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Heidi Adams Rueda

Oihao Zhan

Lela Rankin

Deaven Greenberg

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Mexican American Adolescents' Conversations About Goals: The Centrality of Financial Aspiration to Career and Educational Pursuit

Heidi Adams Rueda¹, Qihao Zhan², Lela Rankin³, and Deaven Greenberg⁴

¹University of Nebraska Omaha, USA; ²University of Illinois Urbana-Champaign, USA; ³Arizona State University, Tucson, USA; ⁴The University of Texas at San Antonio, USA

Abstract

We explored Mexican American adolescents' goals as discussed with a romantic relationship partner. Thirty-four Mexican American hetero-dating couples aged 15 to 17 (M = 11.71 months dating) from an urban city in a Southwest border state participated in a video-taped discussion. Drawing on Social Cognitive Career Theory, we inductively coded for themes and found that youth prioritized career, education, family planning, travel, and relationship goals. We were sensitized to the centrality of financial aspiration to each of these themes, and further operationalized youth's level of financial aspiration as either modest, ambivalent, or high. Applying this template, we analyzed the extent of fit of adolescents' goals to their financial aspiration. Adolescents with modest financial aspiration evidenced clearer paths to goal-success compared to adolescents with high financial aspiration. Although adolescents with higher financial aspiration described parallel career choices, adolescents with more modest financial goals were more apt to describe clear steps to attaining their careers and additional pursuits. We recommend programing that provides the opportunity for adolescents to connect their financial aspiration to their preferred careers and lifestyle goals. Such programs should also include relationship and family-planning, as these are important to diverse youths and influence post-secondary education and career pursuit.

Keywords

aspirations, qualitative, observational, familism, romantic, dating, Latinx

Adolescence is a critical developmental period for the exploration of identity and aspirations for the future (Marcia, 1966). Educational and career goals are commonly discussed topics among this population (Dietrich & Salmela- Aro, 2013; Massey et al., 2008), and future orientation among adolescents has been associated with long-term academic achievement (Beal & Crockett, 2010; Coughlin et al., 2022; Guo et al., 2015). A variety of factors contribute to goal setting including socioeconomic status, age, gender, family, peer, cultural, and environmental influences (Al-Bahrani et al., 2020; Lawson et al., 2020; Massey et al., 2008). Holding positive aspirations and expectations with regard to goal attainment and educational pursuit, as opposed to academic skepticism, are important facets of adolescent positive development (Beal & Crockett, 2010; Piña-Watson et al., 2015).

Despite the relevance of goal-setting to positive youth development, few studies have explored youth's goals for the future, particularly among youth of color. Specifically, we understand very little about how Mexican American youth conceptualize their plans for the future. Understanding the goals of these youth is important, particularly as they are more likely than non- Hispanic Whites to live in poverty (U.S. Census Bureau, 2021) and face numerous obstacles to educational and career success (Smith et al., 2008; Yazedjian et al., 2009). They also demonstrate many resiliencies in the face of these challenges, including a climbing rate of high school graduation and enrollment in post-secondary education (Carnevale & Fasules, 2017).

The purpose of this study was to explore Mexican American adolescents' goals. Specifically, youth were asked to discuss their goals as observed in discussion with a romantic relationship partner. Having youth discuss their goals with a relationship partner reflects the developmental centrality of romantic relationships to adolescence; indeed, adolescents view their roman- tic relationships as more influential than their friendships (Adams et al., 2001). By asking youth to discuss their goals with a romantic partner, we were able to assess not only what they aspired to, but also how they conegotiated their plans. This is an important contribution in its own right given that youth in romantic contexts often share detailed aspects of their lives, yet we know very little about how their goals in particular are shaped by these interactions. Moreover, given that Mexican origin youth tend to marry and have children at younger ages than other

ethnic groups (Martin et al., 2019; Pew Research Center, 2009), assessing youth's goals in the context of a romantic relationship offered the opportunity to assess whether and how youth discussed family-centered goals. We hope through this study to contribute to improved school- and community-based programing that would support Mexican origin youth to be successful toward their goals during and following high school.

Family Influence on Educational and Career Goals

Parents play an important role in the development of goals among Hispanic adolescents. Research supports that Mexican American and first-generation parents highly value education for their children (Aceves et al., 2020; Kiyama, 2010), and parental involvement in education is positively connected to adolescents' academic success among many samples of youth across diverse cultures (Hayes et al., 2015; see Massey et al., 2008 for a review). One qualitative study found that Mexican American parents of adolescents perceived education as a way of ending financial hardship and achieving a better life. These parents employed a number of home-based strategies to help their children to succeed in school, including meeting their basic needs for food and shelter, transportation to/from school, setting time for homework, and communicating high educational expectations (Goldsmith & Kurpius, 2018). Prior research has shown both direct and indirect effects of parental influence on Mexican American youths' academic performance (Hayes et al., 2015; Hernández et al., 2022). Most recently, a longitudinal study of Mexican- origin youth in California found that most youth (67%) expected to graduate from college, whereby educational aspirations were positively impacted by parental education level, family income, degree of familism, ethnic identity, and use of the Spanish language (Lawson et al., 2020).

