by supervisors regarding career growth or building skills immediately needed in their role. Supervisors can be great advocates for professional development support. Still, organizational policies needed to prioritize professional development support relevant to the employee's goals while also being recognized and valued by the institution. Supporting the professional development and growth of employees was one way of showing value to employees in the long-term. Higher education needed to think holistically about long-term employment relationships in terms of building ladders for not only building skills but also being financially and professionally rewarded for taking on new tasks and long-term service to institutions.

Summary

Chapter 5 discussed the themes identified during cross-case analysis, and presented them through the lens of the bioecological model theoretical framework. This framework allowed for the discussion of themes to be addressed in a dynamic manner that considered specific influences on processes. These included personal characteristics, the context of the interactions, and the time in which interactions occurred. Themes from this multiple, instrumental case study with a comparative lens were discussed to more fully understand how the person and the environment engage in numerous dynamic ways

to shape the career experiences of full-time higher education professional staff at four-year institutions.

CHAPTER 6: DISCUSSIONS AND RECOMMENDATIONS

This multiple-case study aimed to explore how personal finance situation, shaped by payment for college and time in employment, molded the career experiences of three higher education professional staff of different ages and histories of professional employment. While there had been research on the impact of student loan debt on career choices in other fields (Choi, 2014; Minicozzi, 2005; Rothstein & Rouse, 2011) and for other constituents in higher education, such as adjunct faculty (Hartlep et al., 2017), there had not been a study on those who work in higher education as professional staff. Moreover, unique to this study was the utilization of the bioecological model as the theoretical framework for understanding the dynamic relationship between person, context, and time in terms of foundational meaning-making processes that impact experience. In this multiple case study, the meaning-making experiences of three participants, representing different ages, were central in the narrative construction of the cases. Then, the cross-case analysis allowed for a number of themes to emerge, which were discussed in-depth in Chapter 5. These themes connected person, context, and time in a complex manner to participants' processes of meaning-making about the influence of personal finances on careers. In the following sections, I discuss how the themes connect to the extant literature and offer research, theory, policy, and practice recommendations.

Interpretation of the Findings Through the Literature

The following discusses how this study and its findings extend, support, or contradict the extant research discussed in Chapter 2. The presentation follows a structure parallel to the review of the extant literature in Chapter 2.

Neoliberalism and Higher Education

There has been much research discussing the influence of neoliberalism on higher education (Carpentier, 2012; Lakes & Carter, 2011; Olssen & Peters, 2005; Saunders, 2010). This study, looking at the dynamic between the neoliberal university, student debt, and higher education employment, extended the research by Hartlep et al. (2017), who studied these dynamics for adjunct faculty. By focusing on higher education professional staff, a population woefully understudied (Rhodes & Torres-Olave, 2015), my study added to the literature on that population. I examined the career experiences of higher education professional staff who obtained degrees and have worked in higher education since the neoliberal policy shift. Therefore, the following highlights how my findings are connected to this concept.

Giroux (2009) and Kezar (2004) both found that the language of neoliberalism had become embedded in the culture, while others highlighted how it had become so ingrained that it is almost invisible (Cannella & Koro-Ljungberg, 2017; Pusser, 2015). My participants supported this idea, often talking about neoliberalism's impact on their experiences without ever using the word neoliberalism to explain it. For example, all participants mentioned how factors such as budget woes or low wages made them feel unvalued and impacted their consideration of new opportunities. They did not, however, explicitly point to the neoliberal university as the reason for these issues. Lakes and Carter (2011) discussed how neoliberalism had impacted education, noting that because of it, education systems were now their own versions of markets.

The design of this study allowed for consideration of this idea in a unique, multi-faceted manner as it looked at participants' experiences not only as student consumers and purchasers of their education but also as people in those markets as employees in the

higher education industry. This allowed for studying how the employment dynamic shaped personal finance situation, or placement as economic actors in a neoliberal society, and the experience of an employment relationship in a neoliberal university. Saunders (2007, 2010) noted neoliberalism was the guiding force behind the value of higher education being judged by economic stability rather than by a meaningful life. I would argue this study, as seen more in-depth in the discussion to follow, showed that in the modern neoliberal society these concepts are not two ends of a binary, but rather perceptions of economic stability influenced one's thoughts about a meaningful life. For instance, this was supported by Lori's reflections on being able to discover new passions and interests for life enrichment if she had not needed to have multiple jobs for a sense of financial security.

Funding College and Financing Decisions

Chapter 2's literature review importantly spent time explaining the impact of neoliberalism on the overall structure and approach to higher education funding, as those shifts have been shown to impact financing college behaviors. For my study, it was not addressed in this context by the participants. It was mentioned in terms of their experiences as staff, but as students making behavioral decisions on paying for college, there was no reflection on why the costs were what they were or why the options in front of them were the ones available. Perhaps, this could be viewed as evidence of how the tenets and influences of neoliberalism operated covertly. That being said, this study did not extend knowledge in the arena of college funding. It did support the knowledge on college financing behaviors, and it provided more nuance on the thoughts and relationships that were salient in developing those behaviors. For example, Norvilitis and

Batt (2016) noted those who were confident in repayment or resigned to student loans tended to borrow more. In my study, Haley talked about not knowing how much she owed in student debt upon graduation. Lori spoke about not planning ahead for paying for all 4 years. Thus, she needed to take out loans for the latter half of her undergraduate education, and she did not consider the long-term impact. Based on Haley's experiences, it is vital to ensure that students fully understand the meaning of their debt obligations when measuring confidence in repayment. Lori's story added to the discussion of how lack of planning may influence resignation toward student loans. If a student needed to quickly find resources to continue their education, resignation about student loan debt could rise. Additionally, within the context of needing to find resources quickly, the long-term impacts of the decision may not be considered.

