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Abstract

The following doctoral research studies the experiences and stories of adult post-traditional undergraduate women through a feminist narrative inquiry. The study focuses on the financing of a college degree and will be explored through understanding the educational journey of each participant to highlight personal struggle and system barriers. Currently literature about the importance of institutional and federal assistance for this population is absent from higher education. Using a feminist theoretical framework and narrative inquiry, this study describes the importance and value of educating women to both individual families and societal good.

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The Long and Unconventional Road: Stories of Financial Challenges and Systemic Barriers
in College Completion for Adult Women Undergraduate Students

A Research Proposal Presented to
Morgridge College of Education
University of Denver

In Partial Fulfillment
of the Requirements for the Degree
Doctor of Education

by
Michele Anne Tyson

May 2017

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Abstract

The following doctoral research studies the experiences and stories of adult post-traditional undergraduate women through a feminist narrative inquiry. The study focuses on the financing of a college degree and will be explored through understanding the educational journey of each participant to highlight personal struggle and system barriers. Currently literature about the importance of institutional and federal assistance for this population is absent from higher education. Using a feminist theoretical framework and narrative inquiry, this study describes the importance and value of educating women to both individual families and societal good.

ACKNOWLEDGEMENTS AND DEDICATIONS

When I began this doctoral degree, I was happily employed, newly married, and had an active toddler on my hands. Similar to the women I work with and those that participated in this study, I experienced a lot of life while I was pursuing my education. It took me nine years from start to finish. During those years, I had two additional children, moved two times for professional and personal opportunities, transferred institutions- losing credits along the way, took two “hiatuses” and switched jobs two times. There are many people to thank for their support during this near-decade. I have been grateful for all I have learned from faculty members at both University of Northern Colorado and University of Denver. A special thank you to my advisor and committee members. Dr. Ryan Gildersleeve, Dr. Judy Kiyama, and Dr. Art Jones, who was an inspirational co-worker as well.

After making the transfer to DU, I remember walking into class the first day and starting at a room full of women. I would have never guessed that many of these women would become as important to me as they did. Coincidence that I was a part of an all-women cohort? I don’t know. Writing together, sharing advice with one another, crying with one another, and laughing together. I can honestly say I would not have finished this degree without knowing these women. Sylk, Natasha, Kara, Varaxy, Rachel, Delma, and Darsella, thank you for the friendship and for the time together.

Thank you to the Women in this study who took the time to share your stories and allowed me into your world. And to the women not in this study, who I met along the way, I wish you the best in your continued pursuit of your education.

I have been fortunate in life to have always been in the presence of amazing women who have contributed to the big and small accomplishments. To my sister-in-law, Zhenya Tyson, thank you for turning me into a half-marathon runner during this doctoral process! Judi Stein and Diane Tyson, thank you for being the kind of grandmother that I could call on anytime to assist with anything.

To my own mother, Sharon Tyson, I don’t know where to begin. You showed me the power of education and the spirit of how to “do it all”. Your strength as a single-mother continues to amaze me daily. Thank you for showing me that the right thing to do is to find a way to use your position in life to make life better for others. Thank you for a lifetime of continued support, for loving your grandkids so much, and for asking “how is that paper coming along”?

I have been working on this degree for two of my children’s’ entire lives. All three of them will grow up remembering that Mom had class at night and had to leave on Saturdays to do homework in a coffee shop. I hope that I did a good enough job in also being there for the dinnertime review of the day, sporting events, bedtime, and heart-to-hearts. Time will tell if the power of your mothers’ education was as influential to you as my own mothers pursuit of a college education was to me. I really hope it is!

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CHAPTER I: INTRODUCTION

Earning a college degree is one of the most commonly referenced ways to ensure employment and economic stability in the United States (Alfonso, 2006; Baum & Ma, 2007; Callen, 2012; Duncan, 2010; Flores, Horn & Crisp, 2006; Gilbert & Heller, 2013; Gladieux & Perna, 2005; Goldrick-Rab, 2006; Kanter, 2011; Kohl, 2010; Levine & Nidiffer, 1996; Paulsen & St. John, 2002). However, for a variety of reasons that will be addressed through this research, the system of higher education is often not accessible to all populations, specifically those that are adult students, defined by the U.S. government as 24 years old or older (NCES, 2015b).

A number of supports for many individuals to access a college degree have proven effective, as students are attending college in the United States each year. However, it is critical to examine why many adult women are excluded from these opportunities to access quality post-secondary education and persist through graduation, and to question the impact on those that are not afforded the same opportunity as the traditionally-aged college population. Accessing and persisting through college completion is difficult for many people. For a number of reasons a young adult (aged 18-23) graduating high school may not attend college. This could be a conscious choice or it could be attributed to lack of preparation, lack of funding, lack of knowledge on how to enroll, or any combination of these and other barriers (St. John, Duan-Barnett & Moronski-Chapman, 2013). However, college could still be a future possibility for some of these young people as they move into adulthood. An individual could determine it is crucial to earn their college degree as they get older. Unfortunately, as the literature will demonstrate, these individuals are punished for not making that decision to attend college

sooner, as they are held back from completing the degree simply because they attend later in life. While there are different structural and personal limitations to consider, this study will focus on the limitations related to affordability and financing an education.

Many adult students, over the age of 24, enter college for the first time as an adult. There is an additional population to consider as well; the individuals who are able to access post-secondary education immediately after high school, but are unable to persist and drop out prior to completion. The current college six-year bachelors completion rate is less than 40% (Bound, Lovenheim & Turner, 2010; Duncan, 2010; Gladieaux & Perna, 2005; Mangan, 2015; NCES 2015a), which means that at least 60% of college students are leaving college without having earned a college degree. These “near-completers” (Michelau, 2011) are often in a precarious financial bind, as they most likely borrowed money from the government through financial aid to fund their education when they first enrolled. As they leave college, they often have student loan debt and do not have the college degree to get the job that will earn them the level of income they need to pay it off (Gladieaux & Perna, 2005). The impact of this phenomenon will also be addressed through this research.

With the increased need for a college degree in order to obtain and maintain gainful employment (Abel & Dietz, 2014; Pascrell & Terenzini, 2005), it is important to understand the personal and systemic financial constraints that hold back adult women from earning their bachelor’s degree. The purpose of this narrative study is to tell the stories of how adult post-traditional undergraduate female students persist through personal and systemic financial obstacles to complete their bachelor’s degree.

Statement of the Problem

Higher education is expensive, but it is considered to be an investment in one's future. Attaining a college degree can reverse the cycle of poverty for women, children, and families, but more must be done at a macro-level to provide the financial support necessary for adult women to access a college education and complete their degree (Levine & Nidiffer, 1996). Because women are attempting to enter higher education in order to compete in a capitalist economy, it is imperative that institutions adapt to the financial needs of adult women students, many of whom have children and are head of household. Current financial policy is restrictive and prevents post-traditional adult students from participating in the higher education system in ways that will allow for greater social and economic mobility.

Abundant literature addresses social mobility (Goldrick-Rab, 2006; Paulsen & St. John, 2002), the value of a college degree (Abel & Deitz, 2014; Pascarella & Terenzini, 2005) and the changing demographic of college students in the twenty-first century (Bound, Lovenhiem, & Turner, 2010; Montiegel, 1999; Museus & Jayakumar, 2012; Ross-Gordon, 2011; Soares, 2013). Literature also describes the affordability of a college education including the development of the federal financial aid system. However, less attention has been given to the importance of the role that financial policy could play for adult women to access a quality higher education and increase the chances of social and economic mobility for her family.

Through this research I will define the post-traditional populations that could benefit most from an increased opportunity to earn a college degree and describe the enrollment patterns of these students. In addition, I will outline the macro and micro-level

economic benefits to society and to an individual family when a woman holds a college degree, address the disparities among educational institutions in the United States, describe the benefits a degree from a community college versus four-year institution may bring to an adult woman, and finally, detail the financial limitations that are embedded in U.S. educational policy which limit college access for adult women.

Purpose of the Research

Due to the increased economic need for individuals to hold a college degree in the United States, it is critical to understand the personal and systemic financial constraints that hold back adult women. The purpose of this feminist narrative inquiry is to explore how non-traditional undergraduate female students persist through personal and systemic financial obstacles to complete a bachelor's degree, and to identify how these women are funding their education in adulthood. This study will also identify the systemic limitation that non-traditional populations face when accessing the system of higher education; that of financial aid.

This study will contribute to the higher education literature and provide practical understanding for institutional practitioners to improve systems and policies to make post-secondary educational opportunities more affordable for adult women.

Research Questions

The following questions will guide this study:

RQ1: What are the stories elicited when Post-Traditional Adult Women

Undergraduate Students describe their experiences trying to get to college,

finance their education and earn a bachelor's degree?

RQ2: How do Post-Traditional Adult Women finance their college education?

RQ3: How do Post-Traditional Adult women students perceive the financial investment in their education?

Representation of Voice: Researcher “In the Midst”

My own personal and professional life experiences have heavily influenced this research interest and are critical for me to address as the researcher. Clandinin and Connelly (2000) encourage the researcher to position herself and her own story in the research and believe it is impossible for the researcher to stay silent. They refer to this positionality as the researcher being “in the midst.” As a student affairs professional in higher education, I have worked with adult students on and off for almost 20 years. For the last five years, I have worked solely on behalf of the adult women post-traditional population. My professional role had me overseeing the recruitment and admission, academic advising, financial aid counseling, academic support services, and career counseling of the students. In working with a program that served adult women exclusively, I became familiar with the seemingly unique financial obstacles they face when obtaining a college degree. I learned of women using student loans to pay for childcare and then running out of loan money to pay tuition. I saw women leave without a degree because they had used all their grant money prior to earning a degree. I met many women persevering through the financial obstacles to earn their college degree because they believed that a diploma was the ticket out of poverty.

While I was privileged to have had the experience of being a traditional student who went to college immediately after graduating high school, I also know the struggle of balancing school, work, and family. I am a mother to three young children and have worked full-time and during my doctoral studies. My understanding and experience of

this lifestyle has allowed me to empathize with many of the stressors that the students I worked with spoke of regularly, and created space for a trusting relationship to develop between the students and myself. It is because of this space and these relationships that students often felt they could come to me for advice and support regarding their financial struggles.

Most important to this research interest, however, is that I am a daughter of an adult post-traditional woman. My mother was a single parent from the time I was four years old. She was raising my younger brother and me on her own and working a decent job when she learned she must obtain a bachelor's degree in order to keep her job and maintain her credentials in the field of nursing. My mom began her college education while I was in elementary school and was awarded her degree as I graduated high school. Thus her degree took her several years to complete. It was not an easy road for her, but watching my own mother work hard to graduate was inspirational and undoubtedly had a significant impact on my own educational path. It was the experience as a daughter of an adult student that eventually led me to work with adult women trying to earn their degree as well.

Significance of the Study

The impact of understanding lived experience through the power of narrative storytelling is significant (Clandinin & Connelly, 2000). My research design allows for the power of individual stories to demonstrate the adverse effects of public and institutional financial policy on an individual's life. The voices of the women in this study will reflect, bring to life, and possibly extend the themes in the literature relating to restrictions paying for college in adulthood. Riessman (2008) urges researchers to use

narrative analysis when trying to reveal the truth about human experience. The human experiences being studied through this project are those of adult women undergraduate students. Adult women balance a number of responsibilities or identities. They are mothers, daughters, caregivers, head- of- households, employees, and students. By presenting their stories of lived experience, I intend to increase awareness of the need to expand financial opportunities to assist adult women in funding their education. While this expansion should happen at the federal level, a number of initiatives could take place at the institutional level as well. This study's findings and implications could influence the financial programs that are developed and evaluated by institutions of higher education and state-level policy makers.

Theoretical Framework

In exploring the diverse character of women, post-modern feminism takes a stance of examining the political agenda and claims that women have historically been and continue to be a marginalized group of people (Olesen, 2005; Sands & Nuccio, 1992). Thus, I believe feminism is the appropriate perspective from which to examine the issues of adult women financing their college degree. The participants of this study are all women and the data demonstrates the systemic marginalization that women continue to face economically.

Creswell (2009) encourages the feminist researcher to examine policy issues related to social justice for women in specific contexts. Tamboukou (2008) is in agreement that policy issues relating to social justice for women must be deconstructed. She believes this should be done through narrative inquiry research because it is designed to draw upon and validate life experience. The goal of this study is to examine the

policies set forth by the federal financial aid system through the stories of adult women trying to earn their degree. Sands and Nuccio (1992) point out that there are many forms of feminism that can be used to situate social science research and suggest the applicability of this theoretical paradigm when studying issues of injustice, such as the feminization of poverty. The literature review for this study shows that generational poverty is more likely to impact women and children than men and that once a woman is in poverty, it is more difficult for her and her family to escape the cycle (Bettinger, 2004; Levine & Nidiffer, 1996; Seftor & Turner, 2002; Shaw & Goldrick-Rab, 2006).

Bloom (1998) identifies five common assumptions to consider when conducting research through a feminist lens. This paradigm will guide all aspects of my study:

1. *Social construction of gender.* Gender is socially constructed and feminist research should question the hierarchical placement of women behind men, specifically in social and political systems. The goal of such critique should be to overturn patriarchal domination and create social change for the betterment of women. While there are adult men in college as well, my study will focus on adult women in order to demonstrate the economic significance of women's education for a family. As women continue to earn a lower wage for equal work (Hegewisch & Hartmann, 2014; Pateman, 2014), a college degree is critical for the economic advancement of women and families.

2. *Study women's diverse lives and personal narratives.* Women's lives are rich data sources because they illuminate both logical courses of action as well as system-level constraints within which those courses evolve. The participants in this study have diverse life experiences, racial and ethnic composition, ages, socioeconomic backgrounds, and sources of motivation. The system-level constraints have affected

them differently because of these life and demographic variations, which will be demonstrated through this research study.

3. *Context of research questions.* Feminist research often includes questions the researcher has about her own experience. The need to know is based on both the desire to understand how experiences have shaped women's lives and also to discover ways to transform women's lives. Additionally, such research helps women learn how to have authority over their own lives. As a researcher, I have become interested in the issues facing adult women students because of my own personal and professional experience. Tying this personal and professional experience into my role as researcher is essential to this feminist research project.

4. *Critical self-reflections of the researcher.* The feminist researcher must open herself up to the scrutiny of the reader by locating her own history, values, and assumptions within the research. Because this research is deeply connected to my personal and professional experience, my positionality and reflections throughout the research process will be critical in bringing forth the stories of my participants. Ethically, it is important for me as the researcher to allow each of my participants to have a voice in shaping how these collective stories are told. However, it is also important for me to balance my own beliefs and opinions while engaging with the participants and the topics that emerge.

5. *Feminist research relationships.* Perhaps the most critical component and distinguishing characteristic of feminist research is the concern for the relationships in the research process. Building rapport in the field is critical for feminist research. I have worked in the professional setting with the students who are my study participants; thus,

the relationships between us existed prior to the research project. I have had different kinds of relationships with each participant ranging from prior contentious confrontation to trust and mutual appreciation. While this research is just one piece of my experience, my knowledge of the financial struggles of adult women college students has developed through these professional interactions. My rapport with these students strengthens the research, as my motivation is to bring forward their voices and their stories to those that may not have ordinarily considered the issues of adult women in the context of higher education.

Research Limitations

As with all research studies, there are limitations for this project. While the feminist narrative methodology is critical to this study, the stories of men are not included. There are many adult men also trying to pursue a bachelor's degree and this research is not intended to diminish the financial struggles facing this population.

The participants are all from the same institutional degree program at a private university serving adult women exclusively, so this study does not take into account adult women who are not supported through a specific program or adult women attending a public institution. For example, the voices of women students attending community colleges are missing. While several of the study participants have experience attending a community college as a part of their story, they are not currently enrolled in one. Perhaps the most significant limitation, and a population to consider in future research is women who have been unable to persist through degree completion and have stopped out for a period of time or dropped out entirely.

A limitation through the research design is its focus on financial struggle. My intention is not to approach the research problem from a deficit angle, but I anticipate that much of the data will reflect the participant's struggles. Approaching the conversation from a place of accomplishment and success may also have impacted the stories told.

CHAPTER II: REVIEW OF THE LITERATURE

This chapter reviews the literature on post-traditional adult women student populations, the social and economic mobility afforded to a woman holding a college degree, and the current system in place to finance a college degree. Additionally, consideration of social and political contexts will be provided to demonstrate the need for more women to earn a college degree in the United States. I will begin with a description of the post-traditional population that will be addressed in this research study. Then, I consider the importance of women's level of education and income earning potential to the social and economic mobility of their families and society at large. Next I will address college affordability and how to financially access higher education to situate the specific needs of adult women against the greater need. Finally, I will provide information in regard to the past and current social and political climates that have escalated the issues presented in this study.

Understanding the Post-Traditional Student Population

The profile of a typical 21st century, traditional college student is changing (Bound, Lovenhiem, & Turner, 2010; Montiegel, 1999; Museus & Jayakumar, 2012; Ross-Gordon, 2011; Soares, 2013). The traditional college student in the 20th century was a white young adult, aged 18 or 19, whose parents had attended college and held at least a bachelor's degree. These students likely moved away from home, lived in college residence halls, attended college on a full-time basis, engaged in various extra-curricular experiences and graduated in four years. Additionally, these students were likely full paying students who relied on a relatively small amount of financial assistance, if any, as they remained financial dependents of their parents. Soares (2013) suggests that the

traditional student no longer exists and that most college students are actually non-traditional.

In contrast to the traditional student characteristics, the National Center for Educational Statistics (NCES) in 2002 defined a non-traditional student as possessing at least one of seven characteristics: delayed enrollment in college after high school completion; attends college on a part-time basis; financially independent of their parents; employed full-time while attending school; has dependents such as children, parents or siblings that require their time and financial resources; is a single parent; and/or did not complete high school (Horn & Carroll, 1996). Heller (2011) reported that the number of non-traditional students on college campuses has increased 190% between 1970 and 2007; however, this increase is tapering off and there has been a slight decline among adult students in the last few years (NCES, 2015a). Understanding these adult students' needs is critical to ensuring their academic success and providing greater opportunity to fully participate in the economy by creating avenues for social mobility.

Post-Traditional Student Demographics

"Non-traditional students exist as a group only in the presence of traditional students" (Trowler, 2015, p. 298-299). In 2011, only two-thirds of high school students attended college immediately after high school (Hauptman, 2011). Given the fact that so many undergraduates diverge from the traditional path of higher education, Horn and Carroll (1996) argue that the label "non-traditional" has become a misnomer. Soares (2013) encourages us to reframe the label of "non-traditional" student and replace it with that of "post-traditional," to better reflect all the needs of individuals pursuing a college degree in the 21st century. It is not that these students are "non" indicating that they are

the opposite of a traditional student. It is that the depth and breadth of “traditional” has evolved, encompassing the many faces and the life experiences of individual students.

“Post-traditional” students (Soars, 2013) are the fastest growing population of college students today (Bowl, 2010; Montiegel, 1999). They are students who are most 1) likely first generation college students 2) often first-generation U.S. citizens 3) usually students who are not only financially independent from others, but also have children or family that are financially dependent on them 4) typically work full-time and take classes part-time, causing an increased time to degree (Montiegel, 1999) 5) often adults typically older than 23-years-old and 6) often from an historically under-represented, marginalized population (Gault, Reichlin & Roman, 2014; Soares, 2013; Trowler, 2015). The post-traditional student does not fit the historical look of a “traditional” college student and has become the norm in post-secondary education over the last three decades (Montiegel, 1999; Soares, 2013). While most of this population is over the age of 23, a growing number of “traditional-aged” students also meet the criteria of a post-traditional student. The characteristics often associated with the post-traditional learner actually represented 73% (NCES, 2002) of the total college-going population in 2000. By 2013, 85% of the college-going population was considered post-traditional based on the criteria above (Soares, 2013). For the purposes of this study, the label of adult student and post-traditional student will be used interchangeably because of the significant overlap in demographics and characteristics of both populations. The term “non-traditional” will no longer be used in this research.

The federal government classifies these students as financially independent, simply based on factors such as age and marital status (Price, 2004). Soares (2013)

outlines an additional set of commonalities by which these post-traditional learners can be identified: 1) They are the wage-earners for their families 2) they combine work and learning or move in-between them frequently 3) they pursue credentials that employers will recognize and compensate 4) they often require a level of developmental education and 5) they seek a number of student support services to help them navigate the system of higher education. For all of these reasons, and others, post-traditional students are considered to be an at-risk population (Ross-Gordon, 2011). The recommendation to colleges and universities has been to provide alternative and “non-traditional” curriculum to these students in the classroom, however because more students of all ages are requiring developmental education, flexible scheduling options, and additional financial support, modernizing the college campus will benefit the majority of students, regardless of age (Soares, 2013).

In a study focusing on the struggles of adults living in poverty and trying to obtain a college degree, Levine and Nidiffer (1996) found that adult and post-traditional students also share other commonalities that are less about demographics. They often have lower levels of self-confidence about their intellectual and academic abilities and tend to also possess a great deal of misinformation about higher education because they have not had friends, relatives, and co-workers who attended college. The researchers found that many adult and post-traditional students came from less than supportive environments, having overcome troubled pasts and troubled relationships. Often these adults experienced some disruption in their lives that eventually pushed them into college, despite doubting their own abilities.

Over half of the post-traditional college student population is female (NCES, 202015a). The American Association of University Women (1999) reported that 55% of total college enrollment is women students, and the majority of the enrolled adult population are women. In contrast, the traditional 18-year old student is more likely to be a man.

In one study the American Association of University Women (1999) found that the post-traditional student, whom they call School-to-Work population, have ACT and SAT scores that would be classified as “average” and that their own parents likely do not have a college degree. In fact, 55% of these adult students were found to have mothers with only a high school degree or less. These adult women who enter work right after high school and attend college later are likely to go into secretarial and service industry positions such as food preparation, janitorial work and housekeeping for full-time employment (Montiegel, 1999).

Challenges with Access and Persistence

Higher education public policy and the typical college campus were created for the “traditional” college student, many years ago. Modern policy related to access and financing of a college education had its roots in the 1960s. While tenants of the campus culture are centuries old, both policy and culture of the past remain today, servicing a mere reflection of the once-majority student population that is now on the decline. It is the growing number of post-traditional students who benefit the least from the policy and the campus culture, which should concern higher education scholars and policymakers. If post-secondary education is essential to the future of the United States, then the

structures in which one can access college must change and the way in which education is delivered must quickly evolve.

Adult students are often the students that the primary educational institutions failed as children (Levine & Nidiffer, 1996). These are the students who, as youth, missed out on opportunities to learn about the value of a college degree and the steps required to access post-secondary education, and most likely never knew college was an option (Cabrera & LaNasa, 2000). They were not on the radar of college access programs nor individual counselors in the schools. Today's adult students could also be those that did find their way to a college campus as traditionally aged students, but may have found that their academic needs were not adequately met, or that the culture of the institution was not congruent with their financial, emotional, and life circumstances. Any or all of these conditions may have led them to leave college without having earned their degree.

The methods in which institutions of higher education and individual campuses are addressing these changing demographics vary significantly. Current practices in higher education negate that the post-traditional student is actually the majority. This student is often ignored within institutional policies and processes that guide the evolution of campus systems that do not acknowledge the life experience of these students. Often, these students are likely to be single parents, veterans, immigrants, lower-income, employed full-time, or first generation students (NCES, 2002), all of which are characteristics of an "at-risk" student (Ross-Gordon, 2011). Such life experiences have shaped who students are before they ever set foot on college campuses, but the experiences are rarely honored or even acknowledged when they enter college.

Paulson and St. John's (2002) research focuses on the lack of knowledge regarding college choice and the impact that lack of knowledge had on where or even if one chose, or did not choose, to go to college. Guidance counseling in high school, understanding the required financial resources for college, awareness about the financial aid process, and adequate academic preparation (Montiegel, 1999) are all elements of college-going practice that are often directed to K-12 students. The lack of this college awareness is often referenced in the literature as being a barrier to accessibility of higher education (Cabrera & LaNasa, 2000; Gildersleeve, 2010).

If youth miss the opportunity to acquire college-going literacy (Gildersleeve, 2010) and college-choice skills (Cabrera & LaNassa, 2000) and do not obtain enough information on the accessibility of college and the benefits of a college degree, they do not pursue post-secondary education after completion of high school. The formal opportunities to gain exposure to college-going literacy and college-choice resources end as these young people become adults. Levine & Nidiffer (1996) remind us that even among low-income groups, the support and mechanisms that exist for poor people to go to college are more easily accessible to younger students, not to adults. The American Association of University Women (1999) speaks to the continued information gap that exists in regard to going to college once the formal exposure is over, and further explains the specific gaps in educational opportunity available in adulthood.

There is also a group of individuals who may have acquired college-going literacy and college-choice skills, but other factors may have played a role in the individual not pursuing post-secondary education. The individual may have not been able to afford college; they may have not been able to forgo employment to attend college; they may

have been pregnant or already caring for a child upon high school completion; or they may not have had the emotional support and encouragement to attend (Levine & Nidiffer, 1996).

While the adult student could have been an individual who did not go to college right out of high school, there are also adult students who did obtain the college-going literacy skills and that did participate in the college-choice process in their youth. The United States actually has one of the highest percentages, at 70% of high school students that enter college within one year of high school graduation but only about 25% are academically prepared for college. The underprepared students are not completing college (Duncan, 2010). Additionally, an individual may have enrolled in and attended college as a traditionally-aged student and stopped-out along the way prior to degree completion. In a study of college students who entered college for the first time in 2008, Mangan (2015) found that one-third of those students had transferred institutions at least once by 2014; six years after initial point of entry. Half of these students actually transferred more than once, and this does not include the students who left their post-secondary education entirely. These students were more likely to be low-income adult students who were attending college on a part-time basis, and were concentrated in the community college sector.

There are many reasons why students of all ages might leave college prior to completion. Tinto's (1987) Theory of Student Departure is one of the most commonly referenced explanations of why traditionally-aged students leave college prior to earning a degree.

In short, Tinto (1987) believed that there were characteristics of an individual student and characteristics of an institution that upon intersection would allow for a student to either persist through completion, or would cause the student to leave the institution and perhaps post-secondary education entirely. The basic tenets of this theory also hold true for the adult post-traditional student as well. Pre-entry attributes (Tinto, 1987), the students' goals, the institutional experience and how a student integrates into academic life are as critical for adult students as they are for the traditionally-aged. Understanding how each tenet may look different for an adult post-traditional student is necessary and will be further described below. While Tinto's framework puts the onus on the student to fit into the institutional culture, Museus and Jayakumar (2012) argued that the institutional culture is more responsible than individual student factors in retention. Museus (2014) believes that the modern college campus culture has not evolved with the needs of the changing demographic of students entering college. While his research is not focused on the adult student, many characteristics used to define the post-traditional student are the same that are used in Museus' Culturally Engaging Campus Environments model: first generation, low-income, recent immigrant, and students of color.

The combined research in regard to number, type, and reasons whereby students leave college today would suggest that these are the future adult students that will need opportunities to complete their degree tomorrow.

College Access and Student Experience in Adulthood

Often, despite the failures of the educational system to recruit and retain traditionally-aged college students through degree completion, something leads a number

of these individuals back to college in adulthood. Many adults either find their way back to the pursuit of a college degree, or enroll for the first time in adulthood. In their study of how poor individuals get to college, Levine and Nidiffer (1996) found that for adults it was a dream, the means to achieve the dream, and a level of self-confidence that led them to eventually complete their degree. While this was similar to traditionally-aged students in their study, Levine and Nidiffer (1996) also acknowledge that adult lives are interdependent and complicated, finding that adults were led back to school after a life occurrence that led them to want a chance and a change. Going back to school may be more difficult for others in adulthood, however.

Factors such as family background, the students' skills and abilities, and prior educational trajectory are used by Tinto (1987) to describe the pre-entry attributes. An adult student may have an even more complicated family background that could include the responsibility of dependents, which would impact how they fit into the institution's culture. Additionally, many adult students are deemed remedial (Ely, 1997), also impacting their fit within an institution.

The institution is often not prepared for the specific needs of post-traditional students, which impacts the student's ability to positively intersect with the institution, and to create the positive relationship that Tinto (1987) would argue leads to retention. Ely (1997) found the needs of those adult students to include basic academic skills, information about employment opportunities, and strategies for managing stress. In general, Ely (1997) found that adult students have a higher expectation for quality customer service and support in every aspect. The largest concerns of adult students are managing family and financial stress. These stressors are not as common among

traditional students, and if the institution is not prepared to support these students, the campus will appear unfriendly to them. An unfriendly campus culture often contributes to student attrition (Museus & Jayakumar, 2012). Similar to traditional students, the key factor in success for an adult student is social integration and kinship, however this is difficult to find when the campus culture is not conducive to the needs of the adult student (Ely, 1997).