Of importance, Hispanic families face barriers to involvement with youth's U.S.-based schooling and post-secondary pursuits, many of these related to living in poverty. Barriers can include parents holding multiple jobs or working long hours, not speaking English (Andrews, 2013; Smith et al., 2008), and not having attended college themselves (Pascarella et al., 2003). Further, differences between school systems in Mexico and the United States make it difficult for parents to navigate their children's

educational settings (Plata-Potter & de Guzman, 2012). Particularly in communities without long- established Hispanic presence, mentors who can explain the U.S. educational systems in parents' native language are often lacking, materials may not be translated into Spanish, and role models who have completed college are not visible to youth (Bohon et al., 2005). Some research has suggested that, in the face of these challenges, encouraging a bicultural ethnic identity may be important. This is because being able to speak both Spanish and English and to alternate between the values, attitudes, and practices of both U.S. and native cultures encourages competencies that translate to improved academic success as well as overall psychosocial adjustment (see Safa & Umaña- Taylor, 2021 for a review).

The Centrality of Familism to Adolescent Goals

Hispanic cultural values include a strong emphasis on close familial ties (i.e., familism/familismo) and may be reflected by prioritizing family above individual pursuits, honoring one's family of origin, and supporting members of the family (Cahill et al., 2021; Steidel & Contreras, 2003). Familism is reflective of a collectivist worldview whereby interconnectedness is valued and demonstrated through family cohesion and warm relationships with parents, siblings, and extended family members (Stein et al., 2014). A review of research over the past 40 years suggests that familism may be particularly impactful during the adolescent years, whereby youth are developmentally in a period of ethnic identity exploration just as parents are socializing agents of cultural values (Stein et al., 2014). For Mexican American youth, familism has been shown to contribute to adolescents' career related aspirations in that their goals are often related to the provision and honor of their families (Cahill et al., 2021; Flores et al., 2010).

Although understudied, high school dating relationships are likely to be influenced by familism. Warm yet firm parenting is characteristic of Hispanic families (White et al., 2013), and this extends to parental monitoring of dating relationships to include rules about when adolescents are allowed to date (Raffaelli, 2005). Aligned with traditional gender values, stricter rules are in place for Hispanic girls than boys (Raffaelli, 2005). Further, dating partners may be integrated into the family. Familism may also extend to include aspirations to get married and have children, whether with a

current or future partner. For example, the average age at first birth is earlier among Hispanic ($M_{\text{age}} = 25.0 \text{ years}$) and particularly Mexican ($M_{\text{age}} = 24.4 \text{ years}$) women as compared to Asian ($M_{age} = 30.5 \text{ years}$), Black ($M_{age} = 25.1 \text{ years}$), and White women $(M_{\text{age}} = 27.7)$ (Martin et al., 2019), and Hispanics often experience ambivalence about becoming pregnant during adolescence (Barral et al., 2020). Further, individual youth may have goals to provide for and support their family of origin and/or a (present/future) family of their own. These pursuits are likely to be influenced by socioeconomic status. For example, a review of the literature found that low socioeconomic status was associated with higher teen birth rates in the United States (Penman-Aguilar et al., 2013). There are a number of complex reasons for this association. For example, qualitative interviews with Hispanic adolescent mothers shed light on the ways in which low-income youth lacked sexual health information and resources (Cashdollar, 2018). Another possibility is that youth from low- income neighborhoods may perceive early childbearing as a viable path to adulthood (Penman-Aguilar et al., 2013), particularly if they observe a number of educational barriers to higher education (Ojeda & Flores, 2008).

The Impact of Socioeconomic Status on Goal Setting

Lack of resources and knowledge of higher education are barriers that contribute to low academic performance and aspiration among youth living in poverty (Drotos & Cilesiz, 2016). A longitudinal study of Mexican-origin children from fifth to eighth grades found that family income negatively impacted academic aspirations and performance across all age groups (Hernández et al., 2016). Income inequality negatively influences children's beliefs about socioeconomic mobility (Browman et al., 2019), and is associated with poor test scores, thereby contributing to the racial gap in test scores between Hispanics and their White counterparts (Morales & Saenz, 2007). Despite poverty-related barriers, most Mexican American students regardless of their generational status report high academic aspirations including seeking higher education (Hernández et al., 2016); however, research continually points to high dropout rates among this population (National Center for Education Statistics, 2019). This disconnection between youth's academic aspirations (i.e., goals) and performance (i.e.,

actions) has motivated researchers to seek explanations and solutions to promoting positive academic out- comes among Mexican American youth. Some have suggested that helping youth set goals may be a potential way to close the gap between poor socio- economic status and school engagement (Martin et al., 2019). This is supported by research among low-income youth finding that the association between mobility beliefs and grade point average was mediated by youth's ability to envision a future for themselves that required education (Browman et al., 2022). Other research has similarly found that future-oriented cognitions among adolescents have long-term impacts on educational attainment, highlighting the importance of positive adolescent identity development and exploration (Beal & Crockett, 2010; Coughlin et al., 2022).