Since a delimitation of this study, based on expectations of the field, was to have all participants hold a master's degree, the literature review appropriately addressed financing behaviors for both undergraduate and graduate education. Financing graduate education was an area where this study's findings did not align with what was in the extant research, though it should be noted this study did not include anyone with an earned doctorate. For example, the literature stated that graduate students are more likely to rely on loans than undergraduate students (College Board, 2018b) and that those who borrowed for undergraduate were more likely to borrow, and at higher amounts, for graduate education (Belasco et al., 2014). For my study, there was no evidence of this. None of the participants, including those who borrowed for undergraduate, borrowed money for graduate school. In fact, they each made specific decisions to limit the need to borrow, including seeking a job at a higher education institution with a flexible tuition

assistance policy, moving in with family to pay off consumer debt before starting graduate school, and choosing a graduate school close to one's parents to live with them during their studies. It should also be noted that, for my research, all participants focused on higher education in their studies, and each participated in graduate assistantships that defrayed the overall costs to them and offered minimal stipends. When graduate school financing behaviors are considered, these financial support structures may not always be options depending on the program of study and delivery method. While my participants' experiences of paying for graduate education differed from discussions in the literature, for the purpose of this study, it should be noted that not needing to take on more educational debt had its own impact on post-graduation personal finance and career experiences.

While the experiences of financing graduate education may have differed from the literature, there were various places my participants, regarding the process of financing undergraduate education, confirmed or extended the extant research. Tierney and Venegas (2006) noted the importance of having consistent contact with a knowledgeable adult to guide one through the options of paying for college. My study added depth to this concept through the experiences of all three participants. Erica had her mother, who had a background in the financial industry and her own paying-for-school story, to frame her discussions about paying for college. These were powerful enough Erica decided to plan to engage with programs to limit debt.

Haley also felt her parents imparted strong financial know-how to her through lived example, but when it came to paying for college, she realized the financially frugal tenets that had guided her parents' approach to finances were not nuanced enough for the

complexities involved in paying for college. Additionally, they viewed taking on debt as an undergraduate as part of what she needed to do to obtain this important bachelor's degree. This aligned with Soria et al. (2014), who noted those coming from lower-income backgrounds may view loans as needed to obtain that educational goal. Lori's experience added another layer of consideration. She discussed the limitations of her parents' knowledge and experience in helping her pay for college, and she addressed how those in the higher education environment may be focused only on how to help retain students for the institution. This was highlighted by Lori, regarding the financial aid office. Professionals she viewed as knowledgeable adults, may not have been considering the holistic best interest of the student. Rather, intentional or not, in a consumeristic fashion appropriate for the neoliberal university, they may have been focused on student retention and consequent financial gains for the institution. This went beyond what Porter et al. (2006) said about there not being resources for financial aid offices to provide nuanced guidance to students. While resources may be stretched, it is open for discussion whether institutions view nuanced guidance as the role of financial aid offices in the current environment.

Lastly, for financing college behaviors, it was essential to look at the idea that those from lower-income backgrounds were not only more likely to take loans but also more likely to not plan beyond the first year (Soria et al., 2014). This concept was addressed to some level both by Haley and Lori's experiences. Lori explicitly noted that while she had planned out the cost of the first part of her undergraduate tenure, including housing, she did not think about how to pay for all 4 years. Haley's story about how she engaged with the requirements for paying her bills, checking the required online boxes

without much thought, and not knowing her total debt obligation upon graduation, also added to the discussion. This lack of holistic planning impacted not only continuing to afford one's education to graduation but also influenced the post-graduation experience.

Personal Finance and Post-Graduation Experiences

The existing research on the impact of personal finance on post-graduation experiences had taken a variety of perspectives in researching the question, and no consistent conclusion had been reached (Choi, 2014). While I cannot argue that my study provided a generalizable, conclusive answer either, it did support and extend the research in numerous ways. One area where it extended the research was the concept of financial stability. Much of the research thus far had focused on pure numbers, such as the amount in retirement accounts (Hiltonsmith, 2013; Rutledge et al., 2016) or household net worth (Elliot & Nam, 2013; Hiltonsmith, 2013). Where my study extended this, and was uniquely able to do so based on the qualitative design, was in not just looking at pure numbers but engaging with stories and meaning-making processes to describe personal finance situations and the feelings associated with them at various times in one's life. For example, Lori described different words she would use for her personal finances throughout time. They included naive, broke, ambivalent, panicked, and, later, fun.

Beyond mathematical considerations of net worth and retirement savings, another way personal finance situation had been judged in previous research was the obtainment of what can be considered life milestones, such as owning a house or having children. While utilizing these as proxies assumed everyone in certain cultural macrosystems espoused these as goals, which may not be accurate for all, they were discussed by my participants. Through their stories, the extant research was confirmed or extended.

Owning a home as a life milestone was less likely for those with student loan debt (Mezza et al., 2019). All my participants owned homes no matter their student loan debt status; however, Lori's experience of only being able to consider buying a home once she became a dual-income household added a layer of consideration to this. Additionally, Erica's story uniquely noted how she was only able to afford a home of such value due to purchasing it during an economic downturn. Despite being a dual-income household, her family could not have afforded the same house at the time of our interviews.

These stories showed there is more to using homeownership as a life milestone indicator, and it is essential to look at the context in which milestones were able to be obtained. Another life milestone area of research supported by my study was the influence of student loan debt on having children. Anderson (2013) and Nau et al. (2015) addressed how student loan debt negatively influenced the decision to have children. While this was only explicitly stated for one of my participants, Haley, it was a significant life decision she and her husband have delayed based explicitly on student loan debt levels.

The extant research also looked at post-graduation finances and careers. Some considered how it influenced engaging with graduate education (Fox, 1992; Heller, 2000; Millet, 2003; Zhang, 2013), others focused on how it influenced specific career paths within a field (Chambers, 1992; Choi, 2014; Field, 2009), while others still looked at career expectations (Rothstein & Rouse, 2011). The research thus far had been inconclusive for graduate school attendance, with some noting an impact and others not. For example, Heller (2000), stated the true key to graduate school enrollment was academic preparation. While none of my participants reported debt influencing their

attending graduate school, as mentioned previously, they made decisions and took specific actions to avoid taking on more debt for graduate school.