Not fitting in at a chosen institution will often lead the student to leave in pursuit of a better fit. For some adult students this better fit may mean not continuing their education anywhere. Six-year graduation rates are low among first-generation and low-income students (Gault, Reichlin & Roman, 2014; Gladieaux, Hauptman, & Knapp, 2010), which could indicate the post-traditional learner is at risk of not ever completing a college degree.

The “Near-Completer”

Researchers (AACU, 1999; Callen, 2012; Goldrick-Rab, 2006) emphasizes that it is often the traditionally underserved populations that are more likely to drop out of higher education. Gladieaux and Perna (2005) point out that those dropping out of college are more likely to come from low-income backgrounds, more likely to have children, more likely to be independent of parent financial support and also more likely to have parents that do not have a college degree either. Callen (2012) indicates one reason for this is because of the need for students to reduce academic course loads in order to work more hours and earn more income to pay for college, while also contributing to the income of the family. The current eight-year bachelor's completion rate is less than 40% (Bound, Lovenheim & Turner, 2010; Pingel & Sponslor, 2015), which means that at least

60% of college students are leaving college without a college degree. Gladieaux & Perna (2005) expressed concern about those who drop-out, indicating that student dropouts are the “forgotten half” of the nation’s adult population, and they will be left behind in the nation’s developing economy. Michelau (2014) and the Lumina Foundation define these students as “near-completers” instead of dropouts, and share similar concerns in regard to these students being left behind. The Education Commission of the States (Pingel & Sponslor, 2015) point out that 22% of the U.S adult population are “near-completers,” having earned some college credit, but no degree. The Center for Adult and Experiential Education calculates 38 million adults in the United States with some college and no degree (CAEL, 2008).

As the path to higher education often does get interrupted, some students must postpone post-secondary education only to return later, which causes an increase in time to degree (Horn & Carroll, 1996). One of the greatest barriers to education in adulthood can be family. Adult learners must juggle work and family responsibilities, which too often limits their ability to forgo earning an income in order to earn a degree. Often these adults must return to the world of low-wage work as they leave their education behind.

Despite the growing numbers of adults enrolled in post-secondary education, and the expressed need for this population to earn some type of post-secondary credential, in 2015 the National Center for Education Statistics reported the actual percentage of post-traditional working-age adults enrolled in college has experienced a recent decline (NCES, 2015a). The reporting system of adult students does not account for discontinuous enrollment patterns, which could reflect additional flaws in the system. An individual may not be enrolled at the exact point in time that data is collected.

Adult students are likely to “swirl”, moving in and out of different educational environments. In a system-wide sample using NELS data, Goldrick-Rab (2006) discovered many students are exhibiting multi-institutional attendance patterns, as 47% of students in the 21st century have attended more than one institution over a six-year span, and 15% attended more than two institutions. They may be enrolled in a community college one term, transfer to a four-year institution in the following term, yet go back to the community college to complete a course in a subsequent term. At any point they may also need to take a term off from school and not enroll anywhere. The American Association of University Women (1999) refers to this swirling as a potential deterrent that will, in the end, spiral adult students off any education path at all. Others believe that if institutions are genuine in their attempts to grant access, they will need to adapt to meet this enrollment pattern.

Additionally, many adult students require developmental education (Soares, 2013). Often they are also in direct pursuit of the skills and credentials that employers are requiring in the moment (Soars, 2013), which also explains some of the swirl in and out of institutions, as employers require certain competencies. The enrollment patterns are also dependent on finances. One cannot enroll in college if they do not believe they can afford it and if eligibility criteria for tuition assistance policies do not meet those needs addressed above.

Clearly, earning a college degree is not easy for the post-traditional adult woman population. A number of challenges have been presented in terms of whom an adult post-traditional woman is as well as the obstacles standing in the way of learning how to access college and persist through degree completion. There are many reasons why

women may choose not to go to college. However, the following section will provide detail for one to understand the importance of holding a college degree in the 21st century.

Social and Economic Mobility

The welfare of individuals is measured by level of income and income is determined by level of education in the United States (Baum & Ma, 2007; Flores & Osquera, 2013; Mortenson, 1998). If opportunity is defined as a chance to participate in society, than higher education is the route to that opportunity. College access, and therefore social mobility, has a generational effect. Krein and Beller (1988) explain this cycle best by using the Household Production Theory, a model developed by Gary Becker and others in the 1970's.

The tenets of this theory are that intergenerational mobility is less likely to occur in lesser educated families due to the deprivation of resources, both time and money (Becker & Tomes, 1979). By applying this theory to a study of single-mother headed households, Krein and Beller (1988) evaluate the implications of growing up in a single-parent home. They argue that the deprivation of time and money in these homes translates to fewer reading materials in the home environment, less time spent on schoolwork, and lack of engagement of the parent in the education of the child (Davis-Kean, 2005). Children growing up in a home with a limited income are also often forced into the labor market early themselves because they are relied upon to contribute to the household income, further limiting time for post-secondary education. Often the young adult contributing to the income of the family has not even completed high school (Krein & Beller, 1988). For both single and dual parent families, an increase in resources could

help the next generation succeed. Those increases can be reached through better, higher paying employment opportunities. The number of jobs that pay a sustainable living wage while requiring only a high school diploma are disappearing (Levine & Nidiffer, 1996; Tate, 2015). In the 21st century, the higher-paying employment opportunities will be found in the knowledge-based industries such as science and technology and those with a college degree are more likely to obtain those positions.

The Knowledge Economy

Obtaining a college degree was the path to opportunity in the 20th century, but in the 21st century, higher education has become a gatekeeper or barrier to opportunity (Callen, 2011; Van Hook, Brown & Kwenda, 2004) due to the level of skills that are required for the jobs in the knowledge economy of the 21st century. The construction and manufacturing economy that employed many Americans without a college degree in the 20th century has been on a steady decline for the last decade with a rapid decrease following the economic crisis of 2008 (Kohl, 2010). While estimates vary slightly, Kohl (2010) and Tate (2015) indicate that 63% to 65% of the jobs in the future will require a college degree. The knowledge economy is one that will generate jobs in health care, education, science, engineering, mathematics, and technology. It is predicted that 60 million Americans will lack the skills and credentials to join this knowledge economy (Kanter, 2011). Non-degree holding adults and immigrant populations are most susceptible to falling behind in the new economy (Van Hook, Brown & Kwenda, 2004). Systems of government, including higher education, must step in to reverse this negative trend and create the workforce needed for the 21st century. Higher education must do this by first looking at the systemic mechanism established in the financing of a college

degree and evaluate how that system can better fit today's college students, who are predominately adult women.

American higher education is not keeping pace with expanded demand for the available careers (Kohl, 2010). It is up to higher education policy-makers to control the process of degree output to benefit both an individual, a family, and to also influence the betterment of society at large (Baum & Ma, 2007) while filling the required employment pipeline in the 21st century. The individual, familial and societal benefits achieved from holding a college degree are reinforced by other scholars (Baum & Ma, 2007; Callen, 2011; Flores & Osquera, 2013; Mortenson, 1998; Paulsen & St. John, 2002; Van Hook, Brown & Kwenda, 2004) and are described below.

Cycle of Poverty

The role that post-secondary education plays in the United States today is one that can both break and perpetuate the pattern of socio-economic class reproduction (Paulsen & St. John, et al. 2002). Baum and Ma (2007) and Price (2004) remind us that the system of higher education plays a dual role in the economy, one that is at the individual family level and the other that is at the societal level.

In 2006, only 9% of people living in poverty were found to have held a bachelor's degree (Shaw & Goldrick-Rab, 2006), which would indicate that holding a college degree is a ticket out of poverty, as 91% of those with a degree are living above the poverty level. The United States must do a better job of making college available to poor adults to aid in bringing them out of poverty (Levine & Nidiffer, 1996). Callen (2011) believes this could be accomplished by reframing the public policy agenda to better reflect the economic and demographic realities of our time. An education policy agenda should

result in a stronger economy by increasing the potential for an individual family's social and economic mobility. The benefit of increased social and economic mobility for a family is also significant because there is a multigenerational advantage. Each subsequent generation following the degree-holder will be set up for greater educational and economic success (Goldrick-Rab, 2006).

Making a college degree more financially attainable to the post-traditional student will have an effect on social mobility. One quarter of those living beneath the poverty line in 2006 were Latino (Shaw & Goldrick-Rab, 2006). How well the needs of the changing demographics are met will determine the demand for social welfare in the future (Callen, 2011; Mortenson, 1998).

Living outside the confines of poverty could also have a positive effect on other aspects of one's physical and financial health, which also has a greater economic benefit to society by reducing costs in other social service arenas. Welfare and healthcare costs would be significantly reduced as people escape poverty because those with a college degree are more likely to maintain better physical health. Smoking habits, increased levels of exercise and lower obesity rates all have a connection to post-secondary education (Baum & Ma, 2007). In terms of financial health, education is connected to having a higher credit rating (Montiegel, 1999; Gladieaux & Perna, 2005). When a family has a higher credit score there is greater opportunity to buy a home, enhance employment opportunities, and increase lifetime earning potential. On the other end, poor credit can have a broader negative effect on the economy as often individuals with poor credit experience garnished income and seized income tax refunds, all of which will cost the nation more (Boatman, Evans, & Soliz, 2014).

The odds against escaping poverty are growing larger each year. Poor children are more often than not growing up to be even poorer adults, perpetuating a cycle of poverty for subsequent generations (Levine & Nidiffer, 1996). One way of breaking the cycle of poverty is educational degree attainment. Among all race groups, it is the level of the mother's education that has the greatest impact on the educational attainment of children (Krein & Beller, 1988). Klebanov, Brooks-Gunn, & Duncan (1994) believe this has to do with the physical environment in which a child grows up and found that when the mother had a higher level of educational attainment, the family lived in a better neighborhood. When the family lived in a poorer neighborhood, the effects on the family were significant and perpetuated the cycle of poverty.

In an economic study conducted by Levine and Nidiffer (1996), it was determined that there was no other group of people who had a more difficult time getting to college than adults who had grown up poor. Children from a low-income home are more than three times as likely to not complete high school and twenty times more likely to never graduate from college; and the odds are less than one in three that a poor person will attend college at all (Levine & Nidiffer, 1996). Children that grow up in poverty are also more likely to experience drug problems and spend time in prison in adulthood, which also costs the nation in other ways.

Perhaps by making higher education more accessible to mothers in the United States, this trend can be reversed. In a longitudinal study spanning 20 years, Currie and Moretti (2003) found a direct correlation between a mother's education and the health of her family. Through this study it was determined that healthier children go on to be more highly educated and more economically productive, demonstrating the importance of a

woman's educational attainment to subsequent generational educational attainment. A college degree can lead to more financially stable employment, which can reduce the amount of financial stress in the home, positively impacting family health. Mental health is equally important to physical health (Klebanov, Brooks-Gunn, & Duncan, 1994). Coping skills, problem-solving skills, personal organization and planning skills can be acquired through education. Klebanov et al. (1994) also points out that lack of coping, problem-solving, and personal organization skills can contribute to depression and depression in mothers often affects the relationship that women have with their children.

The authors demonstrate that mothers who are stressed and depressed tend to have less emotional energy for their children and there tends to be less warmth in the relationship between mother and child. Davis-Kean (2005) also addressed the concept of maternal warmth and also attributes this warmth to a mother being in good mental health. Providing this warm social climate assists in a child's cognitive development, which also impacts the ability for the child to stay engaged in academic work themselves. These methods of developing social and educational capital in the home are critical to the academic success of the child. Alleviating financial stress through more stable employment, which is more likely to be obtained by earning a college degree, can lead to a healthier physical environment. A healthier physical environment in the home leads to more advanced educational attainment for the subsequent generation.

Children who have a parent that has attended college will have greater access to college-going information and are more likely to also pursue a college degree (Alfonso, 2006). In 1999, the American Association of University Women (AAUW) found that both children and adult children (over 23 years old) are more likely to go to college if

their parents have a college degree, and Paulsen and St. John (2003) emphasized that this was particularly true if the mother had attended college and earned a degree. Alfonso (2006) found that students whose parents hold at least a bachelor's degree are twelve times more likely to earn at least an associate's degree themselves. Interestingly, it is the educational level of the mother that has a greater impact on the subsequent generation (Montiegel 1999; Paulsen & St. John, 2002).

The social mobility of the individual, and of the family, clearly has an impact on the greater good. The positive impact has been recognized in recent federal level decision-making, specifically policy related to financing a college education (Baum & Ma, 2007). The Higher Education Act of 1965 was the first piece of legislation to establish the idea that a college education could break the cycle of poverty by providing social mobility to a family (Bettinger, 2004; Gilbert & Heller, 2013; Levine & Niddifer, 1996; Seftor & Turner, 2002). The United States has reached a standstill, however, as Duncan (2010) reports that this current generation of young adults is the first in our nations' history that has not achieved higher levels of education than the generation preceding them.

The most reliable path out of poverty is through education, which is why President Obama, during his administration, saw access to education as the civil rights issue of a lifetime (Kanter, 2011). Van Hook, Brown and Kwenda (2004) studied immigrant and native-born populations to determine the likelihood of families moving out of poverty based on race and level of education, and found that there is a direct correlation between immigrant status, lower levels of education and living in poverty. The researchers found that one barrier to a family's ability to move out of poverty was

the educational level of each generation. Because it is more difficult to escape poverty without a college degree now than it was 30 years ago, intentionally breaking the cycle of poverty through education is critical (Van Hook, Brown & Kwenda, 2004). Increasing the financial accessibility of a college degree, particularly to adults, will aid in breaking the cycle.

Financing a College Degree and Financial Aid Policy

As demonstrated, the need to hold a bachelor's degree in the United States increases all the time. Yet, at the same time, due to the increasing cost of higher education, financing a college degree has become a greater burden for families regardless of the age of the student. Graduation and college completion rates are low among first-generation and low-income students (Gault, 2014; Gladieaux et al., 2010) and there is speculation that it is because of the combination of increased cost to attend college and the decreased amount of aid available. The Consumer Price Index saw an increase of 432% between 1971 and 2009, yet during this same time frame college tuition increased 1200% (Heller, 2011). College has been too expensive for many families to afford. This expense is one of the many reasons why high school graduates do not attend college right away, or at all.

In general, it is widely understood that financial aid has a positive impact on college accessibility and persistence through degree completion (Gladieaux et al, 2010; Price, 2004; St John et al, 2013). When looking at the financial aid awarding and repayment process through a critical lens, it is easy to see that issues of race, class, ethnicity, and gender continue to perpetuate a social system of inequality (Price, 2004). The gaps that exist between different racial, ethnic, and class lines continues to grow

(Gladieaux et al., 2010) and one can argue that the financial aid system plays a role in those gaps. Lower-income students who receive aid do not have the same choices as students who are not in need of aid. The choice of where one can go to college is just one example. Often, even after receiving grants or loans, lower income students are limited in the type of college education they can afford (Price, 2004; St. John et al., 2013).

The United States encourages market choice while also limiting the capacity for one to make choices in higher education, as described Apple (2006) describes. This paradox affects the post-traditional student in many ways. Because post-traditional students are typically from an underrepresented race or ethnicity, because they are often from a lower socio-economic class and because they are often the income-earner of their families, the current system of how the United States finances higher education will limit the choices these students have in obtaining their degree. Post-traditional students will be pushed into the community college systems, simply because it is more affordable and the amount of aid awarded can come closer to covering the cost of attendance. Attending an elite, private, expensive school is often not a choice for these students because the amount of federal financial aid awarded is not enough to pay the high cost of attendance. While it is difficult to prove that the federal financial aid policy and practice have any direct correlation to the type of institutions one chooses to attend, it is logical to assume that students and their families make college choices based on the amount of financial aid they receive in comparison to the total cost of attendance (Campaign & Hossler, 1998).

The average student has \$7,000-\$29,000 (NCES, 2015c) of student loan debt upon completion of their college degree, which is up from \$5,000-\$20,000 just a decade ago (Gladieaux & Perna, 2005). While this amount seems significant, it is important to

note that those who complete their degree and therefore hold qualifying credentials to enter the workforce will most likely earn the salary that will allow the individual to repay this debt. Those that are not able to reap the rewards of the educational investment are those who leave college prior to earning their degree- the near-completers- and then are not able to enter that higher paying workforce due to lack of academic qualification (Gladieaux & Perna, 2005).

Price (2004) refers to 21st century higher education practices as regressive, meaning that more minority and low income students are being held even more financially responsible for their education than ever before. This “regressive policy” lens can certainly be used to look at the post-traditional student who is required to be more financially invested in their education as well. The burden of paying for a college education is five times more difficult for low- income families than those in the middle or high-income bracket (Heller, 2011). Families in the lowest income groups find that the proportion of income required to pay for one year’s worth of college tuition at a public school has more than tripled (167%) in 37 years (Heller, 2011). African American and Hispanic families have to pay an even higher portion of family income to cover student tuition than their white counterparts (Heller 2011).

Using NCES Beginning Post-Secondary Student (BPS) data, Gladieaux and Perna (2005) found that half of all entering freshmen took out student loans. Six years later 20% of those students who had borrowed money had dropped out. These 350,000 people had no degree to show for their mounting debt, and became the subject of their research study. Within the study, 39% of the borrowers who had dropped out were students of color, with the highest concentration being African American students and the majority

of the borrowers coming from low-income families. They also found that these students were twice as likely to be unemployed than their counterparts who had completed their degree and they were ten-times as likely to have defaulted on student loans. The study is a microcosm example of what is happening to those who have slipped through the cracks, often gaps, in higher education financing policy: the near-completers.

The upward trend in post-traditional students has mirrored the downward trend of college completers in the last decade. Being that many of the post-traditional students are near-completers (Micheleau, 2011) one can assume that the students who left college without a degree over the last 20 years are now the same students coming back, as older, post-traditional students, attempting to complete their degree. Since more people who are going to college are dependent on loans to afford the increasing tuition, one can also assume that the post-traditional students are a large percentage of students borrowing money for student loans today.

As demonstrated by the number of near-completers described above, access does not ensure degree attainment. St John et al. (2013) insist that using financial aid to provide access to higher education does not guarantee that all of these students are graduating from college. More must be done to ensure that students have the aid they need to persist through degree completion. It is critical to understand that this aid must go beyond the cost of tuition, however, the aid must also accommodate other expenses that coincide with the life circumstances of the adult student.

The post-traditional student must navigate a number of life circumstances that often differ from the current delivery structure of higher education, particularly in regard to finances. Taking classes on a part-time basis and not being likely to complete their

college degree in six years are just a few. There is nothing in the financial aid policy about how to support post-traditional students with other aspects of their lives to assist with the affordability and practicality of earning a college degree. Child-care issues, health care issues, and greater financial obligations are examples of the other social factors that must be considered for these students. The current model of financial aid does not recognize the post-traditional student's status as an independent that will need additional aid beyond their traditional-aged peers, to address the cost of attendance when going to college. These students are a source of income for their families. They cannot leave their jobs to attend school full-time and the equation for an Estimated Family Contribution (EFC) on the application for financial aid does not factor in the number of dependents the student may be responsible for financially. Without a system that accounts for these two factors, adult post traditional students have been, and will continue to be, kept out of the higher education system.

This restrictive system will continue to keep adults out of the higher education system, which will continue to prevent the next generation from advancing. The following section will provide a brief history of significant financial aid policy developments.

Financial Aid History

Federal student financial aid policy has a complicated and controversial history that has contributed to a number of problems that exist within the current system of higher education today. Understanding the development of the current financial aid system is critical to understanding how it must change.

The practice of providing financial support for higher education came out of the Higher Education Act (HEA) of 1965 and was initially designed to be one piece of a comprehensive social program intended to reduce poverty in the United States by enabling low and middle income students to invest in themselves in that moment, and repay that debt in the future (Boatman, Evans, & Soliz 2014; Fossey, 1998; Mortenson, 1998). Fossey (1998) credited the policy as being the government's most successful policy initiative in higher education at that time. The aid awarded amounted to less than a quarter of a billion dollars when it originated and was primarily in the form of grants (Fossey, 1998; Levine & Nidiffer, 1996). A number of additional programs emerged throughout the 1970's establishing many types of student loans, some of which still remain today, like the Pell Grant. Others, like subsidized and unsubsidized loan programs have evolved into modern familiar programs, while some others have disappeared entirely, like the recent Perkins Loan Program. These changes demonstrate that the system can evolve as societal needs change, which would indicate the possibility for additional evolution would exist, to better accommodate adult post-traditional women.

Until 1992, the federal policy reflected changes in the national agenda for higher education at that time and placed more of the burden on the individual student borrowers' families by taking a large portion of financial responsibility away from the general public. This can be seen, among other ways, in the federal government's decision to change the way in which loan interest was paid (Price, 2004). Until that time, all loans were subsidized loans where the federal government paid the accruing interest during the time that the borrower was enrolled in the program (Fossey, 1998). The move to unsubsidized loans developed in the 1990's, which required the responsibility of paying

interest to go to the student as soon as the loans were distributed (Fossey, 1998). In the 1980's a growing number of borrowers were in default, meaning they had not made payments on their student loans. By 1991, 22% of all student loan borrowers had defaulted on their loans within two years of exiting college (Fossey, 1998). The impact of this will be discussed below as it relates to the adult student. By 1993, more than \$20 billion was loaned out, which increased another 50% to over \$30 billion by 1997 (Fossey, 1998).

Recognizing that growth in student loan debt was having an effect on other social factors, in 1995 the Clinton administration began seizing income tax returns of borrowers who were in default in an effort to recapture some of those dollars (Fossey, 1998). Additionally, during this time, policies were put in place to prevent any borrowers who were already in default from securing any additional student loans, a factor that will also be further addressed through this study. These were the first aggressive attempts that the federal government made to affect student loan borrowing behaviors, and this perhaps became an unintended barrier for post-traditional students trying to complete a degree. By 1996 student loan debt was the fourth largest sector of debt, behind mortgages and credit cards. By 1998 one-third of all student loans awarded were unsubsidized.

Adult Post-Traditional Borrowing Behaviors

As mentioned, the post-traditional student is not one who graduates in four years (Bound, Lovenheim, & Turner, 2007; Bowl 2010; Levine & Nidiffer, 1996). These students can take up to ten years or more to complete a bachelor's degree and are also prone to transferring in and out of multiple institutions to earn their degree (Bound, Lovenheim, & Turner, 2007). Because of the length of time to earn their degree and the

number of institutions they have attended, they often run into limitations in regard to the amount of federal aid the government permits them. Some students are unable to take out enough student loans to complete their degree on account of the enrollment patterns described above. Too often they are unable to pay their student loans and go into default. Unfortunately, some students do this without ever having earned their college degree. The consequences of owing the government money, while not earning the income to repay that debt, have been detrimental for both the individual and the economy at large.

When borrowers are out of school for a period of time they are required to pay back their student loans regardless of whether or not they obtained a college degree or other certification with that borrowed money. Loan payments are generally between \$120 and \$200/month, yet some of these individuals are not working in high-income jobs based on their lack of college degree, and chances are they are not paying their student loans because they cannot afford to do so. The debt-to-income ratio for student loans is 7.3% for students who have dropped out of college (Gladieux & Perna, 2005). The combination of being in debt and not earning a livable wage is the perfect combination that contributes to an individual woman going into default. If that woman is in a position of going back to college to finish the degree she already started, she is most likely still in need of financial support in the form of federal or state financial aid in order to attend college, but because of being in default, she is no longer eligible to receive student loans. These borrowers are not able to complete their degree because they are not eligible to take out more loans to pay tuition, which is increasing each year.

Student loan default and repayment policies are just two examples of federal policies related to higher education that are preventing the post-traditional student from

completing her college degree. These two examples are important to understand.

however, because they do have a direct impact on an individual's ability to advance themselves and their families within society.

Student Loan Default

A borrower is in default when they have failed to make a payment on their student loans for 270 days (Gladieaux & Perna, 2005). The consequences of being in default are significant, as it may warrant garnishment of wages and poor credit scores. One of the most significant consequences to their study is the impact being in default has on continuing education. A borrower in default is unable to borrow any student aid funds to earn their degree. Being in default is a significant barrier to degree completion (Gladieaux & Perna, 2005). In looking at who defaults on student loans, Volkwein, Szelest, Cabrera & Napierski-Pranci (1998) reported that academic fields of study, race, annual income, high school completion, and institutional type all have significant relevance to student loan default rates. In addition, they reported that attending a four-year institution is associated with a lower default rate than students attending community colleges and for-profit schools. Unemployment and working in low-wage jobs seem to be the top two reasons for an individual not making payments on their student loans. As African American and Latino populations tend to have lower degree attainment, they are more likely to default on student loans (Gladieaux & Perna, 2005).

While literature is limited, there are significant numbers of post-traditional near-completers who are unable to complete their degree on account of student loan default. Limited relief has been considered for these students, as just recently in July 2015, the Student Aid Bill of Rights was announced. One piece of this bill regulates the way in

which debt collectors must treat those that are in student-loan default, offering programs to rehabilitate the status of the debtor (Field, 2015). This rehabilitation includes coming to an agreement on a monthly payment and then the borrower making that monthly payment in its entirety and on time each month for one year (Gladieaux & Perna, 2005). Once the loan has been rehabilitated, the borrower is able to continue borrowing to pay for their college credential.

Independent Status

Traditional students are able to use their financial aid award to cover their cost of living, specifically room and board expenses, as they are built into the cost of attendance for an institution. Because living in a residence hall and eating in dining halls is considered to be a portion of the cost of attendance, financial aid such as Pell Grants and government loans can, and often are, used to cover these expenses. For a post-traditional student the cost of mortgage or rent is not factored into the cost of attendance in attending college. Nor is the family grocery bill, the electricity and water bills, the cost of childcare while mom and/or dad are attending school, or the potential loss of income one might endure in order to attend college (Levine & Nidiffer, 1996). These basic survival expenses are nowhere in the discourse of how a post-traditional student should budget for college or how they can afford to complete a degree.

Adult students are considered financially independent by the federal government, meaning they are not receiving financial assistance from parents, which should change the criteria around actual “cost of attendance” to acquire a college degree. However, the cost of attendance formula used by the federal government in calculating student loans remains the same and continues to not address the needs of a financially independent

student (Levine & Nidiffer, 1996). Low-income students are more likely to be financially independent than ever before. Twenty-six percent (26%) of the college-going population today are independent post-traditional students with dependent children (Gault, 2014). A portion of this population will often choose to quit or forgo school altogether because the financial process is too complicated (Gault, 2014). Completing the Federal Application for Financial Student Aid (FAFSA) and understanding the federal government's calculations of Estimated Family Contribution (EFC) are two examples of systems that are not easy to understand, leaving some families unable to navigate the process. Once again, the post-traditional student is ignored in the policy, as the system itself does not acknowledge the life circumstances of these students, which would have an impact on how much the individual really could anticipate contributing to the cost of attendance.

In addition, post-traditional students are often in school longer than the traditional four years because they are unable to attend full-time so they must borrow money over a longer period of time, and are subsequently taking a longer amount of time to repay loans (Nelson, 2012). All of these factors have had an effect on the total number of borrowers and the total amount borrowed at any given point in time. This in turn also has an effect on the increasing number of individuals who are in default. In addition to these factors, public anxiety over paying for college is at an all-time high; college tuition keeps rising; more students must borrow more money to attend college; and more people are struggling to pay it back as the jobs they are entering into after degree completion are not paying enough (DeLisle & Holt, 2012).

Pell Grant

As of the 2014-2015 academic year, the maximum Pell Grant award was \$22,200 over the course of four years. The Pell Grant is only made available to the neediest students as defined by the government's Estimated Family Contribution equation (DeLisle & Holt, 2012), which is not enough to make college a financially comfortable decision, particularly for a post-traditional student. Students who are also parents are disproportionately more likely to have EFC of \$0 (Gault, 2014), which would indicate that they are among the neediest students. Low income students are less likely to take loans now than they had been in the past, and they are also less likely to get any financial counseling compared to their high-income peers (Gault, 2014).