Theoretical Framework

In this study, we draw upon Social Cognitive Career Theory (SCCT) (Lent et al., 1994, 2000) to explore adolescents' goals for the future. This widely- cited theory was originally derived from Bandura's (1986) general social cognitive theory, and views career and educational goals as influenced by a dynamic interplay between self-efficacy beliefs, outcome expectations (reflective of value judgments), interests, supports (e.g., parental support) and barriers (e.g., financial strain) experienced while making choices (Lent & Brown, 2006). SCCT recognizes that individuals actively "make sense of, and respond to, what their environment provides" (Lent et al., 2000, p. 37); thereby, background contextual factors including cultural norms play an important role in shaping interests and goals as well as eventual actions (Lent et al., 1994, 2000). Proximal contextual factors, including parental and peer input, also directly influence youth's goals (Lent et al., 2000). This theory is well-aligned with the developmental period of adolescence in that it emphasizes the importance of personal agency in setting goals and navigating barriers to goal achievement. That is, during adolescence, youth are developing their identities—to include ethnic identity—and the process of exercising personal agency for Mexican American youth in particular is shaped by com- plex interactions between individualistic and collectivist cultural norms (Phinney & Devich-Navarro, 1997; Safa & Umaña-Taylor, 2021). Of importance to the present study, this process is mutually supported by the intimate partnerships they build (Beyers & SeiffgeKrenke, 2010; Collins et al., 2009), and partner input with regard to adolescents' goals is under-researched. SCCT has been utilized in multiple studies, including among Mexican American adolescents (e.g., Flores & O'Brien, 2002; Flores et al., 2008; Ojeda & Flores, 2008). Here, we draw upon this theory to explore youth's career and educational goals, as well as expand this model to explore any additional goals that are salient to youth. Further, by utilizing a purposeful sample of Mexican American youth from an inner city, we explore the background contextual factors of poor socioeconomic status and cultural norms. Moreover, utilizing dyadic data, we highlight how partner input, a proximal contextual factor, impacts the thought processes associated with youths' goal setting.

The Present Study

Arguably, the best way to capture adolescents' goals is through direct observation of their discussions with peers. Romantic relationships, in particular, are a rich peer context in which youth share intimate details of their lives. This reflects the interdependent nature of romantic relationships which is distinct from that of peers and family; indeed, by late adolescence, the degree of social interaction between romantic partners surpasses that of friends and parents (Laursen & Williams, 1997). It follows that the conversations between romantic partners often entail future planning, to include educational and career plans, and romantic relationship partners may directly impact youth's goals by encouraging or discouraging one another's goal trajectories (Furman & Shaffer, 2003). Further, youth may co-negotiate family- and relationship- centered goals. The latter may be particularly important for Mexican origin youth living in the United States who are called upon to navigate conflicting cultural norms of collectivism and individualism. Indeed, a systematic review of 29 quantitative studies and one qualitative study from countries around the world highlighted the importance of understanding culture to youth's goal- setting. The review found that youth's choices were in alignment with their parents' in collectivist cultural settings (e.g., Mexico, China, Indonesia) but were more aligned with personal interests in individualistic cultural settings (e.g., the United States, Germany). Moreover, youth who grew up in bicultural settings (e.g., Asian American) were affected by the dominant culture (Akosah-Twumasi et al., 2018). No studies included Mexican American adolescents, highlighting an

important gap in the literature.

In this study, we explored Mexican American adolescents' goals using video-taped interactions with their dating partners. Specifically, the aims of this study were to: (a) delineate the content of Mexican American youth's goals while in discussion with a romantic relationship partner; (b) assess how youth's goals may be understood by contextual factors (i.e., socioeconomic status; cultural norms; SCCT; Lent et al., 1994, 2000); and to (c) delineate the extent to which youth's goals aligned with their level of financial aspiration, a meta-theme to which we were sensitized during the analysis process.

Methods

Sample

We recruited 34 hetero-dating couples aged 15 to 17 years (*M* dating length = 11.71 months) from a larger study of 304 self-identified Mexican American adolescents. Of this sample, 15 of 68 individuals were teen parents; not all parents brought the biological partner(s) of their child(ren) to the interaction task. Most of the adolescents were either juniors (35.3%) or seniors (33.8%) in high school. A majority of participants (73.5%) were born in the United States. Approximately 21% of participants' mothers and 15.4% of fathers had earned some college or higher degree. Just over half of participants reported their parental job titles; a majority of parents held low-paying service-oriented positions, such as housekeepers for females and construction workers for males. Table 1 contains complete demographic information for the sample.

Procedures

Participants were recruited from high schools and community centers in an urban city in a Southwest border state. Following approval from the Institutional Review Board, youth who had participated in a larger study and who were currently dating were invited to participate in a video-taped inter- action task. Written parental consent and written adolescent assent were obtained for each youth. The task took place in a university lab. After a 5-min warm-up task (i.e., discussing top movies of all time), we asked each member of the dyad to "please discuss your [their] personal goals" for 5 min each (i.e.,

10 min total). Trained graduate students left the room and only came in after 5 min to prompt the second partner's turn and then, at the 10 min mark, to end the time. Youth were each given an incentive of \$15 for completing the video-taped interaction task.

Analysis

All data were transcribed verbatim alongside video files. Qualitative themes were developed inductively from watching and reviewing both video recordings and transcripts utilizing NVivo software to manage a large amount of data (QSR International Pty Ltd, 2014). We coded for each adolescent's goal(s); that is, the unit of analysis was/were the stated goal(s). This is in alignment with SCCT in that adolescents' goals are, in and of themselves, influential of decision-making and behaviors (Lent et al., 1994, 2000). Given that adolescents discussed multiple goals, each theme was not mutually exclusive. The resulting codebook included five major themes/goals, in order of frequency: education, career, basic needs, family planning (parenting and marriage), travel, and relationship goals. We found that the desire to meet basic needs (i.e., reflective of low socioeconomic status) contextualized the overall importance of financial aspiration to youth's goals. Thus, this theme was utilized to inform a new meta-theme of financial aspiration, meaning that attitudes toward financial gain emerged as a salient outcome expectation that influenced youth's goal-setting (SCCT; Lent et al., 1994, 2000). It follows that further reiterations to the codebook resulted from re-watching the videos with consideration for financial aspiration as a motivating factor for adolescents' goals. Three levels of financial aspiration emerged, operationalized as modest, ambivalent, and high. We then deductively coded each goal by level of financial aspiration, so as to determine the extent to which goals and financial aspiration were aligned. This type of inductive to deductive codebook in qualitative research is a way to allow themes to emerge from the dialog and then to explore more nuanced conceptualizations utilizing these themes as a template (Morse & Niehaus, 2009).