Also, unique to the population of my study, all participants understood that to have a career in higher education, the field expected one to have earned a master's degree. However, there is more flexibility in the field of study than for someone who wants to enter, for example, the legal field. So, for my participants, it felt like a necessity for entry into the profession of choice rather than an option to attend. While much of the research had been on fields, such as law and medicine, that also require specific degree attainment for entry (Chambers, 1992; Coco, 2013; Field, 2009; Kuhl et al., 2014), those fields arguably allow more stratified career options within the profession, even at the entry-level, than does higher education.

One study in the medical field that paralleled my research findings was that of Kuhl et al. (2014), who found student loan debt did not influence the choice to become a genetic counselor but rather influenced the choice of program based on the financial support offered. Similarly, my participants did not consider debt levels in choosing the field of higher education, but they did look at program and school options with cost reduction in mind. For my participants, it was not all about the financial support or cost of the program itself, though that was a factor. For example, for Lori, financial support included being strategically located near family to allow for the defraying of costs by relying on social capital and the support of living with parents. In Kuhl et al.'s (2014) study, they found debt levels did not impact broad career plans, but that personal finance situation, defined by debt level, influenced how one considered salary and benefits. For all my participants, salary and benefits for the first position were a consideration, but the

field of higher education, with its typical low entry-level salaries, created an environment with a lack of choice in those areas. Both Haley and Lori discussed attempts and minimal to no success in negotiating more wages or extra benefits. Additionally, both Lori and Haley had similar first roles post-graduate school at Midwestern institutions. Lori started her role in 2005. Haley, 12 years later, in 2017. The starting salaries they were offered were only \$4,000 apart. If, in 12 years, the starting salaries had not generally increased and did not keep pace with inflation, per the United States Bureau of Labor Statistics (n.d.) Inflation Calculator, then candidates may not have the luxury of choices for salary and benefits options. Additionally, candidates may feel similar to Erica when she accepted her first role (with a comparable starting salary exactly halfway between the time range between Haley and Lori). She noted when it takes six months to find something, the power to choose is diminished.

Once in a career path, Hiltonsmith (2013) hypothesized that debt may limit job mobility. My research supported this to some degree and added another limitation on job mobility. This new limitation was not related to debt but to the aforementioned benefits. Lori's experience with finances shifting throughout her career spoke to this. She discussed how once she paid off her student debt and felt she had more options with her finances, perhaps she had more options with her jobs and life as well. A unique piece in terms of mobility noted by both Erica and Lori was that for higher education, depending on institution type, various retirement plan options are offered. People may be required to choose one quickly without complete comprehension of the differences. At their first jobs, Erica and Lori chose the plan attached to specific state employment. While Lori broke from that to take a job at her most recent institution, Erica's next career move was

being shaped by this decision. Even if she veered from higher education as a career path, she felt she needed to stay in the same education arena in part because of the retirement plan structure.

Higher Education Professional Staff

As an employment context, higher education has various constituents of employees. Much of the research focused on faculty (Rhoades & Torres-Olave, 2015; Volkwein & Parmley, 2000), with the research that was available on professional staff mostly coming from the student affairs area (Anderson et al., 2000; Bender, 2009; Hunter, 1992; Lee & Helm, 2013; Lorden, 1998; Wilson et al., 2016). My study added to the research by explicitly focusing on the career experiences of professional staff from various functional areas. My study aligned with that of Bender (2009), who examined why people enter the higher education workforce. Bender's (2009) study found people appreciated the values of higher education, the opportunity to help people, and the variety of experiences available, but possibly, as higher education experiences shift, those reasons may not be as evident. My study showed those reasons still resonate with people who work in higher education. However, the longer they worked in the field and experienced this shifting environment, the more they found those reasons no longer sustained them in continuing a career in higher education. This was quite evident from Lori, who mentioned her career trajectory plan in the next 5 years was to move out of the field entirely, finding the profession no longer fit what she was seeking. While research from the 1990s and early 2000s noted job insecurity as the number one concern for staff (Hunter, 1992; Volkwein & Parmley, 2000), later research from Jo (2008) noted concerns with salary and benefits being more salient. In my study, participants expressed both,

with more of the focus being on salary and benefits. Lori mentioned moving to her current institution, a private school, during a changing economic environment at her previous public institution. Haley also noted moving to her current institution for increased security. All my participants were vocal about salary and benefits. They expressed the pay did not meet the work and education expectations. Lori and Erica framed the conversation as not just about baseline wages and benefits but also about the lack of ability to be financially rewarded for work well done. While Lori sought private institutional employment when her public institution faced financial hardships, her shared experience did not go as far as to confirm or disconfirm the findings of Volkwein and Parmley (2000) that those in private institutions were happier with pay and benefits.

Overall, Ellucian (2016) noted the impact of staff engagement on turnover, and Buck and Watson (2002) found compensation was the only significant factor in staff engagement and turnover. My study supported this and, bolstered by qualitative methodology, allowed for this to be considered in a more nuanced manner. All my participants noted factors they appreciated about higher education, such as the insurance benefits (with caveats), the time off, and the general support of life-long learning. However, the concerns about compensation were quite salient for both Lori and Erica. Further, Erica also commented on the erosion of benefits impacting her thoughts on continuing in higher education. It should be noted that Lori and Erica were the participants with the most time engaged with the industry. In my analysis, that was pertinent to overall thoughts about retention in the field.

Jo (2008) specifically studied women mid-level administrators in their 30s and 40s, a similar participant population to my study. Jo's (2008) research found supervisors

had a tremendous impact on making people feel engaged and valued in their work. This was supported by my study, where Haley expressed a positive experience with her most recent supervisor. Her supervisor was supportive of her taking certificate coursework for skill building as Haley worked toward landing her ideal position. On the other hand, Erica and Lori expressed frustration with their current supervisor situations, with Erica feeling micro-managed and Lori feeling unsupported in her needs as a new supervisor herself. Lori went so far as to expressly state this frustration was impacting her considering other opportunities. Since people who were unhappy with their supervisor were less likely to stay within an organization, these relationships needed to be considered in terms of organizational policies and structures. (Jo, 2008).