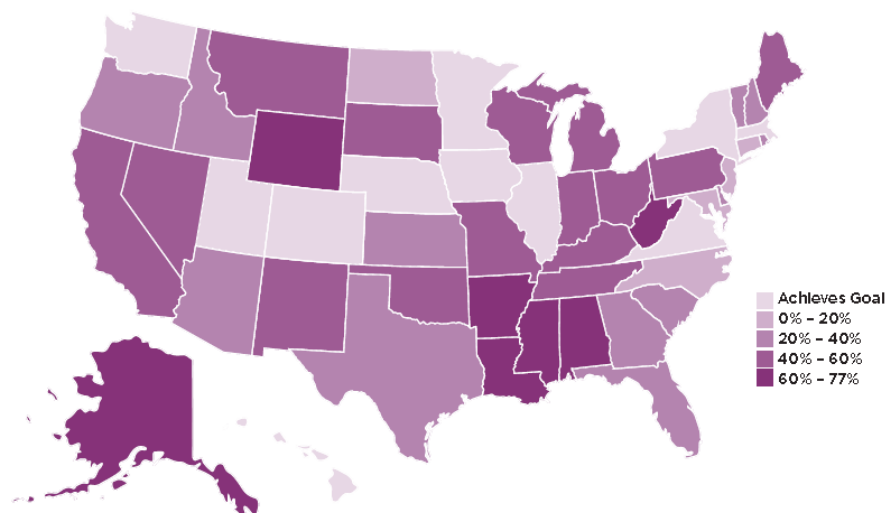
In addition, the amount of the Pell Grant awards has remained stagnant. The amount is not dependent on the college attended or the amount of tuition charged. This further limits the type of college education that one can pursue, often pushing post-traditional students to the margins of higher education; the two-year community college, which tends to be more affordable. These low-income students wanting to pursue a private education, often perceived as being a better education, do not have access to additional federal grants to do so.

Social and Political Context

An additional role of higher education is to increase human capital at the societal level as well. Recognizing the need for a more educated society, President Obama made higher education a national priority. On February 24 2009, in an address to the joint congress, President Obama set a goal for the United States to have the highest proportion of college-graduated adults in the world by 2020 (Duncan, 2010). In order to meet this

goal, it is estimated that an additional 8.2 million people must earn a college degree or credential (Bound, Lovenheim & Turner, 2007; Callen, 2012; Duncan, 2010; Kohl, 2010).

This increase in the population of individuals with a college education cannot be met solely by educating the once-traditional college student. The United States must expand access of higher education opportunities to additional populations, as there are simply not enough of these traditional students in the educational pipeline to meet the need (Pingel, Parker, & Sisneros, 2016). Sherman and Klein-Collins (2015) indicate that the United States will be 19.8 million degrees or credentials short of this goal if specific action to address adult education is not taken. Figure 1 illustrates this gap in the pipeline in each state. In order to meet the goal, colleges must educate students who have been considered more non-traditional: low-income, minority, adult, immigrant, and less academically prepared students (Duan-Barnett & Moronski-Chapman, 2013; Michelau, 2011; Soares, 2013; St. John et al, 2013).



Source: Education Commission of the States analysis of Increasing College Attainment in the United States: Variations in Returns to States and Their Residents, see Appendix A

Figure 1. Gap in Educational Pipeline by percentage. ECS (2016).

College Completion Agenda

In 2009, after several years of reports that economic and educational growth in the United States was flat, President Obama announced to the joint Congress that the United States was no longer first in the world in the proportion of educated adults (Duncan, 2010; Obama, 2009). The U.S. had fallen behind economic competitors in terms of college participation, degree completion, and educational attainment of young adults (Callen, 2012). President Obama boldly indicated that national leaders must act efficiently and aggressively to ensure a more educated nation. President Obama's completion agenda called for 60% of adults to have completed some credential, an associate's or bachelor's degree, by 2020. In order to accomplish this, there must be an increase in the number of college degrees awarded, but due to funding challenges adults are pushed into the community college system where they will graduate with a less valued degree, if any degree at all, and will then be tracked into a lower-paying job than what a peer with a bachelor's degree would earn. This keeps that individual and their families lower on the social ladder and will prohibit or at least slow down the chances of mobility. There are many state and national policies that have emerged to address the need for a stronger workforce and to better educate those most in need, but it is an alignment in federal financial aid policy that is needed. Financial policy is restrictive and prevents non-traditional adult students from participating in the higher education system in ways that will allow for greater social mobility.

Forty-two percent (42%) of adults over the age of 25 held a college degree in the 20th century (Kanter, 2011), which made the United States first in the world in degree attainment. In the 21st century, the United States has fallen to 9th in the world (Duncan,

2010). While there has not been a significant decrease in the actual number or percentage of adults with a college degree, other countries around the world have surpassed the United States. The nation failed to keep up.

There have been a number of attempts to identify the root cause for this failure including fractures in the K-12 system, which have led to lack of academic-preparedness and an increased need for funding in the criminal justice and healthcare systems, among others. Some would argue that, in general, policies related to higher education have not been innovative enough to keep up with the changing 21st century college student (Apple, 2006; Bowl, 2010; Bound, Lovenheim & Turner, 2007; Callen, 2011; Duncan, 2010; Flores, Horn & Crisp, 2006; Heller, 2011; Soares, 2013; St. John, Duan-Barnett & Moronski-Chapman, 2013). Too much of the focus at the national, state, and institutional level continues to be geared to the 20th century student (Soares, 2013). As the demographics in the U.S. have evolved from the prior century, so too have the potential college-going populations (Alfonso, 2006; Bowl, 2010; Callen, 2011; Duncan, 2010). The students of the 21st century are different than they were even 20 years ago, with today's student being older, more likely to be a first-generation college-student, and more likely to come from a lower socioeconomic class than the previous 20th century student (Soares, 2013).

Society at large is the biggest stakeholder in the gap in financial aid policy for post-traditional students. Not only will members of the general public need to take advantage of student aid as individuals to fund their own college education, but it is the economic and social gains within a society at large that would be positively impacted by a full-functioning stable financial aid system, guided by policy that benefits the greater

good, not just a select few. The cost of a college education is growing, as stated above, and the federal financial aid program is not keeping up with that growth. While many students are affected by increases in tuition and decreases in federal aid, my review of the system will be from the perspective of the effects specific to the adult post-traditional student. Very little information about how to assist these students in funding their education can be found in the discourse of the American Graduation Initiative. The lack of acknowledgment in the policy discourse has negated the post-traditional student experience, essentially making this student invisible.

The 21st Century Economy

In his address to the joint congress, Obama went on to indicate that the United States could once again be first in the world by outlining a multi-faceted agenda, addressing gaps in both K-12 and higher education policies and practices (Duncan, 2010). Obama stated that the goal was to increase the number of adults holding a college degree or credential to 60% by the year 2020 (Callen, 2012; Duncan, 2010; Kanter, 2011). This proclamation is referred to as both the 2020 Agenda and the American Graduation Initiative in the literature, and is also often referenced as the College Completion Agenda by organizations such as the Lumina Foundation and the Adult College Completion Network (Micheleau, 2011).

This address to the joint Congress came in the second month of Obama's presidency, just days after having signed the American Recovery and Reinvestment Act into law, a \$100 billion education investment (Duncan, 2010). Kanter (2011) describes this Act as an "infusion of funds to stimulate the economy" with much of the focus related to higher education access and degree attainment initiatives. President Obama

stated, “education is not just a pathway to opportunity, it is a prerequisite” (Kanter, 2011, pg. 11). This prerequisite is relatively new to the 21st century economy. Duncan (2010) describes this 21st century economy as one that is knowledge-based and global in scope and will require greater cross-cultural competencies along with increased critical thinking and language skills. Sixty-three percent (63%) of the jobs in the United States will be knowledge-based and will require a college degree as jobs in the new economy will address world problems like sustainable energy, terrorism, and reducing poverty around the globe (Duncan, 2010). An educated workforce is essential.

The Educational Pipeline

In order to meet the 2020 goal of being first in the world, the United States must see a significant increase in the number of college degrees awarded each year. Callen (2011) suggests this increase would be around 6 to 10% annually, which Kanter (2011) estimates as over 8 million more college degrees than what the system is prepared to award at this time. The Lumina Foundation’s Goal 2025 is to ensure that 60% of Americans do hold a degree or high-quality credential by 2025. The foundation is working with individual states to increase the number of college completers. While this increase can be partially achieved by enrolling more high school-aged students immediately after they complete K-12 schooling, and ensuring they persist through degree completion (Kohl, 2010), others point out that higher education must attract adult learners, some who never went beyond high school and others who left college prior to degree completion, in order to meet the goal (Duncan, 2010; Kanter, 2011; Michelau, 2011). There are simply not enough middle school and high school students in the pipeline (Michelau, 2011). Two-thirds of the nations’ college completion goal will not

come straight from high school (Kanter, 2011); these degree earners must be adult learners. Many of these adults will have some college credit, yet no degree, and others will be those that never considered college as an option after high school, but do in adulthood. However, with so much attention being given to the K-12 system, the opportunities for adults have been ignored until recently. Not every high school graduate will go to college right away and there must be opportunities for these individuals to re-engage with educational opportunity later in life.

Welfare and Work Policies

In 2010, through the Healthcare and Education Reconciliation Act, the Obama Administration began to better align funding and policy with the intent of providing a “cradle-to-career” approach to education (Kanter, 2011). Much of the focus was on providing opportunity for every child to have access to a competitive and comprehensive educational path by investing \$40 billion into the Pell Grant, a program designed for low-income students. In addition \$2 billion was invested into the nations’ community college systems (Duncan, 2010; Kanter, 2011), giving an additional 2 million students access to a post-secondary degree (Kanter, 2011). Kanter (2011) also reported that this Act simplified the Free Application for Federal Student Aid (FAFSA), implemented a direct lending program and ended bank subsidies for those borrowing money.

Early in 2015, the conversation about how to fund higher education once again received national attention as President Obama called for a financial model that would provide community college at zero cost to the student. In 2017, with a new presidential administration, it appeared as though these plans would come to a halt. Free education will not be scaled to a federal level under the current administration, states like Tennessee

and New York approved and were in the process of implementing free education as of April 2017 (Wilhelm, 2017). While the specific populations and issues raised in this paper are not necessarily key components of the state proposals, adult students may benefit. What are missing from these plans, however, are reforms that are at the individual student level. Proposed strategies focus on institutions lowering tuition; providing debt-free college; and reversing state de-investment in higher education. While important, these proposed solutions have a number of shortcomings, particularly as they relate to adults without a degree. A comprehensive solution must include the reworking of the financial aid system to better fit the need.

However, there has been no mention of student age in any current financial aid policy discourse. This will continue to be a gap that perpetuates poverty if it is not addressed in the next round of financial aid revision. With the exception of using the age of 23 to determine independent status, age has never been factored into determining student financial need. Federal financial policy should not discriminate based on the age of the students in need of aid. However, the older student is certainly being financially oppressed through the federal financial aid policy that does not consider the additional economic and social burdens that these students face.

Conclusion

Several researchers have provided recommendations for change to the systems of higher education that will better accommodate the post-traditional population. While Boatman, Evans, and Soliz (2014) and Delisle and Holt (2014) all provide recommendations around financial education, neither offer specific policy recommendations on how to facilitate that education nor broader recommendations in

revising the overall policy. DeLisle and Holt (2014) also suggest that the Department of Education could and should educate borrowers on not only taking out the loan, but in understanding how to pay it back; debt consolidation; and the consequences of defaulting on a loan. Price (2004) recommends a more integrated system of financial aid, one that balances federal, state, and institutional dollars to better serve the individual student- but does not provide a strategy of how to do this.

Perhaps by reevaluating the higher education expenses that are factored into the cost of attendance, and using the actual cost of living for adults in the calculation of need, the financial aid system could better support adult students. Additionally, financial literacy is not a part of most post-secondary education planning curricula. Institutions could provide literacy curriculum to help students of all ages understand the system of financial aid. Campaign and Hossler (1998) remind us that the “original goals of student financial aid were to make higher education affordable and accessible for moderate and low-income students who benefit from post-secondary education, but who might not be able to matriculate for financial reasons” (p. 85). Because these post-traditional students are more likely to be first generation students, come from an historically under-represented population, and are at or below the poverty level, one could argue that the system of higher education is perpetuating a system of oppression by limiting access to an affordable quality education for this segment of the adult populations.

As the demographic of who attends post-secondary education continues to evolve, so must public policy related to federal financial aid programs. Evidence outlined in this chapter suggests that the federal financial aid process must change. A healthy federal financial system must consider who the college students are and should evolve to meet

their needs. Much of the current policy focuses on the individual benefit of college degree attainment, but ignores the societal benefit of degree completion (Price, 2004). Progressive financial aid policy must include the post-traditional student in order to increase the social mobility of all members of society. The following chapter introduces the feminist narrative research study that was conducted to understand this issue further.

CHAPTER III: Theoretical Framework and Methodology

The previous chapter's literature review has shown a range of evidence for the economic benefit of holding a credible college degree. Particularly for adult women, the value of a college education is significant. While research points to the benefits for the individual, family, and society, little is known about the financial challenges that women face in obtaining their degree. Exploring the stories of adult women pursuing higher education can offer significant contributions to the expanding discourse surrounding financial aid, paying for college, and adult college completion. The voices and stories of adult women are often neglected in both the research and the practices surrounding college access and affordability. Based on my personal history as the daughter of an adult female student and my professional experience working with adult women, I have conducted this qualitative study to bring forth the voices and stories of adult women working toward their undergraduate degree in order to advocate for better financial strategies in higher education.

The following section describes the theoretical perspective, methodology, and research methods that were used for this qualitative study, which addresses the following research questions:

RQ1: What are the stories elicited when Post-Traditional Adult Women Undergraduate Students describe their experiences trying to get to college, finance their education and earn a bachelor's degree?

RQ2: How do Post-Traditional Adult Women finance their college education?

RQ3: How do Post-Traditional Adult women students perceive the financial investment in their education?

The study was approached from a postmodern feminist lens and used narrative inquiry research methodology to examine the experiences of adult women pursuing their bachelor's degree. "The aim of qualitative research is to understand the meaning of human action and to explore and tell the human story" (Lahman, 2008, p. 359). Narrative research allows the researcher to share the stories of the researched in her own words rather than the researcher's (Clandinin & Connelly, 2000). I will bring forward the human story of the struggles that adult women are facing in pursuing their college degree and highlight the sacrifices they make to finance their degree. If institutional leaders understand the motivation behind an individual's goal to complete an undergraduate degree, they will be equipped to advocate for systemic change in post-traditional adult women's access to a college education. The rendition of these stories will occur through feminist narrative inquiry as a theoretical perspective and methodology by collecting "field texts" (Clandinin & Connelly, 2000, p. 92) generated from interviews which I refer to as research conversations.

Theoretical Framework: Post-Modern Feminism

Crotty (1998) describes theoretical perspective as a philosophical stance that informs the research methodology and provides context for the data collection process, grounding the study in logic and establishing criteria for the study. Postmodern perspectives accept that knowledge is set in the conditions of the world today and strives to challenge perspectives of class, race, and gender by looking at political rights, equality and differences (Creswell 2007; Sands & Nuccio, 1992; Woodward & Woodward, 2009). Creswell (2009) describes feminist perspectives as those that "center and make problematic women's diverse situations and the institutions that frame those situations"

(pp. 10). The eight participant stories in this study describe injustices when accessing a college degree that pertain to the economic complexities facing adult women. Attaining a college degree can reverse the cycle of poverty for women, children, and families and more must be done at a macro-level to help financially support adult women in accessing college and completing their degree. By connecting these stories to the gaps in current policy, I hope to promote an awareness that has not been previously prevalent in the literature.

In their description of the historical roots of post-modern feminism, scholars assert that one of the pillars of feminist theory is the celebration of differences (Creswell, 2007; Creswell, 2009; Ramazanoglu & Holland, 2002; Sands & Nuccio, 1992; Woodward & Woodward, 2009). This study allows the stories of women from very different backgrounds to be told. The participants have different racial and ethnic identities and socioeconomic backgrounds and varied family structures, as well as educational backgrounds that span a depth and breadth of both opportunity and missed opportunity. Among these differences are also commonalities, as the women have all faced financial challenges in obtaining their degree.

Feminism was born out of the women's movement. However, because different forms of the women's movement developed at different times in different cultures, using different languages, and in differing ways, the characteristics of feminism remain somewhat fluid and any single definition can be disputed (Ramazanoglu & Holland, 2002). Early feminism in the nineteenth century took on issues of workplace conditions, health, sexuality, political representation, and basic education (Ramazanoglu & Holland, 2002; Woodward & Woodward, 2009). Feminism in the twentieth century, described as

second-wave feminism, examined male dominance and the desire for women to engage in political activity for the betterment of all women.

Woodward and Woodward (2009) identify the recent interest in individual women's personal experiences with inequality in the systems that were addressed through the 1960's, 70's, and 80's, as third-wave feminism, which was born toward the end of the 20th century. Feminist scholars (Woodward & Woodward, 2009) expand on the third-wave by addressing issues of individual empowerment, intersectionality and inequities within everyday life among diverse populations of women. Through this research project, the shared inequities and obstacles faced by the diverse participant stories demonstrate that there continue to be issues effecting women that cut across racial, ethnic, and economic identities, and it is not until there is broad system change that these obstacles can be overcome. As with the prior generations of feminism, Woodward and Woodward (2009) emphasize social change as a key component to advancing women.

Based on these assumptions of third-wave feminism, I suggest feminism of the 21st century will not be about women alone. Rather, it will be about addressing systemic oppression, which perpetuates the inequities that continue to keep large numbers of women, children, and families from advancing. While women continue to be the center of feminism, it is understood that for the betterment of children and families, and even men, women must not be held back educationally. The stories collected through this research also highlight the benefits of 21st century feminism to the family and to society. The time to revisit the financing of higher education through the feminist lens is now, as I look specifically at funding practices within higher education and examine finances as an obstacle to degree attainment.

Feminists are constantly rewriting feminism, with some similarities, but no general consensus (Ramazanoglu & Holland, 2002; Woodward & Woodward, 2009). Feminist theories are centered on the diverse lives of women and the complexity of the situations in which they live (Creswell, 2007). In examining the social justice issues that frame those living situations, one can see that there are numerous policy issues that have implications for inequity found in and among societal institutions, including the system of higher education and the governments process for financing a college degree.

As a feminist researcher, I am encouraged to approach research with an emphasis on compassion, non-judgmental acceptance, and ethical relationship building (Ristock & Pennell, 1996; Sands & Nuccio, 1992). The feminist researcher is also encouraged to enter into the research with a “desire to change the social and political order so that women will no longer be oppressed” (Sands & Nuccio, 1992, p. 492). Having served adult women through a student service capacity (further outlined below) I have been inspired to advocate for the financial benefit of this student population. Often the feminist researcher takes political action to address the injustices (Sands & Nuccio, 1992), which I also hope to accomplish through and upon completion of this study. I am questioning the policies of financial aid, which are a political matter as addressed through the Higher Education Act of 1965.

Post-modern feminism is also based on the principles of critical inquiry that examine how a particular group or population has been disempowered (Crotty, 1998). The study illuminates the challenges that adult women have faced as they strive to achieve their bachelor’s degree while working within a traditional, patriarchal male-centered system of financial aid to try to pay for that degree. Butin (2010) believes the

key outcome of critical inquiry should be an attack on the status quo and to encourage an explorative research design that asks the questions of what, why or how. A qualitative study is to be used “when an issue is not well understood in the literature or previously unexamined in a particular fashion” (Butin, 2010, p. 80). The literature points to the importance of a college-educated society and identifies adult women as a key population to educate. The literature also shows us that finances are a struggle for many students in college. As chapter II illustrated, a gap in the literature exists about how adult women are expected to finance their college degree. There is much concern that women cannot achieve equality and justice without deep fundamental change to patriarchal elements of society (Crotty, 1998). The archaic structure of the modern financial aid system is just one example of this patriarchy that must be changed to advance society. Because women are entering higher education in record numbers in order to compete in a capitalist economy, it is imperative that these institutions adapt to the financial needs of adult women students, many of whom have children and are head of household.

The following section explores the methodological practices used to bring forth the stories of adult women attempting to finance their undergraduate degree.

Methodology and Methods

Methodology is the theory or theories that inform the production of research and advancement of knowledge (Bloom, 1998). Crotty (2009) describes methodology as the plan of action that lies behind the use of particular outcomes and desired outcomes. There are multiple methodologies that can be used in conducting research from a feminist perspective. Ramazanoglu and Holland (2002) indicate there is no epistemology or research technique that is distinctly feminist, though what makes it distinct is that it is

grounded in women's experiences. They assert that true knowledge is produced through the connections of reality, experiences, and ideas of women and about women. This experience-centered work aligns with the research methodology of narrative inquiry (Squire, Andrews, & Tamboukou, 2008).

Ramazanoglu and Holland (2002) situate the roots of western feminist methodology into four guidelines used for social research: 1) Feminist methodologies are both social and political and are a process of knowledge production. 2) Feminist methodology connects the experience of the individual to the social reality to make meaning and understand the nature of ideas. 3) Feminist methodologies include critical reflection on authority for the knowledge that emerges, and 4) The feminist researcher is aware of and accountable for the political and ethical implications for the knowledge produced. As the feminist researcher, these guidelines for research are essential because adult women pursuing a bachelor's degree are not a population that has been extensively researched. The stories of financial barriers to the college degree are not found in the literature. Using narrative inquiry, I explored these stories. Squire et al. (2008) describe the exploration that takes place through narrative inquiry as being event-centered, experience-centered, and socially co-constructed. The stories may be about general or imagined phenomena and can be told in varying lengths of time, from a few hours to an entire life history (Squire et al., 2008).

Methods are the research techniques, procedures, and practices that are used to gather data and to facilitate analysis of the data for the research study (Bloom, 1998, Crotty, 1998). A number of qualitative methods are aligned with feminist research. Creswell (2009) encourages the design of a qualitative study to include the researcher as

the instrument, which I did as the interviewer in order to present a holistic account of the students and their financial challenges in earning a college degree. As Bloom (1998) points out, the researcher and the participants in feminist research are so complicated that a single method cannot adequately address the stories and experiences being explored.

Narrative Inquiry

Creswell (2009) and Clandinin & Connelly (2000) define narrative inquiry as research that asks both researcher and participants to tell the stories of their lives with the purpose of developing a collaborative narrative. Narrative inquiry is often used as the exploration of life stories and lived experiences (Creswell, 2009; Lahman, 2008; Riessman, 2008). My goal is to bring the stories of the research participants' financial struggle to the forefront of discussion about college access and degree completion at the policy and institutional level. Creswell (2009) indicates that by collaborating with the participants and by actively involving them in the research process, a research study can become more action-orientated. This collaboration and involvement will include the collection of stories through the narrative process, negotiating the relationship between researcher and participants, and by the researcher providing ways to be useful to the participant (Clandinin & Connelly, 2000). Creswell (2009) suggests these inquiry methodologies are appropriate when an issue is intertwined with politics or a political agenda that is intended to change the lives of a marginalized population. I argue that because these participants are post-traditional learners, they are a marginalized group of people in the confines of traditional higher education. They are adult students who tend to have come from a background of lower socioeconomic means. As the narrative inquirer in this research study, I begin with inequality and oppression in mind and will

conduct the research in a collaborative way in which the participants can help design the course of the research through conversation and provide their individual stories that allow for a united voice, or master narrative (Riessman, 2008), seeking change to a system.

Clandinin and Connelly (2000) refer to the researched as the respondent and the researcher as the inquirer. The research puzzle or phenomenon is uncovered through the narrative process based on the experience and the knowledge of both the inquirer and the respondent (Clandinin & Connelly, 2000). Lahman (2008) describes narrative inquiry as the methodology best used to examine a story as it is told over a period of time. While the period of time I spent with the each participant varied, the relationships with each began prior to the study. Moreover, the knowledge I have gained through these relationships will be brought into the research process, with the permission of each participant. This study connects the extensive and prolonged relationship I have with the respondents to uncover and bring forward the struggles women have faced in paying for college and the phenomenon of how they make it work. This can only be achieved through the in-depth conversational interview that is narrative inquiry.

Participants and Setting

The participants in this study are eight adult women who are either pursuing an undergraduate degree or have recently completed their degree through a women's only academic program at a private institution in the Rocky Mountain region. These women are diverse in terms of age, ethnicity, race, socioeconomic status, and life experience, but one commonality is that they are all at least 23 years-old, the age used by the federal government to determine "adult." These participants are familiar to me, as I have worked in the setting for a number of years. I have had the chance to know the student population

very well and hear the struggles and barriers they face in financing their education and obtaining a bachelor's degree.

My professional setting, in which I am a co-curricular educator and the participants are current or very recently students, is an ideal venue for conducting this research. Creswell (2009) encourages researchers to collect data in the field where the participants experience the issue, talking to people and seeing them behave and act in their context. In the case of this study setting, this educational context is important because it is within the confines of the institution that student service personnel, including myself, hear about students' financial obstacles and the implications these obstacles have outside of the educational context. The institution is also the place where the majority of my interactions with these participants have occurred prior to the study. These sustained face-to-face interactions- over time, are important to the research process (Creswell, 2009). The informal conversations in my professional setting first introduced me to the problems and peaked my curiosity in learning more. Davies and Dodd (2002) refer to this type of prior knowledge and experience with the research topic in the field as having situated knowledges. Most of what I know about the topic I have learned because of my situated knowledge in the workplace. It is through these informal and professional conversations that I developed a desire to advocate for these women by creating space for them to share their voices and their stories through academic research. Peshkin (1988) refers to this desire for advocacy as a "subjective I" and indicates that all researchers approach their research with a certain subjectivity, which is acceptable. Peshkin encourages researchers to understand their own subjectivities and to include reflections about those subjectivities in their writing.

Participants were recruited for this study through a combination of self-selection and targeted selection (Letherby, 2003). There are certain individual stories that I have heard through my professional experience that I wanted to learn more about, as they have informed my research interests. I invited three of these students to share their stories as participants in this study. The remaining five participants all responded to a solicitation for participants that went out in a weekly on-line newsletter to ensure that all students had the opportunity to participate if they wanted to.

Active Interviews/Conversation

Interviewing as a research method can be controversial in feminist research. Oakley (2005) reminds us that interviewing is a fundamentally masculine paradigm and that this is antithetical to feminist methodology. While Oakley (1981) is critical of the interview in feminist research, she also justifies the use of interviewing as a tool for data collection when it is intended to localize the unique experiences and circumstances of the encounter between researcher and participant. The “encounter” I have had with my participants has spanned a number of years. Lahman (2008) emphasizes the importance of quality and fluidity when conducting interviews. This quality is reached when information is collected through a combination of sources such as observation and document review in addition to the in-depth interview. Both Fontana and Frey (2005) and Clandinin & Connelly (2000) describe how the interview can be conducted through a feminist lens. Fontana and Frey (2005) agree that the traditional interview is masculine because it was designed to maintain neutrality, where the researcher was required to remain objective. They argue the way to feminize the interview process is to allow the researcher to build collaborative, trusting, and friendly relationships with the participants.

Additionally, the interview must be participatory where both parties openly share in conversation (Rislock & Pennell, 1996).

The interview used for the formal research process was used as the information-gathering tool to encapsulate the prior knowledge I had about each of the participants that was acquired through the professional relationship. Unstructured interview, which is the approach I used, are in-depth and open-ended and resemble a conversation with equal reciprocity between the researcher and participant. The goal of the narrative interview is to generate a rich, detailed account in response to the topic of inquiry (Riessman, 2008). Clandinin and Connelly (2000) insist this is the only way to conduct a narrative inquiry, as they describe the interview process morphing into conversation. Additionally, they assert that data are better thought of and referred to as “field text,” because they are created, not discovered or found (p. 92). I used an interview protocol, but did not ask pointed questions to the respondents; rather the questions were incorporated and embedded into the conversations as they were co-constructed.

Butin (2010) emphasizes the importance of practitioner-based research in education and encourages the use of field observations as well as interviews in research that is practitioner-based and when the research is intended to understand the nuances of a situation. Field texts, as defined by Clandinin and Connelly (2000) include the stories collected as well as the researcher or inquirer’s observations. Protocol for field observations are open-ended and often include a period of time that the researcher is in the field. Because I have been in the field before beginning this study, I drew from my observations and prior conversations with each participant, which facilitated my research interest. Occasionally, observational research can be undertaken as the “researcher

specifically looks for the stories that are occurring contextually in the field” (Lahman, 2008, p. 361). Because I have been employed in the setting where this study is being conducted, I have had years of experience and observations with my participants prior to the formalities of this study.

Field Texts (Data Collection)

The data was collected over the course of two or three conversational interviews with each participant over a five-month period. The first interview focused on each student’s educational journey up to this point. I heard stories about trying college as a traditional student, stopping out for motherhood, returning to school while paying student loans, and challenges with paying for tuition. The second interview focused on how they financed their degree and clarification of the story told from the first interview. In this round, I heard stories of individual struggle and how the women dealt with those challenges. Topics about college-choice in adulthood, how they learned about their options and the role finances played in their decision to attend college came up in both the first and second round of research conversation. The students’ perceptions of the financial investment they are or were making, as well as conversations about the extent to which they anticipated their lives being improved by earning a college degree, all emerged at different stages of the data collection process. A third round of research conversations was conducted to provide clarification to the prior conversations.

While the topic I was most interested in inquiring about for this project was financial, it was important for me to remember that narrative work is not about asking who, what, where, why, and how, but rather to encourage the telling of stories. “Narrative

is not overtly about some content....but that it makes public, and organizes the world in which the [participants] live” (Hill, 2005, p. 157).