 Table 1. Individuals' and Familes' Descriptive Information.

		Frequency (%)		
Αç	ne	1 Toquotioy (70)		
, ,	15	22.06		
	16	30.88		
	17	47.06		
G	rade	47.00		
Gi	9	10.29		
	10	20.59		
	11	35.29		
	12	33.83		
Im	migration status	33.03		
1111	Children born in the United States	73.53		
	Mother born in the United States			
		30.88		
N 4	Father born in the United States	33.82		
M	other's education level	10.00		
	Some high school or lower	48.39		
	High school or equivalent	30.64		
	Some college or higher	20.97		
M	other's employment status	T		
	Full-time	55.74		
	Part-time	14.75		
	Unemployed/homemaker	29.51		
Mo	other's job title			
	Analyst	2.44		
	Babysitter	4.88		
	Cashier/sales/fast food	19.51		
	Census	2.44		
	Chef	4.88		
	Hair salon	2.44		
	Hospital/hospice	4,88		
	Housekeeper/house cleaner	24.39		
	Housewife	7.30		
	Mortgage lender/finance	4.88		
	Receptionist/secretary	9.76		
	Teacher/instructor	4.88		
	U.S. Marine Corps	2.44		
	Vender/food distributor	4.88		
Father's education level				
<u> </u>	Some high school or lower	53.45		
	High school or equivalent	31.03		
L	The solice of equivalent	1 0 1.00		

Some college or higher	15.52			
Father's employment status				
Full-time	58.82			
Part-time	17.65			
Unemployed/homemaker	19.61			
Retired	3.92			
Father's job title				
Car wash	2.63			
Chef	5.26			
Construction/maintenance worker	47.38			
Custodian	5.26			
Salesman	2.63			
Landscaping	10.53			
Lawyer	2.63			
Manager/Supervisor/Owner	10.53			
Mechanic	2.63			
Restaurant	2.63			
Self-employed	2.63			
Shipping & receiving	2.63			
Truck driver	2.63			
^a Sixty percent of participants reported their mothers' jobs.				
^b Fifty six percent of students reported their fathers' jobs.				

We also analyzed for sex differences across youth's goals and levels of financial aspiration, which was reflected solely in career choices. Thus, in reporting the results, we include a table of careers by sex. Finally, partner input was considered as a proximal contextual variable in accordance with SCCT (Lent et al., 1994, 2000). We thereby included instances where inti- mate partners gave meaningful feedback and/or advice pertaining to the other's goals. Reflexivity, researcher triangulation, and an audit trail enhanced analytical rigor (Lietz & Zayas, 2010). That is, we met as a team to critically reflect and discuss each reiteration to the codebook throughout the analysis process and kept detailed records of our conversations and changes made. Throughout our reporting of the results, we use pseudonyms to provide examples from adolescents' dialog. Utilizing participant voices is way of ensuring the trustworthiness and credibility of the findings as they are communicated to the reader (Lincoln & Guba, 1985). Findings are interpreted in light of cultural norms and socioeconomic status, in alignment with these background contextual variables (SCCT; Lent et al., 1994, 2000).

Results

Adolescents' primary goals regarded career, educational pursuit, family planning, travel, and their romantic relationships. Financial aspiration emerged as an overarching theme, and was operationalized as adolescent attitudes toward financial gain and expectations of future income level, social status, and life- style. In reporting the results, we first operationalize and provide examples of each level of financial aspiration. We then delineate adolescents' goals and discuss the extent to which adolescents' goals align with their financial aspiration. We expect that a successful plan is one in which youth's financial aspirations align with their career and education aspirations. In Figure 1, we delineate the extent to which individual adolescents across each level of financial aspiration discussed each of their goals. We also include examples throughout of when individual goals were shaped by partner interaction.

Financial Aspiration

Modest Levels of Financial Aspiration

Individuals with modest levels of financial aspiration (*n* = 22) expressed having lower expectations of their future financial status than the other two groups in that they desired only to meet their basic financial needs, "I'm not trying to buy a big house or a nice car. All I'm trying is to buy is a decent car. A car to get me here and there without breaking down." (Hector, age 16). These adolescents frequently brought up their family's financial hardships, "Not go through what my parents go through" and presented their goals as "Not to struggle" (Juan, age 17) with finances.

Ambivalent Levels of Financial Aspiration

Adolescents with ambivalent levels of financial aspiration (n = 35) differed from those in the modest group in that they did not discuss future goals as helping them to be financially stable; rather, their career goals aligned closely with their personal interests. These youth voiced either the next steps to reach their career goals, "Go to college and from there go to a university and either be a pediatrician or a teacher" (Sofia, age 16) or an uncertain attitude about what was next for them, "I am not sure. I am kind of like a let-

it-happen per- son." (Javier, age 15), "I don't know, I just want to do well in school and get a scholarship." (Kristina, age 15).