How an organization behaves via HR policies was essential as well. Buck and Watson (2002), Jo (2008), and Lorden (1998) all discussed how these policies had the potential to be positive or negative influences on the career experiences of employees. My study's findings supported the idea that HR policies impacted career experiences, and it extended the research in one specific area where previous literature found it only as a positive. Rosser (2004) noted the impact of lack of recognition, which my research found from the experience of one participant who worked at an institution with specific recognition policies and worked at another institution without them. This lack of ability to have work recognized left Lori feeling like there was limited opportunity for her efforts to be widely valued.

Beyond recognition for the work they are doing, people wanted to have opportunities in their positions for meaningful growth and development (Bender, 2009; Jo, 2008; Lorden, 1998). If this was lacking, people would leave their positions. Indeed,

Bender (2009) and Lorden (1998) found this may impact younger employees more than others. The participants in my study were interested in opportunities for growth and development. Contrary to the research that stated younger people were more interested in this, in my study, the participants who had been in their careers longer noted if these opportunities were lacking, it influenced their thoughts on leaving. Perhaps it was because, at this juncture, they were looking to these opportunities to help them define a long-term career strategy versus younger employees who were focused on building a foundational skill set. It was also important that this professional development be specific (Wilson et al., 2016) and concretely applicable to their careers (Bender, 2009). Lori's experience in seeking development to build skills as a new supervisor aligned with the idea of it needing to be concrete and directly related to their careers. Haley's experience took this a step further. It highlighted how, additionally, it was imperative the professional development offered by an institution be valued when being considered for career advancement at that institution. Her institution's HR website noted the importance of developing internal talent. A method touted was the employee certificates, one of which Haley was completing to build skills for the next step at that institution.

Haley's experience at an institution that clearly noted the value of internal talent development and promotion could be viewed as supporting the research that discussed people seeking clear career paths, including internal promotion opportunities. (Jo, 2008; Lorden, 1998). The specific details of Haley's experience extended this research in some unique ways. She discussed her experience with this institution's preference for internal talent promotion, both as someone employed there and as an external candidate attempting to enter the institution. Now that she had been hired there, taking any job she

could to join the institution, she appreciated knowing the institution valued her seeking new skills and position options. However, when attempting to be hired by that institution, she found the preference for internal promotion and hiring not to be transparent and open.

This experience, as well as Erica's about receiving very little notice regarding a disruptive payroll shift, highlighted the idea from Buck and Watson (2002) that policies needed to be considered not just by intent and efficiency but also by how implementation impacted the lived experience of those bound by them. It harkens back to the ideas of the bioecological model framework in which interactions need to be viewed from a multi-faceted lens of person, context, and time to understand their influence on an experience. By tying the findings of my study, which aimed to look at these concepts holistically, to the extant literature discussed in Chapter 2, we learned how it supported, extended, and, at times, contradicted the research. All of this added to the further understanding of how a personal finance situation, shaped by payment for college and time in employment, molded career experiences for higher education professional staff.

Implications and Recommendations for Research and Theory

This study offers several implications and recommendations for research and theory. One of them is further research which expands the pool of participants with more diverse personal characteristics. Areas for further inclusion could be gender identity, sexuality, race, ethnicity, identifying as disabled, and being single and never married. While Lori's narrative shed some light on the latter based on the first part of her career, never being married has been shown to impact career and finances (Arnold & Campbell, 2013; Gabriel & Painter, 2017). Moreover, identifying as having a disability may impact career decisions and personal finances (Ahmed, 2020; Butler-Rees, 2021; Dolan, 2021;

Noonan et al., 2004). Further research on higher education staff could also focus on those in non-professional clerical or building services roles.

Continuing to frame further research suggestions around concepts of the bioecological model theoretical framework, another career context for professional staff in higher education for is working in residential life. In higher education, many new graduates from master's level programs enter the field working with university housing departments. Lori's narrative highlighted how those in housing operations have a unique employment arrangement. This arrangement often includes benefits, such as free or discount room and board, not frequently provided to those working in other areas of higher education (Getka, 2012). Getka's (2012) dissertation on job satisfaction of entry-level professionals in housing considered the advantages of these unique benefits to housing employees. Since many households, both owners and renters, were labeled cost-burdened by the Joint Center for Housing Studies of Harvard University (2020), these additional supports could have an impact on the career experience for these particular higher education professional staff. Completing a focused study on these employees would add to the research in the field.

Another critical area for further research would be researching the experiences of the staff one of my participant's institutions of employment referred to as experiencing "low cash flow." Are these staff, like Lori, taking on second jobs based on financial need? How does this impact their career experiences in higher education, and how does it influence the organization? Currently, a response by organizations has been to provide workplace-based financial education. While in my study Erica noted her thoughts on such

programs, the perceptions of and experiences with these types of offerings could be researched further.

While the participants in my study came from various organizational houses in higher education, including academic and student affairs, the graduate programs and, therefore, professional socialization were similar for all of them. Based on how this study highlighted the importance of the graduate program in terms of introduction to the higher education industry, another area of potential further research would be to focus on higher education professional staff who enter the field through different academic routes. Jo (2008) found those with skill sets not specific to higher education may have broader career options. Based on this, examples for further study could include those who work on the business administration side of the organization who may enter with academic expertise in that arena versus education or librarians who are classified as staff as they have a very structured academic point of entry via American Library Association accredited programs.

Lastly, looking at the important tenet of time from the bioecological model, as noted in the limitations, this study's data were collected before the start of the COVID-19 pandemic. Collective world experiences are indicated as important by the model, and supported by the findings of this study. Since COVID-19 has influenced the world of work for faculty and staff (Bettencourt et al., 2022; Ellis, 2021a, 2021b; Gottenborg et al., 2021; Rodriguez et al., 2021), a crucial area of further research would be to conduct a similar study while the pandemic is ongoing. The study could look at how it has shifted or not shifted worker expectations, employer policies, and career experiences. There are many questions the collective experience of the pandemic has brought forth regarding

career experiences, including for higher education professional staff. For example, is it influencing what people are seeking for their careers? Are employer policies flexing to meet new employee demands? Are the lessons learned about technology tools broadening career accessibility for those with disabilities? Not only is it merited, based on the level and length of influence the COVID-19 pandemic has had, but it is also necessary for the continued development of understanding the career experiences of professional staff in this specific industry.