Goodness, Rigor, Ethics and Trustworthiness

Reflexivity is critical in qualitative research ethics (Davies & Dodd, 2002; Guillemin & Gillam, 2004; Rossman & Rallis, 2010). This continuous cycle of reflection and action, or research praxis (Rossman & Rallis 2010) allows the research practitioner to ensure that not only procedural ethics, but also personal and relational ethics are integral to the research process. The *ethic of care* (Rossman and Rallis, 2010) will guide me as a researcher in this study. The professional relationships that I have built with my participants are predicated on my authentically caring about how to assist them in earning their bachelor’s degree. This authenticity did not disappear in the research relationship; rather it was strengthened. Davies and Dodd (2002) also reference the responsibility of care that a researcher must take with her participants and stress that openness, honesty, and respect are ethical expectations that will be adhered to in order to achieve rigor in qualitative research.

There is a layer of complexity with the relationships between researcher and participants in this study that may be unique to this setting. While I do not have positional authority in determining federal and institutional finances for these women, I am often the one they confide in and come to when they are concerned about their ability to pay their bill or if they have financial questions. In many ways, I am seen as the authority and face of the institution. While I do not believe this power dynamic had an impact on the study, it was critical for me to maintain awareness of the possibility. Luttrell (2005) indicates that this perception of power exists in all narrative research

relationships and as long as the researcher owns that, the implications on the research can actually be strength, rather than a dilemma.

In other ways, I have been seen as the expert in advising and guiding students through financial milieu. Letherby (2003) and Luttrell (2005) urge the researcher to be aware of this privileged position, both in terms of perceptions of authority and expertise throughout the research process. To assess validity and reliability in this study, I used trustworthiness criteria first established by Guba and Lincoln (2001), and adapted by Anfara, Brown, and Manigone (2002). Credibility (internal validity) and transferability (external validity) was achieved by having prolonged engagement in the field, peer debriefing by sharing findings with peers who work with adult students to ensure I was analyzing the findings in a consistent way, member-checking by offering the participants the chance to read the transcripts of the research conversations as well as the their individual vignette, and the use of thick description and purposeful sampling. Dependability (reliability) and confirmability (objectivity) was achieved through reflexive practice. Figure 2 demonstrates this process.

<i>Quantitative and Qualitative Criteria for Assessing Research Quality and Rigor</i>		
Quantitative term	Qualitative term	Strategy employed
Internal validity	Credibility	<ul style="list-style-type: none"> • Prolonged engagement in field • Use of peer debriefing • Triangulation • Member checks • Time sampling
External validity	Transferability	<ul style="list-style-type: none"> • Provide thick description • Purposive sampling
Reliability	Dependability	<ul style="list-style-type: none"> • Create an audit trail • Code-recode strategy • Triangulation • Peer examination
Objectivity	Confirmability	<ul style="list-style-type: none"> • Triangulation • Practice reflexivity

Figure 2. Trustworthiness criteria. Source: Anfara, Brown, Manigone (2002).

Data Analysis and Method of Representation

Narrative analysis represents stories of experience on a lifetime continuum often organized around a character-the respondent, and a plot- the life experience (Clandinin & Connelly, 2000). The events and experiences that emerge through conversation are then combined with field text that incorporates documents, artifact review, and observation to be interpreted by the inquirer, who then selects, organizes, connects and presents the constructed narrative for each participant. This process is often very fluid and occurs continuously through the period of data collection (Riessman, 2008). Listening, telling and retelling are humanizing methods of representing the stories heard (Kinloch & San Pedro, 2014).

Narrative Analysis

Research conversations were transcribed by me prior to the subsequent conversation with each participant. Using a continuous “Three C’s” (codes, categories, and concepts) circular model process of analysis, described by Lichtman (2005), I used

initial codes of “personal challenge” and “systemic barrier” to identify elements of the conversations with participants that connected to the themes in the literature. Figure 3 outlines this process.

Three Cs of Data Analysis: Codes, Categories, Concepts

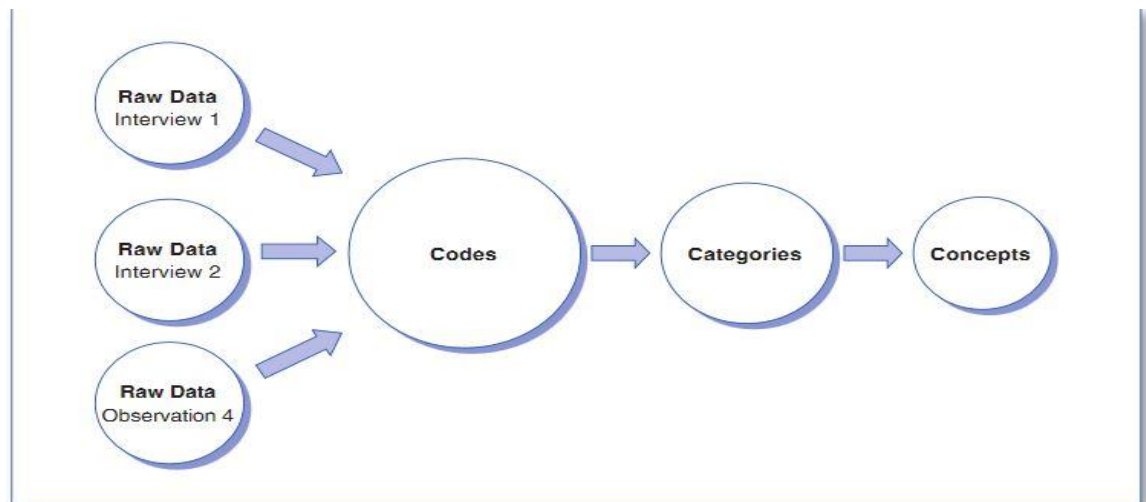


Figure 3. Three c's of data analysis: Codes, categories, concepts Source: Lichtman (2005).

An example of how the Three C's Process for Analysis was applied can be found in a similar research project in which individual women's life stories were collected to better understand going to school in adulthood. In this study, Luttrell (2005) started by reviewing the raw data for the images, phrases, and words that emerged repeatedly. The second review of the transcript was to identify specific values and views that related to school, which were then coded as school narratives, and were then grouped together into related categories for each participant. The third step was to look for common concepts that might serve as a thread across all of the participant's stories. Using this framework for my research study, I identified themes that were grouped into categories and/or subcategories based on codes, such as “family” and “debt.” Finally, I identified larger

concepts that those subcategories created and weaved them into the relevant literature, such as “enrollment patterns.”

The final element of analysis in my project was to acknowledge the elements of power and privilege that I carried as the researcher, as suggested by Luttrell (2005). My interactions with the participants, the stories I chose to share, and the co-constructed conversations we shared will all be addressed in the analysis and in how the data is represented as a component of a vignette that was created for each participant.

Vignettes

The narrative product, or research text (Clandinin & Connelly, 2000), will be presented as a vignette for each participant in the following chapter. Vignettes allow the researcher to write *with* the participants not *about* them as a way to learn from their experience and focus the narrative on the phenomenon studied (Kinloch & San Pedro, 2014). Using vignettes privileges the co-construction of knowledge and pays homage to the voice of the participants while allowing the researcher to write about the interactions with participants and allows for the non-verbal cues and body language that occur in storytelling as well. Kinloch and San Pedro (2014) explain that vignettes often move between academic writing and reflexive writing, representing not only the content of the data collected through conversation but also giving space for the thinking processes of the researcher.

Institutional Context

The academic setting in which the participants either currently attend or recently graduated from, is a women’s program within a co-educational, mid-sized, urban-

centered private research university in the western United States that primarily serves traditional students. As a private institution, tuition is high. However, with significant tuition-discounting and large donor-support, the cost to the traditional student can be comparable to public state institutions. The unique post-traditional, women's-only program situated within the university is relatively small, with enrollment varying from 150-280 students during the time these eight participants first enrolled. The tuition for students in this program is also discounted to about half of the other programs at the university. However, even with this tuition discount, students paid close to \$2000 per course. Compositional diversity is a hallmark of this women's program, as almost half of the women enrolled in the program identify as a woman of color. While the women enrolled in this program range in age from 19-68, the average age of the student body is 33 years old. Many of the women are mothers or caregivers to other family members and the majority of the women take classes part-time while they are employed full-time. A large number of the women are first generation college students. The participants of this study will reflect many of the characteristics of the broader population within this program. The next chapter will introduce the reader to each of the participants through a vignette, where I will also disclose the nature of the relationship I had with each woman prior to the research. As mentioned, the women have the shared experience of the women's program at the university.

Research Context

My time with the participants of this study varied in length and location. I met them at a combination of restaurants, coffee shops, parks, academic and public libraries, in my office, and in their home. Each of the participants was encouraged to select the

location that was most convenient and comfortable to them for each of our conversations. On occasion, their children were also present and either cuddled on their mother's lap, played on a tablet nearby as we spoke, or ran through the house to grab cash before leaving again. In total, I spent between 3-7 hours with each participant- listening to their educational story and engaging in conversation related to the goals of this research. Each of the initial conversations began with my explanation of the purpose of my study and with an overview of how I came to learn about the topic. Many of the participants were already aware of my academic pursuit based on prior interactions and many were excited to learn more about graduate school and the doctoral process as we spoke. In the spirit of narrative inquiry, as the researcher, I asked initial questions and guided the narratives, while also offering elements of my own experiences growing up, my family, and my educational path when appropriate.

Conclusion

The feminist methodology in this study is intended to: 1) further enhance understanding of women's lives and experiences and 2) actively contribute to social change (Bloom, 1998). This study will allow the stories of adult post-traditional undergraduate women to be told, which will answer the research questions about how adult women are paying for college amidst personal struggles and system barriers. Through feminist narrative inquiry I will illuminate the individual stories and lives of those impacted by federal, state, and institutional policies related to financial assistance.

CHAPTER IV: PARTICIPANT NARRATIVES

In this chapter, I will share the unique life stories that the participants entrusted to me for the purposes of this study, along with analysis to address the first research question (RQ1) posed in Chapter I: What are the stories elicited when Post-Traditional Adult Women Undergraduate Students describe their experiences trying to get to college, finance their education and earn a bachelor's degree? The remaining two research questions (RQ 2-3) will be addressed in the next chapter.

A vignette will be presented for each participant to introduce the reader to their journey and to develop an understanding of their life experience in order to answer these questions. I will present the participants in the chronological order in which the first interview took place. For those who work with adult learners, the stories shared will likely be familiar. During the period of this study, each of the participants was connected to the same university program dedicated to adult women, as either currently enrolled students or very recent graduates (within 6 months of the study). Three of the eight participants identify as recent graduates, while the other five were still working towards degree completion at the time of the first interview conversation.

While there are a number of similarities in the educational paths of these women, it is important to consider that each of the participants for this study is unique and no two stories are the same. Demographic information on each of the women is provided in Table 1 and is intended to provide contextual details to assist the reader in understanding elements of the stories told. Certain elements of this demographic such as racial identity, age, and family status have affected the educational trajectory for these women as many talked about these pieces of their identity in telling their story.

Participant	Racial Identity	Age	Family Status
Rachelle	Bi-racial	36	Single, 3 children (age 8, 15, 18)
Esa	White	35	Separated, 2 children (pre-school aged)
Laurel	White	28	Married, 2 children (under 6)
Adaia	Black	29	Single
Stacey	White	33	Married, 4 children (school-aged)
Chloe	White	29	Partnered
Ana	Latina	53	Married, 2 children (adult)
Maude	Black	53	Married, 3 children (young adult and high school aged)

Table 1. Participant Demographic Information.

Rachelle

The professional relationship I had with Rachelle prior to this research study was primarily in the context of discussing academic advising-related issues, and our communication had been predominately electronic and over the phone. As we met for our first research conversation, we greeted one another with a warm hug. Rachelle is experiencing a recent job loss and it was obvious that employment was on her mind, as much of our initial conversation was about the world of work. Her story of educational access is closely intertwined to her work history.

Each day as Rachelle made the hour-long commute back and forth from her home to her work in a different city, she heard advertisements on the radio about going to college, which became the seeds of her path to college. Rachelle did not complete high school, instead earning her GED after she realized that the jobs that she wanted and needed in her late teenage years required this credential. She describes this,

Some of the jobs I was applying for wanted me to have a GED or high school diploma...so that was my motivation. They were entry-level clerical jobs, but I could not even get my foot in the door without that....I was like, 'I have to get this, I cannot always work at Walmart'.

Upon receiving her GED, Rachelle left her job at Walmart and was able to make her way into a clerical position, where she learned some basic business skills, which would eventually allow her to progress into other jobs with increasing levels of responsibility.

I just kept doing little stuff here and there, and I would have jobs for a few months here and a few months there...and then I finally landed an office job...they gave me an office manager position. That was a great job...I was like in control, I was managing something.

As she describes, this experience "laid the foundation for my next job". A few years later, it was this job that had her commuting for long portions of the day. It was during these commutes that she began to hear radio ads for the university she would eventually attend, and the first thoughts about going to college entered her world.

Rachelle does not remember getting much information about college when she was growing up. While both of Rachelle's parents attended college at one point, neither of them completed their degree. She does not remember ever receiving messages about college while she was in high school either, though she does remember some of her peers graduating high school and going right off to college. Reflecting back on her high school experience, she thinks maybe a college counseling office existed, but she was certainly not on anyone's radar as needing support in learning about post-secondary education. Rachelle admits to being a troubled teenager who was less focused on doing well in

school and more focused on things like smoking pot with other troubled kids. She attributes this behavior to a number of factors, including the disconnect she felt to her classmates and a feeling that high school would not benefit her if she could not find the attention to focus on it. She describes this time,

in my mind, I was like ‘let’s see, ya know, I can’t focus the way I need to focus for school and the payoff for that is like so far down the road. So, I will just work and I will get paid and I will save and I will buy a car and I will do all these things! And, to me, that made sense....then.

As Rachelle reflected on her 15 year old self, she smiles in a way that seems both nostalgic as well as slightly regretful, but is also very matter-of-fact about the details of these circumstances. She has teenagers herself now, and there is a hint of motherly concern in her voice as she tells me about her choices when she was their age, as if to say I hope my kids don’t do the same thing.

Rachelle identifies as bi-racial and believes this identity has had direct impact on both her access to college as well as the job opportunities she has had. When she left high school, she was living in a small town just south of a bigger city. “At that time, in [this area], like people of color just did not really fit in, there were just not any opportunities. Like, yah, you are okay to be a cashier and work fast food or whatever.” Which she did, working both at Wendy’s and Long John Silvers at different points in her teenage years prior to taking the job with Walmart. When she got the “great job” doing clerical work, referenced above, she “could not believe they gave me the opportunity because I was not white and that was huge.” She later found out that the color of her skin still had

something to do with getting the job, as her employers “saw my light complexion and thought I would be like the woman previously in the role, who was Dominican.”

Rachelle became a mother in her teenage years and has always carried the responsibility of being a single mother to her three children. It was the birth of her youngest, a daughter, that served as the final push for Rachelle to apply for college.

I had my daughter and I don't know what my daughter did to me, but being pregnant with her was the most amazing thing ever. Like, I just felt...incredible. I just felt like I could do anything and I remember when I was about to give birth to her, I said a prayer 'if I could just feel like this forever'.

She applied to college within six months of having her third baby and has been working toward her degree ever since. That baby girl is now 8 years old. In addition, she has her two teenage sons, 15 and 18 years old, all with their own educational activities, athletic commitments, and emotional development that Rachelle must make time for amidst her effort to resume full-time employment and attend school part-time.

At the time of our research conversations, Rachelle was still enrolled in school and had about eleven courses left to complete her bachelor's degree. She intends to graduate in 2018. Rachelle's entire post-secondary experience has been at this university, which ended up having a significant impact on her ability to fund her education, as she is at the point where she has met the limit of federal loans the federal government will allow her to borrow. This barrier will be addressed in more detail in Chapter V.

While much of our conversations were about going to college, financing college, and the struggles she continues to face in completing her degree. We also talked a lot about parenting and the unique challenges that come with raising children. While she

would rather be employed, Rachelle is trying to embrace the extra time she has with her kids during this time. She enjoys taking the time to see her daughter off to school in the mornings and is ready to help her with homework in the afternoons in ways she had not previously been able to do when she was working full-time. While she continues to study and attend classes herself, this extra time off has also allowed her to attend more of her middle son's football games as well. Perhaps the greatest unintended consequence of being laid-off has been the extra time that Rachelle has had to dedicate to her oldest son, who went through some very significant mental health scares in recent months.

Rachelle is a hard-worker and knows what it takes to maintain the lifestyle she has created for her family. While she is currently not working, she is looking to get back to work. She has worked since she was 14 years old. "I am very strategic about what I spend money on," she describes. She had a financial plan for completing her degree prior to losing her job. Rachelle has consistently taken two courses every term since she began school. In order to access federal grants and loans, she must maintain at least 6 credits each term. She had adjusted her spending to accommodate room for paying her portion of tuition after scholarships, loans, and grants had been applied each quarter and over time she learned to balance this school and financial commitment with her home, family and professional responsibilities. Recently, Rachelle learned she was no longer eligible to receive federal grants or take out federal loans, because she had already taken too much money out. But, she had a plan and once again adjusted her spending to make a greater financial investment in her education. Then she lost her job. She is currently in a conundrum where, being unemployed for the first time, she actually has the time to be taking more classes and finish her degree quicker, "I could technically graduate next year

if I could do four classes. Now that I don't have a job, I could do that...if I had the financial aid". However, because she does not have income at the moment, she would be unable to finance additional courses. "I did not know if I was getting financial aid or not, so I had to prepare, like get on a payment plan...and I need to buy books!" Slowing down or taking a break from school in order to release financial pressure could be an option, but even with these current financial limitations, Rachelle does not want to quit, "I don't feel like I can stop, like I just can't see myself stopping, I can't stop," she tells me, and maybe herself.

Esa

While I knew of Esa during her time as a student, I did not really get a chance to know her well until her last term prior to graduation. I had the opportunity to sit in on a class she was taking, and it was through the shared experiences of this course where I learned pieces of her story. During the time of this research study, Esa was experiencing life as a recent college graduate. She had completed her degree earlier in the year and was in the process of planning her next educational step, graduate school, which she was hoping to start in the upcoming semester.

I am nervous, I am really nervous. I am scared to balance all the responsibilities again... I am realizing that when I enter the field, here I am at 35...I am scared entering the professional world being so old.

After working in many vocational jobs and "sitting behind the desk" odd-jobs, she has decided to go into the field of drug and alcohol rehabilitation and counseling. She is researching the graduate programs that are available to her and would be the best fit for her lifestyle. Her reason for continuing her education in this area is deeply personal

given the substance abuse and depression she has been exposed to and that has impacted her life in many ways over the years.

Esa has two young children and is often raising them herself due to a complicated relationship with her estranged husband. Her older child was born shortly before she began taking classes at this institution and her younger child was born the year before she graduated. She remembers being “huge-pregnant” while taking a research and writing class.

It was one of the hardest classes, but also one of the most fascinating, I really loved it....everybody was like ‘Are you okay?’ and I was like ‘no, I am not, but I have to finish this class before I have a baby!’

She turned the final paper in and had her baby two days later.

One of seven children, Esa watched her own mother go to school in adulthood and work hard to support her family, who struggled financially.

Oh, it makes me cry, my mother is totally my inspiration. She went to school with four kids under the age of 8 years old and graduated top of her class...she busted her ass!

Even with her mother as an example, however, Esa did not feel like college was going to be for her as she was growing up. She knew that her family had financial difficulties and that there would be no money for her to go to college. She grew up believing that the kids who got to go to college were the ones whose parents had planned for it or the ones who really applied themselves and received scholarships to attend. She always liked school, but was a “naughty teenager and was not focused on college preparation, so there was not going to be any scholarship money based on merit for me!”

she says with a jocular spirit. Esa ended up dropping out of high school and earning her GED.

You know, when you drop out, you don't go to college after that. Frankly, I had no business going to college and being responsible for myself at that point, because I was not emotionally ready.

Education was a long road for Esa, eventually attending a variety of institutions that included community college, taking missionary courses, and going to cosmetology school, but eventually she ended up researching how to get a bachelor's degree.

Because I was tired of working crap jobs....bartending and hair. Hair is hard. There is no insurance and no paid time off and all of that stuff and most of the time, most of the jobs I started looking at, you needed at least a bachelor's degree. I was unfulfilled and I like school, I do well in school. I am a good student because I enjoy the experience of it, you know? So, I chose it because I was unfulfilled personally and then financially, I needed some other options and I did not want to sit at a desk. So, I needed some education behind me and I needed to be something more than just an employee.

Now that she has completed her degree, she also realizes that she did it for her kids. Esa thinks about her son as he gets older,

I think he will understand, when he actually has homework and stuff. He will realize...and then when he becomes an adult and he realizes and remembers that Mommy was going to school when he was a little boy so that he can have a better life and that she (nod to baby sitting on her lap) can have a better life. That was another reason that I did it, because it was important to me to show them that they

are able to do that. But also, like you have to make sacrifices in one area of your life if you want to succeed in another. That is how it works, you know, whether it is financial or time, you know either way.

In and out of several high school and postsecondary educational settings, Esa is very proud of herself for completing her degree.

I really got to see what I was made of from that whole experience and realize like...I found some purpose in me. I found some things that I am really good at. I found some passions for stuff. I think I went into education with the right mindset and I think I walked through with that right mindset and I think I came out on the other side with the right mindset. I was there because I thought I was lacking something in my life, I thought it was a degree, but really it was....it was the experience.

She goes on to describe the feeling of accomplishment,

Just doing it while I was older and having kids and working and being financially challenged...still am. Just not giving up, I was really, really proud of myself for not giving up and for genuinely trying and being there to learn. The whole experience was a great accomplishment.

Now, comes the stress of paying back the \$51,000 in loans that she took out to invest in this accomplishment, which is a big area of stress for her. At the time of our research conversations she has just set up a payment plan to start repaying this debt. She explained that she was asked to make \$500 payments each month and it was not until the time of that request that she fully realized the financial commitment "I did not realistically realize what that would look like, as in, for the next 30 years, I am going to

be repaying this payment.” Esa attended a total of five educational institutions on her path to a bachelor’s degree, using a combination of federal loans, grants, scholarships, and out of pocket money along the way. Federal money was not available to her while she completed her missionary courses, but for each of the other four institutions she was dependent on this funding support. “I have always qualified for everything and I did not take out the unsubsidized, the one where you start accruing interest right away in community college, but I did when I got to [this institution].” Unable to commit a quarter of her monthly income to repaying her loans, she is working with a company that has been appointed to her for student loan debt consolidation and income-based repayment. This has her paying less than \$100 a month, which is far more realistic for her.

Loan repayment is also a factor in Esa deciding on a graduate program. She has learned about a debt forgiveness option for those employed in education, non-profit, and medical fields.

After 10 years, they forgive you the remainder of your student loans, so that is the path that I have also been thinking. If I am going to do this [graduate school] because I need to have a career for myself, because I am realizing my husband is a mess and a I cannot depend on him...so, I am thinking about myself- providing for myself and children. I am on my own and because of that, I need a masters because I need to be able to go and make a livable wage and with a bachelors, it just does not seem like the market of things that I want to do... that would pay me well, are open.

While Esa talks about getting her bachelor’s degree as an accomplishment, she is also struggling with the idea that she went into all this debt and came out with a degree

that is too broad. She wonders if she should have been more focused on a specific degree that would have led to a specific career, which would have led to a specific paycheck. Esa's employment situation has not really changed since earning her bachelor's degree. Some of this, she admits, is because she is content working on her terms. On average, she works part-time hours each week and spends the remainder of her time at home raising her two, young toddler and preschool-aged, children. She thinks it is important for her to be with them rather than paying the cost of childcare just so that she can work. She will continue working at this level as she attends graduate school. By the time she is done, her children will be starting elementary school and she will be more inclined to work full-time. At the time of our final research conversation, Esa had applied to graduate school and was eagerly waiting for acceptance.

Laurel

In our first research conversation, Laurel and I reflected on when our paths first crossed. While she remembered me from her orientation session several years prior, my first memory of her was a phone call in which I was able to share good news with her about 3 years prior to this research conversation. On several occasions, over the years, we had talked about our children and the stresses of motherhood. I remember her bringing me baked goods on one occasion as a 'thank you' for something I had helped her with. On another occasion, I recall her stopping by my office to tell me how she did on an accounting exam, knowing I would be equally as excited for her as she was for herself.

Growing up in a small town in Utah, Laurel knew there would be education after high school. From a very early age, she remembers her mother encouraging her and her

three brothers to go to a military academy for college. Her mother was a teacher and had attended college herself. As a single mother, she knew the financial strain that putting four kids through college would be, and “pushed [Laurel] and her two older brothers toward the military academies because of the free schooling and world-class education.” This “very... supportive push” as Laurel describes somewhat sarcastically, worked for her two older brothers as they went on to WestPoint and the Air Force Academy. Laurel, following in their footsteps, “applied to all of them, but I did not have high enough test scores, ACT and SAT, so they put you, going through the application process they say you meet all of these except [the scores], so we are sending you to preparatory school.” So that is where Laurel went after high school. In some ways she had the so-called traditional experience of going to college where she moved away from home, out of state, to take classes at the preparatory school the fall after she graduated high school. Laurel was quick to tell me, “it was not military-based, like you could wear regular clothes and stuff...but they really push the academics so that you can get your test scores up. And fitness, so they are about your activity level and academic level.”

Laurel reflects on a number of challenges with this program that she was a part of for one semester that Laurel reflects on. The first was that she was not earning any college credit for this investment of time. Secondly, she was not permitted to leave the campus with the exception of one trip home for a holiday weekend. Finally, she spent the majority of her time taking and retaking the standardized tests used for college entrance and admission to the military academy. “I think I ended up taking the ACT maybe 15 times.....and I am not exaggerating!” While Laurel did not use the terms remediation or remedial, to me the experience sounded like an intense remedial education program.

After completion of this one semester preparatory program, the second semester of that academic year was spent at a college of the students' choice to take general education type courses, with the intent of applying for admission to the military academy the following year.

Laurel made the decision to go even farther away from her home for this portion of the program and selected a school in Alaska, where her father had been living, and where she would be able to get in-state tuition. She laughs a bit as she sarcastically exaggerates,

So, I went to Alaska and I thought, 'oh that will be a great idea!'...I was there in the winter, not a good time to go to Alaska, especially when you are young. And I think I lost myself too, a lot, up there. And you are young, like right out of high school, from this small town and you are trying to find yourself...you are around nobody.

During this time in Alaska, Laurel continued to do what she was expected to do, apply to military schools. "I don't think I failed any classes that semester, and somehow I was accepted to WestPoint." Laurel completed her semester in Alaska in May and moved directly into a 10-week basic training program at WestPoint in June, with the academic term starting in August.

Each of the interactions I have had with Laurel over the years had been very positive, as I find her to be a positive and optimistic person. I believe it is through the lens of optimism that Laurel recounts what happens next, though I can sense that she was not too optimistic about her experience at the time, as she describes her experience in the military academy.

I went and it was a very interesting experience and I learned a lot. But, at the end of my first semester, I knew. I knew I did not want to stay....you show up with the clothes you are wearing and you go through like a whole transformation. You know, I met a lot of interesting and great people. And some not-so-great people....It was ruled and run by men...the teachers and instructors... just the hierarchical structure of the military academy. I can tell you there were not very many women in my class and in my...it was just interesting.

Earlier in our conversation she described the “push” for a military-based education,

You know, I never really wanted to go to a military academy. It was a very pressure-driven decision from the family. Not in a harmful way, but more fear-based. Like, ‘how are you going to make a living for yourself and not be dragged down by school debt?’

This comment and the way in which Laurel described the year and a half preparatory, basic training, and academy experiences led me to believe this had been a traumatic period of her life. As Laurel describes her decision to leave, she jokes that our conversation “feels like a counseling session!” She continues to tell me about this period of her life,

I decided I didn’t want to go back. I didn’t...I don’t really know, like I can’t pinpoint it. You know, I did not want to be in the military, I did not feel like that was me, but I don’t think I knew who I was yet. And your first year in the military academy can be very stressful. I think, academically, my confidence...especially coming from a small town, I don’t think I was fully

prepared for what the academic rigor was going to be like, that was really overwhelming.

Laurel had a number of additional educational experiences prior to attending the university she would eventually graduate from. After leaving the military academy she tried to enroll in another university, but was not able to get admitted because of poor grades. She would move home, back to the small town in Utah where she took classes through an on-line extension program. She would eventually move to the big city she lives in now and enroll in local community college before learning about this women's program and transferring to the university. At the time of our research conversations, she had completed her bachelor's degree a few months prior and had just started a new job that she is certain she got because of earning her degree. She points out that "it is interesting, I always think about the school that I chose initially was a school full of men...and then I ended up finishing in a school with all women."