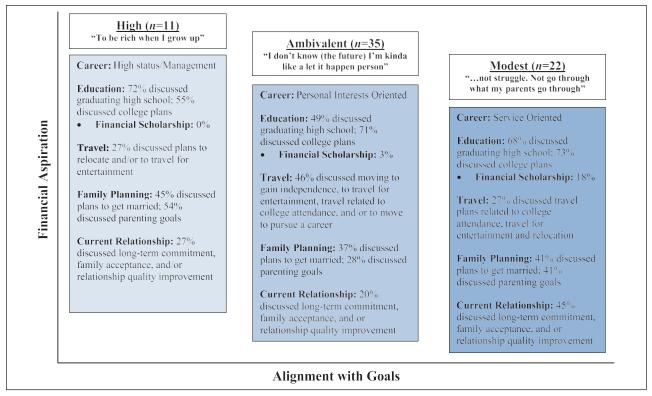


Figure 1. Alignment to goals by financial aspiration.

Note. Percentages are based on the total number of students from each financial aspiration group.

High Levels of Financial Aspiration

Although participating adolescents came from similar neighborhoods and family backgrounds of low socioeconomic status, adolescents with high levels of financial aspiration (n = 11) demonstrated higher expectations of their future financial status, including the desire for financial gain as a key component of their goals. For example, many adolescents in this group described their primary goal as, "to be rich when I grow up" (Jose, age 17). Adolescents with high levels of financial aspiration also indicated desire for more luxurious residency and lifestyles. Some of these youth included provision for family as part of what they could do with more wealth, "I always wanted to put my mom into her dream house with 5000sqft and 8 bedrooms." (Christopher, age

17). Others described that they wanted more money so that they would have everything they wanted, "All I want to do is to make money and buy everything I want, everything I need. Not have anything missing. Get every-thing, not live life hard." (Kevin, age 15).

Adolescents' Goals

Career-Related Goals

Career-related goals were the most frequent among all participants; 65 out of 68 adolescents discussed their future career aspirations. Adolescents' career choices aligned with their levels of financial aspiration; the modest group had the highest percentage of adolescents who would like to take "any job." As one adolescent described, "I don't care [about the types of job] as long as it pays money." (Alejandro, age 15). Among those who stated specific careers, nursing and construction were the most common choices (see Table 2 for a complete listing of participants' career choices). Adolescents in the ambivalent group preferred jobs in a variety of fields. Unlike the other two groups, the reasons behind their career options were primarily driven by their personal interests. One female adolescent prioritized her passion when choosing her future career pathway "(to be) a social worker. I love kids, and that's what I want to be" (Michelle, age 17). A majority of adolescents in the high financial aspiration group preferred higher status or management roles, as adolescents believed those fields would help them gain higher financial status. Some adolescents in this group were making present educational choices based on their high career aspirations, "I'm going to make a lot of money. . .that's why I go to [a specialized school for science]" (Aaron, age 17). Some wanted to make money to provide for their families. For example, Ray (age 16) prioritized financial gain over personal interest, as "I'm going to make money and help my mom out first, then I want to do something that I like doing."

Desire to work in the healthcare profession was popular across levels of financial aspiration, and particularly among females; although some adolescents desired to become a doctor or specialist, most adolescents in the modest and ambivalent group discussed their interests in service-oriented roles such as nursing, social work, healthcare assistant, or lab technician. Males were more apt to choose construction and mechanical work.

Of importance, youth often helped their partners to think critically about their career choices by encouraging them to have a plan of action. For example, Carlos (age 15) discussed wanting to be a lawyer without mentioning any educational-related plans. His partner directly pointed out the necessity of receiving a high school and college degree to achieve his goal, as "First you have to graduate (from high school), go to college, and then you can be a lawyer. You cannot just say 'I want to be a lawyer" (Isabel, age 15).

Educational Goals

Obtaining secondary and post-secondary education was the second most frequently discussed goal among youth. A large portion of students began their discussion with the goal of graduating from high school (n = 42). This part of their conversation was often brief and acted as a stepping-stone to begin dis- cussing their post-secondary education goals (n = 46), although there were differences by level of financial aspiration. Most adolescents in the modest (68%) and high (72.7%) financial aspiration groups discussed graduating from high school as a part of their future goals compared to only 50% of adolescents in the ambivalent group. Interestingly, family pride was evidenced as part of graduating from high school across all groups, and particularly among youth in the modest group. As Sofia (age 16) voiced, "My goal is to be the first one in my family to graduate from high school." One student in the modest financial aspiration group contextualized graduating high school as being against what others expected of her, "I want to finish high school of course and college, so I could prove everyone wrong and to prove to myself that I did it. . . " (Adriana, age 15). Others in the modest group described that their parents desired for them to go to college ("My dad really wants me to go to college there at [university]" Javier, age 15), despite that they were unlikely to be able to help them pay for it, "Well my dad said the only way I'm going to college is if I get scholarships, cause he is not paying for college." (Beatriz, age 17).

Table 2. Career Choices by Level of Financial Aspiration.