Thus far, the discussion of further research has been shaped around the theoretical framework utilized in this study, the bioecological model, which emphasizes the importance of process, person, context, and time in understanding individual and environmental interactions. It is a model that works well in looking at career experiences (Cook et al., 2002; Hickey et al., 2012; Yakushko, 2007; Young, 1984), and for this study, it allowed for a broad and holistic consideration. However, while it is a theoretical framework that allows for consideration of the dynamic influence of person, context, and time on processes, further focused and less descriptive inquiry would add depth to the conversation.

For example, a deeper dive into the importance of the ways social capital shapes an experience would allow for more nuanced and critical consideration of how personal and familial resources influence various life experiences, such as paying for college and time in the workforce. To do this, utilizing the lens of either Coleman or Bourdieu's social capital theories or a combination of them (Rogošić & Baranović, 2016) would add further understanding. My study also looked broadly at context, including the possible mediating influence of organizational factors such as supervisor support and the

implementation of human resources policies. However, this study and its theoretical framework did not allow for an in-depth critical analysis of organizational behaviors and structures, including how they may be designed around ideal worker norms, which, according to Foster and Wass (2012), are exclusionary. Thus, research using a theoretical lens of ideal worker norms to study organization would be fitting for further exploration.

My study noted people bring identities to an experience, but it did not consider in depth the role of identity in relation to power dynamics. Another layer of understanding could be explored by looking more specifically at the power dynamics and structures of higher education as an employment industry through the lens of critical advocacy inquiry. This lens encourages using critical theories relevant to one's research questions to go beyond a description of inequities to meaningful advocacy for change (Pasque & Carducci, 2015). In the critical analysis structure, it is crucial to examine norms and power dynamics (Pusser, 2015), and fusing critical paradigms with organizational theories could be a beneficial approach to critically studying higher education as an employment organization (Gonzales et al., 2018).

Implications and Recommendations for Policy and Practice

Due to the design of this study, which looked at various proximal processes of interaction that coincided with different types and levels of engagement, implications for policy and practice can be considered at multiple levels and contexts of interaction. Thus, this section highlights implications structured by specific groups in terms of the onus of control and level per the bioecological model.

Policy Leaders

The structures of college funding are a macro consideration in the purview of policy leaders. Embracing neoliberal funding policies has impacted higher education, including, as this study shows, higher education professional staff. Thus, policy leaders must look holistically at this impact and needed policy adjustments. The goal should be creating long-term sustainability in terms of college funding and affordability for students and families while completing their studies and post-graduation. There has been much discussion about a recently announced federal student loan forgiveness plan via federal government executive action. The Biden administration announced a plan in August 2022 that would grant borrowers under certain income limits up to a specific amount of loan forgiveness depending on the student aid programs they participated in and the types of loans they now hold (The White House, 2022b).

While the intent is to lower the financial burden paying for college has on individuals and families, it once again takes the individualist perspective of neoliberalism, offering point-in-time forgiveness for current borrowers with less discussion on sustainable change to influence the cost burden up front and longitudinally. While not framed in terms of neoliberalism, the President of the National Association for Student Financial Aid Administrators (NASFAA), prior to the Biden administration announcement, encouraged the inclusion of more long-term policy changes in the discussion of loan forgiveness (NASFAA, 2022b). NASFAA has also issued a report on student loan reforms that could have a long-term impact on the cost burden of borrowing (NASFAA, 2022a), and the Biden administration plan does present potential changes to the system beyond loan forgiveness that could lower the financial impact of borrowing (The White House, 2022b).

While these changes are important, some argued they do not provide policy shifts to address the root causes. Marshall Steinbaum, an economist from the University of Utah who studies student loan debt, said he thought the Biden plan did not tackle the root problem. Instead of government funding education upfront, they are stepping in at the point of repayment (Levinson-King, 2022). He said, “We just keep kicking the can down the road, and the problem keeps getting worse and worse.” (Levinson-King, 2022). Neither the NASFAA report nor the Biden plan goes so far as to say there needs to be pushback against the neoliberal structure, and advocacy needs to have the end goal of more sustainable and broadly beneficial government action (Pusser, 2015). Policy leaders need to advocate for government action that is both more efficient and sufficient in lowering the cost burden and therefore borrowing levels up front and for the long term.

Higher Education Institutions as Places of Learning

The ability of individual institutions to influence broader political shifts and government actions may be limited. However, the conversation can include a discussion of practices to better equip students to make financial decisions in their best interest. This should not be about just continuing semester-to-semester but proactively planning for the entire educational tenure and the impact post-graduation. Some schools, like my institution of enrollment, have approached this, in part, by requiring students to attest via online portals to their financial obligations (University of North Dakota, n.d.). However, the benefits of this may be limited, as many people have been conditioned just to click the buttons agreeing to online forms (Cakebread, 2017; Obar & Oeldorf-Hirsch, 2020).

Some institutions have started having more robust financial education programs. Having worked in that arena, I believe it is a start to offering a service for holistic

financial planning. When implemented, these programs need to be student-focused to empower and encourage students to make the best decisions for themselves, even if that decision may not be in the institution's financial interest. Additionally, an area where these programs could add value to the institution and perhaps find operational funding, is to have a direct connection to alumni services. Haley discussed how when she left school, she had no clue what her debt was and only learned of various repayment options through her own research. While the federal government does require basic entrance and exit counseling for any federal loan borrowers, the information, needing to be available to the masses, is not very individualized (Cooley, 2013). Schools often rely on the federal resources to ensure compliance with the regulations (Klepfer et al., 2015), but these financial education programs could make supplemental and more personalized education available. Beyond the graduation exit counseling requirement, this coaching could also be available at the start of student loan repayment. To create buy-in with alumni services, connect it back to how offering financial education at the time of repayment versus starting off the relationship with new graduates asking for a donation would help create sustainable relationships with those who borrow. According to Weerts and Ronca (2007), these relationships were essential for long-term alumni engagement. Per Meer and Rosen (2012), it may mitigate the annoyance effect of dealing with the student loan repayment process, which decreased the likelihood of student loan borrowers giving.