The call that I made to her years ago was to share good news, as she had been selected for a scholarship, which would help her complete her degree. At that time, Laurel had reached the limit of federal money she could borrow, which was \$57,000. She still had at least a years' worth of courses to complete when she learned this news, however. She had reached this maximum due to the amount of money she had to take out in loans throughout her decade-long educational journey. In addition to using this federal loan money to pay the tuition bill to each institution she attended, there were a few times where Laurel would need to take out additional money beyond the cost of tuition to help cover the cost of living. She was unsure of how she was going to complete her degree when I called with the scholarship opportunity.

Around that same time, Laurel also learned that her employer provided tuition reimbursement. While incredibly grateful for this employment benefit, Laurel was frustrated.

I did not even know that was something and I think I was there at least a year and I think it was when I started working in HR and they were like, ‘oh, you can get money for that.’ And I was like ‘ What?! I had no idea.

Both Laurel and her husband were going to school at the same time, and each worked a full-time job. The combination of that additional scholarship and the tuition reimbursement allowed her to complete her degree. Her husband finished his nursing program shortly before she completed her business degree. Laurel looks forward to the lifestyle they can now provide their two young children as college graduates.

Adaia

Adaia’s story has always stood out to me as one that needed to be heard. We first met several years ago and almost every conversation we had prior to this research study was within the context of money, whether it was in regard to not being able to buy books one term or panic about ever being able to finish her degree because of the cost. With each encounter, I heard a new piece of her story and over time, I had shared elements of my own story with her, as well as basic information about my topic of doctoral study. For months, Adaia reminded me that she would like to be a participant in this research study. By the time the study was approved, Adaia was one step away from being a college graduate. That one step, however, was going to be a complicated step and would represent a barrier to many adult college students. Adaia had finished the requirements for her degree a few months earlier and was enjoying the time she now had, which had

previously been committed to attending classes and completing schoolwork. The one thing holding her up from being an official college graduate is that she still owes money to the institutions she attended along her journey.

We met for our initial interview at a neighborhood coffee shop, and it was the first time we had seen one another since her commencement ceremony earlier in the year. I noted immediately how happy and carefree she seemed to be. Our interactions had not always been pleasant over the years I have known her. Most of this, as we discussed during the research, was attributed to the financial situation that Adaia was often in and my inability to help her in a way that she most needed, given my professional limitations. This financial need, which often manifested for Adaia as fear and frustration, but was often represented as anger, and my professional inabilities to help her, were also both examples of system barriers and personal challenges to be discussed in the following chapters. As we met for our interview, we hugged for a moment in what seemed to be a shared moment of accomplishment that brought tears to both our eyes. While the accomplishment of completing her degree was all hers, I could not help but feel a sense of “we did it,” knowing how much we had gone through together. Later in our conversation, Adaia shared a similar sentiment “I would not be here if you had not been there to help me.” We were able to both look back and smile as we reflected on these tense interactions.

When I asked Adaia, “when did you know you wanted to go to college?”, she asserted a very confident, “Well, I have always known that!” She went on to describe this ambition by telling me, “I was supposed to have a doctorate by age 28, that was the goal.” Now, approaching 30 years old, it is clear that this particular goal will not be met,

but Adaia seems to be at peace with that, knowing all she had to overcome to get to the point where she is now. Additional education and an advanced degree are still a part of her plan, however, as she is currently researching graduate programs and trying to find the best degree and the best delivery format for her lifestyle, which now includes a job that requires significant travel obligations.

The story of how she became an adult college student is clearly very painful to Adaia, and I found myself thinking how honored I was that she trusted me enough to not only hear her story, but to recount it for my own purposes as a part of this research study. As we talked about her path to a bachelor's degree, I came to the understanding that in sharing her story, she believes that she can help other women in the future by highlighting significant systemic problems that must be dismantled. Perhaps through this research, we both agreed, additional funding could be found to help adult women, or at the very least institutions will better understand the plight of financing quality higher education as an adult student.

"Going to college, that is a no-brainer. I always knew, everyone always knew that I would go to college," she asserted confidently. Because Adaia always knew she was going to college, she spent her youth strategizing how to get there. She also knew from her experiences growing up that there would be no money that her family could contribute to this dream, so she began to research every possible route to funding her education. For her, that would be through an athletic scholarship. She describes her abilities in track and volleyball as something "that was fun to me, so I was going to get money to pay for school by doing something that I also enjoy." Throughout her four

years of high school, Adaia looked at her athletic commitments as a job that would result in going to college.

[Being] an athlete, it is training for...so you can go beyond high school, right?

So, I played for the school and I played club. You play real late at night, sometimes in the morning before school and all day and on the weekends. I found a way to do all these things because I knew what I was motivated by, which was to get the money to go to school. So, I became good at it and I learned it....so, athletics, that was my.....that was my thing!

Initially, this plan worked out for her. Adaia's college journey began as a traditional college student: moving away from home and into a residence hall as a 17 year-old college freshmen the summer after she graduated from high school, and the college she selected was even out-of-state. Adaia becomes somber and the tone of her voice changes as describes the pain of what happened next. In the middle of her first semester of college, she learned that her financial aid had fallen through, though she did not understand how or why. She had been attending classes for a couple of months and had been working out with the athletic team that had recruited her to the school. She learned over time that this was no fault of her own, but rather due to incomplete tax information provided by her parents. The details of this barrier will also be discussed in the following chapters. Adaia could not come up with the financial resources that she needed on her own to stay out-of-state at this university and found herself packing up her belongings and returning back home after the first term. It would seem that regardless of her desire to always go to college and all her strategizing to find financial supports to get there, it would not be good enough.

I did not realize that, and I said this once [I] made it back....that having the...genuinely wanting to go to school is not enough for you to go to school. And it sounds fundamental, but I did not realize that. I grew up in a very religious home, there was a lot of faith, too, but I say religious because they are different to me. I was trained to believe...I always think about, like *Matilda*, you just know that things are going to be good, my life is going to be good. But that was the first moment when I had to sit in the disappointment of ‘I don’t know how to fix this’. I am used to being a problem-solver for myself, but I don’t know where to start.

Now over 10 years later, she is still paying off the debt she incurred that one term.

As Adaia returned home, she realized she did not have a “home” to return to, as her parents were facing significant financial challenges and could not afford to have extra dependents in the household. Adaia went out on her own, working more than most young women her age, with her lifelong dream of going to college ending in a nightmare. Even still, she knew she was going to go back to higher education and eventually enrolled in a nearby community college, where she continued to struggle economically. Due to her continued inability to qualify for financial aid because of her parents tax problems, she paid the entire portion of her tuition on her own, working two full-time jobs at times. While attending the community college, she developed a plan to attend the private institution in which she would eventually enroll and graduate from.

This private institution might not be a possibility for most students, given the price of tuition. But, Adaia is not like most students – she was not deterred by the price to attend. Rather she was motivated by it, knowing that a private education from this

particular school would pay off in the long run and would be worth every penny she invested in herself. Much of our initial research conversation was spent discussing her current job responsibilities that have come about as a result of a huge recent promotion. This promotion had been months in the making and was literally hanging on the completion of her bachelor's degree.

Stacey

Prior to our scheduled interview, I really did not know much about Stacey. I always appreciated the casual hellos in the hallways and quick chit-chat about our children as she made her way to class, but I had not given much thought about what her story might be. I was surprised when she indicated she would like to participate in the study, and was reminded within minutes of our first research conversation that every woman has a story. I began the conversation by prompting her to tell me how she got to college. "So, how I got to college was not through family support or anything like that," she began to tell me. Stacey attributes the initial encouragement she received to go to college to the caseworker and the lawyer that were both appointed to her while she was in the foster care system. Stacey went on to explain,

But, I did not want to go because I was so overwhelmed with *not* being able to afford going to college. I really was all on my own. I lived in a foster home and right after I graduated high school, I decided to move out, so I had bigger things to worry about.

Stacey had heard of college and had some idea of what it was about as she was growing up. She remembers there being a college counselor in her high school, "but again the topic was so foreign to me because it was not something that we would have a

conversation about around the dinner table.” She reflected on a conversation she had with her parents when she was in middle school as she was complaining about having to do some schoolwork and she said to her parents, “you know you are not raising doctors and lawyers here, right mom and dad?” She admits that this conversation was just a typical teenager thing where “you just throw something out there to see how they would react.” The reaction she received from her Dad was not what she had expected, but certainly sent Stacey a message about college. She remembers his response clearly, “yep, you are right, we are not. That is not our family, that is not who we are.” This is the only conversation Stacey remembers ever having with her biological family about going to college. This message must have carried through her household as Stacey has three older siblings and none of them went to college either.

Despite being told college was not for her and feeling like the whole thing was “overwhelming and foreign” to her, Stacey did find her way into higher education a few years after graduating high school. By this time, she was 19 years old and had become a mother. She was not married and was working full-time while raising her baby boy. She had found a program that offered classes on evenings and weekends and made the initial step to learn more and apply for admission. She reflects on a conversation she had with an enrollment counselor, telling this person that she did not think she was going to be smart enough to get in and then being told that “it was going to be okay, this institution was used to working with other people in her situation.” She was shocked to learn she had been admitted and quickly found herself attending college for the first time. Paying for college had been a concern on her mind for some time, but as she learned through

filling out her financial aid application, having come through the foster care system and being emancipated may have helped her financially. Using air quotes, Stacey explains

when you are emancipated, the ‘nice thing’ is that you don’t have to claim your parents income on financial aid...it was a huge benefit, I qualified for all these grants and scholarships so it made it really easy for me to go back to school!

Paying for college would not turn out to be the biggest challenge that Stacey would have in her first attempt to earn her bachelor’s degree. She had a second child shortly after she began school and around that time realized that this school program was not going to be the right fit for her. Part of the reason Stacey attributes to this experience not being a good fit was the timing of the classes and how they fit with her job responsibilities.

It was never an option not to work at that time. So, I was working full-time and it was very much a clock-in and clock-out. It was really hard to leave early, so I was consistently late for class because of the traffic. So, we would leave at 5:30pm, class would start at 6:00pm and it was just hard to get there.

Stacey stopped taking courses due to this challenge.

Stacey’s second attempt at college was about 5 years later. She began taking classes working toward a business degree. She was not too sure how she picked business as a degree program, except that business was the program she had started with at her first institution. She had earned some college credit in business courses the first time and was afraid she would lose these credits if she did not continue on with the same academic major at her new institution. By this time, Stacey had two children and was continuing to work. She had also gotten married and was supporting her husband through his graduate

work. While her own education had become important to her, going to college was not her top priority with everything else she was responsible for. In this second attempt to go to college, Stacey started to experience troubles with financing her education as well.

I felt really naïve because I did not realize all the [financial] benefits I was getting, and I lost those benefits when I got married. So, I can still select that I was emancipated, but it means nothing any longer.

Not realizing this unintended consequence of losing her federal grants for school by getting married, the added stress of now having to find money to pay for school contributed to her leaving school for the second time.

After earning his degree, her husband had a job opportunity and the family moved out of state. By this time, the family had grown once again and Stacey was the mother to four children. About a year after this big move, Stacey began looking for options to complete her own degree once again. She was specifically looking for programs that would serve adult students and found the university at which our paths would cross. She has been enrolled on and off for several years through this women's program and is expecting to graduate within the year.

Stacey has had a number of factors contributing to her ability to pay for her education in her third attempt to complete her bachelor's degree. She is very fortunate to work for an employer that believes in education and covers the cost of a few courses each year. While this is a huge benefit for which she is grateful, she must still find additional money. "If I only relied on employer reimbursement, it would take me much longer to complete my degree." If she did not want any out of pocket expense, she could simply

take these few courses paid for by her employer each year, but it would take a lot longer to finish than she would like.

At some point, you just want to be done. If you are working in some capacity, it is hard to move up, so you try and balance between [thinking] ‘well, if I can get this degree done, I can make more money and I can have a more flexible schedule, so do I just want to pay out of pocket now?’

Stacey has decided that she does. For this reason, she takes more classes and is responsible for paying for these additional classes out of pocket. She is no longer eligible for financial aid either, as she, too has reached the loan limits established by the federal government of \$57,000. This barrier, which will be addressed in the following chapter, was something that Stacey did not fully understand as she was taking the money out over her years in school.

Stacey admits to being very fortunate, compared to many of her peers, in that her income is for her. Her husband has been very successful in his business and is able to cover the majority of expenses for the family. “I would say that I probably have more opportunity than most women, these students, I am very fortunate. My paycheck does not have to go to making the rent, I no longer live that way.” Stacey is able to make the choice that her income can be used for her tuition. However, she goes on to explain that it is *only* her income that covers her tuition, not her husband’s. “I am still pretty independent for having to make sure that works for me...I don’t want to depend on somebody else to get my education, I want to be able to own it.” She admits that if she had to, she could ask her husband for financial help, but “he is always my last resort,” she emphasizes.

Stacey has been in school since her oldest child was a baby. “It has been 13 years of trying to complete this degree.” Earning her college degree is important to her for many reasons. Having watched her husband earn several degrees, she knows, “you can’t move along [without it]...and I have seen it change our socioeconomic status.” She wants to contribute to that increase in economic standing for her family by obtaining a better paying job, which she is hopeful she will be eligible for after earning her degree this year.

The interview conversations I had with Stacey took place at a strange time in terms of political climate. Our first conversation took place on the day we both assumed we would be electing the nation’s first woman president. We were both so optimistic and felt the power of womanhood. In fact, much of our conversation was about the excitement and anticipation of this momentous and historical occasion. Of course, by the next morning we both knew that optimism and excitement had been misplaced as we learned the results of our election. We spoke by email that day, expressing our pure devastation and ended up elaborating a bit more about the interview questions from the day before, though this time, the conversation was not positive. She shared more details about her foster environment growing up and why the election of this particular individual was so painful for her. Both of us had recovered, if only slightly, by our second face-to-face research conversation a few months later. By this time, Stacey was mapping out her plan to attend graduate school.

Chloe

“My biggest hold-up with college was not actually financial,” Chloe began by saying within moments of our first conversation. As a researcher, my initial thought, was, “oh, Chloe is going to be my outlier!” However, as we continued our conversation, I learned that while money might not have been the “biggest hold-up”, it was certainly a significant factor in the decisions she made about going to college both as a traditional and an adult student. Prior to this study, I did not actually know Chloe beyond her name. I assumed she must have some money because I knew that she traveled all across the world and I assumed that cost a lot of money. I was really surprised when she responded to the request for interview participants, but I am so grateful that she did because I believe her story represents a layer of unique challenge that I had not anticipated.

Chloe grew up in a home where education was incredibly important, money was valued, and it was expected that she would go to college, along with her siblings. All of the college-going messages were in place both in her home and in her secondary education environments. Chloe attended a private school growing up where she was required to take college preparation courses, “college was forced down your throat whether you wanted it or not” she describes. Both of her parents had achieved advanced degrees and the plans were for her to do the same.

I mean A’s were kind of expected in my household, so you were expected to just do really well, go straight from high school to college to graduate school, and that is just how it was supposed to be.

Money had been saved throughout her lifetime to pay for her education, both her and her parents contributing to these savings. “I have been incredibly fortunate in my life that my parents were at a place where they could put all three of us through school

without needing additional financial help,” she explains. “So, yeah, college was definitely...it was always on the agenda!”

As a teenager and young adult, there was only one thing standing in Chloe’s way of fulfilling her and her parent’s dreams of a college education....her own academic abilities. Chloe was a hard-worker throughout her primary and secondary education years, yet she struggled through school, and did not know why. Often teachers thought of her as lazy or not focused, or even dumb. In seeing the amount of time and dedication that Chloe spent on her studies and completing her assignments, her parents knew this could not have been the case, but, yet, no-one could explain her academic challenges throughout her primary years. It was not until her early college years that it was discovered. Chloe had dyslexia.

Despite her academic difficulties, she was a hard worker in high school. This motivation combined with the college preparatory program led Chloe to apply to ten colleges across the United States and abroad between her junior and senior years of high school. She was accepted to several and decided to attend the same prestigious university that both her parents had attended years before, which would have her moving across the country. She selected engineering as her college major, because she had always been good with numbers “and that was probably the biggest academic mistake I could have possibly made.”

As Chloe sat through the courses her freshmen year, she often found herself as one of the only women, or the only woman in her classes. Having attended an all-girls high school, this was very different for her. “I wanted an environment where it was not the loudest guy that got the good grades, it was the smartest person”, she describes as she

reflects on the experience. She also struggled with the structure of the courses-timed tests, only test scores making up the final grade, and no additional help, to name just a few. She remembers sitting in her academic advisor's office and being told that women were not to be engineers, but that she would make a fine secretary for an engineer. "My freshmen advisor was the one who flat out told me women are not smart enough to graduate college." This message combined with the academic struggles she faced led Chloe to slow down the pace of her studies by taking a term off here and there before eventually leaving that institution during her third year.

Chloe was diagnosed with her learning disability shortly before leaving school. She may have never been identified as dyslexic had it not been for her younger brother who was diagnosed with this same learning challenge right as Chloe was graduating from high school. Experiencing similar academic challenges to her younger brother, Chloe and her family pursued testing for this learning disability for her and she received the diagnosis of dyslexia during her college career. However, by this time, she had already determined that she was leaving the institution. "I think that message hit home more than I realized, so when I left school, I was like, well I will just never have a college degree, which was very very heartbreaking."

What eventually led Chloe back to school years later was a loss of employment. During one of her terms off school years before, she had taken a job with a bank as a teller. She slowly moved up through the organization, even staying with the company as she decided to move to another state. She remembers going in to quit when she decided to move,

my boss at the time saw so much promise in me that she said ‘I am not accepting your resignation. I will job hunt with you at the banks and just transfer you’....I had fallen into banking... but once I got into the managerial position, I really loved it!

That great job did come to an end a few years later as she learned she would be laid off. Not knowing what else she was going to do, she went back to school.

Chloe first learned of this institution and the women’s program through her younger brother who was attending the same university. By this time, he had identified the support systems he needed to be academically successful with his dyslexia and encouraged his sister to look at the same institution and utilize the same academic supports. Knowing that she wanted an environment that would not only support her through her dyslexia but also support her as a woman, she found and applied to this women’s program. At the time of our first research conversation, Chloe was literally 48 hours away from completing her bachelor’s degree. She was completing her final class and had plans to submit her final paper for that class before the end of the weekend.

Going back to school would present a financial challenge to Chloe as an adult. Because she came from a family that believed in higher education, her parents wanted to continue to help her financially as she completed her academic goal, as that is what they had done when she was 18 years old. Chloe has struggled with this offer of financial help over the years. “I feel like, as an adult student, I feel like it is not fair to have them continue to help me...I have felt uncomfortable taking money from them.” This feeling of discomfort seems to extend beyond the expense of school. Chloe also mentions her parents’ offer to help with other expenses throughout her life. It is apparent that being

financially independent is important to her. However, as she began researching financing options through loans, she realized that it would be far more economical to accept her parents' assistance. She has refused to take money from them, rather looking at this assistance as a loan that she has every intention of repaying with interest.

Money has been something, even though in my household there is money, it has been something that is really really looked at differently. I don't like that they are helping me pay for college because I feel like it is something you should have to pay for yourself at this point. But I know that college is so important to get through that I know if I can get through it, I can pay them back, which is my only saving grace.

Because of this discomfort with accepting money, even as a loan, from her family, Chloe has worked very hard to secure scholarships for her undergraduate education and estimates that about half of her tuition gets paid through these awards, while about a quarter of it is the loan from her parents and about one quarter is her responsibility to pay out of pocket each term. She also emphasizes that "I have always lived incredibly frugally" and "we have signed documents for me to repay them" to explain her financial commitment to herself and her parents. Her plans in the coming months are to attend graduate school. She has already been accepted to a program at the same institution and has even already been awarded a scholarship that would cover a large portion of her academic expenses.

As we wrapped up our first research conversation, Chloe said something that had me thinking about adult educational expenses in a new way.

Many of the women that I talk with at [this institution], their struggles, I think they could be attributed to ADD or dyslexia or something like that, but none of them have the money to get tested.

As we talked about this in more depth she shared a conversation she had with a peer at one point about getting tested,

there is one student, in particular, that I have talked to about it and she did look into whether her insurance would cover some of it and again her insurance would cover like \$100 and I said it is so worth it, you can just use part of your loan for this testing. And she said ‘that is more of my loan then I would have to pay off, so I am not going to be able to do that.’

We talk about the possibilities of finding funding to help all students, particularly adults, get the academic support they need to be successful. Chloe ends our final conversation about getting her bachelor’s degree with, “a problem is just an obstacle without a solution. It is just how you frame it!”

Ana

I cannot walk past Ana without a quick hello turning into a long conversation. These long conversations over the years I have known her have allowed me to learn so much about her and the work she does in her community and have also given her an opportunity to learn about my study long before I started looking for participants. I have interviewed Ana for other doctoral research assignments and she is always willing to help. I believe she is a helper by nature. In many ways, she reminds me of my own mother and I find that I respect her in a similar way too. Ana even checked in with me over recent months to see if I was working hard and making progress on my degree, as

my own mother did. She often reminded me that she had a story to tell once I was ready for it.

Ana actually has a lifetime of stories to share. She could tell me about the first time she went to Washington DC to advocate for FMLA for low-wage workers. She could tell me about meeting Hillary Clinton as a result of this work a few years later. Or she could tell me about the time she was in D.C., again working with lobbyists on issues of better working conditions for women, when she was whisked away out of a crowd and asked to join a small group to discuss these issues with a special guest. Ana was escorted to a small lunch where President Obama walked in as the special guest, sat right next to her at the table and spent an hour talking with the group about their challenges getting paid time off as low-wage workers.

These experiences all took place within the last four years, as she was a student in the women's program. Ana credits her time in this program for these opportunities. I personally believe that she would have made these things happen regardless, as she is very entrepreneurial. Ana takes me back to where these opportunities originated, to tell the story of an internship that she picked up with a local organization that advocates for low-income families. There, she began working with a project to help identify food deserts in the urban area in which she lived. Her good work led to the leaders of this organization to recognize her passion for better family leave laws for women who were working in low-wage positions. The organization then selected her to represent them in Washington D.C. and share her story, where she met the former Secretary of State and Senator, Hillary Clinton. The internship eventually led to full-time employment for her as she continued her bachelor's degree. After working in blue-collar jobs for most of her

life, she is thrilled to be in a position where she feels like she is making a difference for women and the community. She has always struggled personally with the issues that she is now in a position to lobby for. Ana raised two children on her own, doing low-wage work, enrolling in college and taking time off periodically for about 20 years.

Ana is not sure that she needs her college degree at this point in her life. Though she has always thought education was important and advocated for her two daughters to complete their degrees, going to college is not about her getting her degree anymore. Rather, she is committed to finishing her degree because she literally cannot afford to stop out. The amount of money that she owes in student loans is so significant and she cannot afford to repay them. The only way to avoid paying these loans is to stay in school, acquiring new debt.

However, Ana cannot put this task of repaying her loans off forever. She will graduate in about 18 months. Six months after that is when she knows she will need to repay her loans. But, she has a plan for when this time comes....she will just go back to school and work toward a master's degree, holding off that repayment process once more. If her plan comes to fruition, she will be 56 years old as she completes that advanced degree. Ana loves her job and does not think she will need a new job with her earned education, but she recognizes that she might need to have a larger income to pay off the debt. One of her biggest concerns is that no-one will want to hire her when she is 56 years old, regardless of having a master's degree.

As we talk, I learned that when the time does come for her to be making payments on her student loans, she will be paying off money that was borrowed more than 30 years ago. While the money she borrowed was used to pay tuition at that point, she also admits

to using this loan money to live off at that time as well. The pressure of working while raising two little kids on her own was too much and she found it was easier to quit her job, knowing she could pay her bills and pay for her daughters' daycare with federal loan money. As she tells this story, it occurs to me that when she is finally at a point where she is repaying this money, she will essentially be repaying that daycare bill for her baby daughter. That daughter is now in her 20's and a college student herself.

I think that through that process....there wasn't, way back then, there was not a process for being aware of how much you are taking out, because you have to pay it back at some point.

The idea of loan repayment has caused significant stress to Ana over the years, which did not help her.

You just kind of get lost in the whole shuffle, you know admission, enrollment, the class styles, it is just too overwhelming and I just stopped going. But during that process of course having to pay the student loans back. But you don't have the type of job to pay those student loans back.

Ana's only option at the time was to miss payments and eventually default on those loans.

Oh yeah, so not paying them, I just did not pay them, which....of course, now, during that timeframe my credit was ruined because I owed so much in financial aid. You can never take it off, you can't file bankruptcy on it and you are just so limited on anything you can do with it. And I thought you know what, I am just going to go back and finish my education, education is important.

So, she worked on getting out of default and making the payments she needed to make in order to be eligible to receive more money, to go back to school, to avoid paying loans. Ana was and in many ways is still caught in this cycle within the system.

Perhaps the most bizarre story that Ana has to share is what happened to her last year, when she learned the federal government had made a large human error that effected her significantly. I knew that something had happened, as I tried to help her fix it in my professional role, as it was happening last year. But I had not heard or even understood the story until now.

They sold my loans. So, when they sold my loans, I guess the computer system did not transfer it over correctly. I wanted to return the next semester. It happened during Christmas break, just wanting to come back in January, but because it went from one year to the next year, that is when they sold the loans to a different company, and in that transition they doubled the amount... of the amount that I borrowed. So it showed that I am out of financial aid.

As with any government system, this took months of her effort to undo the error. Ana described how resolving this became a second job. "I would be working and at least three times a week, I would call and sit on hold with the different companies that kept transferring me from one to the other, no-one had the answer!" While she did not receive any sort of apology regarding the situation, she did receive a note acknowledging that she does not owe the \$87,000 that had been reflected given the error. In my career, I had not heard of such a situation. Ana was able to re-enroll after spending several months of clearing up this error. I believe any other woman might have given up, defeated by the system. Ana does not give up.

Maude

As it turns out, Maude and I are neighbors. While I know her primarily from my work, where she is a student, we often bump into one another in the community as well. I even see her at her place of employment on occasion. Getting to know Maude has been a true gift to me, as I believe I have made a friend over the years. As we sat for first research conversation, it almost felt odd because we had never been so formal. I approached the conversation by simply asking her to tell me about her path to college. Within seconds, we naturally fell into a more comfortable and familiar conversation as I learned more about her childhood.

“My mother, literally, and I am not kidding, she laid on her bed and swore that she would die if I did not go to college.” Maude’s mother had ten children and worked as a nurse’s aid for 22 years. She wanted a better life for her children and believed in the power of education to provide that life. Maude has been in and out of college trying to fulfill her mother’s wish for her since she was 18 years old. Now, at 53 years old, she is not giving up. While it has taken longer than ever expected, Maude can see the end in sight, with only 12 classes left to go until she earns her bachelor’s degree. Her mother worked hard for Maude to attend one of the best private Catholic schools in New York as she was growing up. Maude remembers that her high school strongly believed in post-secondary education and provided a very strong college preparatory curriculum to help the students get to college.

One of Maude’s struggles throughout her education was in not knowing what she wanted to do for a career. In many ways, this continues to be a struggle for her as she is starting to think about graduate school, but continues to debate her options. From as

early as Maude can remember, she wanted to be a social worker and advocate for those around her who could not advocate for themselves. Maude has had an array of work experience, serving in the military, working in healthcare both as an administrative clerk and in physical therapy, and most recently in a position where she has the opportunity to help archive stories. In many ways, she has always worked in a helping field, but has not yet achieved that childhood dream of being a social worker.

Maude's educational path has paralleled her path as a wife and mother, where moments of educational opportunity came at the right intersection with what her children were doing and what demands were placed on her to care for the family. At times this intersection was short, where she would need to leave school after a term or two to attend to her family's needs, which can be seen in her 35 year journey.

Some of Maude's challenges in getting her degree were financial, but not all. As Maude and I talked, she often referenced other societal challenges that are integral to financing higher education. Maude provided a unique example of how she views both the challenge as well as the need to get quality post-secondary education as she compared education to healthcare,

it just seems like there are obstacles, there are a lot of obstacles put in your way to be able to accomplish....I liken it to healthcare challenges, you know. You have the person who needs the healthcare, you know wants it...needs it. And yet, in the midst of them trying to manage their care for their health, they also have to figure out, well is insurance going to pay for this? Well, no, they are only going to pay this much and.... where am I going to come up with this extra \$200 that I need to come out of my pocket? It just seems like it exasperates the problem

because you have this person who is not well, trying to get well, but the stress of managing the financial piece...makes you more unwell. It feels like the same thing with education. Like I am trying to get ahead. I am trying to get....I mean....I was a single mom for almost 12 years. During that time I was on welfare, well not welfare because I always worked, but food stamps, child discount programs, Medicaid, whatever. It is like... I am trying not to be that person sucking on societal resources, but every time I make a step to go forward, somebody puts an obstacle in my way.