Female		Male
Modest		
Any job	1	6
Art and fashion	2	2
Business owner	1	2 7
Construction and engineering	0	7
Massage therapy	0	1
Medical and health field	8	3
Military and detective	1	4
Teaching or coaching	3	0
Ambivalent		
Any job	1	1
Art, music, and fashion	5	3
Business and management	5	3
Construction and engineering	0	6
Cooking	1	2 2
Lawyer	2	2
Make-up artist and	3	0
cosmetologist		
Massage therapy	0	1
Medical & health field	11	1
Military and detective	3	5
Politics	0	1
Science	1	1
Sports	0	2
Teacher	1	0
High		
Architect and computer	0	2
engineer		
Art, music, and fashion	2	2
Medical and Health Field	1	3
Military	0	1
Sports	0	2

Note. Students often discussed more than one career goal.

Adolescents who discussed post-secondary goals provided specific examples of the types of educational institutions they would like to attend, their hoped-for majors, and funding sources for tuition. However, there were stark differences in educational planning that misaligned with their financial aspirations: most of the adolescents in the modest and ambivalent groups dis- cussed attending college as a part of their goals (73% and 71%, respectively), while less than half of adolescents in the high financial aspiration group dis- cussed attending college. Among those who discussed college attendance, students in the three groups did not show differences when choosing the types of higher education institutions that they would like to attend. Most students preferred to attend community college first as a way to save money on tuition. However, slightly more females (n = 6) desired starting at the university level (rather than community college) compared to males (n = 3). No one in the high financial aspiration group described pursuing a scholarship; this may be compared to one adolescent in the ambivalent group and four adolescents in the modest financial aspiration group.

At the couple level, youth who were parenting took their children and romantic partnership into account when planning for post-secondary education. The following example is from the female partner of a parenting couple, both of modest financial aspiration: "We could work out a schedule where I could help you pay for stuff. Maybe saving up some money for college because it is hard to find scholarships without graduating (from high school) on time" (Jessica, age 17). Another female partner of a pregnant couple, also with modest financial aspiration, discussed education as crucial preparation for their future child, "How are you going to get a house without education? How is it going to be a surprise if we are not ready for the child?" (Carolina, age 17).

Family Planning

Many adolescents described family planning (n = 30) as a goal and provided detailed descriptions about their future plans regarding marriage and parenting. Marriage goals were discussed in light of timing, with not all couples in agreement: "It goes bachelor's then master's – so my master's and then get married at thirty." (Daniela, age 16), "I'm not sure if I'm going to get married anytime soon." (Francisco, age 16). Many couples mentioned having long- term goals and marriage plans with their current partner, while others described the current partner as a potential marriage partner, "(Providing) for my woman. I'm with you now. That could be you. To make sure that you have everything you need. And if we have a kid, everything he needs." (Juan, age 17).

Among non-parenting youth, parenting goals included plans to have one or more

child(ren). Some participants described wanting to be a good parent, "My goal is to be a good parent, a good wife, a good successful person" (Angel, age 17). Many also described the age that they wanted to have a child (e.g., "I want to be a mom when I am 19," Emma, age 16), how many children they wanted (e.g., "I want 10 kids. I want a big family. I have a big family myself. . .," Sara, age 16) and some even provided the aspired name(s) of their child(ren). Differences emerged with regard to timing of wanting children. Ten percent of youth in the modest and neutral and 50% of youth in the high financial aspiration group indicated they would like to wait start a family until having a stable income and living environment. As two male participants described:

First goal is to save money for a house from there maybe have a family (Sam, age 17).

As of like children, I don't really want them right now. Maybe in like fifteen more years. When I'm like thirty. . . Depends when I really have a stable job and a house, a place where I can take care of myself and my partner (Francisco, age 16).

More youth (*n* = 8) in the modest financial aspiration level were teen parents compared to fewer youth with ambivalent (*n* = 4) and high levels (*n* = 3) of financial aspiration. Among parenting couples, that is, the couples whereby at least one member of the couple already had children at the time of the interview, specific goals about their childr(en) and parenting were discussed. For example, Nicole (age 16) shared, "My goal is to be a good mom to my son and teach him right. . .". Another [Sofia, age 16] shared that she wanted to "raise my kids in a stable house." Some discussed how parenting posed a challenge to their career and educational plans, "Well, I can still be a model. I'm just going to have to work harder." (Alejandra, age 17). At the couple level, participants encouraged their partners to think about how their children fit in with future plans. For example, one male participant (Hector, age 16) questioned his partner about her career options, "I don't like your future (plans) because it kind of putting me as a single parent," and encouraged his partner to consider their parenting responsibilities while making educational plans, "I just don't understand how the child is going fit into your schedule if you are at school all the time."

Travel goals (*n* = 26), which included moving, were also commonly dis- cussed. Most students who described their goal of wanting to move or travel were from the ambivalent financial aspiration group (*n* = 16), followed by modest (*n* = 6) and high financial aspiration students (*n* = 3). Some students discussed travel in relation to attending college (e.g., "I kind of want to go to California, but I feel like I would only go there if I got a really good scholar- ship." Javier, age 15), or to move and pursue a career, "My goal is moving to Texas, get a job over there, and work over there." (Ivanna, age 17). Others expressed the desire to move to gain independence, "After that, I want to move out because I don't want to spend the rest of my life with my mom" (Sofia, age 16). The remaining portion of participants described wanting to travel for enjoyment, "My other goals are to travel, so when I get older, I'll work and work and work so I can get to be where I can travel." (Michelle, age 17). Some couples found commonality in travel goals, "I would like to study abroad in Spain" (Olivia, age 16), "Yeah, that's where I want to go. Go to another country and study their culture" (Alex, age 17).