Another area where this study provides an opportunity for recommendations for institutions of higher education as places of learning is higher education graduate programs. While the suggestions could broadly apply to graduate education, they are particularly pertinent to higher education programs. Higher education master's degrees

are noted for having a low ROI (Schneider & Klor de Alva, 2018), and graduates tended to leave the field within the first 6 years (Lorden, 1998). In addition, as programs become more online-focused (Witkowsky et al., 2018), some of the traditional mediators of the financial components of graduate education, such as assistantships, may not be as available for those students (NASPA, n.d.b). Education programs are a part of the neoliberal system where students are commodities for their workplace skills (Giroux 2002, 2009; Kezar, 2004; Levin, 2005).

One could argue with the preponderance of assistantship programs built explicitly into higher education masters programs, those programs are not attempting to divorce themselves from that concept. Based on that and the findings of this study, there needs to be more discussion of the realities of the field. And not just that people in the field are underpaid but will work for the passion of helping students. That is not acknowledging lived experiences of the low salaries and it is not preparing graduates for what that looks like in reality. Another reality is that the field becomes immensely narrow further up the ladder of career progression. Thus, more discussion on long-term career planning needs to be a part of the conversation. The variety of responsibilities has been noted as a reason people enter the field (Bender, 2009). There needs to be more discussion of how to communicate transferable skills to the next steps (Caterine, 2022), whether it is moving up in higher education or to other fields of interest. Perhaps academic programs could have more broadly applicable concentrations or certificates cross-offered by other areas of the academy to assist with building more transferrable skills with specific focus areas.

Higher Education Institutions as Places of Employment

Recommendations for practice for higher education institutions should also be explicitly directed toward them as employers. These recommendations focus on human resources and include considerations on salary, support for professional development and growth of employees, and the hiring process. At the individual workplace level, institutional recommendations for practice include recognizing the importance of base salaries meeting the basic needs of the current economy rather than attempting to deal with the formerly mentioned low-wage problem with financial education or payment plan programs. In my study, two participants who started post-graduation jobs 12 years apart were offered similar salaries. While some consideration could be made for geographic and cost of living differences, both participants were located in the Midwest, and the difference in salary level compared to the time between the two different start dates did not keep up with inflation. This experience highlights that perhaps in higher education, the idea of the new worker making more and suppressing the wages of the long-time worker is not apt. In the long run, is this sustainable? Additionally, as higher education is asked to be accountable for its graduates' salary levels, perhaps the rightful place for higher education as employment organizations is to advance wages under their onus of control.

This may become even more important as continued pushes toward higher minimum wages occur, with the federal government recently announcing a \$15 minimum wage requirement for government contractors (The White House, 2022a). While the benefits often associated with higher education jobs help balance it, if, in time, institutions require a master's degree and are not even paying competitive wages near the federal government's minimum wage mark, that may influence decisions for entry into

the industry. Additionally, it could be argued that it is not supporting the profession's values, such as integrity (NASPA, n.d.a) and advocacy (ACPA, n.d.). Working toward this would show care for the employee versus the current lived experience of accepting "being overworked and underpaid signified an important professional value of being committed to students" (Lee & Helm, 2013, p. 301).

Other institutional-level recommendations regard support for professional development and growth. Many institutions of higher education offer some sort of tuition assistance. With consideration to the laws and regulations regarding them, these programs should be designed with the utmost flexibility in terms of courses allowed and, to a certain extent, when they can be taken. There should not be a requirement that tuition assistance courses be deemed related to one's current role, and time flexibility should be provided for engaging in these pursuits. Additionally, as people seek growth and development opportunities that require a lower level of commitment than a degree program, as a possible benefit and recruitment strategy courses already offered could be packaged into informal professional development certificates for employees. It would be important that the institution value the learning and skills built through these as its employees seek new opportunities within the institution. A way to build buy-in for supervisor support for participation in such programs could be tying the growth and development of supervisees to evaluations for supervisors.

Supervision is key to employee engagement and retention. This was noted in the research by Jo (2008) and was evident in Lori's story about her frustrations with supervision and how it was influencing her potentially leaving higher education for a new industry. Since supervision is such a critical piece, even though it is experienced in a

direct office environment, it is truly an organizational concern. Thus, anyone taking on supervision responsibilities, even if they have supervised before, should be offered training. To increase buy-in from those who have supervised in other contexts or at other organizations, it could be presented as learning how to supervise at a particular institution. The program would talk about general supervisory and leadership skills and address policies and procedures that impact the supervisor and employee relationship at that institution.

The last recommendations focuses on policies institutions could implement to help increase talent development and retention. Over time, there will naturally be attrition and possible institutional expansion necessitating the recruitment of new staff. Since it is also a part of the career experience, the final recommendations focus on the hiring process. When discussing the impact of human resources factors on career experiences, all my participants talked about the hiring process. As discussed in the interpretation of the findings, internal talent promotion and direct career paths are something people seek, which was noted by my participants and the literature (Jo, 2008; Lorden, 1998). While there could be issues with these concepts, such as does it artificially limit your talent pool and potentially perpetuate any lack of diversity found already in your workforce, I suggest two points to be considered. One is having an “internal hires only” period to consider internal candidates first and separate from external candidates. The second, pending applicable laws in your area, would be, if a position is open to a broader applicant pool but part of internal talent promotion consideration, making an obvious notation that the position is a part of the internal candidate promotion process. This would signal to external candidates how they will be considered overall.