Those obstacles have been both personal and systemic.

At one point, Maude took time off of school to care for a newborn baby. At another point she stepped away to care for additional children that came into her life as foster children. She also took time to care for her children as they grew up and she found they needed her- sometimes even more- as teenagers than as young children. While Maude has been enrolled in several educational institutions, she was never fully pursuing a specific academic program until her most recent institution, where she is a part of the women's program. Prior to this, she had taken courses to fulfill general studies or later on to focus on a specific vocation.

Maude is proud to tell me about a certification program that she completed along the way, pointing out that in all her years in school that was first time she had earned anything for her efforts. Maude is passionate about adult education and believes more certification programs are critical to helping get adult students into educational institutions. She believes that more programs should be short-term, like this, in order to help give people a tangible timeline with a concrete result at the end. The certificate she

earned was in a healthcare administrative support field, which allowed her to progress in the job she had at that time. Jobs are something that Maude has had a lot of, but she is desperate to have a career, “I don’t know, I feel weird sometimes.... I feel at 53, I should have a career and I don’t. I don’t have a career, I have a job.”

I have known Maude for several years and consider her a friend. This friendship afforded our conversation to go even deeper as we talked about her true dream. Beyond being a social worker or an advocate, her true dream is to create a foundation to help women like her. She describes this dream so vividly; it is obvious she has been thinking about this for a while.

My dream, honestly, is...I have a dream that I am going to one day establish a foundation in my mother’s name that helps women like me. I would love to be able to say, we are going to take care of.....give you a scholarship. We are going to pay your tuition, we will give you a stipend so that you can go to school full-time, you can finish your degree and you could... you know get yourself established. Because you know, this is hard.

Maude’s passion is obvious. I can feel it and we both start to tear up and cry, as she goes on to explain why this dream is so important to her. The pain she knows other women are experiencing is because she experienced it too - working full-time, going to school, and being a caretaker at home.

This is hard, when you are trying to manage life and put groceries on the table and manage child-care. You are trying to work and make that happen and then you are trying to go to school. You are trying to do well in school because you value doing well and you want to set a great example for you kids, but you can’t

because you are working 40 hours per week and you are trying to study and you are just exhausted- trying to get up with a sick child in the middle of the night, and you are trying to make it to your child's performances and you know basketball games and so many things. I would love to establish a foundation that can do that for women.

We talked more about this foundation and how it would afford women not only money to help with school, but more time. If adult women did not have to work to earn money, they would have more time to dedicate to school, without always missing out on family obligations.

Maude has found some relief in terms of financing her education, as her current job does provide a small tuition reimbursement program. This has allowed her to take a few classes each year without an out of pocket expense to herself. I asked if she would be willing to take more classes at a time in order to reduce the time to degree, thinking that with this tuition benefit, she could afford more. With one child on the way to college very soon, she has decided that she does not want to go into any additional debt herself, so this would not be an option for her. She and her husband have worked to live a debt-free life, which included paying off her student loan debt from her first several attempts at college. Going back into debt for her own education is simply not an option for her anymore.

Maude's mother passed on during the time she has been working toward her degree, but Maude is still motivated by the moment her mother laid in bed and begged her to go to college.

Common Narrative and Summary

In this chapter, I re-told the stories that the participants told to me, through a vignette, to highlight educational experiences from their lives that have both been impacted by and been a reflection of personal challenges and systemic barriers in terms of financing their college education to begin to answer the first research question guiding this study. Specifically, the focus on elements shared regarding how, when, and through whom they each acquired college-going literacy skills, the women's attempts to go to college at different points in their lives, and the challenges they faced in paying for college were addressed to begin to understand the collective narrative of the adult woman trying to complete her college degree.

The individual women participating in this study have all led very different lives and had very diverse experiences, which have contributed to the unique path in their attempt to complete their college degree. Table 2 summarizes the educational path and time to degree for these women. There are similarities that have emerged in the participants' pursuit of a college degree, particularly focused around the financing of an education. These similarities are the themes or findings that will be discussed in the next chapter to continue to answer the first research question presented in this study.

Participant	Total Number of Institutions Attended	Total Time to Degree (From First Enrollment)	Completion Status
Rachelle	1	7 years (in progress)	Still enrolled; 2018 anticipated graduation
Esa	5	11 years	Graduated 2016
Laurel	6	10 years	Graduated 2016
Adaia	3	10 years	Graduation Pending
Stacey	3	12 years (in progress)	Still enrolled; 2017 anticipated graduation
Chloe	3	10 years (in progress)	Final term at time of study
Ana	2	20+ (in progress)	Still enrolled; 2018 anticipated graduation
Maude	5	20+ (in progress)	Still enrolled; 2019 anticipated graduation

Table 2. Participant Educational Path and Time to Degree.

CHAPTER V: PERSONAL CHALLENGES AND SYSTEMIC BARRIERS

Through this study, there were many themes that emerged within the individual's stories that can be used to write the common narrative among adult women undergraduate students. I have broken these themes into two main categories, which were named by me, as the researcher, in advance of the research phase of this project: personal challenges and system barriers. The individual findings, within these broad areas, however, came as a result of coding the data from the research participants.

The intent of this research was to identify the personal financial challenges and financial systemic barriers that were in the way of adult women completing their college degree. The findings are not intended to generalize the experience of all adult women pursuing a college education, but rather to provide key points in understanding the challenges and barriers related to financing post-secondary education. The participants of this study also introduced a number of personal challenges and systemic barriers that went beyond money. Both the directly financial as well as the seemingly non-financial are reflected in the findings. This chapter will organize into nine findings that came out of the broader areas of personal challenges and systemic barriers, as well as where these two broad categories intersect. Additionally, the data is organized into a chart for each category to illustrate which of the participants were connected to each finding.

Personal Challenges

Each of the women spoke of their childhoods, often as the beginning, of their college journey. The **experience of childhood** and the impact that had on their higher education trajectory speaks to future personal challenges. The **cost of living** and the expenses required to fulfill the responsibilities these women have is the second finding to

address as a personal challenge. The **impact of motherhood** on the drive to attend college, but also the distraction to their studies was also significant. Finally, there are **non-financial factors** that contributed to higher education access for many of these women as well. Table 3 explains which participant identified which challenges.

Participant	Childhood Experiences	Cost of Living	Impact of Motherhood	Non-Financial Factors
Rachelle	X	X	X	X
Esa	X	X	X	X
Laurel	X	X	X	
Adaia	X	X		X
Stacey	X		X	X
Chloe	X			X
Maude	X	X	X	X
Ana	X	X	X	

Table 3. Participants and Personal Challenges.

Systemic Barriers

In terms of the system barriers that stood in the way for these women, I have found that **financial holds** placed by institutions and **completing the FAFSA** for aid are significant for most of the women in this study. In addition, the **process of transferring institutions** played a role in each of the seven women in this study who did not initially start their degree at the same institution they are currently enrolled, or recently graduate from. **Lack of information** is the final system barrier to be addressed. The barriers identified by each participant can be seen in Table 4.

Participant	Financial Holds	Completion of FAFSA	Transferring Institutions	Lack of Information in Adulthood
Rachelle	X			X
Esa			X	X
Laurel		X	X	X
Adaia	X	X	X	
Stacey	X	X	X	
Chloe			X	X
Maude	X	X	X	X
Ana	X	X		X

Table 4. Participants and Systemic Barriers.

Personal Challenges and Systemic Barriers Combined

Two of the consistencies that must be included in the common narrative, but I believe are both personal and systemic are those of **feeling non-traditional** and **lack of institutional fit**. Figure 5 demonstrates the participants' connection to the combined factors.

Participant	Feeling Non-Traditional	Lack of Institutional Fit
Rachelle	X	
Esa	X	X
Laurel	X	X
Adaia	X	X
Stacey	X	X
Chloe	X	X
Maude	X	X
Ana	X	X

Table 5. Participants and Combined Personal Challenges and Systemic Barriers.

Each of these aforementioned findings will be addressed in greater detail below to identify the gaps in the literature regarding post-traditional women undergraduate students as well as strengthen the literature related to better supporting these students.

Childhood Experience (Personal Challenge)

The journey to higher education looks different for everyone. Particularly for the eight participants of this study, that journey was often a “long and unconventional road,” as Esa described. The path to being an adult student actually started in childhood for many of these women. The exposure that each woman had to the concept of higher education and post-secondary opportunities certainly impacted their decision to attend or not attend college after high school, as well as the type of institution to attend. It is also clear, for almost all of the participants of this study, that the financial struggle in adulthood is often a result of financial struggles felt in childhood. That financial and physical instability of the family, and the sometimes-poor choices made as teenagers, also had an influence on the women of this study.

Each of the women had some exposure to opportunities that would allow them to acquire the College-Going Literacy Skills and participate in the College Choice Process, as described by Gildersleeve (2010). Some of the women received only minimal exposure on and off, almost accidentally, throughout their childhood, while others grew up knowing they were going to college because of exposure they received both at home and in the school system. This predisposition to attend college did have an affect on several of the participants, as several attended college-preparatory high schools, and the value of an education as well as tangible prospects for going to college were evident in many of their homes. The level of academic preparedness in childhood was also

impactful in the higher education mindset these women acquired. Attending private school at one point in their primary and secondary years provided strong academic foundations for some of the participants, like Maude and Chloe. These women developed their aspiration to attend college, which is described as the first phase of College Choice (Gildersleeve, 2010). An example of how one might be predisposed can be seen as Esa described watching her mother attend college. “As a child, I remember coming downstairs and there she was... hitting the books, because that was the only time she had.” Maude also grew up with the expectation to attend college that came from her mother, who often talked of her ten children having the opportunity to make a better life by getting an education, an opportunity her mother never had.

Of these participants, it would be Chloe who would have the strongest college-going environmental messaging at home, as it had always been an expectation of her parents that she would not only go to college, but also to earn a master’s degree. Chloe attributes this to her parents’ own level of advanced degree attainment. This intense messaging at home was coupled with the intense messaging at school that Chloe received in both public and private school settings, taking college preparatory courses from a very early age.

The second phase of the College-Choice model, used by Gildersleeve (2010) to explain College-Going Literacy is the college search. Chloe was encouraged to search and apply to a dozen schools and had received advising on how to determine if a school was a “sure thing,” a “reach school” and a “safety school”. She was admitted to almost all of the schools to which she applied and eventually chose to attend the institution both of her parents had once attended. Though neither of her parents attended college, Adaia

knew from a very early age that she was going to college and referenced the college counseling that she received in high school as a critical aspect to her search process as well as the final stage of this model, the choice. Adaia chose to attend an HBCU (Historically Black College/University) because that is where she was offered the best funding, an athletic scholarship.

The majority of women in this study had exposure to college-going messaging throughout their lives, leading a few of them to go to college right after high school completion as traditional-aged students and to experience a more traditional entry into higher education. Counter to the college-going messaging most had received; Stacey received the opposite messages about going to college. She had been told by her father growing up that she would not be going to college at all. While Stacey grew up knowing that college existed, she did not believe that college was for people like her. Instead, she reflected on a course she had taken in high school to prepare her for vocational work and spoke of eventually making career decisions based on this preparation.

Several participants described financial insecurities growing up. For Adaia, it was those financial insecurities experienced during her childhood that impacted her choices for college. She knew that education would be her ticket out of poverty and sought every avenue to make this dream a reality. In addition to financial challenge, physical instability was also referenced in this study, as specifically demonstrated in Stacey's experience as a foster youth and then as an emancipated teenager, as well as Rachelle's experience in moving around a lot as a child. Rachelle said,

the way it was when I grew up, we would like go to Europe for a few years and then my Mom would get stationed back at [the base] and then my parents got

divorced, so then I would go live with my Dad in Arkansas for a while and then I would come back to [base], so I was always coming back to the same place, but so much time was passing in between, so I did not really bond with anybody.

The need to contribute to the financial and physical wellness of their families growing up was a strong burden for these women, as most started working at a young age, like Adaia, whose income as a teenager contributed to the family income. This gave her a greater understanding of expenses and the financial struggle of her family very early on, further impacting her desire for a stable career after attending college.

In 2011, 25% of American high school students had dropped out between 9th and 12th grade (Kanter, 2011). This is one example of the choices made in teenage years and the impact of those choices on higher education. Several of the women in this study left high school prior to graduation and went on to earn a GED later. “I dropped out of high school. I went to four different high schools and finally decided it was all just nonsense and dropped out my senior year,” Esa described. “In high school, I was really smart and really stupid all at the same time,” Rachelle recalled with a sense of laughter. “I did really well in school, when I was in school...I ditched a lot...and ended up dropping out of school in 10th grade.” Looking back now, this choice to leave school was seen as a poor decision or misstep by these women. Another consistency in choices made in adolescence was that of becoming a mother at a young age. Of the six women in this study who have children, four of them had one if not more children by the time they were 22 years old. Motherhood will be discussed more thoroughly below.

These childhood experiences- educational, financial, stability, and motherhood, while decades in the past, demonstrate the impact that every day family decisions and

conversations had on the ideas that shaped the views about the purpose, importance, and attainability of higher education. The type of post-secondary education they each felt they deserved and could afford, as well as the ambition and motivation they each developed eventually led to either attending college for the first time as an adult or returning to earn their college degree as an adult student.

Cost of Living (Personal Challenge)

While the intent of this research was to highlight the financial obstacles adult women face in earning their college degree in adulthood, it was plain to see through the research conversations that financial struggle to pay for an education does not occur in isolation. Those struggling to pay tuition as adults are also often struggling to pay rent, afford groceries, provide for others in their families, obtain transportation, and cover medical expenses. Consistent with the literature on post-traditional students (Soares, 2013), the women in this study are often the wage-earners for their families, either because they are a single-parent and sole income provider, like Ana or Rachelle, or they are working to support themselves as Chloe and Adaia are. Maude and Stacey are both a part of a dual-income household now after spending a portion of their adulthood as single-mothers attending classes. Finally, Laurel and Esa consistently maintained employment to contribute to a dual-income home while they were in school. For each of them, the need to work was not only to cover the cost of attending college, but more to cover the cost of living. Paying the rent or mortgage, utilities, transportation, childcare, and food were all mentioned as the life expenses that factored into the equation of paying for a college degree, yet none of these factor into the *cost of attendance* for adult students in need of federal financial support.

Stacey and Adaia talk about these and other expenses as responsibilities they had even in their youth. Stacey describes this, “I am the only high school senior that, if I wanted senior pictures, I would have to pay for that. And I was paying rent, I was the only high schooler paying rent.” “I had to attain health insurance,” she adds. While Adaia was a student-athlete in high school and used that skill to propel her into college, she was responsible for covering all the expenses related to those sports on her own as a teenager. She was also responsible for helping her family pay the general bills and expenses. Her family was evicted on several occasions while she was growing up and Adaia remembers helping her parents frequently with moving expenses. Attending college was her escape from these responsibilities. Yet when she returned from her semester away at school, she came back to not only those family expenses but her own as well. “Trying to find my own living accommodations, housing, car, trying to do all this when you don’t have a job.” The expense of college tuition presented a unique conundrum for these eight women, as it can for all loan borrowers, regardless of age or economic status. Borrowers can get loan money to go to school, but they can also use this money to help with living expenses. Using additional federal loan money, beyond the cost of tuition expenses, was often the only option these women had to pay for basic living expenses.

Each of these participants moved from their youth into adulthood and became responsible for themselves and others as children and significant others were added into the picture. Every single one of the women in this study worked at one point as they attended college. As is true for many women in the workforce, a few of these participants- Stacey, Maude, and Esa - spoke of taking time off from paid employment to

stay home with small children at different points in their lives as well. This allowed them to save on the expense of childcare, but along with that, meant a sacrifice in family income that could have been used to pay college tuition. The expense of additional dependents is also noteworthy. Chloe indicated that any time her siblings are in a financial bind, she is the one they call for help. She has been in a position to help them in the past, but not always. "I have always been looked at as the caretaker, I guess." Maude had a similar sentiment as she talked about taking in foster children for a period to assist her family members. Rachelle spoke about the cost of raising children,

You know the older they get, the more expensive their stuff gets. You can't buy the little kid shoes anymore, you have to buy the adult-sized shoes. And they want stuff! They want the same stuff you wanted when you were their age, like they want to fit in. You are trying to give them everything and literally make up for all the years you couldn't.

The cost of maintaining a lifestyle did not always accommodate the additional expense of college tuition and the subsequent fees like books and technology that often accompanied it, which led to the women taking time off of school periodically. This trend is consistent with what is and has been happening to adult women college students across the nation for some time, as Levine and Nidiffer found (1996). As these women eventually found their way back to college in some cases, over and over again, the ability to pay the tuition bill was significant in their ability to pursue their degree in the way they would have preferred. Rachelle would prefer to be a full-time student and now that she is unemployed has the time to do so, yet she cannot afford for her family to live if she dedicated all her resources to paying for a full-time education. The women in this study

are living examples of what is described in the literature in Chapter II in terms of swirling enrollment patterns, as described by Goldrick-Rab (2006) and Michelau (2011).

Even when finances were going okay, the sudden life emergency, like a car breakdown, can have a significant impact on one's ability to complete school. Chloe jokes that she "has had more car trauma than anyone ever should - culminating with it catching on fire" at one point. Having to balance the decision about whether or not she could afford a new car against being able to go to school that term, she had to borrow additional money to do both. She recognizes that she was fortunate to have people that could help her address these sudden financial burdens. Not every woman has this. A broken vehicle could be the one thing that prevents persistence in high education for many.

Impact of Motherhood (Personal Challenge)

One quarter of today's college students are students parents (Field, 2017). In 2012, 4.8 million college students were also parents, which was a 30% increase from just a decade before (Field, 2017). Six of the women in this study are mothers. Paulsen and St. John (2003) indicate that the educational attainment of women is significant in their own children's engagement with education. The mothers in this study all believe that their children will benefit from watching them go to college. The age range of their children span from toddler to adult, but despite the age of their children, these six mothers all attribute their children as both the reason to complete their degree as well as one of the factors that prevented them from completing at a pace they would have preferred.

Rumbaut (2005) indicates that early childbearing has become the greatest source of disruption for women choosing to pursue an education, regardless of age. While both men and women may be responsible for the care of children, child-bearing does have a greater effect on women's educational trajectory than it does of men (Rumbaut, 2005). For some, motherhood is a long-term deterrent and can block women from post-secondary education indefinitely. Often, it is the life turning points, as Rumbaut (2005) and Levine and Nidiffer (1996) define, that serve as catalysts for long-term behavioral change, which open doors to post-secondary training and education for many women. Both Rachelle and Stacey referenced the birth of their daughters as this life turning-point that served as the final push to getting each into school to complete their degree. Interestingly, each of them already had other children, boys, who they were responsible for. However, it was the addition of a baby girl to their families that made them each think they needed to pursue higher education. In Stacey's words, "So, it was after I had my daughter and she is my youngest, where I really felt the drive to go back."

The American Association of University Women (Montiegel, 1999) describe the Paradox of Children (p. 15), where 82% of women wanting to return to or start college in adulthood cite their children as the most important reason they would not enroll in college. However, these women also claim that a college degree is the ticket out of needing to be subservient to their families and the pathway to giving their children a better life. Other barriers to higher education can include guilt and resentment; guilt for how few hours are left to spend with children and resentment for how children get in the way of completing schoolwork (Montiegel, 1999). Each of the mothers in my study referenced elements of this paradox. Having to balance childcare responsibilities with

schoolwork just did not work for a few of them. Maude, Ana, and Stacey reference stopping out of school, for a period of time, in order to focus on caring for young children. When they each found their way back to school, they also had to take fewer classes than they had wanted in order to care for those children. Laurel and Esa gave birth to their second child while they were enrolled and each took off a term to physically recover from childbirth before returning to their studies. For Esa, the birth of her second child did not disrupt her educational journey beyond that one term. Once Laurel had her second child, she did take two terms off school. But when she returned after having this time off, she returned at a full-time pace “because, I just had to get done!”

Often, adult women are motivated to go back to school to be a role model for their own children (Montiegel, 1999). Stacey describes this, “I can’t tell my kids to go to college if I did not go to college. And you want them to have a better future too and to do that, you have to have a degree.” Rachelle has a son that is starting to look at college and is proud to brag that his Mom goes to college. She says of her kids “they all just think it is really cool!” She is hopeful that her children will be more inclined to go to school and get a degree because they have watched her do the same. While Ana’s children were older, they also had an impact on her college enrollment. While in high school, her youngest daughter was researching colleges and enrolled at a 4-year institution. Once her daughter began taking classes, she ended up encouraging her mother to re-enroll as well. Ana followed her daughter’s advice.

The challenge of raising kids while staying committed to their own education was referenced in several ways by these participants. Stacey mentioned,

time is always the challenge. How can I be committed to something 100% and then also have them committed to a sport or activity or something 100%? Either a practice falls on a class day or the game falls on that day.

Balancing the commitments of her children goes beyond just taking care of them. She struggles with wanting to be there for them, to watch them score the goal and celebrate their success. She also brought up the issues of allowing others to help, do I trust this random person to take my kid to practice? Either you say no, you are not going to practice that day....or you trust a stranger, who I am sure is a decent human being to take your kid to practice. So, there are those types of conflicts constantly.

Non-Financial Factors (Personal Challenge)

While the ability to pay for college has caused much stress for these women and has affected their path to completing their degree it is also important to note that there are many factors beyond the scope of money that were referenced as also being personal challenges. It is also worth considering that these additional seemingly non-financial factors are also connected to money in different ways.

For example, Chloe was very clear to say that finances were not her biggest struggle. Her learning disability was a greater challenge to her. That disability affected her ability to go to college fully academically prepared, which then eventually contributed to her leaving college without her degree. Once she decided to return as an adult student, she knew she needed to access the resources that could help her. However, she also identified a link between being able to afford the testing and subsequent qualifying services, to the ability to succeed in college and persist through degree

completion. Adaia also mentioned academic struggles, more in terms of lack of adequate preparation time for each class as well as the challenge in getting to class on time and with the required ability to focus after a long day of work, and makes the connection to money because if she did not have to work so hard, she could give her studies more attention. She says,

I still call that... I would still define that as financial for me, the root cause. I feel like I am strategic enough to get through anything, be resourceful and figure it out. That is the way that I think about myself. Honestly, half the time when I came to class...maybe I got my book later than everybody else. It sounds like when you are not thinking straight, and half the time I had need, and that is financial. I mean I guess on a lot of levels we are getting [education] this late, like we are delayed for some reason. I would definitely say, to me, it almost always leads back to money.

Esa's greatest challenges while she was in school were the responsibilities she played as a wife and mother. Because of substance abuse and mental health concerns among some of her family members, her attention was often drawn away from her studies throughout her journey. These issues of substance abuse have also had an impact on her family income, which has led her to having to work more than she would have preferred while attending school.

Stacey talks a lot about the guilt that she feels in leaving her family behind to attend classes. While this guilt used to really hold her back from being successful, she has found a way to move beyond it, or at the very least, put it aside knowing that the personal challenge of being absent from home will pay off down the road. When her

children see her complete her degree, accomplish a goal, they will believe they can do the same thing. This helps Stacey push past the guilt on most occasions.

Federal Policies (Systemic Barriers)

In order to access financial support from the government to attend college, one must go through the first step of completing the FAFSA. While this process is intended to help people go to college, the process can also serve as a barrier, as demonstrated by some of the experiences of these women. Adaia's story can best highlight this systemic barrier. When completing the financial aid application, one must submit their tax information. As a high school student, Adaia did just that, following the directions as advised. It was through this process, once she had already been attending a university, that she eventually learned her parents had not submitted the correct tax paperwork. Upon trying to help her parents do this step, which would help her, she learned that her parents had not been filing taxes for some time. To this day, she is not sure her parents have ever filed taxes. To combat this barrier, she tried to complete the FAFSA without her parents tax information only to find out the system would not allow her to because she was under the age of 23 years. As she was determined to go to college, she then pursued the option of becoming emancipated from her parents simply to qualify for federal financial assistance to attend college, but again ran into barriers through this process. Adaia was not able to become emancipated and could not provide the tax information required, so she was left out of the process to obtain aid for college. Essentially, she thought her educational opportunity was lost because of choices her parents made, but also because of the system in place.

The majority of women in this study reached the maximum amount of money they were permitted to borrow from the government prior to completing their degree. The total combined amount one can borrow in subsidized and unsubsidized loans is \$57,000. This amount of money may be enough to finance a college degree for a traditionally-aged student who attends an affordable institution, receives financial support from their parents and stays at that institution for the duration of degree completion. Yet, for many of the women in this study and many adult students around the country, it is not enough money to complete their degree. This is due to the need to use some of this money loan for living expenses, taking courses that did not transfer from institution to institution and taking (and paying for) courses that were not needed at all for degree completion.

Ana spoke of an incredibly unique situation where she received notification of her loan exceeding the maximum. She was told she had borrowed over \$85,000. Not only did she know this was an error because she knew she had not used that much money, it also seemed like it was an obvious error because it far exceeded the amount of debt the government would have allowed her to get into. It took several months for Ana to work through what ended up being a very large error on the part of the government and loan vendors. While Ana's situation is not typical, it serves as an additional example of a barrier to degree completion. Much more typical are the other stories these participants shared about reaching their loan limits. Rachelle, Laurel, and Stacey were prohibited from receiving additional federal money, mid-way through their degree, because of the rule preventing borrowers to exceed \$57,000. Laurel overcame the barrier because she was the recipient of an independent donor-funded scholarship to see her through degree

completion. Stacey is able to use her tuition benefit through her employer and pay the remainder out-of-pocket. Rachelle is unsure of how she will fund the remainder of her degree without federal funding, especially now that she is unemployed.

Another systemic issue that is embedded in-between the government funding system and the college course requirements themselves is that of remedial education. Incoming college students are often deemed remedial in areas of math, writing, or reading. Institutions, particularly community colleges, but also some four-year schools, are equipped to teach those remedial courses, bridging the gap between the basic skills students know and what they ought to know to be successful in college-level coursework. However, as Stacey experienced, these courses are not funded through loan dollars nor do they transfer to other institutions. Because Stacey was told that she needed these courses to be allowed to continue and because she could not use loan money for them, she paid for those classes out of pocket. Years later, learning that those courses never transferred to her subsequent institutions, she feels like she threw that money away.

Many of the women in this study described the need to be a part-time student, but that part-time status meant that they wanted to take classes each term, including summer, so that they could keep moving with their education. Federal financial aid looks different for a part-time student, and there is currently no aid available in the summer terms. These policies have a negative effect on adult learners, particularly these women. Finally, the government has a policy that prevents borrowers from accessing additional money if they have defaulted on paying back their loans. There are students, for example in this study, who are unable to repay loans because of being stuck in a low-wage job. The only way to get out of poverty would be to get a better paying position which is not attainable

due to the lack of a college degree. Ana was unable to get financial help to continue college and earn her degree because of being in this default status. She eventually paid back some of her loans to reinstate her eligibility for accessing federal loans, known as loan rehabilitation. Ana's situation represents a number of adult learners who are stuck in this cycle of ineffective policy.

Institutional Policies (Systemic Barrier)

Institutional policies greatly affect the way in which students are able to move through to degree completion. Several of the women in this study had experienced a financial hold from their institutions. These holds were often instituted when a tuition bill was not paid on-time or when an additional fee like a parking fine or library fine went unpaid. Often these holds prevented the students from registering for the subsequent term. In some cases the students were able to pay the fee, register and move on. But a pattern for several of them was that they would get delayed in registering for classes, which would cause them to not get into the classes they needed and occasionally they would have to sit out for a term because of missing out on the opportunity to take what they needed in that particular term.

This financial hold has had a significant impact on Adaia. As she was admitted to the institution she would eventually graduate from, she had to submit transcripts from her prior college experience. In trying to acquire these from the institution she had attended almost a decade earlier, as a traditionally-aged student who was forced to leave after one term following a financial aid mishap, she learned that she could not access her transcripts because she owed money to the institution. Not only did she owe the tuition from that one term, but she now also owed a significant amount more because late fees

continued to accrue for almost 10 years while the bill went unpaid. Because she still owes money to this institution she cannot access her transcript to submit the official documentation to demonstrate to her current institution that she has taken certain courses. This is preventing her from officially graduating and receiving her diploma from the institution where she has completed all her remaining requirements and has been approved to graduate from. She is still fighting this battle.