Relationship Goals With Current Partner

A smaller portion of students (n = 20; two of whom were pregnant/parenting) expressed direct goals related to their current partner. This theme evidenced connection to their level of financial aspiration, as more students with modest (n = 10) and ambivalent (n = 7) levels of financial aspiration described relationship goals compared to students with a high level of financial aspiration (n = 3). Discussion within this theme included goals to marry one's current partner, commitment, family acceptance, and relationship quality improvement. For example, two males indicated their goals as "to be accepted by your family – stay 100% committed to the both of us" (Ivan, age 16), and "No matter what we do, no matter where we go, we're always going to stay together" (Kevin, age 15).

Discussion

Social Cognitive Career Theory (SSCT; Lent et al., 1994, 2000) posits that youth's goals are central to their actions, and are influenced by a myrid of factors to include self-efficacy beliefs, outcome expectations, personal interests, and contextual

factors such as financial supports, opportunities, and barriers. In this study, we delineated Mexican American adolescents' goals and found that their financial aspirations, a value associated with outcome expectations (SCCT; Lent et al., 1994, 2000), emerged as an overarching theme in which the remaining themes of career, education, family planning, travel, and relationship goals were contextualized. Similar to prior studies (Kracke, 2002; Massey et al., 2008), career and educational goals were the most prevalent goal topics. Reflecting the importance placed on strong family ties within Hispanic cultural norms, and the importance of background con- textual factors to youth's goals as delineated by SCCT (Lent et al., 1994, 2000), youth discussed their goals as influencing their families, and many described plans for a family of their own. The latter included several family goal-oriented conversations among youth who were pregnant and/or parenting. This study has added to the literature by highlighting the centrality of financial pursuit to Mexican American youth's goals, as well as by contextualizing their goals in light of familism.

Educational and Career Goals

Longitudinal research with Hispanics has found that youth have higher expectations for educational attainment compared to other ethnic groups (i.e., adolescents expect to complete some college; May & Witherspoon, 2019), whilst actual attainment outcomes are lower (i.e., 20.6% completion of a Bachelor's degree compared to 41.9% among non-Hispanic whites and 28.1% among Blacks; U.S. Census Bureau, 2022). Our research sheds light on this in that many youth—and those with high financial aspirations in particular—did not have clear pathways to educational and career pursuit. Despite wanting to be wealthy, youth with high financial aspirations evidenced the least discussion of college attainment or financial aid. Rather, adolescents with modest levels of financial aspiration discussed college and seeking scholarships more than youth with either high or ambivalent financial goals. Considering that a college degree is a steppingstone for many higher paid positions, adolescents in the modest group presented clearer paths toward earning a sustainable income and incurring less debt via financial aid/scholarship. Moreover, it is interesting that many youth with service- oriented career choices planned to go to college. According to SCCT

(Lent et al., 1994, 2000), exposure to specific learning experiences (e.g., modeling of parental careers) has a direct impact on outcome expectations. It may be that youth across levels of financial aspiration varied in their exposure to information about certain career paths and the education necessary to be successful. This is an avenue for future research.

Partner Influence and Family Planning

Adolescence is a time of rapid brain development and much of this entails an enhanced ability to think abstractly, plan ahead, and set goals for the future (Casey et al., 2008). Although SCCT posits the potential impact of peers on goal-setting (Lent et al., 2000), little is known about how these processes unfold. Specifically, this study highlighted some of the ways in which goal- related dialog between romantic partners has the potential to positively impact adolescents' educational plans and career exploration. However, romantic relationships may also limit adolescents' career options (Furman & Shaffer, 2003). For example, adolescents in a prior study felt pressure from a romantic partner not to go to college and to start a family early instead (Mitchall & Jaeger, 2018). Developmentally, adolescence is a time of transition to adult-hood (particularly in Western cultures; Graber & Brooks-Gunn, 1996) and puberty also takes place, denoting the beginning of sexual maturation (Brooks- Gunn & Graber, 1994). Hispanic youth are more likely to become pregnant and bear children compared to other ethnic groups in the United States (Martin et al., 2019) and in this study, pregnancy and parenting were significant considerations for teen parents who co-negotiated their plans and discussed ways to modify their individual goals in order to provide for their children. Much research has pointed to supportive parental behaviors and support as crucial for adolescents who seek higher education after graduating from high school (Kracke, 2002; May & Witherspoon, 2019; Mitchall & Jaeger, 2018). However, this research also points to the importance of supporting adolescent and young adults who are parenting to be successful in career and education. For example, some universities have childcare centers on campus and provide additional resources, such as housing, to young mothers who are parenting while attending college (see V. Brown & Nichols, 2013).