Another recommendation is to work to create systems, even using technology tools, that allow for continuous, personable, and accurate communication with candidates and new hires. Instead of just providing the automated “your application has been received” notification email, use the tools to offer candidates review status and timeline updates. If a candidate is selected for an interview, have processes in your systems that allow for a specific message to the candidate and not just an automated one that is impersonal. Regarding not being selected for a position, Lori mentioned that if she made it to the interview stage but was not selected, she was always contacted via phone to let her know. This was impressive and has not been the norm in my experience. I would argue if a candidate has made it to the last interview stage, if not a phone call to inform them of the status, at least a direct email communication from the hiring manager should be the norm. It shows respect for the candidates. Respecting candidates should be valued by institutions as candidates are not just candidates for one opening, but rather they are professionals by whom the organization should want to be viewed as an employer of choice in the future.

Students, Families, and Higher Education Employees

This study highlighted the vital importance family characteristics and family context had in terms of financial understanding, opportunities, and decision-making. Those characteristics included being from a first-generation college student background or a single woman in the workforce. Due to the in-depth and immediate influence these characteristics were shown to have in this study, it is essential to acknowledge them. However, these are not characteristics that are easily addressed through recommendations. While suggesting families attend financial aid information sessions to

understand the unique college financing processes could be important, it puts the onus on the family unit in a way that may not be accessible for many. Instead, it is essential to go back to the levels of the policy leaders and institutions of higher education. While they cannot influence students' and employees' familial socio-economic background, relationship status, or presence of financial dependents, the wide range of backgrounds for their students and employees needs to be considered when implementing the recommendations previously discussed. This will allow for more equitable engagement with institutions of higher education, whether as a place of learning or employment.

Conclusion

The narratives of my three participants provided a rich understanding of their unique experiences. The cross-case analysis allowed for broad themes to emerge relative to how personal finance shaped the career experiences of higher education professional staff. The emergent themes were framed by the PPCT, process, person, context, and time, tenets of the bioecological model. The themes highlighted that a dynamic between person, context, and time existed in understanding processes that shape experiences. Themes arose on how personal characteristics, such as gender, age, race, resources, and perceptions, influenced how one engaged with a context. Additional themes emerged related to context and connected how early childhood experiences shaped personal finance and how employment in higher education was experienced through the levels of the individual workplace and the industry. The time component was of particular salience as each participant was in a different decade of life, which allowed for a more longitudinal consideration of career experiences. The themes also highlighted the importance of understanding that careers are not experienced in vacuums; the

surrounding world needs to be considered. This study supported that personal finance was shaped by both decisions made about paying for college and time in the workforce, and it influenced the career experiences of higher education professional staff.

Additionally, through this study, lessons were learned about other salient factors that shaped the overall career experiences of higher education professional staff.

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Appendix A

Partial Career Timeline Artifacts from Two Study Participants

Narrative Style

Visual Artifact of Career Trajectory, 2008-2019

Age 17 (2008): Not a lot of guidance regarding college because my parents never graduated from anywhere and I have no siblings. My high school put pretty much no effort into assisting its students navigate the college selection and application process. I knew I wanted my major to be International Relations, and only one university in my area offered such. Conveniently, my highschool sweetheart just so happened to also attend that university. I wanted to work for the U.N., or some other international diplomacy organization.

Age 18 (2009): Started college, signed a bunch of papers that I couldn't comprehend. My dad lost his factory manager job just a few years away from retirement about a month into my first semester of college. My parents didn't have much saved up in my college fund, but anything that was in there was depleted due to the recession and lay-off. Loved my major. I still wanted to work for the U.N. I slowly realized that there were much more qualified individuals out there, and that it took a lot more to achieve such than to attend a mediocre university in the midwest. My bubble of ignorance had burst and reality started to set in. Worked in our department's office (int'l relations) as a work-study student; worked heavily with students and faculty. I really enjoyed helping them.

Age 19 (2010): Studied abroad. Changed my life and reinforced the fact that I wanted to work with international populations. This is where my career trajectory starts to pivot. Studying abroad was such a defining moment in my life that I knew I wanted to play a role in helping future college students expand their cultural competency. Got a work-study job at the university's study abroad office.

Keyword style (stock pictures were utilized; based on sources for them not being used, they were not included in this document)

Timeline: Meeting planning to college campus, back to school for me (Masters), working on campus helping students.

Helping, students, Education, Inspire, Motivate

Appendix B

Example Interview Protocol for Exploratory Study

Where do education? What level? Age? Dependents? Relationship Status?

Spend 2 minutes drawing a career timeline to help me understand your career path and how you arrived at higher education and your jobs in that field.
What influenced you to choose a career in higher education?
How have your positions in higher education met your expectations in choosing to work in the higher education environment? Probe question*: How has it not met your expectations?
In what ways, if any, has your position caused you to struggle? Excel?
Where do you see yourself going in terms of your career trajectory? Five years? 20 years?
How do you define professional development?
How do you typically engage in professional development activities?
How do you fund your professional development activities? Probe: If use your own funding, why?
What would you do for professional development if money were not an object?
How would you describe your personal finance situation? Probing questions: How did you get there?
What is your approach to personal finance now? Probing: what influenced that approach?
How has your personal finance situation connected to your employment experiences? Probing: Decisions? Move for a job?
Have you ever negotiated compensation packages? Probing: Tell me about that experience. What was important to you?
How do you think about your future and financial planning?

What, if any, financial education did you receive in your career experience? Probing: If so, how was it helpful? If not, what would be helpful to receive?

What would you want to see in an ideal job posting?

What do you look for in a work environment? Probing: How do you gauge those things?

In thinking about these topics, is there anything I did not ask about that I should know or that you want to add to the conversation?

Appendix C

Recruitment Language as Approved by IRB

[NAME IF AVAILABLE]

- Are you between the ages of 28-45?
- Do you work in higher education at a four-year public or private institution?
- Have you earned a master's degree?

As a Ph.D. candidate in the University of North Dakota's College of Education and Human Development Higher Education program, I am conducting research on career experiences of professional staff in higher education who are between the ages of 28-45.