Attending multiple institutions as a traditional-aged student was a consistent theme among the women in this study, as all of the participants except Rachelle attended more than one institution along the way. Most of the women in this study did attend some type of post-secondary institution within a year of graduating high school, though in many ways, it was still not seen as “traditional” education. The other women waited a few additional years beyond high school to start. Laurel attended a prep academy upon high school graduation with the intention of applying to a military institution. Her original goal was to go to a military academy for her college education, but her academic scores in high school did not allow her acceptance into any institutions. Through the application process, she learned that her ACT and SAT test scores were not high enough and her grades were not going to help her either. She was encouraged to attend the preparatory academy after high school and apply again to the military institutions later. Laurel did have the “traditional” experience of moving away from home, even out-of-state to attend this preparatory school, where she would not be earning any college credit. She describes the school as “structured, very structured....it was not militant-structured by any means, but they push the academics so that you can get your test scores up and there is a focus on fitness, so your activity level and your academic level” were described

as the purpose of the institution. The academic and physical training of the preparatory school lasted for one semester and then students were expected to select an institution to attend for the second semester. The school that Laurel attended was even further away from the home in which she grew up. She moved outside of the continental United States and began taking classes at the University of Alaska. In the end, she was unable to transfer any of these credits to the institution from which she graduated; it was a wasted year of time and financial resources for her.

Esa's first step into post-secondary education came after she completed her GED, when she was 21 years old. Though, at that age she was still defined as a "traditional" student, she was attending part-time and only stayed for a semester or two prior to attending a youth missionary school and eventually re-enrolling in community college, in another state. By this time, she was 24 years old and fit the governments' definition of a non-traditional student. Each of these seven women had earned credit by taking and paying for prior courses. However, as they transferred from institution to institution they learned that not every institution would accept the credit for courses they had earned. Either the original institution was not accredited, as was the case with Esa and her missionary work, or the grades were not acceptable, as was the case for Laurel as she left WestPoint.

Lack of Information (Systemic Barrier)

To understand the lack of information related to accessing higher education for adults as a systemic barrier, one must revisit the College Choice model for acquiring College-Going Literacy Skills that was introduced above. The opportunities to acquire college-going literacy skills look quite different in adulthood than they did in

adolescence. The high school guidance counselors, college information offices, and supportive households were all things of the past, as the women of this study had to learn about going to college in adulthood through a variety of other means. The information gap in terms of accessing and affording college gets larger as a woman leaves the high school setting. The phases of the College-Going Literacy model-predisposition, search, and choice- are all experienced differently in adulthood. The eight women of this study were all predisposed to attend college as adults, as discussed above, through exposure in their home and their educational environments. For some - Laurel, Adaia, Chloe and Maude- their experience with college immediately after high school provided the initial exposure to higher learning, and when they wanted to advance later in life, they had familiarity with what college was in terms of academic expectation. In the absence of intentionally-structured opportunities to acquire information on how to search for a college as adults however, the participants began to rely on the experiences of the people they were exposed to, who had been to college, in order to begin the search process. Rachelle describes seeing her high school peers posting photos and announcing their college completion on social media, which kept the idea of college in the back of her mind. Yet, it was not until she began to interact with professionals in her field who had been to college that she began to ask how she, too, could get there.

Often, the participants attributed their knowledge regarding the search for higher education information to other people and the media, primarily. Knowing other people that went to college and watching what college was like on different television shows and movies was inspirational enough to lead some of these women to want to learn more. The often sensationalized view of college that is portrayed on television and in the

movies may not have given a true depiction of what college would be like, but it was enough to peak curiosity. These varying levels of exposure combined with encouragement from others in their lives led them to take the first steps.

The media was significant for Rachelle as she referenced listening to radio commercials over and over again for years before eventually deciding to make the call and learn more. In some cases that information gathering and planning- the search process- took several years, as Rachelle describes, and for others, like Esa, it was instant. Esa also heard about the institution and the women's program through media, a basic internet search in her case. She was compelled to start immediately and was enrolled within months of her initial search. Word of mouth and encouragement from employers and mentors was also helpful. Stacey and Rachelle were both encouraged by their immediate supervisor to look at options after being told they had great potential for advancement and simply lacked the degree for those opportunities.

The initial search to locate the school, however, was up to them. It would also appear as through the search process and the choice process were one and the same for some of these women. Traditionally-ages students generally search for a variety of schools and then move into the search phase where they weigh the pros and cons of attending each school, which might include evaluating academic rigor and prestige, comparing financial aid packages, and selecting a college major. The experiences of the women in this study however, would indicate those decisions made in the search process are less common, as they often only searched to find one school, and then pursued that institution through enrollment. As demonstrated through Esa, Stacey, and Ana's stories,

having had more literacy-skills in the search process could have eliminated the need to switch colleges along the way, had they found the right institution in their search.

Once these participants found their way to an institution and chose to attend, it was the personnel at the institutions themselves that became the primary source of information in terms of academic and financial planning. The process of college-choice at this point became more of a procedure of applying and then signing up for classes than it was a process of making choices. Friends were also significant in understanding college and financial aid as an adult, as Rachelle, Maude and Stacey all referenced watching friends go through the process first. For Ana, it was watching her own adult daughters go through the college-search process, enroll in classes, and maneuver through the financial aid process that encouraged her to go back to school. She learned from what they were doing, but also admits to each of her girls helping her through the process.

Feeling “Non-Traditional” (Personal Challenge and Systemic Barrier)

Feeling like a non-traditional student was both a personal challenge as well as a system barrier for all of the women in this study. While they all have the shared experience of attending college at some point as an adult student-over the age of 23, they also fit other criterion established by The National Center for Education Statistics’ (2002). NCES uses a list of seven characteristics to identify a non-traditional student. Those criteria are represented in Table 6 to illustrate which of the participants fit into each descriptor.

Participant	Delayed Enrollment After College	Attend College Part-Time	Financially Independent from Parents	Employed Full-time While in School	Has Dependents	Is A Single Parent	Did Not Complete High School
Rachelle	X	X	X	X	X	X	X
Esa	X	X	X		X		X
Laurel		X	X	X	X		
Adaia		X	X	X			
Stacey	X	X	X	X	X		
Chloe				X			
Maude		X	X	X	X	X	
Ana	X	X	X	X	X	X	X

Table 6. Participants as Non/Post-Traditional Students Defined by NCES.

Again, the term “post-traditional” has become the preferred terminology to describe this student in recent years (Soares, 2013). However, the research participants referred to themselves using the terminology “non-traditional” throughout our conversations, only Stacey knowing the recent trend of “post-traditional”. The American Association of University Women (1999) uses additional criteria to describe a non-traditional student including being a first generation college student, which five of these participants were, and being a first generation US citizen, though none of the women in this study fit this criterion. Gault, Reichlin and Roman (2014) and Trowler (2015) also identify historically under-represented populations as non-traditional. Four of the participants of this study would identify as a member of an under-represented community in terms of race or ethnicity.

Michelau (2011) argues that one of the strongest indicators of a post-traditional student and one of the easiest ways an institution can recognize them is their enrollment patterns. Post-traditional students often have attended multiple institutions, as seen in this study. The swirling back and forth between 2-year and 4-year institutions as well as the in-and-out enrollment is indicative of post-traditional learners.

For these women, feeling like they fit in ended up being a critical component to persistence and even eventual degree completion. Knowing they were with other adult students who had similar additional life commitments, as well as being with all women, were noted by almost all the participants as a significant factor in their education. Rachelle is often reminded that she is non or post-traditional when she brings her daughter to campus, but also in just walking around campus. She holds her head up high as others look at her, being older as well as being bi-racial and not seeing other students like her on campus. Laurel says she felt non-traditional, even as a traditionally-aged student. She says,

My whole 50-year college plan, I felt non-traditional....at WestPoint, I was non-traditional because I was a woman and I had no idea what a military academy was...and I did not come from a military family...I felt non-traditional [back home] because I was just taking classes on-line, it was not a typical class environment. Even in Alaska, I was non-traditional I because I knew I was not staying long...I never truly committed to one college. And when I did, I was married and I had a kid. But also, every college I went to, I was working all the time and other kids are going out and partying and having this traditional college experience, and I was like 'what's that like?'

Laurel's experience is a reminder that many traditionally-aged students are also living the kind of life that today's traditional campuses are not prepared to accommodate.

Chloe also felt non-traditional even as she attended college at 18 years old. She did not feel as though her chosen institution was prepared to support students with learning disabilities, or differences. "They were not prepared to handle students that did not follow the structure they had set up," she explains. Similar to Laurel, Chloe also felt non-traditional as a woman in an academic setting dominated by men, that of engineering.

Lack of Institutional Fit (Personal Challenge and Systemic Barrier)

Part of understanding the strategies of going to and succeeding in college is understanding the type of institution one can and should attend. Each institution has its own feel, its own culture and its own mission and purpose. Many students leave college because they find they do not fit at that institution (Tinto, 1987). This is true for both traditional and post-traditionally aged college students. Mangan (2015) indicates that about 33% of traditional aged students transfer at least once in their college career. My study would indicate that that percentage might be higher, as seven of the eight participants (87.5%) had prior college experience before finding their way to the women's program. All seven indicated they left at least one of their previous institutions because they did not feel like they belonged there or that it was not the right fit for their lifestyle while they were attending. They all had their reasons for initially enrolling at that institution, however.

Three of the participants in this study who went straight to college after high school left their initial institution due to lack of institutional fit. Laurel was told by her

mother, a teacher by profession, for as long as she can remember that she would be going to go to college after high school. However, her mother was so fearful about the cost of higher education that she guided Laurel to consider only military-based institutions due to the cost of a college degree. This would eventually prove to be misguided advice for Laurel, as she learned she had no interest in the military once she was enrolled. This was not a good fit for her. Chloe also spoke about this lack of institutional fit as she described the process of discovering that she did not actually want to stay enrolled in the college she first chose after being told she was not good enough. The level of prestige that she thought she wanted from her engineering program and that her parents encouraged her to pursue by attending their Alma Mater, was not what Chloe needed in the end to be successful. Maude chose to attend her first college for two reasons. The first was to be close to a boyfriend she had at that time and the second was because she had a sister that she could live with in the same town as the college, which would allow her to save money on living expenses. She talks about this decision,

that ended up being a really bad decision on my part because I went to college and basically I just partied and I stayed with my boyfriend and did not get any academics done whatsoever! After that first semester, I was done, and in debt cause I had taken out student loans to go to college.

Because Maude had not given much thought to institutional fit as a high school student, she made her post-secondary decision on factors that did not consider institutional fit either. While Stacey was already a post-traditional student (not by age, but by having a child as a dependent) when she went to college, she too left due to a lack of fit. She started at a religious institution, but left almost immediately because she did not always

agree with the direction of her curriculum and class discussions. She later left another institution because the course delivery did not fit with her lifestyle. She needed classes that would fit into her life - working full-time and raising two small kids. As Stacey found her subsequent institution limiting in terms of class times, she left that institution as well.

The community college system often serves as a gateway for millions of students in the United States (Kanter, 2011). Originally known as the junior college, the modern community college system expanded after the development of the Higher Education Act of 1965 and has continued to grow since that time. In short, the mission of the community college is to assess and monitor the needs of the employment sector and the educational needs of the community, and provide the education to meet those needs (Gilbert and Heller, 2011). In the 21st century, over 70% of students attended a community college at some point (Kuleander, 2006). An increasing number of students are utilizing the community college as the first step to a bachelor's degree, while others have no intention of advancing beyond an associate's degree. Three of the participants in this study did enroll at a community college at one point, though all for different reasons. Adaia enrolled at a community college when she returned from her HBCU because it was what she could afford on her own, not qualifying for financial aid, and knowing she could transfer those credits to another university at some point. Chloe took courses at a local community college during the summer term while she was on break from her prestigious university in an attempt to make up credits she had been falling behind on. Esa had enrolled in several community colleges during her educational career. In her first community college, she was not actively pursuing a degree, but rather a

vocational certificate that would allow her to work as a cosmetologist. Often when a lower-income woman does access higher education, it is at the community college and tends to be in a vocational training program (Levine & Nidiffer, 1996). Callen (2011) states that technical and occupational training found at the community college will not guarantee the type of employment that will support a middle-class lifestyle. Esa found this to be the case and later on enrolled in and earned an associate's degree at a different community college, with the intention of transferring into a university degree program, which she had hoped would lead to more sustainable employment options. Esa is similar to many adult students who use these degrees as a point of entry into the four-year system and work to complete a bachelor's degree.

Institutional fit was critical in the decision to enroll and to stay enrolled in the women's program that each of these women eventually found. While the women's program was embedded into a larger institution, most of the participants found they got what they needed in terms of support, the right climate, and the rigorous well-known degree they wanted. The tuition at this institution was higher than most, but some of the women did not mind, believing that it would eventually pay off. For some, it was not about the fit while they were a student, like Adaia and Rachelle, it was about the prestige the degree stood for and the employment opportunities she believed she would get in life once it was completed. That was the fit they were looking for. "I know [this institution] is expensive, but there is a lot to be said about where you go to school. I wanted a certain type of education....to make up for the fact that I did not graduate high school," Rachelle described.

By the time Stacey enrolled in this women's program, she knew what the right fit would be. She wanted a program that would offer classes on nights and weekends and services geared to adult students. She also knew she wanted a women's-only environment at this point in her life. Rachelle, the only participant to not have left another institution, specifically applied to the women's program after years of feeling like she would fit in there. Clearly, the need to fit into an institution of higher education is critical for both traditional and post-traditional students.

Summary

In this chapter, I summarized the nine consistent themes that I heard from the participants as they relate to personal challenges and systemic barriers to access a college degree, specifically, but not limited to financing their education, to continue answering the first research question: What are the stories elicited when Post-Traditional Adult Women Undergraduate Students describe their experiences trying to get to college, finance their education and earn a bachelors degree?

In the following chapter, I will use the stories and these findings to answer the remaining two RQ's based on the women's perspectives on the employment opportunities they have had as a result of education, how they made the investment in their own education and the value of this financial investment in their education on their lives. I will conclude in the final chapter with providing recommendations and implications for institutions of higher education, address the limitations of this study, and suggest areas for future research.

CHAPTER VI: INVESTING IN A COLLEGE DEGREE

In this chapter, I will use the findings to answer the remaining two research questions: How do Post-Traditional Adult Women Undergraduate Students finance their college education? And, how do Post-Traditional Adult Women Undergraduate Students perceive the financial investment in their education? Answering these questions will help to explain how the women in this study are making their educational commitment work for them, and also highlight the women's perspectives on employment opportunities and the value of the financial investment in their education on their lives. This will inform the recommendations that are provided in the final chapter.

The ways in which women moved beyond the obstacles identified above are as unique as the obstacles themselves. The solutions are unique to the individual. I have found that self-determination or motivation, relying on people to support them, sacrificing luxuries, and the willingness to go into debt were consistently identified by the participants as ways to move beyond personal challenges and systemic barriers to make their education work for them at this point in their lives, as well as along their educational path.

How Do Post-Traditional Adult Women Undergraduate Students Finance Their Education?

Self-Determination/Ambition

The enrollment pattern of re-entering every time they stopped out is indicative of these women's sense of drive and motivation. Participants spoke about experiences they had in each educational environment they had attempted. Most left their collegiate environments for a combination of personal reasons as well as barriers in the system, as

described above. While not every adult woman student continues to keep trying to pursue her education, these eight women did. They had the determination to keep trying, over and over again until they found both the right institutional fit through the women's program at the same time that their personal lives made degree completion possible.

Motivation for Chloe was about her employment situation. She was losing her job and knew that she could not find an equivalent-paying job without a degree. "It was purely because I was losing my job and I was looking...I felt like I was free-falling and I was looking for something to grab on to." Doing well at something also served as motivation. Chloe was increasingly motivated by the money she continued to earn through scholarships, which came as a result of good academic performance. Not only does this financial incentive motivate her to keep going at the pace she is, as a full-time student, but it has also motivated her to continue onto graduate school. The sense of accomplishment in her academic performance motivated her, for the first time in her post-secondary career. "I was inducted into two honorary societies...one for my major and one for students with learning disabilities...I can't wait to wear those cords around everywhere I go!"

Economic and social mobility is what motivates Maude and Rachelle. Rachelle has always been motivated by thinking of the next advancement in her job or career path. This can be seen from a very early age. As Rachelle worked at Wal-Mart in her teenage years, she was always willing to learn more and do more than what was expected of her, knowing that it could lead to better opportunity, socially and economically. For Maude, while she does consider advancement in her employment, her motivation is more about basic job security. She has seen a transition in the minimum requirements for job

postings. Positions that used to not require a college degree, like her current position, are now requiring one. She is afraid that at any point in time her employer could decide her position requires a bachelor's degree and she could lose her job. Economic and social mobility will be discussed more thoroughly below.

Many of these participants identified the importance of an all-women's environment and indicated that they were motivated by the other women in the program. Rachelle vividly remembers meeting three other women at her orientation program and thinking that they "had it together!" She remembers being motivated by them and how excited they were to be going to college, which excited her too. Because of her education in the all-women's environment, Maude is also motivated to finish her degree and help other women. This can be seen in her description of her dream to start a foundation and help other women who have been in her position, being a single mom, trying to go to school and "make herself better". She says that she feels like she still has something to contribute as she gets older: "I really feel like 50 is the new 30, you know!" Chloe was also motivated by attending a women's program, knowing that she had done well in an all-women's high school. She struggled taking classes with men in her first attempt to go to college as a traditionally-aged student. The experience of being with other women in a learning environment kept her going.

Rachelle has seen many of the women that initially inspired her at her orientation go on to graduate already. She admits that this can be frustrating, as she wonders, "Did I miss something? I think I missed something. Yes, I totally missed something!" But then she reminds herself that every woman in this program is dealing with her own life circumstances and she is once again inspired to keep going and finish.

Motivation was both intrinsic and extrinsic, developing because of other people as well as lifetime goals and the potential of a better life – sustainable employment, advanced opportunity, increased income, and the sense of accomplishment. The support systems these women created assisted the participants in fulfilling their goals.

Support People

In many ways, it seems to take a village of support to help an adult woman earn her college degree. This is not to undermine the effort, time, and resources that the student themselves put toward their education, but rather to acknowledge that carrying the responsibility alone is hard. Several of the women in this study either mentioned briefly or talked at great length about the additional people who they depended on for both emotional and financial support. Some of these support people were family members and friends while others were individuals these women interacted with in their employment settings. For others it was either a brief one-time interaction or the sustained relationship with key individuals who worked at the institutions the women attended. As noted above, institutional personnel were critical in helping students understand college. In a recent study, Cotton, Nash and Kneale (2016) found that institutional support people combined with key family support systems aid adult students in building resilience skills. It is also clear from the literature as well this study that the right connections with personnel helped with persistence as well.

Childcare was identified as a reason that some of the women were unable to take classes at various points. Some have been given the gift of free childcare on occasion. This came in the form of a friend, as Stacey and Rachelle talked about, or a family member as Maude, Rachelle, Esa, and Laurel recalled. Laurel, Rachelle and Maude also

referred to a period of their journey where they each needed to live with family members to help cover the cost of living. “Thank God my Mom was free child-care,” Maude was sure to emphasize. She was able to live with her mother while her two sons were very young and she tried going back to school, and Laurel found residence with her in-laws as she finished her degree. While not a direct exchange of dollars, both the free childcare and the support in housing allowed the women to either focus their attention more toward school or at the very least use their own money in different ways, which allowed them to ultimately pay for some schooling.

The direct exchange of dollars is one way that Chloe’s family is able to support her, as they have paid a significant amount of her tuition in adulthood. Chloe is quick to assure me that she is paying her parents back one day as this is a loan. She indicated that this support from her parents is in place of financial aid from the government, so that she can pay them back at a lower interest rate than what the government would charge for student loans.

Many of the participants indicated that the support people at their institutions were critical in their abilities to get into and stay in school. In their personal lives it was family members, friends, and colleagues; while in the academic setting, it was admissions representatives, academic advisors, and faculty members who were all attributed to having supported these students. Chloe provided an example of support she received from her work environment as she described a supervisor who saw potential in her and advocated for her to keep her level of pay and her position with the company as she made a move across the country after leaving school. She had been working as a bank teller, was promoted into lead teller, and eventually became the manager of a branch.

I basically just worked my way up. It took me ten years to get there. If I had the degree, I could have stepped into that managerial role. Hard work has never been an issue for me; I definitely am willing to put in the time if I have the opportunity!

She is grateful that her supervisor gave her several opportunities. Chloe was eventually laid off from that job, but has found a supportive employer once again, who, this time, allows her flexibility in her work environment where she can come and go as needed to accommodate her class schedule and time for homework.

Rachelle spoke of the mentorship that she received on multiple occasions from several different people in her career path, which was not only important in helping her be more successful as an employee but also eventually led her to pursuing college. She recalled people along the way who helped “polish” her. She describes,

I had all this exposure to really smart people...people who had MBA's, that had way more experience than me. So, I literally would just sit and listen. They did not really say, 'hey, I am your mentor,' they just happened to become my mentors. They were helping me!

At one point, one of these informal mentors had pulled her aside to give her the advice of not swearing so much in the workplace. On another occasion, a different informal mentor worked with her on sounding more professional in her email communications.

I was really rough around the edges....and I really took all that feedback to heart...I knew he had a degree and it seems like he has no cares in the world. I just learned from the people around me who had an education and at the same time I was hearing ads for [this university].

These informal mentoring relationships set the foundation for a more formal mentor that she would acquire later who would continually remind her that she “was really really smart.” It was this mentor that Rachelle credits with getting her into college as he helped her with a letter of recommendation.

Rachelle has also taken that ability she had to connect with people in the employment setting and developed similar relationships with faculty in the educational setting. She spoke in great detail about the individual faculty members who supported her, “We are getting a great education and I would never have met someone like Bob or Carol or Kris or Ray, if I just attended a community college.” Those faculty members were instrumental in helping the women feel like they fit in and that they belonged in college. Rachelle also talked about the way in which the faculty engaged her and her peers in class, knowing the students had life experience to share and using that experience to bring the content of the textbooks to life. Without these individuals, she is not sure she would have been successful.

Adaia insisted that I write about myself in my institutional role as a critical person of support for her,

I would hope that you really do include a piece...you have to include a segment of your role in our journey, it is critical! You are one of the few people, you know my higher educational journey, the key parts, you see me today, you’ve seen how I carry myself and you are the only person that I can tell other people about... even my parents... my journey. It is so important that I can sit and talk with you, that you reached out to me and that I can tell you where I am going. So,

your role in this whole thing, and I am not trying to toot your horn, it is really critical.

As a person of support for some of the students in the program, I helped them understand financial aid, I listened when they had a bad day, and coached them through navigating challenges inside and outside of school. Having a person in the front-line institutional positions whom truly cares about students and understand their own role and significance as a support person was important to these women.

Stacey found one of these caring people when she first inquired and enrolled in college for the first time. She met with an admission representative who encouraged her even when Stacey doubted herself and her academic abilities. She found the support of this stranger to keep her going. Interestingly, she never saw this woman again, but remembers the conversations so clearly 14 years later. Chloe also spoke about her interactions with institutional representatives. In her case, it was the academic advisor, though not in a positive way. Instead of support, she found him to be unsupportive and attributes her leaving school at that point in her life to his demeaning comments. These experiences serve as a reminder that institutional representatives can make or break the experience for students.

Sacrificing “Luxuries”

While the term *luxury* is relative to the individual, it is important to highlight that there were sacrifices these women made in an effort to obtain their degree. Adaia and Laurel both used the word *luxuries* during the course of our conversations. Adaia identified housing as one of these luxuries as she talked about not having money and choosing to sleep on floors in her friends or strangers houses to avoid paying rent, instead

paying tuition. She often had to make choices on where to live based on who or what was available in the exact moment that she found herself in need of housing. She talked about not having her own mattress and often just using an air mattress or even just blankets. It was critical for her to not allow others, particularly in her work environment, to know that these were her living conditions. She did what she needed to do to look professional each morning when she went to work and never let on where she was sleeping. She continually mentioned to me that her degree would get her out of this situation.

Laurel and her family sacrificed independent living as well. Married with two young children while both her and her husband were attending school, they had to sacrifice the ability to live on their own. “We made a huge emotional sacrifice and moved in with my in-laws.” As Laurel’s husband graduated college shortly before she did, they were able to move back out on their own. Laurel admits that this was a huge help from her in-laws, “a significant financial sacrifice on their part,” and she is grateful that her family could save money, but she is even more grateful to have moved her family back out on their own again, as sacrificing her independence in such a way was a struggle for her.

Chloe also identified housing as an area of her life she was willing to adjust in order to pay for school. She feels as though she lives a minimalistic lifestyle. While she does own her own home, she does not need fancy furniture and is content living off of the “ramen noodle diet,” she jokes. She explained that her fiscally conservative lifestyle is not one that many people often understand and she finds herself often justifying her financial choices to her family, who encourage her to splurge more often. The sacrifice

of these luxuries are not something her peers are able to appreciate, but she knows that with her parents helping her out, she must make life adjustments as well.

For some, those luxuries are not things, but time. Stacey talked about the luxury of controlling her own schedule and giving up that control as a sacrifice.

How can I be committed to something 100% and then also have [my children] committed to a sport or something 100%. It just ends up never working out, either a game falls on that day or the practice falls on that day. Do I trust this person to take my kid to practice? Either you say no, you are not going to practice that day or you [concede control and permit], who I am sure is a decent human being to take the kids to practice. So, there are those types of sacrifices constantly.

Stacey also refers to the time she has to give her children as a luxury. An additional sacrifice for her is the ability to give her children all of her attention at all times. “For me, the biggest thing is that there is always something on my mind,” she says. These sacrifices weigh on her mind even more as she is now considering graduate school, knowing that means a greater sacrifice of time with her kids.

So I think, what is another 18 months or 2 years? But so much is happening and so much has happened and so much will happen. [My daughter] won’t be a little first-grader any more. [My kids] are going to be in middle-school and they are not going to want to hang out with me anymore. So, those are the things I balance in my mind.

Loans and Going into Debt

In 2005, Gladieaux and Perna indicated that the average loan debt was between \$5,000 and \$20,000 per student upon degree completion in the United States. The

students and graduates of this study will have debt to repay. This is a very tangible reality for those that have recently graduated, like Esa and Laurel, but also on the minds of those still in school. Rachelle started her degree knowing she would be taking out loans to finance it. She explains how she was thinking about debt at the time she started school,

In the back of my mind I always thought, well, okay because I am going to have my degree, I am going to make more money! The whole reason I am in this dead-end job...which was actually a good job at the time...was because I did not have the degree. I just need the degree to level up.

Rachelle has depended on federal student loan money for her entire degree and would not have enrolled at all without this funding. She had also received the Pell Grant when she first began school, but a few years later, she would learn that as she made more money, she became ineligible to receive the “free money” of a Pell Grant and had to rely solely on loans. Given her current employment situation, she should qualify to receive this grant again in the upcoming academic year.

Esa estimates that she is in about \$47,000 worth of student loan debt as a college graduate. For Laurel that number is higher, at just under \$60,000. Each wonders if going into this much debt for their college education was worth it. Similar to Ana, who is still in school, they think about the possibilities of staying in school simply to hold off the need to repay those loans.

Chloe is the one participant who has not and will not have federal loan debt to repay. However, she does have debt for her tuition and will be working with her parents to repay it. They have worked out a payment plan because it would not be possible for

her to repay it all at once. Similarly, Maude is trying and committed to completing her degree without any additional debt after her husband helped her to repay all the student loans from her previous attempts at college. In the end, for Chloe and Maude, assuming additional loan debt would not be worth the degree.

**How do Post-Traditional Adult Women Undergraduate Students perceive
the financial investment in their education?**

Social and Economic Mobility

Adaia explained that from her experience, economic and social mobility are two different things, and wanted to ensure that I understood her definition. To her, social mobility is more about a cultural identification, what you identify with in terms of lifestyle and it might be a negative connotation to an extent. You don't want to be in this group socially. I think it is, those groups can be defined in different ways, by their income, or their race... beyond money, beyond race, beyond gender. I want to maintain those things and those people and those places, right? But, academics, yes, to me that is levels of being mobile, socially like, you know identified as another economic class.

Her definition is helpful to put into perspective that social and economic mobility have different meanings. For the purpose of this section, I am grouping them together, with the understanding that others see them as separate.

Social and economic mobility is one reason to get a college education, as it has been determined that often, income is determined by one's level of education (Baum & Ma, 2007; Flores & Osquera, 2013; Mortenson, 1998). The financial investment in education should pay off with a greater income for the individual. Additionally, using

Becker's Household Production Theory in the 1970's (Krein & Beller, 1988), college access should also have a generational effect. Goldrick-Rab (2006) and Currie and Moretti (2003) refer to this as a multigenerational advantage as they describe that subsequent generations will be set up for greater educational, economic, and physical health success due to the prior generation getting a college degree. The women of this study, particularly the six who are mothers, recognize many benefits their families will enjoy once they have completed their degree. "I am eight years behind....at least eight years behind the people who followed the traditional course and went to college and things like that," Rachelle describes. She can't help but compare herself to others her age that "came from the same raggedy-ass neighborhood," but they went to college. She sees them in six-figure jobs and traveling the world. Rachelle wants this too and believes opportunity for mobility in life will come upon completion of her degree. "It will definitely be easier for me when I apply for jobs and things like that." Yet, Rachelle is also at a point where she says her education is for her, "I am not really looking for an return on investment on this, except to say that I did it....I am doing it for me because I have already proven to myself that I can make a really high wage without it."