Financial Hardship and Cultural Considerations

SCCT posits that background contextual factors including both cultural norms and socioeconomic status can impact individual interests and goals (Lent et al., 2000). In our study, youth who desired financial wealth often contextualized their plans as wanting to be able to provide financially for their family of origin. Financial hardships within their families may lead some feel pressure to take care of their parents or siblings rather than incur debt and/or leave the home to attend college (Mitchall & Jaeger, 2018). Poor socioeconomic status was reflected in this study among youth with modest levels of financial aspiration who did not want to struggle in the ways that their parents had. It may be that level of financial aspiration is affected by generational status and/or level of youth acculturation. Specifically, first generation immigrant youth may be more apt to encounter challenges to their schooling and thereby aspire to more modest careers and financial attainment. Along a similar vein, youth who have been in the United States longer may be exposed to media messages that popularize wealth or to cultural norms which prioritize individual pursuit. Irrespective, youth across levels of financial aspiration denoted that they wanted to make their families proud, many explaining the reasons for their educational goals as being the first- generation high school graduate and/or college student. Further, consistent with the value of familism, youth in our study negotiated career and educational goals with desires to have families of their own, although those with higher financial aspiration were more apt to describe wanting to wait until they had secured a good wage and job before having children. Moreover, nearly one-fourth of youth in our study were pregnant and/or parenting and evidenced strong family values in their goals to be good parents to their children and to be able to provide for them. Our study has added to the literature by contextualizing the nuanced ways in which Mexican heritage youth are influenced by both familism and ethnic pride in their conceptualizations of the future.

Study Implications

Taken together, our findings indicate the need for high schools and community agencies to provide youth and their parents with culturally competent education on careers, goal setting, financial scholarships, and post-secondary education options. These

should include not only college preparation but also careers in trade, given that many youth in our study aspired to careers in construction, fashion, and cosmetology. Limitations to the quality and quantity of college information for immigrant parents is particularly challenging for first generation immigrant students. A lack of information and support in one's native language potentially leads to unclear paths toward goal success, even for students who have a high career aspiration (Kiyama, 2010). A majority of youth in our study discussed post-secondary education, and these youth may be optimally supported by positive and overtly expressed beliefs in their ability to succeed, an early and consistent emphasis on education, autonomy, and taking a family-based approach. For example, first-generation youth have expressed that they want to set a good example for their siblings (Mitchall & Jaeger, 2018). Moreover, given the importance of familism to Hispanic youth and families, helping youth to negotiate both parenting and career pursuit is important to culturally competent service provision. Further, the centrality of financial aspiration to youth's goals suggests that communities, schools, and parents should also help youth to weigh the costs (including social) and benefits of careers that take more versus less post-secondary education to pursue.

Strengths and Limitations

A strength of this study was video taping interactions between dating couples, which provided a natural setting for adolescents to share their thoughts without interruption and others present. This setting permitted in-depth exploration of goals as voiced by adolescents themselves with very little prompting (i.e., "Please discuss your personal goals"). Use of observational methods may, however, also be limited during the period of adolescence when youth may not want to disclose personal details with others watching. Further, since we solicited youth's goals in such an open-ended manner, we are unable to draw conclusions about financial aspirations versus expectations. We framed their financial goals as aspirations, but further research should utilize measurement that accurately accounts for this important distinction (May & Witherspoon, 2019). Further, longitudinal research is needed that would follow youth over time to better understand connections between their expectations, aspirations, and accomplishments across not only career and educational domains, but also those

related to romantic relationships and family.

This study was conducted in a specific urban region of the Southwest United States. It is not necessarily generalizable to Mexican heritage youth in other areas. We also did not analyze our findings by age. It may be that youth who are closer to high school graduation have different goals for the future compared with the younger (i.e., age 15) youth in our sample. Future research should also include same-sex, queer, and transgender youth. Further, future research should collect data on the socioeconomic status of families rather than rely on the location of the study, youth reports of parents' jobs, and youth's conversations. Given the differing extent to which these low-income youth placed on attaining wealth, socioeconomic status and subjective social status in relation to youth's goals are important areas for continued research. Specifically, many youth wished to attain higher levels of wealth than what their families experienced, and females in particular voiced career aspirations that differed from their mothers' vocation.

Conclusion

The findings of this study have valuable implications for adolescent development and goal setting. Understanding the centrality of financial aspirations to Mexican American adolescents' goals is important to building a more equitable society with the inclusion of culturally competent programing and community-outreach. Although adolescents who had higher financial aspirations described parallel career choices, adolescents with more modest financial goals were more apt to describe post-secondary education and scholarship attainment. School-based programs and interventions should teach adolescents how to align financial goals with their career choice, education, and scholarship attainment in order to establish achievable roadmaps for success. Particularly for Mexican heritage and low-income communities, it is continually important to support parents and families, including youth who are pregnant and parenting.

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Author Biographies

Heidi Adams Rueda, MSW, PhD is the John E. Christensen Community Chair in Child Welfare at the School of Social Work at the University of Nebraska Omaha. Her research focuses on adolescent dating and sexual relationships within ecodevelopmental contexts, particularly among understudied youth populations. Within a holistic approach to dating health, her work aims to prevent teen dating violence and to foster strong foundations for healthy adolescent partnering.

Qihao Zhan, MSW, MPA, is a doctoral student in the School of Social Work at University of Illinois at Urbana-Champaign. Her areas of focus include teen dating violence, intimate partner violence, and violence prevention. Her research is aimed to help children and families who suffer from intimate partner violence, especially the health and developmental impacts of violence exposure and ways to break the cycle of violence.

Lela Rankin, PhD is a Professor in the School of Social Work, Tucson at Arizona State University. Rankin's scholarship focuses on preventive interventions for families, including issues of parenting and substance use. Rankin's research includes randomized family-based interventions across a variety of settings (schools, hospitals,

in-home).

Deaven Greenberg, LMSW, is a research program coordinator on community-engaged child welfare research projects in the Department of Social Work at the University of Texas at San Antonio. Ms. Greenberg has experience coordinating multiple research projects and data collection efforts related to healthy relationships and improving educational outcomes for adolescents and young adults with a history of foster care.