The purpose of this voluntary study is to explore the experience of personal finance and career experiences. Participants must have a professional staff position in higher education at a four-year public or private institution and have earned at least a master's degree. Participation in this study involves being interviewed about your experiences and sharing your cv or resume after consenting to participate, but prior to the first interview.

If you have any questions about this study, please contact me via email at [email redacted for dissertation publication]

If you do not have any questions at this time and are interested in participating and do not have any additional questions, please use the following link to complete a participant selection questionnaire with basic demographic questions and questions addressing the selection criteria to determine fit for the study [insert link once final IRB approval on Qualtrics received]

You may share this research announcement with other potential participants.

If you are interested in being considered for participation in the study, please complete the participant selection questionnaire by [INSERT DATE TWO WEEKS FROM POSTING THE RECRUITMENT LANGUAGE].

Warm regards,

Renee Nilsen

Appendix D

Participant Pre-Selection Questionnaire

Completed via Qualtrics

Thank you for your interest in participating in my dissertation study. I appreciate your taking the time to complete the following participant selection questionnaire which includes basic demographic questions and questions addressing the selection criteria to determine fit for the requirements of the study. If you are selected as a potential participant in the study, I will be in contact with an electronic consent form which includes more information about the study. If you have any questions about the study, please contact me at [email redacted for dissertation publication]

1. Gender: Feminine Masculine Other Choose not to identify

2. Age in years: _____

3. What is your highest level of education obtained?

- Bachelors
- Masters
- Doctorate
- Professional
- Other, please specify _____

4. How many years have you worked in higher education, post master's or doctoral level degree?

Enter years _____

Not applicable, have not yet earned that level of education

5. How would you self-identify your race/ethnicity? (Can list prefer not to answer) _____

6. Please note your current relationship status:

- Married
- Widowed
- Divorced
- Separated
- Not currently in a relationship
- Partnered, living together
- Partnered, not living together
- Prefer not to answer

7. How many children (18 years or younger) do you currently support? _____

8. Are you supporting others financially? No Yes, and relation to you? _____

9. Current employment status (check all that apply):

- Part-time (less than 35 hours/week)
- Full-time (more than 35 hours/week)
- Temporary position
- Permanent position
- Other, please specify _____

10. In what functional area of higher education do you work? _____

11. What is your current title(s)? (Do NOT list your institution(s) of employment. _____

12. What type of institution do you work for? (If you work more than 1 job at institutions of higher education, choose the institutional type for your primary (full-time or permanent) position.)

- Public, four-year institution
- Private, four-year institution
- Community college
- A free-standing professional school
- For-profit institution
- Other, please specify _____

13. Where is your primary institution (the institution you used to answer the previous question) located

- United States, rural (community population less than 50,000)
- United States, urban (community larger than 50,000)
- Online
- Other (choose this option if outside of the US, list country). Please specify _____

14. What types of debt, if any, do you or your spouse/partner (if living together) carry? Write yes or no to note if hold type of debt, note whose debt it is, and enter an approximate amount. If it is not applicable to you, please list NA

Type of Debt	Write Yes or No if hold Type of Debt	Note if it is your debt, spouse/partners, or both	Enter an approximate amount of the debt
Mortgage			

Student Loans			
Car debt			
Credit card			
Medical			
Other (specify):			

15. How comfortable are you discussing your personal finance situation?

___ Very comfortable

___ Somewhat comfortable

___ Neither comfortable nor uncomfortable

___ Somewhat uncomfortable

___ Very uncomfortable

16. Enter your name _____

17. Enter the email you would like to receive communication at if confirmed for study participation _____

End of Survey Message for Participant Selection Questionnaire

Thank you very much for your interest in participating in my dissertation study. I appreciate your time and efforts in completing the participant selection questionnaire. If you are selected to participate in the study, you will be contacted via email with a link to an electronic consent form which includes more information about the study. If you have any questions, contact me at [email redacted for dissertation publication]

- Renee Nilsen

Ph.D. Candidate, University of North Dakota
College of Education and Human Development

Appendix E

Semi-Structured Interview Protocols for the Study

Interview 1

Tell me about yourself.
Tell me about your education.
Discuss the career timeline.
Tell me about your career from the very beginning up to this point in time. Probing question: Tell me about your experience as a {insert salient demographic category from questionnaire} in a higher education staff role. Probing question: How would you describe your experience of career development in your career? Probing question: Specific to higher education roles?
Tell me about your current job and work environment. Probing questions: What do you look for when considering a job? What do you look for in a work environment?
Tell me about your personal finances. Probing question: How would you describe your personal finance situation?
Tell me about your employment experience and your personal finances. Probing question: What, if any type of financial education have you received in employment?
In thinking about these topics, is there anything I did not ask about what I should know or that you want to add to this conversation?

Interview 2

As a student?

1. How did you decide how to pay for each level of education?
2. What messages did you receive in life about careers?
3. How did your graduate program prepare you for a career in HE? How did it not?
4. What are the messages in HE around jobs/employment?

Personal Finance General?

1. When you think about/define personal finance, how do you do so?

2. How has your personal finance situation throughout time impacted career decisions? Other decisions?
 - a. Tell me more about your career timeline and finances.
3. What influences your approach to personal finance?
4. How has your engagement with finances changed over time?

Working in HE?

1. How would you describe higher education as an employment industry?
 - a. What are your feelings about working in HE?
 - b. Limits/benefits to working in HE
2. How would you describe your institution to someone considering working there?
Campus Culture?
3. How have HR/organizational factors influenced your career?
 - a. Have you ever negotiated?
 - b. How is professional development supported?
4. Tell me about your onboarding experiences.
5. How do you feel valued at work? Not valued?
6. What attracts you to an institution of employment? Detracts?
 - a. How do you gauge what you look for in a work organization?
 - b. Tell me about the process of job searching within higher education
 - i. What wish told you?
7. How have your positions in HE met your expectations in choosing the field? Not met expectations?
8. Where do you see yourself in 5 years? 20 years in terms of your career?