Maude explains, "I am trying to get ahead. I was a single mom for 12 years. I was on welfare and I want to get ahead...an opportunity to get ahead." For Chloe, social and economic mobility means having the opportunity to step into a better position, because of having the degree, rather than having to work her way up.

Advanced Employment Opportunities

Each of the participants of this study have maintained employment at various levels, with some managing people, others managing large-scale projects, and others

doing the day-to-day work that is assigned to them. It was agreed by all the women in this study that one does need a degree to get ahead in the world of work. Without a bachelor's degree, they have each faced limitations in terms of career or job advancement. Rachelle points out that this advancement is not always about money.

I was in what I would consider a really great worker-job, but it was thankless and I did not see any trajectory for me. But, I was making really good money. It was actually way more money than what I ever thought I could be making without a college degree. I was traveling a bit, I was doing really technical and important things, but I was bored.

As she looked for new employment opportunities, it was more about her not getting bored than it was more money. The job that she recently was laid off from gave her the additional opportunities she had been looking for to keep her interested. She is still surprised that she was able to get that position without a degree. However, as she was laid off shortly before this research project, she believed that with a degree it would not have been as easy for them to do that to her. With a degree she is hopeful that she can find a job that offers her benefits of good healthcare while also offering a decent wage and security. More than anything, she says "I want to do something fun!"

When asked if Maude thought lacking a college degree affects her job security, she answered immediately with an emphatic "All. The. Time." After thinking about her answer for a few moments, however, she corrected herself, "well, I don't know so much about job security as much as job advancement...almost every job has a requirement of a bachelor's degree." She is also quick to point out that

companies have a choice and that they are often making the choice to not hire those without a college degree and that choice excludes people like me who have the experience, the training, have the passion, but don't have the piece of paper.

What are they missing out on because of that, you know?

Earning her degree will also serve as validation to those hiring authorities that she matters.

Being an Example to Children

The children of the women in this study are already set up for a greater level of college access literacy and are more likely to attend college because their parents have gone through the process (Alfonso, 2006). Rachelle's daughter has had the opportunity to attend school with her. This is primarily because Rachelle was often without childcare, but on occasion her instructors would invite her young daughter in. Rachelle says,

I think my kids think that it is cool that I go to school. My son is constantly bragging that his Mom goes to [this institution] and [my daughter] has really enjoyed sitting in on some classes and she says to people 'oh, I got to go to this class with my Mom and I am learning this!'I think subconsciously, it is getting stamped in their minds how important it is and what the experience is like. I know [my son] plans to go to college! And then I will be in a great position to help him understand financial aid!...I wanted my kids to have a different life and maybe just seeing me go will change their perspective or maybe, it will be because I went to college that I make more money, and that changes their perspective, you know what I mean?

Rachelle also believes that she will be better positioned to not only be an example for her own children but other kids she is acquainted with as well.

I think it really does take a village to raise young people; all of us have a responsibility. When you see kids who are going through it...you want to reach out, but you need to have the skills to recognize thatI did not have that happen for me.

She provides examples of having neighborhood children over for dinner and taking her son's friends for haircuts, because she is positioned to help them out. She hopes that she can be an example for her own children, but others as well.

Maude has three children and her youngest is in his final years of high school, starting to think about a college degree. While Maude does not want to push him toward college if he is not ready, as her mother did, she does want to see him to go to college. She reminds her son that it is okay if he does not want to go, but gently drops hints hoping he will make the decision to further his education. She tells him to look around, in our household, there is a very real example...the statistics bear it out...in our household, I literally make one-third of what my husband makes...he has a college degree...I tell my son... look at this example! We are the same age; we have had the same amount of work experience in terms of how long we have been in the work force. But, he has a degree and got to choose his career path.

Summary

The financial investment in education is significant, as it goes beyond just money. The sacrifices that these women have made in a lifetime of earning a college degree cannot go understated. Nor can the influence and support of the critical mass of people

with a shared commitment to seeing each of them through to degree completion. The formal and informal mentoring of others as well as the personal dedication of each woman and willingness to adapt their lifestyles to make room for school speaks to the value these women see in the financial investment to earn a bachelor's degree.

CHAPTER VII: Conclusions, Recommendations, and Implications

The long and unconventional educational roads described by the participants above are not unique to these women. In 2013, 85% of the college-going population was considered a post-traditional learner based on the criteria established by Soares (2013). Individual colleges and universities, as well as the system of higher education at large must be better prepared to support them. The stories shared here illustrate what some already know about the adult population and also illuminate where more policy, at every level, is needed to better support these individuals in their educational endeavor. I will conclude with a discussion of the implications for practice for institutions of higher education, provide recommendations to better serve these students, and suggest areas for future research.

Implications for Research and Practice

The purpose of this narrative study was to tell the stories of how adult post-traditional undergraduate female students persist through personal and systemic financial obstacles to complete their bachelor's degree. Other factors have contributed to the women's ability to complete their degree on their terms, but it is critical to see that the ability to finance a bachelor's degree is crucial in determining whether one can attend college at all. Not having money to assist with academic preparation, not knowing how the financial aid system works, and paying double for courses taken along the way, are examples of barriers that preclude adults from ever starting or finishing their degree.

The study was conducted using feminist research methodology, specifically narrative inquiry. I believe narrative inquiry as a research strategy could produce significant and rich results if used to study other social factors and their impact on

women and families. Understanding the personal challenges and systemic barriers through storytelling is recommended in understanding the interconnectedness of social systems and how they work against women. Further attention through academic research must be given toward understanding challenges for women in the 21st century and to better identify opportunities for feminist-centered research.

As this study demonstrated, adversity does not occur in isolation. The system of higher education was often difficult for these participants to access, primarily because of financial constraints. However, they each mentioned other social factors that impacted their journey to and through the educational system. Those systems mentioned included the primary and secondary school systems, the health care system, the child care system and the foster care system, and were discussed in terms of the impact those systems had on these women in both adulthood as well as in their youth. Issues of homelessness and food insecurity also emerged in the study, indicating the system in which families can acquire safe and affordable housing and decent nourishment may also work against women. While not a factor discussed in this study, the literature would also indicate that the criminal justice system must be investigated to determine the inequities toward women as well. It is clear through an extensive review of the literature regarding adult women accessing college, the literature regarding feminist epistemology and research methodology, and the findings of this research study, the choices that are available to women and girls continue to be limited.

The five assumptions for feminist research (Bloom, 1998) that guided this study are important to consider once again in looking at the implications of my findings and in consideration of future research about these systems.

1. ***Social construction of gender.*** *Gender is socially constructed and feminist research should question the hierarchical placement of women behind men, specifically in social and political systems.*

Maude and Ana described the challenges they had encountered with finding decent and affordable childcare while they were raising their now-adult children and trying to attend college. Stacey discussed experiences both going into and aging out of the foster care system and Adaia mentioned her experiences with housing insecurities. Those social and political systems impacted these women in ways that were unique to them being women. As single mothers, Maude and Ana carried the financial burdens of covering the expenses of their children's needs and needing to prioritize those over their own education. Stacey and Adaia faced displacement in their youth and found themselves living independently as young women. Understanding these systems through a feminist paradigm, will help frame the social construction of gender and the adverse impact to women.

2. ***Study women's diverse lives and personal narratives.*** *Women's lives are rich data sources because they illuminate both logical courses of action as well as system-level constraints within which those courses evolve.*

Through my research conversations with each of the participants, I came to understand that any one of the aspects of their lives shared in their stories about their education could have been expanded on and become a research study of its own. I found myself wanting to know more and more about the individuals' lives. As the researcher I had to remember that occasionally those stories were outside of the boundaries of the study- financing educational opportunities. I would like to better understand Laurel's experience as one of only a few women in a male-dominated military academy. I found myself itching to know more about Stacey

and what occurred in her birth-family that led her to living with foster families as a teenager, and I would love to have heard more about Ana's stories in Washington DC. Each of the participant's lives could be rich data sources for any number of research topics.

3. ***Context of research questions.*** *Feminist research often includes questions the researcher has about her own experience. The need to know is based on both the desire to understand how experiences have shaped women's lives and also to discover ways to transform women's lives. Additionally, such research helps women learn how to have authority over their own lives.*

Through this research project, I have come to understand the adult population of college students in new ways. I believe this will help me professionally in the future, but also gave me a better understanding of assumptions that I had previously in working with this population. Gone is my naïve assumption that all problems stem from lack of financial resources. Through Chloe, Esa and Laurel I have seen other challenges in terms of academic preparedness, the need to care for loved ones, and the challenges in lack of confidence in decision-making capabilities. Talking with all of the women was empowering to me as the researcher, both personally and professionally. I would encourage researchers to use a feminist framework to better understand their own life as well

4. ***Critical self-reflections of the researcher.*** *The feminist researcher must open herself up to the scrutiny of the reader by locating her own history, values, and assumptions within the research.*

In addition to learning about how I can better serve adult students in my profession, I was also grateful for several moments through the research that "kept me in check". There were "teachable moments" in my conversations in

which a participant would reframe my thinking and will serve as a point of significant reflection for me moving forward and also changed the way I wrote about the findings in the study. One such occasion was in a conversation with Adaia where we were discussing social mobility. She was quick to point out that the way I was talking about moving into different social classes was culturally offensive. To her, I was saying that a college degree would take her away from her traditions, history, and experience as an African American woman. I appreciated this perspective and truly walked away with new knowledge and a greater understanding of her perspective. This is just example of the reflexive praxis that was on-going through my study, producing a more rich conversation in the moment and a story that was participant-centered, which is imperative in future feminist research.

5. ***Feminist research relationships.*** *Perhaps the most critical component and distinguishing characteristic of feminist research is the concern for the relationships in the research process. Building rapport in the field is critical for feminist research.*

As demonstrated throughout this project, the relationships between myself as the researcher and the participants was critical in gaining a deeper understanding of the personal challenges and systemic barriers faced by adult women undergraduate students. The implications of building and sustaining a relationship with and between women is the strongest element for a feminist paradigm and must be considered in any future research involving women and the experiences they have with political and social systems.

Recommendations for Practitioners

After hearing the stories of the women in this study, I have a number of recommendations, supported within the literature as well as from the participants, for how to better assist adult women in their educational journey at every level. Because the personal challenges and systemic barriers are multi-faceted, as one can see from these stories, so must be the approach to finding sustainable solutions. From federal and state policymakers, to institutional leaders and front-line service personnel, to the individual students themselves, I believe each have a role and will provide specific strategies on how to support adult women undergraduate students.

National and State Policymakers

The social and political context is critical in considering funding models for adult education. Callen (2012) argues that absence of policy perpetuates systems of inequality and will continue to do so until policymakers recognize and address the need to fundamentally change the macro-level funding patterns at the federal, state, and institutional levels. Individual institutions of higher education can only be responsible for so much on their own. While it may not be realistic to expect all necessary financial increases to come directly from the federal government, it is realistic to expect the government to establish a long-term financial strategy that aligns with national goals (Callen, 2012). National policy is going to be a necessary to re-engineer the process of providing financial access to quality programs for adult learning. Kantor (2011) reports that the programs currently designed for adult learners are addressing a mere 3% of the identified need to fill the knowledge and employment deficits the United States is experiencing. National leaders must be accountable for developing a policy framework

that allows institutions to do their part and provides opportunity for interested individuals to take advantage of educational access. One way to do this is to adjust the federal financial aid process.

The federal government should also identify populations that have historically been left out of higher education, including adults, and direct financial support to them. Increasing the amount of the Pell Grant; designing a grant program for child care assistance to student parents; identifying additional resources for students who choose to attend a more expensive school; providing financial support for taking time away from employment to focus on school; developing a mechanism to assist borrowers wanting to continue their education while rehabbing their loan default status; allowing students to use financial aid as a part-time student; expanding grant and loan opportunities for summertime and short-term courses; and redesign of the FAFSA application to better identify need are the additional recommendations for policymakers to consider in the next round of financial aid revisions.

Callen (2012) is adamant that educational funding policy must reflect the 21st century demographics and indicates that there must be better alignment between federal educational policy and the established priorities addressing societal and economic needs. He goes on to identify the financing of higher education as one area in which policymakers must make a fundamental change. The college-going demographic has drastically changed from the previous generation, yet the strategies of how America pays for college has not. Consideration of the increase of low-income, minority, immigrant, and adult populations must play a more significant role in the decisions affecting a 21st-century model for financing a college education (Callen, 2012).

During the time of this study, minor changes were made to the financial aid process, including a simplification of the FAFSA forms for students to complete as well as an adjustment to the timeline for completion, yet a massive overhaul of the financial aid system, which is desperately needed, remains to be seen. Other changes within the system of higher education have occurred at the national level in an effort to meet the goals of the American Graduation Initiative. These include policies on comprehensive information sharing, data management expectations, enhanced technology, and performance-based outcomes, yet funding remains largely untouched.

In lieu of change at the federal level, individual states have made significant strides in assisting with adult college completion, and some of these efforts are directly related to financing. As of November 2016, 23 states have considered legislation regarding free tuition, but the majority of those are continuing to address only the needs of traditionally-aged students (Pingel, Parker & Sisneros, 2016). Financial aid at the state level must account for adult learners with intentional programs that meet the needs of adult learners, such as funding the part-time student. In addition, states could develop policy in alignment with other social service agencies to support the living expenses and dependent-care expenses that hold up adult student college completion, as described in this study. Some states are working toward better supporting their adult students. Tennessee, Kentucky, Arkansas, and Washington are the leaders as of 2016, whether it be through free community college opportunities or public benefits (Pingle, Parker & Sisneros, 2016).

I would recommend that individual states also look at the data regarding near-completers, specific to that state. By incentivizing these students to complete their

degree, not only is the individual family economic situation improved, but so would be the state-level economy (Paulsen & St. John, 2002; Kohl, 2010; Tate, 2015). At least 60% of college students are leaving college without a college degree (Bound, Lovenheim, & Turner, 2010). Reengaging these students to complete their degree is critical to bolster the knowledge-base in the state. Better serving the needs of adults accessing higher education and persisting through degree completion will require broader political commitment among both state and national policymakers, but also a willingness among institutions to reconsider institutional policies and practices as well.

Institutions/Institutional Leaders

Perhaps one of the best ways to help adult students is to prevent them from dropping out in their “traditional” years and becoming an adult student to begin with. If a student leaves school prior to completing a degree as many post-traditional students do, including seven of the eight women (87.5%) in this study, they are often not counseled on what to do next in terms of repaying loans, re-entering at some point, and how to utilize the credits they have earned for a potential alternative credential.

While Tinto’s Theory of Student Departure (1987) would indicate that students are leaving their institutions because they did not exhibit the characteristics to persist at that institution, Museus and Jayakumar (2012) insist the institutions have some level of responsibility in establishing a climate and culture that better fits the needs of today’s college student. Because the demographic of a traditionally-aged student continues to change, institutions need to be prepared to retain them. When they leave the institution prior to degree completion, they are becoming the near-completers described above. An

institutional goal must be to work on additional retention measures to prevent this attrition.

In addition to stopping students from leaving college before degree-completion in their traditionally-aged years however, there are specific recommendations to better attract, retain, and graduate adults. Climate and culture do need to be addressed for the post-traditional student as well. As demonstrated in the literature and through my study, attrition is also high for the adult learner. For adult students in particular, institutional leaders need to evaluate the course and student service delivery models, make campuses more child-friendly, assist with academic and social integration, and offer more flexible scheduling to retain adult populations. In other words, institutions must be equipped to handle the unique needs of adult students. In their 2014 study of adult students and attrition, Bergman, Gross, Berry, and Schuck (2014) found that having money to complete the degree as well as receiving positive encouragement along the way were the strongest predictors of degree-completion. Field (2017) describes a program at Endicott college that goes even further. In a program designed for adult women with children, Endicott is seeing a 68% retention rate for this population by enhancing what is available on campus. Residence halls are set aside for women with children; children are welcome in the dining halls and eat for free; daycare subsidies are provided as a part of the financial aid package; and parenting classes are made available. The institution acknowledges the expense of such a program, but indicates that it is worth the investment in women.

Providing academic and social integration opportunities are also recommended by Cotton, Nash, and Kneale (2016), who encourage institutions to focus on opportunities

for tutoring for adult students as well as to equip faculty with the tools to facilitate group work among adult students outside of class. This strategy would help students find others balancing lives similar to themselves, which reduced isolation of the adult student.

Conversely, none of the participants of this study discussed isolation or loneliness in their education through the women's program. This may indicate a sense of belonging and feeling of safety and stability for these women.

Four-year private and public institutions have not been as quick to respond to these changing needs of students as their community college counter-parts (Montiegel 1999), which leaves the community college as a sole option for some, therefore limiting their access to a more lucrative degree. Deflecting responsibility of educating the 21st century post-traditional student will eventually have an impact on enrollment at four-year schools, as the college- going population will very soon be majority post-traditional. With a growing adult population and the state of decline in funding higher education across the nation, institutional survival will depend on meeting the needs of adult students. Both, four-year public and private institutions need well-developed degree-completion programs. The programs, designed for adult-learners need to include alternative delivery models for both in-person and on-line learning, truncated courses that do not fit into a typical semester or quarter term, and offering courses that meet on the evening and weekends, and providing mechanism to evaluate and earn credit for life experience are key components for implementation.

The focus on increased retention and graduation to help the nation meet the 2020 goal will continue to be critical, but the methods by which four-year institutions recognize their adult students are preventing this. A trend among certain adult education

advocates promotes the recognition of life experience through college credit.

Competency Based Education (CBE) and Prior Learning Assessment (PLA) are two ways that adult students are earning credit for what they already know and the life experience they bring to the college classroom (Sherman & Klein-Collins, 2015). More institutions, such as the private university in which my study took place, could benefit from offering such programs to help accelerate an adult student's time to degree and reduce the cost of tuition to that individual student, with very little cost to the school.

If an adult woman decides she wants to return to complete the degree she started later in life, as Maude, Ana, Esa, Laurel, Adaia, Stacey and Chloe did, or start their degree in adulthood, as Rachelle did, they must then acquire new college-going literacy and college-choice skills as an adult. Financial literacy, specifically, is affecting the ability to persist through degree completion. Many institutions use a variety of mediums to communicate and market their programs. As both Rachelle and Esa shared, this is how they were prompted to inquire and learn more. Institutions need to be very intentional in how they market to the adult learner. Being open on the front end about the cost of a degree and what the commitment will look like is critical, as is honesty in delivery and support offerings.

Scholarship money on the front-end is also helpful to these students and others like them. Scholarships need to be specifically designated for adult or post-traditional students and cannot be limited to full-time enrollment. A few of the participants in this study offered their own recommendations on how to help women like them. Adaia shared her thoughts,

Because I feel like when you are at this point in life, there are other obligations that cost, so you don't have a lot of out of pocket money available and you are probably not as eligible for some of the scholarships. I don't... maybe I don't know enough about them, but I researched a whole bunch just to see what I qualified for and just because I was older than a certain age, I made more than enough money- and I was still not making a lot of money, I was not eligible.

A key responsibility of the institutions is ensuring that the frontline service personnel have what they need to be helpful to these students. The next section addresses recommendations for that population.

My final recommendations have to do with access to funds once a student has matriculated. I would urge institutions to have emergency money in the form of grants, available that are specifically designated for adult students to apply for. This type of occasional emergency funding can help adult women with a childcare expense, books for one term, rent money, assistance in repairing a broken vehicle, etc. This type of aid could be used so that students are not living off of loan money. While these funds could be institutional, one strategy could be to establish and cultivate a donor-base whose intention is to provide grants to assist with child-care while the parent is in school or perhaps grants for additional school expenses such as transportation and textbooks or other supplies. The recommendations to institutions are endless.

Institutional Frontline Service Personnel

While institutional policy related to money, transferability, and acceptance of courses are critical, so too are the people and the information provided to prospective and enrolled students. The frontline service personnel I am referring to include financial aid

counselors, academic advisors, admissions representatives, career counselors, and cashier's office staff. Admissions at any higher education institution is a complicated mix of balancing students who are a good fit with the budgetary need of the school. Because of the institutions need to enroll students to generate revenue, it may be easy for an admission representative to rush a prospective adult student through the process without that student having a full understanding of what the total commitment might look like. "I need to understand what I am buying into because I have to sell it ultimately, right?" Adaia wondered as she spoke about the initial steps she took in exploring her school choices.

As referenced, I served as frontline service personnel during some portion of these participants time in college. Adaia spoke about how important this role was to her academic success as an adult student navigating the terrain of the campus as well as the curriculum and classroom expectations.

I needed some type of a touch base with something else, like I always called you to like... to remind me... it just, it is really about staying on track, right. There is a test coming up next week or there is... 'here, you are pacing well' or 'this is completely going in the wrong direction'. I think you need those checkpoints... I think most people like real-time interaction or seeing people is part of doing it sometimes.

Academic advisors need to be in constant contact with adult students and need to have a coordinated effort with the financial aid staff to ensure that the whole student is being cared for in the institutional environment and to avoid the run-around that often characterizes college campuses.

Adaia went on to explain that this support is also what she believes she is paying for,

you are kind of paying for that support. You are paying for that. Okay, I am bringing myself this far, getting signed up, I will assume the debt and I will take on the work load and I need someone's expertise or knowledge in this area to help me understand- how do I get through this? How do I get the degree and become skilled in certain areas, right?

From personal experience, I encourage these staff members to have a skill set that includes patience, listening, communication, efficiency, problem-solving and genuine interest in helping adult students succeed. These institutional representatives must have the ability to both see and hear the individual in front of them. If these are not natural skill sets, then institutional leaders need to provide professional development to help frontline personnel acquire those skills.

Adult Women Undergraduates

My advice to the students themselves comes from my professional experience working with adults as well as the literature related to this topic. Taking the time to understand a degree program and to test the institutional fit will be critical for adult women to find the best program and avoid the need to move around from institution to institution. Some of this movement is inevitable, as we saw through Stacey and Maude's stories as their families moved to a new state, forcing them to leave their institutions. Yet if a student can find the right school offering courses at times that work for them and with other students that are similar in terms of life experience, they may be able to prevent or at the very least limit the swirling enrollment patterns that have been identified with adult

learners (Michelau, 2011). I also recommend that adult learners locate academic programs that will allow space in their degree planning for prior life experience and knowledge. Ask institutions about Prior Learning Assessments and consider getting involved with groups, such as the Council for Adult and Experiential Learning (CAEL) that are fighting for acceptance of these credits.

Engaging with the student groups is key to persistence for adult students (Cotton, Nash, & Kneale, 2016), as can be seen through the connections to the women's program of this study. Participation in courses, attending extra-curricular events and activities, and forming working study groups are all ways in which to develop the connections that allow adult students to persist through degree completion.

Giving due diligence is a must for anyone considering an investment in higher education. Take the time to learn about financial aid, considering the cost of attendance for different schools, and fully understanding the degree requirements are all elements of College-Going Literacy and I do recognize that not every woman is going to have the capital required to know where to go to ask these questions. However, some might. As these participants demonstrated, they learned a lot about going to college from their peers. First generation college students are more likely to pursue an associate's degree than their peers whose parents do hold a college degree (Alfonso, 2006; Kurleander, 2005). The community college system has also assumed the responsibility for remediating those that have not been academically prepared for college-level work. Duncan (2010) reports that 40% of college students require some level of remediation. Many high school graduates are not adequately prepared for college-level work and need remediation in order to be successful in their college career. Some of the women in this

study talked about academic preparedness both as traditional and post-traditionally aged students.

The final recommendation is specific to students who have credits already. I encourage them to advocate for themselves. If they have already taken (and paid for a course) at one institution and are being told they need a similar course at another institution, ask questions. Not every institution will have the available support personnel to provide answers. In general, I would say this is a sign that perhaps the institution is not best suited to fit the needs of adult learners. There are many, however, who are, so find one that is!

Future Research

Opportunities for future research of post-traditional populations enrolled in higher education programs are seemingly limitless. The boundaries and limitations of this study were narrow, as it focused on eight women from the same academic support program. There are many adult men also trying to pursue a bachelor's degree and they must be included in future research to broaden the understanding of the struggles of adult students in general and to highlight additional financial challenges facing this population.

The participants of this study are all from the same institutional degree program at a private university serving adult women exclusively, so this study does not take into account adult women not supported through a specified program, nor the adult women attending a public institution. For example, the voices of women students attending community colleges are missing from this study and should be considered in future research. While several of the research participants of this study do have experience attending a community college as a part of their story, they are not currently enrolled in

that setting. Alfonso (2006) refers to community college programs as “sub-bachelors” and points out that students pursuing a vocational training program are 12% more likely to drop out of school than those students working toward an associate’s degree. The stories told by women and men who are currently working toward a credential at a community college or have stopped-out from this setting may have a different and equally important experience to highlight additional deficits in the system of higher education. Additionally, 2.6 million individuals, accounting for 10% of the adult students enrolled in higher education, are attending a for-profit institution (Kohl, 2010). These stories likely look different from the stories told here and should also be considered in future research.

Perhaps the most significant limitation in terms of research participants, and a population to consider in future research, are the women who have been unable to persist through degree completion and have stopped out for a period of time or dropped out entirely. All of the women in this study were either recent graduates or currently enrolled students. These eight women were able to overcome the challenges and barriers they described, allowing them to persist through degree completion. This is not true for all adult students and the stories of women who have had to discontinue their education indefinitely will undoubtedly have additional information to provide about their challenges to stay in school. The opportunity to research adult women who never went to college, but perhaps wanted to or would like too, but do not know how or where to start would also provide insight for institutions to better serve and reach out.

Limitations also existed in terms of the research design. One limitation of the initial research design was my assumption, and therefore conversational focus, on

financial struggles as opposed to achievement. My intention was not to approach the research problem from a deficit angle, but I found myself listening for points of challenge and obstacles. The participants themselves would weave in their own personal moments of achievement and pride, but I recognize that approaching the conversation from a place of accomplishment and success may also have impacted the stories told. The second limitation with the research design was the presentation of the women's stories as a narrative vignette. As Clandinin and Connelly (2000) point out, in narrative research, there is always a danger of the researcher over-personalizing the narrative and pretending to offer an authentic voice. They also caution that narratives reflect the past and both the researcher and the researched use their own imagination and strategic interest to connect and make meaning of the stories to the intended audience. While I am confident that the stories shared accurately reflect the perceptions of each individual participant, an alternative research methodology may have had different findings.

Conclusion and Reflection

As I reflect on my research study and the dissertation process, I am reminded of the similarities I have with these students, but more so of the privileges I was afforded by having obtained my bachelor's degree earlier in life. In conducting this research study, I found myself often thinking about my favorite children's book, *I Knew You Could* (Dorfman, 2003), which is a story about a train who must find and travel the path that works best for her while overcoming adversity and obstacles along the way. While not a scholarly piece of literature, I am reminded that sometimes the best lessons are those learned through children's books. As I think about the accomplishments of adult women undergraduate students - both those participating in this study and those who did not, I

am continually reminded of the diverse paths that one can take in life. More so, I am continually inspired by the motivation the participants had to find the path to achieve their dreams. I am forever grateful for the stories shared by these participants and that our educational paths crossed when they did.

Epilogue

As referenced in my conversation with Stacey, this study took place during a presidential election year. Given the new President's administration, there is much speculation that education will be impacted, greatly. In the course of completing this research, political conversation and policy had already started to turn, which would, among other things, decrease funding for public education. While much of this policy has been in regard to primary and secondary education, the effects on post-secondary education will be significantly impacted. I fear fewer and fewer students will have access to higher education as traditionally-aged students, which will increase the number of adults who need a degree. I am also concerned that the quality educational experiences these adults will be looking for will be unattainable due to either price point, academic rigor, or course delivery models.

At the same time, it has been nice to see changes for the adult undergraduate population even in the five years that I have worked with them. Initially, finding literature about the experience of post-traditional studies was challenging and locating policy specific to helping them persist was even more difficult. In very recent years, this topic does seem to have made its way to policy researchers. Education Commission of the States and the Lumina Foundation are examples of organizations that have dedicated resources to this cause. Additionally, programs like the Council for Adult and Experiential Learning have been created to advocate for adult student populations. I am confident that post-traditional students will have more people advocating for them in the future, even amidst the political climate and changes in federal priorities.

In March 2017, Chloe began her graduate program, Esa was accepted to a graduate program to study social work and Stacey received a significant promotion at work that she became eligible for because she is so close to degree completion.

As of March 2017, Adaia had paid off her balances at all prior institutions and was able to receive her degree, one year after completing the academic requirements to do so. She has her own apartment for the first time in her life and bought her own bed.

Laurel is currently looking for employment opportunities in the field of elementary education.

Ana, Maude, and Rachelle continue to work toward the completion of their degree.

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